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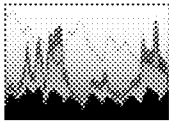

Notes to Single Family Conventional Book Characteristics Report

Data – RDW data was extracted on October 31, 2007. Fannie Mae Pop data was extracted on November 1, 2007.

Populations – Two populations are used in this report, the Conventional Single-family Book of Business Population, which is used to identify profile characteristics (excluding SDQ and CE) and the Conventional Single-family Delinquent and Credit Enhancement Population, which is used for SDQ and CE characteristics. These populations do not contain information on any Private Label Security loans.

Conventional Single-family Book of Business Population – This population excludes Government and Reverse mortgages.

Conventional Single-family Delinquent and Credit Enhancement Population – This population excludes Government mortgages, Reverse mortgages, Liquidated mortgages, FHA assigned mortgages, mortgages missing a current loan status, mortgages with reporting problems, and Cal HFA Deal mortgages.

Credit Enhancement Identification – The Credit Enhancement classification is based on the most recent value of the Loan Credit Enhancement Code (CE_FLAG).

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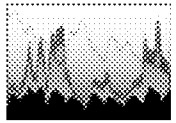

Single Family Conventional Book Characteristics
Overall

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	17,243,386	16,851,118	16,546,990	16,332,604	15,721,692	15,761,481	15,848,824	14,498,086
Book Volume ($B)	$2,427.7	$2,337.9	$2,264.7	$2,211.1	$2,038.4	$1,982.9	$1,947.7	$1,611.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	23.5%	24.1%	24.5%	24.9%	26.1%	26.1%	25.5%	20.0%
OLTV 60.01% - 70.00%	16.0%	16.3%	16.5%	16.6%	17.0%	17.0%	16.9%	14.8%
OLTV 70.01% - 75.00%	9.9%	10.0%	10.0%	10.1%	10.6%	11.3%	12.1%	13.5%
OLTV 75.01% - 80.00%	33.7%	33.6%	33.2%	32.8%	30.5%	28.6%	27.3%	28.8%
OLTV 80.01% - 90.00%	7.6%	7.5%	7.5%	7.6%	8.1%	8.9%	9.9%	12.5%
OLTV 90.01% - 95.00%	4.1%	4.0%	4.0%	4.1%	4.5%	5.2%	5.8%	8.3%
OLTV 95.01% - 97.00%	0.6%	0.7%	0.7%	0.7%	0.8%	1.0%	1.1%	1.3%
OLTV 97.01% - 100.00%	4.4%	3.8%	3.4%	3.1%	2.3%	1.8%	1.2%	0.7%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	71.2%	70.8%	70.6%	70.4%	69.8%	69.9%	70.1%	72.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.9%	21.4%	21.7%	22.0%	22.8%	22.5%	21.5%	14.1%
Comb LTV 60.01% - 70.00%	14.9%	15.1%	15.3%	15.4%	15.7%	15.4%	14.8%	10.2%
Comb LTV 70.01% - 75.00%	8.9%	9.0%	9.2%	9.2%	9.7%	10.1%	10.4%	8.9%
Comb LTV 75.01% - 80.00%	24.6%	24.7%	24.9%	24.9%	25.0%	25.0%	23.7%	20.5%
Comb LTV 80.01% - 90.00%	12.1%	11.8%	11.5%	11.3%	10.5%	9.9%	9.6%	8.9%
Comb LTV 90.01% - 95.00%	6.9%	6.6%	6.4%	6.3%	5.9%	5.7%	5.5%	5.7%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.7%	0.7%	0.9%	0.9%	0.9%
Comb LTV 97.01% - 100.00%	7.0%	6.3%	5.6%	5.0%	3.1%	2.1%	1.4%	0.7%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Comb LTV Missing	3.9%	4.3%	4.6%	5.0%	6.4%	8.5%	12.1%	30.0%
Wtd Avg Comb LTV	73.5%	73.0%	72.6%	72.3%	71.3%	70.9%	70.7%	72.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.9%	21.4%	21.8%	22.1%	22.9%	22.7%	21.8%	14.9%
Comb LTV 60.01% - 70.00%	15.0%	15.2%	15.4%	15.5%	15.8%	15.5%	15.0%	11.0%
Comb LTV 70.01% - 75.00%	9.0%	9.1%	9.2%	9.3%	9.8%	10.3%	10.7%	9.8%
Comb LTV 75.01% - 80.00%	24.7%	24.9%	25.0%	25.1%	25.2%	25.3%	24.2%	22.1%
Comb LTV 80.01% - 90.00%	12.2%	11.9%	11.6%	11.4%	10.7%	10.0%	10.0%	9.9%

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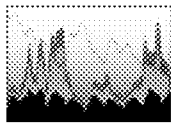

Single Family Conventional Book Characteristics
Overall

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.0%	6.6%	6.5%	6.4%	6.0%	5.8%	5.7%	6.4%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.7%	0.7%	0.8%	0.9%	1.0%	1.0%
Comb LTV 97.01% - 100.00%	7.0%	6.3%	5.6%	5.0%	3.1%	2.1%	1.4%	0.7%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Comb LTV Missing	3.4%	3.7%	4.1%	4.4%	5.6%	7.2%	10.2%	24.1%
Wtd Avg Comb LTV	73.5%	73.0%	72.6%	72.3%	71.3%	70.9%	71.3%	73.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	48.8%	51.9%	53.4%	55.3%	59.6%	53.2%	43.1%	42.8%
MTMLTV 60.01% - 70.00%	15.5%	16.1%	16.3%	16.5%	17.4%	19.7%	22.0%	19.8%
MTMLTV 70.01% - 75.00%	8.6%	8.6%	8.5%	8.4%	8.1%	9.4%	12.6%	11.9%
MTMLTV 75.01% - 80.00%	10.5%	10.4%	10.0%	9.4%	7.6%	8.5%	10.9%	12.9%
MTMLTV 80.01% - 90.00%	10.0%	8.1%	7.7%	6.8%	4.6%	6.0%	7.8%	8.9%
MTMLTV 90.01% - 95.00%	2.6%	1.9%	1.7%	1.5%	1.3%	1.6%	2.2%	2.6%
MTMLTV 95.01% - 97.00%	0.8%	0.6%	0.5%	0.5%	0.3%	0.4%	0.4%	0.4%
MTMLTV 97.01% - 100.00%	1.5%	1.2%	1.0%	0.8%	0.5%	0.5%	0.4%	0.3%
MTMLTV > 100.00%	1.3%	0.7%	0.6%	0.4%	0.1%	0.2%	0.1%	0.1%
MTMLTV Missing	0.3%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.3%
Wtg Avg MTMLTV	59.0%	57.2%	56.4%	55.5%	53.5%	56.7%	60.4%	61.0%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.5%	0.5%	0.6%	0.5%	0.6%	0.7%	0.7%
FICO 550-579	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	1.1%	1.1%
FICO 580-619	3.5%	3.5%	3.4%	3.5%	3.5%	3.7%	3.9%	4.0%
FICO 620-659	10.0%	9.9%	9.9%	9.9%	10.0%	10.4%	10.7%	10.9%
FICO 660-699	17.9%	17.9%	17.9%	17.8%	17.6%	17.9%	18.0%	17.9%
FICO 700-739	23.0%	23.1%	23.2%	23.1%	23.1%	23.1%	22.8%	22.4%
FICO >= 740	43.2%	43.4%	43.4%	43.3%	43.0%	41.3%	40.0%	36.3%
FICO Missing	1.0%	1.0%	1.0%	1.1%	1.5%	2.0%	2.9%	6.6%
Wtd Avg FICO	721	722	722	721	721	719	717	714
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	69.8%	69.0%	68.4%	67.7%	65.1%	63.7%	64.7%	70.4%
Intermediate-term, fixed-rate	15.2%	16.1%	17.0%	17.8%	21.3%	24.4%	26.1%	22.7%
Adjustable-rate	6.0%	6.4%	6.5%	6.8%	8.2%	8.8%	7.3%	5.1%

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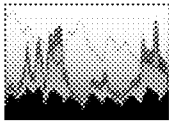

Single Family Conventional Book Characteristics
Overall

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	5.0%	4.8%	4.8%	4.5%	3.5%	1.8%	0.6%	0.2%
Negative Amortization	1.0%	1.1%	1.3%	1.5%	1.6%	1.3%	1.3%	1.6%
Interest Only fixed-rate	3.1%	2.6%	2.1%	1.6%	0.2%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.9%	90.1%	90.2%	90.3%	91.1%	91.8%	92.3%	93.0%
Second/Vacation Home	4.4%	4.3%	4.3%	4.2%	3.8%	3.3%	2.9%	2.6%
Investor Property	5.7%	5.6%	5.5%	5.5%	5.2%	4.9%	4.9%	4.5%
10-K Unit Type (Sums to 100%)								
1 Unit	96.3%	96.3%	96.3%	96.4%	96.3%	96.1%	96.0%	96.0%
2-4 Units	3.7%	3.7%	3.7%	3.6%	3.7%	3.9%	4.0%	4.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.8%	8.7%	8.5%	8.3%	7.7%	7.2%	6.9%	6.4%
Single Family Homes	91.2%	91.3%	91.5%	91.7%	92.3%	92.8%	93.1%	93.6%
Property Type (Sums to 100%)								
Manufactured	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%
Condo/Coop	8.8%	8.7%	8.5%	8.3%	7.7%	7.2%	6.9%	6.4%
1 Unit	86.9%	87.1%	87.3%	87.4%	88.0%	88.3%	88.5%	89.2%
2-4 Units	3.7%	3.7%	3.6%	3.6%	3.7%	3.9%	4.0%	3.9%
Condo								
Condo	8.4%	8.3%	8.1%	8.0%	7.4%	6.9%	6.6%	6.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	40.5%	39.3%	38.6%	38.2%	34.2%	30.8%	27.9%	37.5%
Cash-Out Refinance	31.4%	31.7%	31.7%	31.6%	31.2%	30.2%	30.5%	27.0%
Other Refinance	28.0%	29.0%	29.7%	30.3%	34.6%	39.0%	41.6%	35.5%
Origination Type (Sums to 100%)								
TPO Broker	20.2%	19.9%	19.8%	19.8%	19.6%	20.6%	21.7%	21.9%
TPO Correspondent	32.8%	32.4%	31.6%	31.1%	29.4%	27.9%	26.8%	24.0%
Undesignated	0.3%	0.4%	0.4%	0.5%	0.7%	1.0%	1.5%	3.6%
Retail	46.7%	47.3%	48.1%	48.6%	50.3%	50.5%	50.0%	50.5%
Origination Year (Sums to 100%)								
< 2000	2.9%	3.1%	3.4%	3.7%	5.1%	7.4%	11.4%	30.9%
2000	0.2%	0.3%	0.3%	0.3%	0.4%	0.7%	1.2%	3.6%
2001	2.2%	2.4%	2.6%	2.8%	3.8%	5.6%	9.2%	27.2%
2002	7.5%	8.1%	8.8%	9.4%	12.3%	17.0%	25.0%	38.3%
2003	23.6%	25.4%	27.0%	28.6%	36.2%	46.4%	53.3%	0.0%

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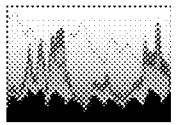

Single Family Conventional Book Characteristics
Overall

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2004	13.3%	14.4%	15.3%	16.2%	20.8%	23.0%	0.0%	0.0%
2005	16.6%	17.9%	19.1%	20.3%	21.2%	0.0%	0.0%	0.0%
2006	18.4%	19.6%	20.7%	18.6%	0.0%	0.0%	0.0%	0.0%
2007	15.4%	8.8%	2.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$154,775	$152,520	$150,314	$148,435	$140,904	$135,114	$130,515	$120,734
Loan Original Note Rate	6.02%	5.96%	5.94%	5.92%	5.78%	5.84%	6.03%	6.83%
Seasoning (Sums to 100%)								
Seasoned	2.3%	2.4%	1.9%	1.9%	1.8%	1.7%	2.0%	3.6%
Non-Seasoned	97.7%	97.6%	98.1%	98.1%	98.2%	98.3%	98.0%	96.4%
ACI								
ACI Probability	0.55%	0.52%	0.50%	0.48%	0.44%	0.45%	0.46%	0.44%
Wtd Avg ACI Score	714	716	717	718	721	722	721	718
Credit Premium								
Wtd Avg Credit Premium	-0.11	-0.12	-0.12	-0.11	-0.11	-0.10	-0.06	-0.02
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%
Prepay Premium								
Prepay Premium	2.4%	2.3%	2.4%	2.5%	2.2%	2.2%	2.4%	2.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.8%	11.2%	11.6%	12.0%	13.5%	14.8%	15.2%	13.4%
DTI Ratio > 20 and <= 30	20.6%	21.0%	21.4%	21.7%	23.1%	24.0%	24.6%	25.6%
DTI Ratio > 30 and <= 40	26.6%	26.6%	26.5%	26.4%	26.1%	25.6%	25.9%	28.4%
DTI Ratio > 40 and <= 50	21.7%	21.1%	20.7%	20.2%	18.4%	17.1%	16.4%	15.9%
DTI Ratio > 50	13.7%	13.4%	13.2%	13.1%	12.4%	12.0%	11.1%	9.4%
DTI Ratio Missing	6.6%	6.6%	6.6%	6.6%	6.5%	6.6%	6.7%	7.3%
Wtd Avg DTI Ratio	36.3%	36.0%	35.8%	35.7%	34.8%	34.2%	33.7%	33.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.0%	11.4%	11.8%	12.1%	13.7%	15.0%	15.4%	13.5%
DTI Ratio > 20 and <= 30	21.0%	21.5%	21.8%	22.1%	23.5%	24.5%	25.1%	25.8%
DTI Ratio > 30 and <= 40	27.1%	27.2%	27.1%	27.0%	26.6%	26.1%	26.4%	28.6%
DTI Ratio > 40 and <= 50	22.1%	21.6%	21.1%	20.7%	18.8%	17.5%	16.7%	16.0%
DTI Ratio > 50	14.1%	13.7%	13.5%	13.4%	12.8%	12.3%	11.3%	9.5%
DTI Ratio Missing	4.7%	4.7%	4.7%	4.7%	4.6%	4.7%	5.0%	6.6%

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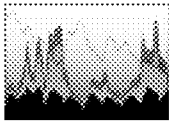

Single Family Conventional Book Characteristics
Overall

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.4%	36.1%	35.9%	35.7%	34.9%	34.2%	33.7%	33.5%
Origination Term (Sums to 100%)								
<= 15 Years	15.2%	16.1%	17.0%	17.8%	21.4%	24.4%	26.1%	22.7%
> 15 Years amd <= 25 Years	3.9%	4.0%	4.1%	4.2%	4.6%	4.8%	4.7%	4.0%
> 25 Years and <= 30 Years	80.5%	79.5%	78.6%	77.8%	73.9%	70.7%	69.0%	73.0%
> 30 Years	0.5%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	72.9%	71.6%	70.4%	69.3%	65.4%	63.7%	64.7%	70.4%
Intermediate-Term Fixed Rate (excl Balloon)	14.8%	15.6%	16.5%	17.3%	20.7%	23.5%	25.0%	21.6%
Adjustable Rate	12.0%	12.3%	12.6%	12.9%	13.3%	11.9%	9.2%	6.9%
Balloon	0.4%	0.5%	0.5%	0.5%	0.7%	0.9%	1.0%	1.1%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.5%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.2%
Hybrid Arm	10.5%	10.7%	10.7%	10.7%	10.6%	9.4%	6.9%	4.1%
- 2/28 Hybrid Arm	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.3%	1.4%	1.5%	1.7%	2.2%	2.3%	1.7%	1.1%
- 5/1 Hybrid Arm	6.5%	6.6%	6.6%	6.5%	5.9%	5.1%	3.7%	2.3%
- 7/1 Hybrid Arm	1.9%	2.0%	1.9%	1.9%	1.9%	1.8%	1.4%	0.6%
- 10/1 Hybrid Arm	0.7%	0.7%	0.6%	0.6%	0.4%	0.2%	0.2%	0.1%
NegAm ARM	1.0%	1.1%	1.3%	1.5%	1.6%	1.3%	1.3%	1.6%
Interest Only	8.0%	7.4%	6.8%	6.1%	3.7%	1.8%	0.6%	0.2%
- Interest Only ARM	5.0%	4.8%	4.8%	4.5%	3.5%	1.8%	0.6%	0.2%
- Interest Only FRM	3.1%	2.6%	2.1%	1.6%	0.2%	0.1%	0.0%	0.0%
Alt-A	13.4%	13.2%	12.2%	11.4%	9.0%	7.6%	7.1%	5.7%
- Alt-A Low/No Doc	9.0%	8.8%	8.3%	7.8%	6.3%	5.5%	5.1%	4.0%
- Alt-A No Disclosure	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	2.2%	2.3%	2.4%	2.4%	2.3%	2.0%	1.7%	1.4%

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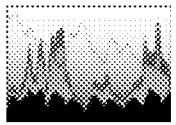

Single Family Conventional Book Characteristics
Overall

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A SISA	0.6%	0.5%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.0%	0.9%	0.8%	0.7%	0.6%	0.6%	0.6%
- Alt-A Stated Income	4.8%	4.7%	4.5%	4.2%	3.4%	2.9%	2.7%	2.0%
Alt-A Full Doc (by SFC)	2.3%	2.2%	2.1%	1.8%	1.1%	0.6%	0.3%	0.1%
Alt-A Deals (no SFC)	2.2%	2.3%	1.8%	1.8%	1.6%	1.4%	1.7%	1.7%
My Community Mortgage	1.4%	1.1%	0.8%	0.6%	0.3%	0.2%	0.1%	0.1%
Non-Full Doc								
Non-Full Doc Total	19.9%	18.8%	17.9%	16.8%	13.9%	12.0%	10.2%	6.4%
- Select Lender Programs Non-Full Doc	11.0%	10.2%	9.7%	9.1%	7.7%	6.6%	5.3%	2.7%
- Other Low/No Doc	8.9%	8.7%	8.2%	7.7%	6.2%	5.4%	4.9%	3.7%
Subprime Deals								
Subprime	0.3%	0.2%	0.2%	0.2%	0.1%	0.2%	0.4%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.4%	0.4%
- Post 12/2005	0.3%	0.2%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	79.5%	79.3%	80.0%	80.4%	81.7%	81.1%	78.2%	61.5%
Investor Channel	15.4%	15.5%	14.6%	13.9%	11.6%	10.2%	9.6%	9.2%
eChannel	2.3%	2.3%	2.3%	2.3%	2.2%	2.1%	1.8%	0.8%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.0%
Subprime Channel	0.3%	0.2%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.4%	2.7%	2.9%	3.2%	4.4%	6.4%	10.2%	28.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	12.9%	12.4%	11.6%	10.8%	7.8%	5.1%	3.6%	2.7%
- 75/20/05	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.2%	4.1%	4.0%	3.9%	3.3%	2.7%	2.1%	1.6%
- 80/15/05	2.8%	2.7%	2.6%	2.5%	2.1%	1.7%	1.2%	0.9%
- 80/20/00	0.9%	0.9%	0.9%	0.8%	0.5%	0.3%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.5%	4.3%	3.8%	3.3%	1.7%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.0%	17.7%	17.2%	16.7%	14.8%	13.3%	11.3%	7.4%
- 75/20/05	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%

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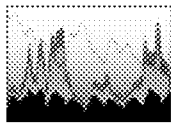

Single Family Conventional Book Characteristics
Overall

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 80/10/10	5.5%	5.4%	5.3%	5.2%	4.6%	4.0%	3.4%	2.6%
- 80/15/05	3.5%	3.3%	3.2%	3.1%	2.7%	2.3%	1.7%	1.3%
- 80/20/00	2.9%	2.8%	2.6%	2.3%	1.4%	0.9%	0.6%	0.3%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	5.5%	5.5%	5.5%	5.5%	5.7%	5.7%	5.2%	2.9%
EA/TPR								
EA/TPR	2.0%	1.9%	1.9%	2.0%	1.9%	2.0%	1.9%	1.4%
- EA I	0.9%	0.8%	0.8%	0.9%	0.9%	0.9%	0.9%	0.6%
- EA/TPR II	0.6%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.5%
- EA/TPR III	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.3%
10-K Property Region (Sums to 100%)								
Midwest	16.9%	17.0%	17.0%	17.1%	17.3%	17.4%	17.3%	18.3%
Northeast	18.5%	18.6%	18.6%	18.5%	18.7%	18.5%	18.3%	18.5%
Southeast	24.7%	24.5%	24.4%	24.2%	23.3%	22.4%	21.9%	21.3%
Southwest	16.3%	16.1%	16.1%	16.0%	15.8%	15.6%	15.5%	15.7%
West	23.7%	23.8%	23.9%	24.1%	24.9%	26.1%	27.1%	26.2%
Census Region (Sums to 100%)								
New England	6.1%	6.2%	6.2%	6.2%	6.3%	6.3%	6.3%	6.2%
Middle Atlantic	11.6%	11.6%	11.5%	11.5%	11.6%	11.4%	11.2%	11.6%
East North Central	13.6%	13.7%	13.8%	13.8%	14.1%	14.2%	14.3%	15.2%
East South Central	3.8%	3.8%	3.8%	3.8%	3.7%	3.6%	3.5%	3.5%
South Atlantic	21.3%	21.1%	21.0%	20.9%	20.0%	19.2%	18.7%	18.1%
West North Central	5.5%	5.5%	5.5%	5.5%	5.5%	5.4%	5.2%	5.2%
West South Central	7.0%	6.9%	6.9%	6.9%	6.9%	6.8%	6.6%	6.7%
Mountain	9.4%	9.3%	9.2%	9.1%	8.8%	8.6%	8.7%	8.7%
Pacific	21.3%	21.5%	21.7%	21.9%	22.7%	24.1%	25.1%	24.3%
US Territories	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
Top 10 States								
01) CA	15.4%	15.6%	15.8%	16.1%	16.9%	18.2%	19.2%	18.3%
02) FL	7.5%	7.4%	7.3%	7.2%	6.7%	6.3%	6.0%	5.8%
03) TX	4.8%	4.7%	4.7%	4.7%	4.7%	4.6%	4.5%	4.6%
04) NY	4.8%	4.8%	4.8%	4.8%	4.9%	4.9%	4.8%	5.0%
05) IL	4.5%	4.4%	4.4%	4.4%	4.4%	4.5%	4.4%	4.5%
06) NJ	3.8%	3.8%	3.8%	3.8%	3.7%	3.7%	3.7%	3.6%
07) VA	3.3%	3.3%	3.3%	3.3%	3.2%	3.1%	3.0%	2.7%
08) WA	3.3%	3.2%	3.2%	3.2%	3.2%	3.3%	3.3%	3.3%

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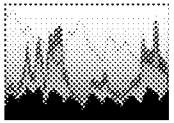

Single Family Conventional Book Characteristics
Overall

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
09) MI	3.2%	3.3%	3.3%	3.4%	3.5%	3.6%	3.7%	4.0%
10) GA	3.1%	3.1%	3.1%	3.1%	3.0%	3.0%	3.0%	3.1%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	23.2%	23.1%	22.6%	22.2%	21.4%	20.7%	19.2%	15.5%
02) WASHINGTON MUTUAL INC	8.2%	8.8%	9.3%	9.7%	11.7%	13.9%	15.4%	15.9%
03) CITIGROUP INC	8.1%	7.9%	7.3%	7.2%	6.4%	5.6%	4.9%	5.4%
04) BANK OF AMERICA CORPORATION	5.0%	5.0%	5.3%	5.4%	5.8%	5.6%	4.7%	3.2%
05) CERBERUS CAPITAL HOLDING	4.6%	4.6%	4.7%	4.7%	4.3%	3.9%	3.4%	2.3%
06) JP MORGAN CHASE & CO	4.5%	4.4%	4.3%	4.1%	4.1%	4.4%	5.3%	5.6%
07) WELLS FARGO & COMPANY	3.7%	3.2%	3.1%	2.9%	2.3%	1.5%	1.5%	2.0%
08) PHH CORPORATION	3.5%	3.5%	3.6%	3.6%	3.7%	3.6%	3.3%	2.9%
09) SUNTRUST BANKS INC	3.4%	3.2%	3.1%	2.9%	2.2%	1.9%	1.7%	1.2%
10) FLAGSTAR BANCORP INC	3.0%	3.0%	3.1%	3.1%	3.4%	3.4%	3.4%	3.2%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	23.5%	23.3%	22.8%	22.4%	21.7%	21.0%	19.4%	15.9%
02) CITIGROUP INC	10.7%	10.7%	10.3%	10.3%	10.0%	9.2%	8.8%	8.9%
03) JP MORGAN CHASE & CO	10.0%	10.2%	10.1%	9.9%	9.9%	10.2%	11.1%	12.4%
04) WELLS FARGO & COMPANY	7.8%	7.6%	7.8%	7.7%	7.1%	5.6%	4.6%	3.6%
05) WASHINGTON MUTUAL INC	6.9%	7.4%	7.8%	8.2%	10.3%	13.2%	15.9%	19.6%
06) CERBERUS CAPITAL HOLDING	5.4%	5.5%	5.6%	5.7%	5.6%	5.6%	5.9%	6.5%
07) BANK OF AMERICA CORPORATION	5.1%	5.1%	5.4%	5.5%	5.6%	5.3%	4.5%	3.7%
08) PHH CORPORATION	3.4%	3.4%	3.5%	3.5%	3.6%	3.4%	3.1%	2.6%
09) SUNTRUST BANKS INC	2.7%	2.5%	2.3%	2.3%	1.8%	1.6%	1.4%	0.8%
10) FIRST HORIZON NATIONAL CORPORATION	2.7%	2.7%	2.7%	2.8%	2.9%	3.0%	2.6%	1.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	80.0%	80.4%	80.8%	81.2%	82.8%	82.9%	81.2%	73.8%
Credit Enhancement	20.0%	19.6%	19.2%	18.8%	17.2%	17.1%	18.8%	26.2%
- Primary MI Only	12.2%	11.1%	10.5%	10.3%	9.9%	10.5%	11.3%	14.1%
- Pool Policy Only	4.4%	4.7%	4.7%	4.4%	3.1%	2.1%	2.3%	4.2%
- Pool Policy and Primary MI	0.9%	0.9%	0.9%	0.9%	0.8%	0.9%	1.3%	2.9%
- Full Recourse	0.9%	1.2%	1.3%	1.4%	1.4%	1.4%	1.6%	1.9%
- Shared Arrangement	0.7%	0.7%	0.8%	0.8%	0.9%	0.9%	0.9%	1.2%
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.9%	0.9%	1.0%	1.1%	1.1%	1.2%	1.3%	1.9%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	73.3%	77.8%	79.0%	80.0%	74.5%	61.8%	62.5%	48.1%

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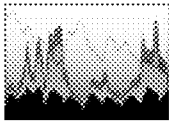

Single Family Conventional Book Characteristics
Overall

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only with Credit Enhancement	36.5%	37.6%	37.0%	34.9%	30.6%	19.1%	15.9%	22.6%
Alt-A with Credit Enhancement	39.2%	40.7%	42.7%	41.5%	35.7%	29.1%	32.0%	37.9%
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.51	-3.79	-2.96	-2.37	-0.88	-1.01	-1.89	-4.50
Wtd Avg Economic Model Fee	28.21	26.91	25.76	25.06	23.02	22.76	22.86	24.21
Wtd Avg Charged Fee	23.70	23.11	22.81	22.69	22.14	21.75	20.97	19.72
Appraisal Waivers								
Appraisal Waiver	2.3%	2.2%	2.1%	2.0%	1.6%	1.2%	1.1%	0.5%
Serious Delinquent Loans								
SDQ Rate All Loans	0.78%	0.64%	0.62%	0.65%	0.79%	0.63%	0.60%	0.57%
- SDQ Rate for Loans with CE	2.18%	1.81%	1.74%	1.84%	2.27%	2.02%	1.81%	1.32%
- SDQ Rate for Loans without CE	0.43%	0.36%	0.35%	0.37%	0.47%	0.33%	0.30%	0.31%
SDQ Rate Excl. Katrina Loans	0.77%	0.63%	0.61%	0.63%	0.64%	0.63%	0.60%	0.57%
SDQ Rate for Katrina Loans	1.59%	1.58%	1.81%	2.22%	9.25%	0.71%	0.51%	0.51%
Serious Delinquent Loans								
SDQ Loan Count	133,151	106,938	101,591	105,389	122,217	98,477	92,759	80,178
SDQ Count for Loans with CE	74,948	59,325	54,750	56,307	62,574	56,406	55,540	47,815
SDQ Count for Loans without CE	58,203	47,613	46,841	49,082	59,643	42,071	37,219	32,363
SDQ Volume ($M)								
SDQ Volume	$18,013.2	$13,603.3	$12,270.5	$12,115.2	$12,896.9	$10,274.4	$9,504.2	$7,789.0
SDQ Volume for Loans with CE	$10,563.6	$7,883.7	$6,876.4	$6,673.9	$6,816.2	$6,148.2	$6,011.3	$4,913.0
SDQ Volume for Loans without CE	$7,449.6	$5,719.6	$5,394.2	$5,441.3	$6,080.6	$4,126.2	$3,492.9	$2,876.0

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Single Family Conventional Book Characteristics
COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	3,663,700	3,553,227	3,431,308	3,330,611	3,100,065	3,003,108	2,764,697	1,998,071
Book Volume ($B)	$569.7	$545.5	$517.4	$495.8	$441.7	$416.6	$378.5	$256.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	18.6%	19.1%	19.5%	19.8%	21.1%	21.5%	21.3%	17.3%
OLTV 60.01% - 70.00%	14.9%	15.2%	15.3%	15.4%	15.7%	15.5%	15.4%	13.5%
OLTV 70.01% - 75.00%	9.3%	9.4%	9.5%	9.5%	9.9%	10.7%	11.6%	12.9%
OLTV 75.01% - 80.00%	41.6%	41.6%	41.4%	41.0%	38.5%	36.4%	34.2%	35.0%
OLTV 80.01% - 90.00%	8.0%	7.9%	7.9%	7.9%	8.3%	9.1%	10.2%	12.1%
OLTV 90.01% - 95.00%	4.3%	4.0%	3.9%	4.0%	4.5%	5.2%	5.9%	7.7%
OLTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.9%
OLTV 97.01% - 100.00%	2.9%	2.5%	2.1%	2.0%	1.4%	1.1%	0.7%	0.4%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.0%	72.6%	72.4%	72.2%	71.7%	71.6%	71.8%	73.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.9%	18.4%	18.8%	19.1%	20.4%	20.7%	20.3%	15.0%
Comb LTV 60.01% - 70.00%	14.4%	14.7%	14.8%	15.0%	15.3%	15.1%	14.7%	11.4%
Comb LTV 70.01% - 75.00%	8.6%	8.8%	8.9%	9.0%	9.6%	10.3%	10.9%	10.3%
Comb LTV 75.01% - 80.00%	30.6%	31.2%	31.9%	32.5%	34.4%	36.1%	33.5%	30.7%
Comb LTV 80.01% - 90.00%	13.4%	13.0%	12.6%	12.3%	10.5%	8.6%	9.3%	10.0%
Comb LTV 90.01% - 95.00%	7.4%	6.9%	6.4%	6.2%	5.6%	5.0%	5.5%	6.3%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.6%
Comb LTV 97.01% - 100.00%	6.4%	5.9%	5.1%	4.5%	2.2%	1.3%	0.8%	0.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.8%	0.9%	1.0%	1.1%	1.7%	2.5%	4.4%	15.3%
Wtd Avg Comb LTV	75.0%	74.5%	74.1%	73.7%	72.4%	71.7%	71.7%	73.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.9%	18.4%	18.8%	19.1%	20.4%	20.7%	20.4%	15.2%
Comb LTV 60.01% - 70.00%	14.4%	14.7%	14.9%	15.0%	15.4%	15.1%	14.8%	11.7%
Comb LTV 70.01% - 75.00%	8.7%	8.8%	8.9%	9.0%	9.6%	10.3%	10.9%	10.6%
Comb LTV 75.01% - 80.00%	30.6%	31.2%	32.0%	32.6%	34.5%	36.2%	33.7%	31.3%
Comb LTV 80.01% - 90.00%	13.4%	13.0%	12.7%	12.3%	10.5%	8.6%	9.4%	10.3%

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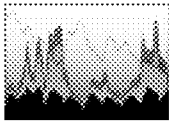

Single Family Conventional Book Characteristics
COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.4%	6.9%	6.4%	6.2%	5.6%	5.0%	5.6%	6.4%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.7%
Comb LTV 97.01% - 100.00%	6.4%	5.9%	5.1%	4.5%	2.2%	1.3%	0.8%	0.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.7%	0.8%	0.9%	1.0%	1.5%	2.2%	3.9%	13.4%
Wtd Avg Comb LTV	74.9%	74.5%	74.1%	73.7%	72.4%	71.7%	71.8%	73.7%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	39.6%	42.5%	44.6%	47.1%	51.9%	45.3%	33.8%	30.1%
MTMLTV 60.01% - 70.00%	16.5%	17.4%	17.8%	18.3%	19.6%	21.4%	23.2%	19.9%
MTMLTV 70.01% - 75.00%	10.0%	10.2%	10.1%	10.1%	10.2%	11.4%	15.1%	14.1%
MTMLTV 75.01% - 80.00%	13.6%	14.3%	13.4%	12.7%	10.8%	11.8%	14.9%	20.0%
MTMLTV 80.01% - 90.00%	13.7%	11.1%	10.4%	8.7%	5.3%	7.1%	9.3%	10.9%
MTMLTV 90.01% - 95.00%	3.1%	2.2%	1.8%	1.6%	1.2%	1.7%	2.5%	3.5%
MTMLTV 95.01% - 97.00%	0.8%	0.6%	0.5%	0.4%	0.2%	0.3%	0.4%	0.4%
MTMLTV 97.01% - 100.00%	1.3%	1.0%	0.7%	0.7%	0.3%	0.4%	0.3%	0.2%
MTMLTV > 100.00%	1.2%	0.5%	0.5%	0.3%	0.1%	0.2%	0.1%	0.1%
MTMLTV Missing	0.3%	0.3%	0.2%	0.2%	0.3%	0.4%	0.5%	0.8%
Wtg Avg MTMLTV	63.3%	61.5%	60.4%	59.2%	57.0%	60.2%	64.3%	66.3%
Credit Score (Sums to 100%)								
FICO < 550	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.6%	0.6%
FICO 550-579	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.8%	0.9%
FICO 580-619	2.5%	2.4%	2.3%	2.3%	2.3%	2.5%	2.8%	2.9%
FICO 620-659	10.8%	10.6%	10.5%	10.5%	10.5%	10.9%	11.1%	11.1%
FICO 660-699	19.4%	19.2%	19.1%	18.9%	18.5%	18.9%	19.1%	19.4%
FICO 700-739	25.2%	25.3%	25.4%	25.4%	25.4%	25.4%	25.0%	24.9%
FICO >= 740	41.1%	41.4%	41.6%	41.7%	42.0%	40.8%	39.7%	37.4%
FICO Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%	0.9%	2.9%
Wtd Avg FICO	721	721	722	722	722	720	718	716
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	68.7%	68.1%	66.8%	66.2%	65.0%	64.3%	67.8%	75.5%
Intermediate-term, fixed-rate	10.5%	11.1%	11.9%	12.6%	15.6%	18.5%	20.2%	16.2%
Adjustable-rate	7.2%	7.7%	8.6%	9.4%	12.4%	14.3%	11.6%	8.1%

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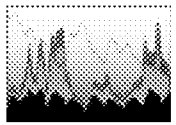

Single Family Conventional Book Characteristics
COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	7.5%	7.3%	7.2%	6.9%	5.3%	2.7%	0.5%	0.1%
Negative Amortization	1.3%	1.5%	1.8%	2.0%	1.3%	0.0%	0.0%	0.0%
Interest Only fixed-rate	4.8%	4.3%	3.7%	2.9%	0.5%	0.1%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.7%	89.8%	89.8%	90.0%	91.0%	92.1%	92.7%	93.5%
Second/Vacation Home	4.4%	4.4%	4.4%	4.3%	3.7%	2.9%	2.4%	2.2%
Investor Property	5.8%	5.8%	5.8%	5.7%	5.3%	5.0%	4.9%	4.3%
10-K Unit Type (Sums to 100%)								
1 Unit	96.7%	96.7%	96.8%	96.9%	96.9%	96.9%	96.9%	97.1%
2-4 Units	3.3%	3.3%	3.2%	3.1%	3.1%	3.1%	3.1%	2.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.2%	9.2%	9.1%	8.9%	8.2%	7.5%	7.1%	6.8%
Single Family Homes	90.8%	90.8%	90.9%	91.1%	91.8%	92.5%	92.9%	93.2%
Property Type (Sums to 100%)								
Manufactured	0.6%	0.6%	0.7%	0.7%	0.8%	0.8%	0.8%	0.7%
Condo/Coop	9.2%	9.2%	9.1%	8.9%	8.2%	7.5%	7.1%	6.8%
1 Unit	86.8%	86.9%	87.0%	87.2%	87.9%	88.6%	89.1%	89.6%
2-4 Units	3.3%	3.3%	3.2%	3.1%	3.1%	3.1%	3.1%	2.9%
Condo								
Condo	9.2%	9.1%	9.0%	8.9%	8.2%	7.5%	7.1%	6.8%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	42.1%	41.3%	40.8%	40.6%	37.4%	33.6%	28.5%	34.2%
Cash-Out Refinance	30.4%	30.6%	30.3%	29.9%	28.3%	26.2%	26.8%	24.3%
Other Refinance	27.4%	28.2%	28.9%	29.5%	34.3%	40.3%	44.7%	41.4%
Origination Type (Sums to 100%)								
TPO Broker	18.5%	18.7%	19.0%	19.3%	20.6%	22.8%	25.0%	29.8%
TPO Correspondent	52.3%	52.2%	51.8%	51.6%	50.6%	48.5%	47.3%	40.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.5%
Retail	29.2%	29.0%	29.2%	29.0%	28.7%	28.7%	27.5%	29.3%
Origination Year (Sums to 100%)								
< 2000	0.9%	1.0%	1.1%	1.2%	1.8%	2.6%	4.6%	15.5%
2000	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.8%	3.0%
2001	1.3%	1.5%	1.6%	1.8%	2.6%	3.9%	7.2%	26.1%
2002	6.7%	7.3%	8.2%	8.9%	12.2%	17.7%	28.8%	55.4%

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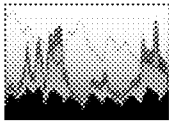

Single Family Conventional Book Characteristics
COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	19.2%	20.8%	23.0%	25.0%	33.6%	46.2%	58.5%	0.0%
2004	12.9%	14.1%	15.7%	17.1%	23.4%	29.1%	0.0%	0.0%
2005	17.5%	19.0%	21.0%	22.9%	26.2%	0.0%	0.0%	0.0%
2006	20.9%	22.6%	24.7%	22.9%	0.0%	0.0%	0.0%	0.0%
2007	20.5%	13.5%	4.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$166,023	$163,839	$160,933	$158,760	$150,661	$144,934	$141,224	$133,184
Loan Original Note Rate	6.05%	5.99%	5.94%	5.90%	5.74%	5.81%	5.99%	6.75%
Seasoning (Sums to 100%)								
Seasoned	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%	0.3%	0.5%
Non-Seasoned	99.7%	99.7%	99.7%	99.6%	99.7%	99.7%	99.7%	99.5%
ACI								
ACI Probability	0.65%	0.63%	0.60%	0.59%	0.54%	0.53%	0.56%	0.56%
Wtd Avg ACI Score	698	700	701	702	706	708	708	706
Credit Premium								
Wtd Avg Credit Premium	-0.06	-0.07	-0.07	-0.06	-0.06	-0.05	-0.01	0.00
Credit Premium > 1.5	0.2%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%	0.5%
Prepay Premium								
Prepay Premium	3.4%	3.4%	3.4%	3.5%	2.4%	1.9%	2.9%	4.5%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.9%	7.2%	7.5%	7.7%	8.8%	9.5%	9.9%	9.3%
DTI Ratio > 20 and <= 30	19.0%	19.5%	20.0%	20.3%	22.0%	22.6%	23.0%	23.0%
DTI Ratio > 30 and <= 40	30.3%	30.5%	30.6%	30.6%	30.4%	29.5%	29.2%	30.3%
DTI Ratio > 40 and <= 50	28.0%	27.5%	26.9%	26.4%	24.4%	23.3%	22.5%	21.4%
DTI Ratio > 50	12.9%	12.6%	12.4%	12.4%	12.5%	13.2%	13.7%	13.1%
DTI Ratio Missing	2.8%	2.7%	2.6%	2.5%	1.9%	1.8%	1.7%	2.9%
Wtd Avg DTI Ratio	37.5%	37.3%	37.1%	37.0%	36.4%	36.3%	36.2%	36.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.9%	7.2%	7.5%	7.7%	8.8%	9.5%	9.9%	9.3%
DTI Ratio > 20 and <= 30	19.0%	19.5%	20.0%	20.3%	22.0%	22.6%	23.0%	23.0%
DTI Ratio > 30 and <= 40	30.3%	30.5%	30.6%	30.6%	30.4%	29.5%	29.2%	30.3%
DTI Ratio > 40 and <= 50	28.0%	27.5%	26.9%	26.4%	24.4%	23.3%	22.5%	21.4%
DTI Ratio > 50	12.9%	12.6%	12.4%	12.4%	12.5%	13.2%	13.7%	13.1%
DTI Ratio Missing	2.8%	2.7%	2.6%	2.5%	1.9%	1.8%	1.7%	2.9%

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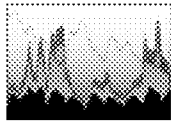

Single Family Conventional Book Characteristics
COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	37.5%	37.3%	37.1%	37.0%	36.4%	36.3%	36.2%	36.2%
Origination Term (Sums to 100%)								
<= 15 Years	10.5%	11.1%	11.9%	12.6%	15.6%	18.5%	20.2%	16.2%
> 15 Years amd <= 25 Years	3.1%	3.2%	3.3%	3.4%	3.8%	4.1%	4.0%	3.6%
> 25 Years and <= 30 Years	85.9%	85.4%	84.7%	83.9%	80.6%	77.4%	75.9%	80.1%
> 30 Years	0.5%	0.3%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	73.5%	72.4%	70.5%	69.1%	65.4%	64.5%	67.8%	75.5%
Intermediate-Term Fixed Rate (excl Balloon)	10.3%	10.9%	11.7%	12.4%	15.3%	18.1%	19.7%	16.0%
Adjustable Rate	16.0%	16.5%	17.6%	18.3%	19.0%	17.0%	12.0%	8.2%
Balloon	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%	0.3%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
40 Year (ARM & Fixed)	0.5%	0.3%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	14.5%	14.8%	15.6%	16.0%	17.2%	16.3%	11.0%	6.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.6%	1.8%	2.1%	2.4%	3.6%	4.2%	2.7%	2.1%
- 5/1 Hybrid Arm	8.5%	8.6%	9.0%	9.0%	8.9%	7.8%	5.0%	3.4%
- 7/1 Hybrid Arm	3.1%	3.1%	3.3%	3.4%	3.8%	3.7%	2.9%	1.3%
- 10/1 Hybrid Arm	1.3%	1.3%	1.2%	1.2%	1.0%	0.6%	0.3%	0.1%
NegAm ARM	1.3%	1.5%	1.8%	2.0%	1.3%	0.0%	0.0%	0.0%
Interest Only	12.3%	11.6%	10.9%	9.8%	5.8%	2.8%	0.5%	0.1%
- Interest Only ARM	7.5%	7.3%	7.2%	6.9%	5.3%	2.7%	0.5%	0.1%
- Interest Only FRM	4.8%	4.3%	3.7%	2.9%	0.5%	0.1%	0.1%	0.0%
Alt-A	19.8%	19.7%	19.3%	18.5%	13.8%	11.5%	11.7%	13.1%
- Alt-A Low/No Doc	13.7%	13.7%	13.2%	12.5%	9.4%	7.6%	7.5%	7.6%
- Alt-A No Disclosure	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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Single Family Conventional Book Characteristics
COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.1%	2.2%	2.3%	2.4%	2.4%	1.5%	1.4%	1.4%
- Alt-A SISA	1.9%	1.7%	1.6%	1.3%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.2%	1.2%	1.1%	1.0%	0.7%	0.8%	1.0%	1.5%
- Alt-A Stated Income	8.5%	8.5%	8.3%	7.8%	6.1%	5.3%	5.1%	4.6%
Alt-A Full Doc (by SFC)	4.4%	4.2%	4.0%	3.7%	1.9%	0.9%	0.1%	0.0%
Alt-A Deals (no SFC)	1.6%	1.8%	2.1%	2.3%	2.5%	3.0%	4.0%	5.5%
My Community Mortgage	0.9%	0.7%	0.5%	0.4%	0.2%	0.2%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	34.9%	34.5%	33.7%	32.8%	29.0%	25.8%	23.4%	20.8%
- Select Lender Programs Non-Full Doc	21.5%	21.1%	20.9%	20.7%	20.2%	19.0%	17.0%	14.8%
- Other Low/No Doc	13.4%	13.4%	12.9%	12.1%	8.9%	6.9%	6.5%	6.0%
Subprime Deals								
Subprime	0.2%	0.1%	0.2%	0.2%	0.3%	0.6%	1.3%	1.6%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.2%	0.2%	0.3%	0.6%	1.3%	1.6%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	79.0%	78.9%	79.1%	79.8%	83.7%	84.8%	82.8%	69.5%
Investor Channel	20.1%	20.2%	19.9%	19.1%	14.7%	12.8%	12.9%	15.6%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.8%	0.9%	1.0%	1.1%	1.6%	2.4%	4.3%	14.8%
Subordinate Financing - RDW								
Subordinate Financing - RDW	16.2%	15.7%	14.8%	13.8%	10.1%	7.9%	6.7%	6.4%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	6.7%	6.7%	6.6%	6.4%	5.6%	4.8%	4.2%	4.2%
- 80/15/05	3.9%	3.8%	3.6%	3.4%	3.0%	2.6%	2.2%	1.9%
- 80/20/00	0.7%	0.7%	0.7%	0.6%	0.4%	0.2%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.4%	4.2%	3.7%	3.1%	1.0%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	20.4%	20.1%	19.6%	18.8%	16.5%	14.9%	12.3%	10.0%

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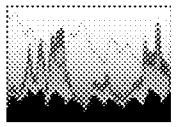

Single Family Conventional Book Characteristics
COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%
- 80/10/10	7.8%	7.8%	7.7%	7.6%	6.9%	6.1%	5.3%	4.9%
- 80/15/05	4.5%	4.4%	4.2%	4.1%	3.8%	3.6%	2.9%	2.4%
- 80/20/00	4.5%	4.4%	4.1%	3.7%	2.6%	2.1%	1.4%	0.9%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.1%	3.1%	3.1%	3.1%	3.0%	2.7%	2.4%	1.5%
EA/TPR								
EA/TPR	1.3%	1.2%	1.2%	1.3%	1.2%	1.1%	1.0%	0.8%
- EA I	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
- EA/TPR II	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%
- EA/TPR III	0.4%	0.4%	0.4%	0.5%	0.4%	0.3%	0.3%	0.2%
10-K Property Region (Sums to 100%)								
Midwest	15.3%	15.4%	15.5%	15.6%	15.9%	15.8%	15.5%	15.5%
Northeast	16.3%	16.3%	16.2%	16.0%	15.9%	14.9%	13.9%	13.1%
Southeast	21.4%	21.2%	21.0%	20.9%	19.9%	19.0%	18.3%	17.7%
Southwest	18.3%	18.3%	18.3%	18.3%	18.5%	18.7%	19.1%	19.7%
West	28.6%	28.8%	28.9%	29.2%	29.8%	31.6%	33.2%	34.1%
Census Region (Sums to 100%)								
New England	5.6%	5.6%	5.6%	5.5%	5.7%	5.6%	5.4%	5.0%
Middle Atlantic	10.3%	10.3%	10.3%	10.2%	9.9%	9.1%	8.3%	7.9%
East North Central	12.6%	12.7%	12.8%	12.9%	13.2%	13.2%	13.0%	13.3%
East South Central	4.1%	4.0%	4.1%	4.1%	4.1%	4.0%	3.8%	3.7%
South Atlantic	17.7%	17.5%	17.3%	17.1%	16.1%	15.3%	14.6%	14.1%
West North Central	4.8%	4.8%	4.8%	4.8%	4.8%	4.7%	4.6%	4.3%
West South Central	6.8%	6.8%	6.9%	6.8%	6.9%	7.0%	6.8%	6.8%
Mountain	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.4%	13.9%
Pacific	25.0%	25.1%	25.3%	25.5%	26.3%	28.2%	30.0%	30.9%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	18.1%	18.3%	18.5%	18.8%	19.6%	21.5%	23.4%	24.1%
02) FL	6.8%	6.8%	6.7%	6.6%	6.0%	5.5%	5.3%	5.4%
03) TX	5.2%	5.2%	5.2%	5.2%	5.2%	5.3%	5.2%	5.2%
04) IL	4.0%	3.9%	3.8%	3.8%	3.7%	3.5%	3.2%	3.1%
05) NJ	3.9%	3.9%	3.9%	3.8%	3.6%	3.2%	2.9%	2.6%

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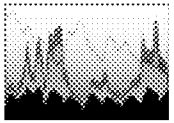

Single Family Conventional Book Characteristics
COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) AZ	3.7%	3.7%	3.7%	3.7%	3.5%	3.4%	3.5%	3.6%
07) WA	3.5%	3.5%	3.5%	3.5%	3.4%	3.4%	3.3%	3.4%
08) NY	3.5%	3.5%	3.5%	3.4%	3.4%	3.2%	2.9%	2.7%
09) MI	3.4%	3.5%	3.6%	3.7%	3.9%	4.1%	4.3%	4.5%
10) CO	3.4%	3.4%	3.5%	3.6%	3.8%	4.1%	4.5%	4.6%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	98.9%	98.8%	98.8%	98.7%	98.6%	98.2%	98.4%	96.9%
02) BANK OF AMERICA CORPORATION	0.5%	0.6%	0.6%	0.7%	0.9%	1.2%	0.9%	1.6%
03) WACHOVIA CORPORATION	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
04) TEMPLE-INLAND INC	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%	0.2%
05) CREDIT SUISSE GROUP	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
06) GOLDMAN SACHS GROUP INC (THE)	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.2%
07) CITIGROUP INC	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
08) DEUTSCHE BANK AG	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
09) LEHMAN BROTHERS HOLDINGS INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10) NEW CENTURY FINANCIAL CORPORATION	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	77.9%	78.0%	78.3%	78.9%	82.3%	84.3%	82.8%	78.4%
Credit Enhancement	22.1%	22.0%	21.7%	21.1%	17.7%	15.7%	17.2%	21.6%
- Primary MI Only	13.1%	12.1%	11.5%	11.5%	11.7%	12.9%	14.5%	18.0%
- Pool Policy Only	8.1%	8.8%	9.0%	8.5%	5.1%	2.1%	1.6%	1.8%
- Pool Policy and Primary MI	1.0%	1.1%	1.2%	1.1%	0.9%	0.7%	1.0%	1.6%
- Full Recourse	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%

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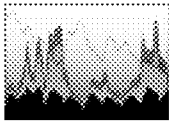

Single Family Conventional Book Characteristics
COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	94.4%	94.1%	93.7%	93.3%	92.5%	8.8%	11.1%	15.0%
Interest Only with Credit Enhancement	45.8%	49.1%	50.0%	48.9%	44.5%	23.6%	8.6%	12.9%
Alt-A with Credit Enhancement	53.2%	56.8%	59.6%	59.1%	52.4%	36.5%	35.3%	32.8%
Economic Fees and Gap								
Wtd Avg Economic Gap	-8.75	-7.89	-6.70	-5.95	-4.10	-3.42	-3.33	-5.75
Wtd Avg Economic Model Fee	32.51	31.30	29.99	29.28	26.52	25.12	24.76	26.87
Wtd Avg Charged Fee	23.76	23.40	23.29	23.34	22.41	21.69	21.43	21.13
Appraisal Waivers								
Appraisal Waiver	2.1%	1.9%	1.7%	1.5%	1.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.97%	0.79%	0.77%	0.83%	0.95%	0.69%	0.59%	0.62%
- SDQ Rate for Loans with CE	2.59%	2.09%	1.99%	2.14%	2.63%	2.30%	1.97%	1.68%
- SDQ Rate for Loans without CE	0.52%	0.44%	0.45%	0.50%	0.59%	0.37%	0.29%	0.31%
SDQ Rate Excl. Katrina Loans	0.95%	0.77%	0.74%	0.79%	0.77%	0.69%	0.59%	0.62%
SDQ Rate for Katrina Loans	2.92%	3.09%	3.80%	4.63%	14.60%	0.94%	0.48%	0.66%
Serious Delinquent Loans								
SDQ Loan Count	35,082	27,674	26,143	27,325	29,128	20,482	16,115	12,045
SDQ Count for Loans with CE	20,137	15,535	14,023	14,315	14,397	11,275	9,621	7,385
SDQ Count for Loans without CE	14,945	12,139	12,120	13,010	14,731	9,207	6,494	4,660
SDQ Volume ($M)								
SDQ Volume	$5,307.2	$3,908.1	$3,479.1	$3,441.3	$3,321.5	$2,325.7	$1,765.8	$1,233.3
SDQ Volume for Loans with CE	$3,252.9	$2,351.3	$1,974.5	$1,878.4	$1,687.5	$1,319.7	$1,091.2	$773.3
SDQ Volume for Loans without CE	$2,054.2	$1,556.7	$1,504.6	$1,562.8	$1,634.0	$1,006.0	$674.6	$460.0

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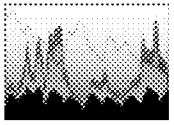

Single Family Conventional Book Characteristics
CITIGROUP INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,776,995	1,726,617	1,636,479	1,615,505	1,513,212	1,413,062	1,380,994	1,297,837
Book Volume ($B)	$258.8	$249.3	$232.7	$228.5	$203.7	$182.0	$171.5	$144.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	27.1%	27.6%	27.8%	27.8%	29.5%	30.0%	29.0%	22.8%
OLTV 60.01% - 70.00%	16.5%	16.8%	17.0%	17.1%	17.4%	17.4%	17.4%	15.4%
OLTV 70.01% - 75.00%	9.9%	9.9%	9.9%	9.9%	10.2%	11.0%	11.9%	13.8%
OLTV 75.01% - 80.00%	30.9%	30.7%	30.3%	30.2%	28.1%	26.4%	25.6%	27.3%
OLTV 80.01% - 90.00%	6.3%	6.3%	6.5%	6.6%	7.1%	7.8%	8.9%	11.2%
OLTV 90.01% - 95.00%	3.6%	3.6%	3.7%	3.7%	4.1%	4.8%	5.6%	8.1%
OLTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.7%	0.9%	0.9%	1.1%
OLTV 97.01% - 100.00%	5.1%	4.5%	4.2%	4.0%	2.8%	1.7%	0.7%	0.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	69.5%	69.2%	69.2%	69.2%	68.4%	68.1%	68.4%	71.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	23.6%	24.1%	24.3%	24.5%	25.7%	25.9%	24.8%	15.5%
Comb LTV 60.01% - 70.00%	15.8%	16.1%	16.2%	16.2%	16.4%	16.1%	15.5%	10.2%
Comb LTV 70.01% - 75.00%	9.2%	9.3%	9.3%	9.3%	9.6%	9.9%	10.1%	8.5%
Comb LTV 75.01% - 80.00%	23.1%	23.0%	22.9%	22.8%	22.7%	22.5%	22.0%	18.5%
Comb LTV 80.01% - 90.00%	11.4%	11.2%	11.1%	11.1%	10.2%	9.2%	8.2%	7.6%
Comb LTV 90.01% - 95.00%	6.8%	6.6%	6.5%	6.5%	6.0%	5.7%	5.2%	5.3%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	0.8%	0.8%
Comb LTV 97.01% - 100.00%	6.8%	6.1%	5.8%	5.5%	3.7%	2.0%	0.8%	0.3%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.6%	2.9%	3.3%	3.5%	5.0%	7.7%	12.6%	33.2%
Wtd Avg Comb LTV	72.2%	71.8%	71.6%	71.4%	70.2%	69.3%	68.8%	71.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	23.6%	24.2%	24.4%	24.6%	25.8%	26.1%	25.1%	16.3%
Comb LTV 60.01% - 70.00%	15.9%	16.2%	16.2%	16.3%	16.5%	16.3%	15.8%	10.9%
Comb LTV 70.01% - 75.00%	9.3%	9.3%	9.4%	9.4%	9.7%	10.1%	10.4%	9.3%
Comb LTV 75.01% - 80.00%	23.2%	23.2%	23.0%	23.0%	22.9%	22.8%	22.6%	20.0%
Comb LTV 80.01% - 90.00%	11.5%	11.3%	11.2%	11.2%	10.3%	9.4%	8.5%	8.4%

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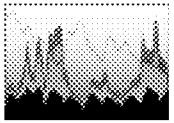

Single Family Conventional Book Characteristics
CITIGROUP INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	6.8%	6.7%	6.6%	6.5%	6.1%	5.8%	5.4%	5.9%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	0.8%	0.9%
Comb LTV 97.01% - 100.00%	6.8%	6.1%	5.8%	5.5%	3.7%	2.0%	0.8%	0.3%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.2%	2.4%	2.8%	3.0%	4.3%	6.6%	10.7%	28.0%
Wtd Avg Comb LTV	72.3%	71.8%	71.6%	71.4%	70.3%	69.4%	68.9%	71.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	52.6%	55.5%	55.5%	56.7%	61.4%	57.3%	48.2%	48.9%
MTMLTV 60.01% - 70.00%	15.7%	16.2%	16.3%	16.4%	16.8%	18.6%	21.0%	19.6%
MTMLTV 70.01% - 75.00%	8.4%	8.2%	8.3%	8.1%	7.7%	8.5%	11.6%	11.0%
MTMLTV 75.01% - 80.00%	9.4%	8.9%	9.0%	8.7%	7.0%	7.4%	9.6%	10.6%
MTMLTV 80.01% - 90.00%	7.7%	6.2%	6.3%	5.8%	4.1%	5.1%	6.6%	7.3%
MTMLTV 90.01% - 95.00%	2.1%	1.7%	1.7%	1.6%	1.3%	1.4%	1.7%	2.0%
MTMLTV 95.01% - 97.00%	0.8%	0.7%	0.6%	0.5%	0.4%	0.4%	0.3%	0.3%
MTMLTV 97.01% - 100.00%	1.5%	1.3%	1.1%	1.0%	0.6%	0.5%	0.3%	0.2%
MTMLTV > 100.00%	1.4%	0.7%	0.7%	0.5%	0.2%	0.2%	0.1%	0.0%
MTMLTV Missing	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.3%
Wtg Avg MTMLTV	56.9%	55.3%	55.2%	54.6%	52.4%	54.7%	58.2%	58.2%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%
FICO 550-579	0.8%	0.7%	0.8%	0.8%	0.7%	0.7%	0.8%	0.9%
FICO 580-619	4.3%	4.2%	4.2%	4.2%	3.9%	3.6%	3.6%	3.8%
FICO 620-659	9.4%	9.3%	9.5%	9.6%	9.6%	9.5%	9.5%	9.6%
FICO 660-699	16.7%	16.7%	17.1%	17.2%	17.3%	17.3%	17.2%	16.5%
FICO 700-739	22.2%	22.4%	22.7%	22.6%	22.6%	22.9%	22.6%	21.4%
FICO >= 740	44.8%	44.7%	43.6%	43.5%	43.2%	42.2%	41.1%	37.1%
FICO Missing	1.4%	1.5%	1.6%	1.8%	2.4%	3.3%	4.7%	10.2%
Wtd Avg FICO	723	723	721	721	722	721	720	717
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	71.0%	69.8%	72.0%	71.0%	68.0%	64.5%	63.2%	70.4%
Intermediate-term, fixed-rate	16.8%	17.7%	19.2%	20.0%	24.0%	27.5%	28.1%	24.3%
Adjustable-rate	7.6%	8.2%	4.9%	5.2%	6.3%	6.9%	7.6%	5.0%

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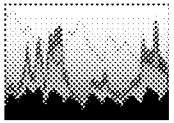

Single Family Conventional Book Characteristics
CITIGROUP INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.3%	2.4%	2.4%	2.5%	1.6%	1.0%	0.9%	0.0%
Negative Amortization	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%
Interest Only fixed-rate	2.2%	1.8%	1.5%	1.2%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.3%	91.4%	91.4%	91.4%	92.2%	92.9%	92.6%	93.7%
Second/Vacation Home	3.8%	3.8%	3.8%	3.8%	3.5%	3.1%	2.8%	2.6%
Investor Property	4.8%	4.8%	4.8%	4.8%	4.3%	4.0%	4.5%	3.8%
10-K Unit Type (Sums to 100%)								
1 Unit	96.3%	96.3%	96.3%	96.2%	96.1%	96.0%	95.8%	96.3%
2-4 Units	3.7%	3.7%	3.7%	3.8%	3.9%	4.0%	4.2%	3.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.2%	10.8%	10.0%	9.7%	8.4%	7.9%	7.7%	7.3%
Single Family Homes	88.8%	89.2%	90.0%	90.3%	91.6%	92.1%	92.3%	92.7%
Property Type (Sums to 100%)								
Manufactured	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.4%	0.4%
Condo/Coop	11.2%	10.8%	10.0%	9.7%	8.4%	7.9%	7.7%	7.3%
1 Unit	84.9%	85.3%	86.0%	86.3%	87.4%	87.8%	87.9%	88.7%
2-4 Units	3.6%	3.7%	3.7%	3.7%	3.9%	4.0%	4.1%	3.7%
Condo								
Condo	9.8%	9.3%	8.6%	8.3%	7.2%	6.7%	6.7%	6.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	40.7%	39.1%	38.2%	38.0%	33.4%	30.1%	27.2%	36.4%
Cash-Out Refinance	31.2%	31.7%	32.3%	31.9%	31.7%	29.9%	30.7%	27.5%
Other Refinance	28.1%	29.2%	29.5%	30.1%	34.9%	40.0%	42.1%	36.1%
Origination Type (Sums to 100%)								
TPO Broker	19.6%	19.9%	19.4%	19.1%	16.9%	13.5%	14.2%	18.6%
TPO Correspondent	53.4%	51.9%	51.5%	51.0%	47.6%	44.6%	39.7%	39.7%
Undesignated	0.6%	0.7%	0.8%	0.8%	1.2%	1.7%	2.5%	4.9%
Retail	26.5%	27.5%	28.4%	29.0%	34.4%	40.1%	43.6%	36.8%
Origination Year (Sums to 100%)								
< 2000	2.9%	3.2%	3.5%	3.8%	5.4%	8.2%	13.1%	33.8%
2000	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	1.1%	3.5%
2001	2.4%	2.6%	2.9%	3.1%	4.3%	6.5%	10.7%	29.9%
2002	6.7%	7.2%	8.0%	8.5%	11.3%	16.0%	23.0%	32.8%

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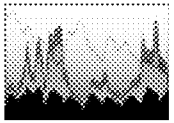

Single Family Conventional Book Characteristics
CITIGROUP INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	23.2%	25.1%	25.6%	26.9%	34.6%	46.2%	52.1%	0.0%
2004	14.2%	15.4%	14.8%	15.6%	20.0%	22.4%	0.0%	0.0%
2005	18.6%	19.9%	21.7%	22.8%	24.1%	0.0%	0.0%	0.0%
2006	18.2%	19.3%	20.9%	19.1%	0.0%	0.0%	0.0%	0.0%
2007	13.6%	7.2%	2.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$161,002	$159,614	$156,810	$155,608	$146,879	$139,429	$133,148	$122,038
Loan Original Note Rate	5.93%	5.88%	5.91%	5.90%	5.77%	5.83%	6.00%	6.83%
Seasoning (Sums to 100%)								
Seasoned	5.6%	6.0%	1.1%	1.0%	1.3%	1.4%	1.7%	2.7%
Non-Seasoned	94.4%	94.0%	98.9%	99.0%	98.7%	98.6%	98.3%	97.3%
ACI								
ACI Probability	0.50%	0.46%	0.44%	0.43%	0.37%	0.34%	0.35%	0.37%
Wtd Avg ACI Score	720	722	723	723	727	729	728	724
Credit Premium								
Wtd Avg Credit Premium	-0.18	-0.19	-0.18	-0.18	-0.18	-0.16	-0.12	-0.09
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%
Prepay Premium								
Prepay Premium	1.1%	1.2%	1.3%	1.4%	1.9%	2.9%	4.3%	5.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	14.0%	14.4%	14.7%	15.1%	17.2%	19.4%	18.0%	14.4%
DTI Ratio > 20 and <= 30	23.1%	23.5%	23.5%	23.7%	25.0%	26.4%	25.6%	26.1%
DTI Ratio > 30 and <= 40	26.4%	26.3%	26.2%	26.0%	25.0%	24.0%	24.7%	28.1%
DTI Ratio > 40 and <= 50	19.2%	18.8%	18.8%	18.5%	16.7%	14.6%	14.9%	15.7%
DTI Ratio > 50	14.5%	14.1%	14.4%	14.2%	12.9%	11.0%	10.7%	9.7%
DTI Ratio Missing	2.7%	2.8%	2.4%	2.5%	3.3%	4.6%	6.1%	6.0%
Wtd Avg DTI Ratio	35.4%	35.1%	35.1%	35.0%	33.9%	32.5%	32.7%	33.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	14.0%	14.4%	14.7%	15.1%	17.2%	19.4%	18.0%	14.4%
DTI Ratio > 20 and <= 30	23.1%	23.5%	23.5%	23.7%	25.0%	26.4%	25.6%	26.1%
DTI Ratio > 30 and <= 40	26.5%	26.3%	26.2%	26.0%	25.0%	24.0%	24.7%	28.1%
DTI Ratio > 40 and <= 50	19.2%	18.8%	18.8%	18.5%	16.7%	14.6%	14.9%	15.7%
DTI Ratio > 50	14.5%	14.1%	14.4%	14.2%	12.9%	11.0%	10.7%	9.7%
DTI Ratio Missing	2.7%	2.8%	2.4%	2.5%	3.3%	4.6%	6.1%	6.0%

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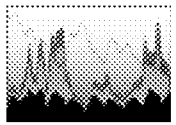

Single Family Conventional Book Characteristics
CITIGROUP INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	35.4%	35.1%	35.1%	35.0%	33.9%	32.5%	32.7%	33.3%
Origination Term (Sums to 100%)								
<= 15 Years	16.8%	17.7%	19.2%	20.0%	24.0%	27.5%	28.1%	24.3%
> 15 Years amd <= 25 Years	4.2%	4.3%	4.4%	4.5%	5.1%	4.9%	4.4%	3.3%
> 25 Years and <= 30 Years	78.5%	77.7%	76.1%	75.3%	70.9%	67.6%	67.4%	72.3%
> 30 Years	0.5%	0.4%	0.2%	0.2%	0.0%	0.0%	0.0%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	73.2%	71.6%	73.4%	72.2%	68.0%	64.5%	63.2%	70.4%
Intermediate-Term Fixed Rate (excl Balloon)	16.2%	17.0%	18.4%	19.2%	22.9%	26.0%	26.9%	23.3%
Adjustable Rate	10.0%	10.7%	7.4%	7.8%	8.0%	8.0%	8.7%	5.3%
Balloon	0.6%	0.7%	0.8%	0.8%	1.1%	1.4%	1.3%	1.0%
Various Product Types								
Second	1.0%	0.7%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.4%	0.2%	0.2%	0.0%	0.0%	0.0%	0.1%
Hybrid Arm	9.2%	9.9%	6.5%	6.9%	6.6%	6.0%	6.1%	3.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.4%	1.6%	1.0%	1.1%	1.5%	1.7%	1.9%	0.9%
- 5/1 Hybrid Arm	5.7%	6.1%	4.3%	4.5%	3.7%	3.1%	3.2%	2.6%
- 7/1 Hybrid Arm	1.7%	1.8%	1.1%	1.1%	1.3%	1.2%	1.1%	0.3%
- 10/1 Hybrid Arm	0.4%	0.4%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
NegAm ARM	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%
Interest Only	4.5%	4.2%	3.8%	3.7%	1.6%	1.0%	0.9%	0.0%
- Interest Only ARM	2.3%	2.4%	2.4%	2.5%	1.6%	1.0%	0.9%	0.0%
- Interest Only FRM	2.2%	1.8%	1.5%	1.2%	0.0%	0.0%	0.0%	0.0%
Alt-A	9.0%	9.5%	4.6%	4.4%	4.1%	5.1%	5.8%	1.7%
- Alt-A Low/No Doc	3.0%	3.0%	3.1%	2.9%	3.4%	4.0%	4.3%	1.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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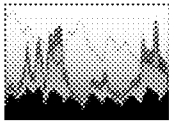

Single Family Conventional Book Characteristics
CITIGROUP INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.6%	0.6%	0.7%	0.7%	0.9%	1.2%	1.5%	0.3%
- Alt-A SISA	0.6%	0.5%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.2%
- Alt-A Stated Income	1.5%	1.6%	1.8%	1.9%	2.1%	2.3%	2.3%	0.6%
Alt-A Full Doc (by SFC)	0.5%	0.5%	0.5%	0.4%	0.5%	0.7%	0.9%	0.1%
Alt-A Deals (no SFC)	5.5%	6.0%	1.0%	1.0%	0.2%	0.4%	0.6%	0.5%
My Community Mortgage	1.9%	1.5%	1.0%	0.8%	0.2%	0.1%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	8.6%	8.2%	7.9%	7.1%	5.1%	4.8%	4.5%	1.1%
- Select Lender Programs Non-Full Doc	5.6%	5.2%	4.8%	4.2%	1.7%	0.8%	0.2%	0.0%
- Other Low/No Doc	3.0%	3.0%	3.1%	2.9%	3.4%	4.0%	4.3%	1.1%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	84.7%	83.8%	87.9%	87.7%	85.2%	81.3%	77.2%	63.0%
Investor Channel	12.7%	13.3%	8.8%	8.8%	9.8%	11.1%	10.5%	4.6%
eChannel	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.5%	2.8%	3.2%	3.4%	4.9%	7.5%	12.3%	32.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.5%	13.0%	12.5%	11.7%	9.0%	5.2%	2.8%	2.1%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%
- 75/25/00	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.3%	4.2%	4.0%	3.9%	3.2%	2.5%	1.6%	1.3%
- 80/15/05	2.9%	2.9%	2.9%	2.8%	2.2%	1.6%	0.9%	0.6%
- 80/20/00	1.4%	1.4%	1.5%	1.5%	0.9%	0.3%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.4%	4.0%	3.7%	3.3%	2.5%	0.5%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.2%	17.8%	17.3%	16.7%	14.9%	12.8%	9.7%	6.4%

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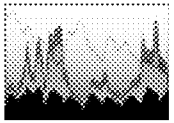

Single Family Conventional Book Characteristics
CITIGROUP INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- 80/10/10	5.4%	5.3%	5.1%	5.0%	4.3%	3.5%	2.7%	2.2%
- 80/15/05	3.4%	3.4%	3.2%	3.2%	2.6%	2.1%	1.4%	0.8%
- 80/20/00	1.8%	1.7%	1.7%	1.7%	1.0%	0.5%	0.2%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- Other	7.0%	6.9%	6.7%	6.4%	6.6%	6.3%	5.0%	3.1%
EA/TPR								
EA/TPR	2.1%	2.0%	2.0%	2.0%	1.8%	1.6%	1.5%	0.9%
- EA I	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.8%	0.5%
- EA/TPR II	0.6%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.3%
- EA/TPR III	0.6%	0.6%	0.6%	0.6%	0.4%	0.3%	0.2%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	17.0%	16.7%	16.5%	16.5%	16.4%	16.2%	15.7%	16.9%
Northeast	22.0%	22.0%	22.0%	21.9%	21.9%	21.4%	20.2%	19.6%
Southeast	21.5%	21.6%	22.0%	22.0%	21.8%	21.8%	22.0%	21.1%
Southwest	17.2%	17.1%	17.2%	17.2%	16.6%	16.5%	16.4%	14.3%
West	22.3%	22.6%	22.3%	22.4%	23.2%	24.1%	25.7%	28.1%
Census Region (Sums to 100%)								
New England	6.6%	6.6%	6.6%	6.5%	6.6%	6.5%	6.2%	6.2%
Middle Atlantic	14.6%	14.7%	14.6%	14.6%	14.6%	14.3%	13.4%	12.7%
East North Central	13.0%	12.8%	12.6%	12.7%	12.6%	12.6%	12.3%	13.0%
East South Central	2.9%	2.9%	3.0%	3.0%	2.8%	2.7%	2.6%	2.3%
South Atlantic	19.0%	19.2%	19.5%	19.5%	19.5%	19.5%	19.8%	19.1%
West North Central	6.7%	6.5%	6.5%	6.4%	6.2%	5.9%	5.7%	6.2%
West South Central	8.4%	8.2%	8.4%	8.4%	8.2%	8.4%	8.0%	6.5%
Mountain	7.8%	7.8%	7.8%	7.8%	7.6%	7.3%	7.6%	7.1%
Pacific	20.7%	21.0%	20.7%	20.8%	21.7%	22.6%	24.2%	26.6%
US Territories	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%
Top 10 States								
01) CA	16.5%	16.8%	16.3%	16.4%	17.4%	18.9%	20.6%	23.0%
02) NY	8.1%	8.1%	8.1%	8.1%	8.2%	8.2%	7.8%	6.8%
03) FL	6.2%	6.2%	6.4%	6.4%	6.3%	6.2%	6.4%	6.1%
04) TX	5.5%	5.3%	5.3%	5.2%	4.8%	4.6%	4.4%	4.0%
05) IL	5.2%	5.0%	4.7%	4.6%	4.2%	4.2%	4.2%	4.2%

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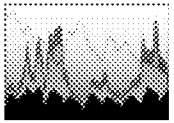

Single Family Conventional Book Characteristics
CITIGROUP INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) MA	3.8%	3.8%	3.8%	3.7%	3.8%	3.8%	3.5%	3.5%
07) NJ	3.6%	3.6%	3.6%	3.6%	3.6%	3.5%	3.4%	3.4%
08) MI	3.0%	3.0%	3.1%	3.2%	3.3%	3.3%	3.1%	3.9%
09) PA	2.9%	2.9%	3.0%	2.9%	2.8%	2.6%	2.3%	2.5%
10) VA	2.9%	2.9%	2.9%	2.9%	3.0%	3.2%	3.2%	2.8%
Top 10 Sellers								
01) CITIGROUP INC	74.3%	72.4%	69.2%	67.6%	62.8%	60.2%	54.5%	58.5%
02) FLAGSTAR BANCORP INC	7.6%	8.2%	9.1%	9.6%	9.6%	5.4%	6.1%	6.1%
03) FREEDOM MORTGAGE CORPORATION	3.3%	3.5%	4.0%	4.1%	4.3%	4.6%	4.7%	1.3%
04) SUNTRUST BANKS INC	1.9%	2.0%	2.2%	2.3%	2.2%	1.5%	1.1%	1.0%
05) CAPITAL ONE FINANCIAL CORPORATION	1.8%	2.0%	2.2%	2.3%	3.1%	4.2%	4.1%	2.6%
06) AMTRUST FINANCIAL CORPORATION	1.6%	1.7%	1.9%	2.0%	2.6%	3.8%	4.7%	3.5%
07) HUNTINGTON BANCSHARES INCORPORATED	1.4%	1.5%	1.7%	1.8%	2.2%	2.5%	2.3%	1.2%
08) LEHMAN BROTHERS HOLDINGS INC	1.0%	1.1%	1.2%	1.3%	1.8%	2.8%	3.8%	0.8%
09) HSBC HOLDINGS PLC	0.8%	0.9%	1.0%	1.0%	1.3%	1.7%	2.0%	0.1%
10) HOMEBANC CORP	0.6%	0.7%	0.8%	0.8%	1.1%	1.5%	1.6%	1.2%
Top 10 Servicers								
01) CITIGROUP INC	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	84.6%	85.3%	85.5%	85.6%	86.2%	85.8%	84.1%	77.0%
Credit Enhancement	15.4%	14.7%	14.5%	14.4%	13.8%	14.2%	15.9%	23.0%
- Primary MI Only	12.3%	11.3%	10.9%	10.7%	9.8%	9.8%	9.8%	12.2%
- Pool Policy Only	0.8%	0.9%	1.0%	1.0%	1.1%	1.5%	2.3%	4.3%
- Pool Policy and Primary MI	0.6%	0.6%	0.5%	0.5%	0.5%	0.7%	1.2%	3.0%
- Full Recourse	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.9%
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.9%

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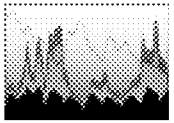

Single Family Conventional Book Characteristics
CITIGROUP INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	1.6%	1.7%	1.9%	2.1%	2.2%	1.9%	1.9%	1.8%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	55.9%	56.0%	57.8%	57.9%	57.9%	57.4%	57.1%	56.7%
Interest Only with Credit Enhancement	13.1%	11.2%	8.2%	8.4%	14.5%	28.0%	34.8%	8.3%
Alt-A with Credit Enhancement	12.8%	12.6%	16.7%	17.7%	18.6%	22.6%	27.1%	38.2%
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.37	-3.47	-2.95	-2.35	-0.30	-0.61	-1.38	-4.79
Wtd Avg Economic Model Fee	24.73	23.66	23.00	22.35	20.16	20.27	20.91	22.36
Wtd Avg Charged Fee	20.36	20.19	20.05	20.00	19.86	19.66	19.54	17.60
Appraisal Waivers								
Appraisal Waiver	0.6%	0.6%	0.7%	0.7%	0.5%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.69%	0.56%	0.55%	0.55%	0.68%	0.48%	0.51%	0.53%
- SDQ Rate for Loans with CE	2.23%	1.82%	1.77%	1.76%	1.95%	1.64%	1.64%	1.28%
- SDQ Rate for Loans without CE	0.38%	0.31%	0.32%	0.32%	0.45%	0.26%	0.27%	0.29%
SDQ Rate Excl. Katrina Loans	0.68%	0.55%	0.54%	0.54%	0.47%	0.48%	0.52%	0.53%
SDQ Rate for Katrina Loans	1.05%	0.93%	1.06%	1.25%	8.67%	0.38%	0.29%	0.30%
Serious Delinquent Loans								
SDQ Loan Count	12,202	9,559	8,936	8,865	10,195	6,711	6,960	6,589
SDQ Count for Loans with CE	6,637	5,109	4,611	4,508	4,532	3,641	3,929	3,795
SDQ Count for Loans without CE	5,565	4,450	4,325	4,357	5,663	3,070	3,031	2,794
SDQ Volume ($M)								
SDQ Volume	$1,572.6	$1,181.4	$1,060.7	$1,011.9	$1,054.4	$673.1	$663.2	$606.3
SDQ Volume for Loans with CE	$860.3	$637.7	$555.9	$526.1	$483.9	$386.7	$399.0	$374.1
SDQ Volume for Loans without CE	$712.3	$543.7	$504.7	$485.8	$570.5	$286.3	$264.2	$232.2

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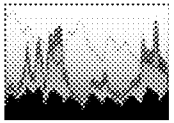

Single Family Conventional Book Characteristics
JP MORGAN CHASE & CO

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,699,203	1,681,705	1,648,535	1,604,527	1,543,131	1,586,016	1,702,895	1,694,445
Book Volume ($B)	$242.9	$237.7	$229.3	$218.8	$200.9	$202.3	$217.1	$199.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	23.6%	24.1%	24.4%	24.7%	26.0%	26.0%	24.8%	19.0%
OLTV 60.01% - 70.00%	16.0%	16.2%	16.3%	16.4%	17.0%	17.1%	16.9%	14.3%
OLTV 70.01% - 75.00%	10.4%	10.4%	10.3%	10.4%	10.9%	11.7%	12.4%	13.3%
OLTV 75.01% - 80.00%	33.5%	33.2%	32.9%	32.3%	29.5%	27.9%	27.8%	29.6%
OLTV 80.01% - 90.00%	8.0%	8.0%	8.1%	8.3%	8.7%	9.4%	10.3%	13.0%
OLTV 90.01% - 95.00%	4.2%	4.2%	4.2%	4.4%	4.8%	5.3%	5.9%	8.7%
OLTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.8%	1.0%	1.2%	1.6%
OLTV 97.01% - 100.00%	3.7%	3.4%	3.1%	2.9%	2.2%	1.6%	0.8%	0.6%
OLTV > 100.00%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	71.1%	70.9%	70.7%	70.6%	70.0%	69.9%	70.3%	73.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	21.4%	21.8%	22.2%	22.5%	23.4%	23.1%	21.4%	14.2%
Comb LTV 60.01% - 70.00%	15.0%	15.2%	15.3%	15.4%	15.9%	15.7%	15.1%	10.4%
Comb LTV 70.01% - 75.00%	9.4%	9.5%	9.7%	9.8%	10.3%	10.8%	11.0%	9.5%
Comb LTV 75.01% - 80.00%	26.3%	26.4%	26.7%	26.7%	26.1%	25.6%	25.5%	22.4%
Comb LTV 80.01% - 90.00%	11.6%	11.2%	10.8%	10.4%	10.1%	9.8%	9.7%	9.4%
Comb LTV 90.01% - 95.00%	6.6%	6.4%	6.2%	6.1%	5.7%	5.4%	5.2%	5.7%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	1.0%	1.1%
Comb LTV 97.01% - 100.00%	6.3%	5.7%	5.1%	4.7%	2.9%	1.8%	0.8%	0.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.8%	3.1%	3.4%	3.7%	4.9%	7.0%	10.4%	26.7%
Wtd Avg Comb LTV	73.1%	72.7%	72.3%	72.0%	71.0%	70.6%	70.7%	73.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	21.5%	21.9%	22.4%	22.7%	23.6%	23.3%	21.7%	15.1%
Comb LTV 60.01% - 70.00%	15.1%	15.3%	15.5%	15.5%	16.1%	16.0%	15.4%	11.3%
Comb LTV 70.01% - 75.00%	9.5%	9.6%	9.8%	9.9%	10.5%	11.0%	11.4%	10.4%
Comb LTV 75.01% - 80.00%	26.5%	26.6%	26.9%	26.9%	26.4%	26.1%	26.2%	24.4%
Comb LTV 80.01% - 90.00%	11.7%	11.3%	10.9%	10.6%	10.3%	10.1%	10.2%	10.6%

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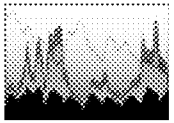

Single Family Conventional Book Characteristics
JP MORGAN CHASE & CO

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	6.7%	6.5%	6.3%	6.2%	5.8%	5.6%	5.5%	6.5%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.7%	0.9%	1.0%	1.3%
Comb LTV 97.01% - 100.00%	6.3%	5.7%	5.1%	4.7%	2.9%	1.8%	0.8%	0.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.2%	2.3%	2.6%	2.8%	3.7%	5.2%	7.8%	19.9%
Wtd Avg Comb LTV	73.1%	72.7%	72.3%	72.0%	71.0%	70.7%	70.9%	73.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	51.2%	53.6%	55.3%	57.3%	61.8%	54.8%	42.2%	39.7%
MTMLTV 60.01% - 70.00%	15.1%	15.6%	15.7%	15.8%	16.7%	20.3%	23.3%	21.8%
MTMLTV 70.01% - 75.00%	8.6%	8.4%	8.1%	7.9%	7.5%	9.1%	13.2%	13.3%
MTMLTV 75.01% - 80.00%	10.0%	10.2%	9.6%	9.0%	6.9%	7.2%	10.7%	12.6%
MTMLTV 80.01% - 90.00%	9.6%	7.9%	7.4%	6.6%	4.5%	5.6%	7.6%	9.4%
MTMLTV 90.01% - 95.00%	2.3%	1.8%	1.6%	1.5%	1.2%	1.4%	1.9%	2.2%
MTMLTV 95.01% - 97.00%	0.7%	0.6%	0.5%	0.4%	0.3%	0.3%	0.3%	0.4%
MTMLTV 97.01% - 100.00%	1.1%	1.0%	0.8%	0.7%	0.4%	0.5%	0.2%	0.2%
MTMLTV > 100.00%	1.2%	0.6%	0.5%	0.4%	0.1%	0.2%	0.1%	0.1%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%	0.3%
Wtg Avg MTMLTV	57.9%	56.5%	55.7%	54.7%	52.8%	56.4%	60.8%	62.2%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.4%
FICO 550-579	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	0.9%
FICO 580-619	3.4%	3.4%	3.3%	3.4%	3.5%	3.7%	3.7%	3.9%
FICO 620-659	9.2%	9.2%	9.2%	9.4%	9.5%	10.0%	10.4%	11.1%
FICO 660-699	17.8%	17.8%	17.9%	18.0%	17.9%	18.2%	18.6%	19.2%
FICO 700-739	23.0%	23.0%	23.0%	22.9%	22.9%	22.9%	22.9%	23.1%
FICO >= 740	44.8%	44.9%	44.9%	44.5%	44.1%	42.6%	41.0%	36.5%
FICO Missing	0.6%	0.7%	0.7%	0.8%	1.1%	1.6%	2.2%	4.7%
Wtd Avg FICO	724	724	724	723	723	721	719	714
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	75.0%	74.5%	73.7%	74.0%	73.2%	72.5%	73.4%	76.1%
Intermediate-term, fixed-rate	15.8%	16.7%	17.7%	18.8%	22.8%	25.6%	25.9%	22.8%
Adjustable-rate	3.9%	4.0%	4.2%	3.6%	2.5%	1.8%	0.7%	1.1%

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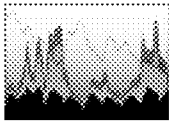

Single Family Conventional Book Characteristics
JP MORGAN CHASE & CO

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.8%	2.8%	2.8%	2.4%	1.3%	0.2%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	2.3%	2.0%	1.6%	1.2%	0.2%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.0%	90.1%	90.2%	90.3%	91.1%	92.0%	92.3%	92.6%
Second/Vacation Home	4.6%	4.5%	4.4%	4.3%	3.9%	3.4%	3.1%	3.1%
Investor Property	5.4%	5.4%	5.3%	5.3%	5.0%	4.6%	4.5%	4.3%
10-K Unit Type (Sums to 100%)								
1 Unit	96.4%	96.5%	96.6%	96.6%	96.6%	96.6%	96.5%	96.4%
2-4 Units	3.6%	3.5%	3.4%	3.4%	3.4%	3.4%	3.5%	3.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.4%	9.2%	8.9%	8.7%	8.0%	7.8%	7.9%	7.3%
Single Family Homes	90.6%	90.8%	91.1%	91.3%	92.0%	92.2%	92.1%	92.7%
Property Type (Sums to 100%)								
Manufactured	0.3%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.5%
Condo/Coop	9.4%	9.2%	8.9%	8.7%	8.0%	7.8%	7.9%	7.3%
1 Unit	86.7%	86.9%	87.3%	87.5%	88.2%	88.3%	88.2%	88.7%
2-4 Units	3.6%	3.5%	3.4%	3.4%	3.3%	3.3%	3.4%	3.6%
Condo								
Condo	8.5%	8.3%	8.1%	7.9%	7.2%	7.1%	7.1%	6.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	40.7%	39.8%	39.2%	38.7%	33.2%	28.7%	26.4%	37.0%
Cash-Out Refinance	30.6%	30.8%	30.6%	30.6%	31.3%	31.7%	31.9%	28.8%
Other Refinance	28.6%	29.4%	30.2%	30.7%	35.5%	39.6%	41.7%	34.2%
Origination Type (Sums to 100%)								
TPO Broker	36.1%	36.1%	36.2%	36.3%	37.9%	40.4%	41.1%	37.2%
TPO Correspondent	15.9%	15.8%	15.1%	14.3%	14.0%	14.9%	15.0%	16.8%
Undesignated	0.3%	0.3%	0.3%	0.4%	0.5%	0.8%	1.1%	2.6%
Retail	47.7%	47.9%	48.4%	49.0%	47.6%	43.9%	42.8%	43.3%
Origination Year (Sums to 100%)								
< 2000	2.7%	2.9%	3.2%	3.6%	5.0%	7.1%	10.5%	27.1%
2000	0.4%	0.4%	0.4%	0.5%	0.7%	1.0%	1.8%	5.4%
2001	3.1%	3.3%	3.6%	4.0%	5.4%	7.6%	11.9%	33.4%
2002	9.1%	9.6%	10.5%	11.4%	14.8%	19.2%	25.2%	34.1%

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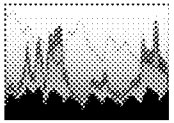

Single Family Conventional Book Characteristics
JP MORGAN CHASE & CO

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	26.6%	28.1%	30.2%	32.1%	39.7%	48.1%	50.6%	0.0%
2004	10.9%	11.5%	12.3%	12.8%	16.2%	16.8%	0.0%	0.0%
2005	15.1%	15.9%	17.0%	18.1%	18.2%	0.0%	0.0%	0.0%
2006	18.0%	18.9%	20.1%	17.6%	0.0%	0.0%	0.0%	0.0%
2007	14.3%	9.2%	2.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$157,672	$155,627	$153,068	$149,988	$141,812	$136,867	$134,666	$125,726
Loan Original Note Rate	6.03%	6.00%	5.98%	5.98%	5.86%	5.92%	6.09%	6.87%
Seasoning (Sums to 100%)								
Seasoned	2.3%	2.5%	2.4%	1.1%	0.5%	0.5%	0.5%	0.9%
Non-Seasoned	97.7%	97.5%	97.6%	98.9%	99.5%	99.5%	99.5%	99.1%
ACI								
ACI Probability	0.41%	0.40%	0.38%	0.37%	0.35%	0.35%	0.35%	0.38%
Wtd Avg ACI Score	720	721	722	723	726	726	725	719
Credit Premium								
Wtd Avg Credit Premium	-0.13	-0.14	-0.13	-0.12	-0.12	-0.11	-0.07	-0.02
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Prepay Premium								
Prepay Premium	1.2%	1.0%	0.9%	1.0%	0.1%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.6%	11.8%	12.1%	12.4%	13.7%	14.5%	15.1%	13.6%
DTI Ratio > 20 and <= 30	22.0%	22.3%	22.6%	23.0%	24.8%	25.7%	26.4%	26.5%
DTI Ratio > 30 and <= 40	26.5%	26.5%	26.5%	26.6%	27.3%	27.6%	28.0%	30.0%
DTI Ratio > 40 and <= 50	20.2%	20.0%	19.7%	19.7%	18.7%	18.2%	17.5%	17.2%
DTI Ratio > 50	13.6%	13.4%	13.3%	13.2%	12.8%	12.3%	11.1%	10.1%
DTI Ratio Missing	6.2%	6.0%	5.8%	5.1%	2.6%	1.8%	2.0%	2.6%
Wtd Avg DTI Ratio	35.9%	35.7%	35.6%	35.4%	34.7%	34.3%	33.7%	33.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.6%	11.9%	12.1%	12.4%	13.7%	14.5%	15.1%	13.6%
DTI Ratio > 20 and <= 30	22.1%	22.4%	22.8%	23.2%	24.8%	25.7%	26.4%	26.5%
DTI Ratio > 30 and <= 40	26.6%	26.6%	26.6%	26.8%	27.3%	27.6%	28.0%	30.0%
DTI Ratio > 40 and <= 50	20.4%	20.1%	19.9%	19.9%	18.7%	18.2%	17.5%	17.2%
DTI Ratio > 50	13.6%	13.5%	13.4%	13.3%	12.8%	12.3%	11.1%	10.1%
DTI Ratio Missing	5.7%	5.5%	5.2%	4.4%	2.6%	1.8%	2.0%	2.6%

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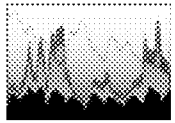

Single Family Conventional Book Characteristics
JP MORGAN CHASE & CO

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	35.9%	35.7%	35.6%	35.4%	34.7%	34.3%	33.7%	33.7%
Origination Term (Sums to 100%)								
<= 15 Years	15.9%	16.7%	17.7%	18.8%	22.8%	25.6%	25.9%	22.8%
> 15 Years amd <= 25 Years	3.4%	3.4%	3.4%	3.4%	3.7%	4.1%	4.2%	3.6%
> 25 Years and <= 30 Years	80.5%	79.7%	78.8%	77.8%	73.4%	70.3%	69.9%	73.5%
> 30 Years	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	77.4%	76.5%	75.3%	75.2%	73.4%	72.5%	73.4%	76.1%
Intermediate-Term Fixed Rate (excl Balloon)	15.3%	16.1%	17.1%	18.1%	21.9%	24.3%	24.2%	21.4%
Adjustable Rate	6.8%	6.8%	7.0%	6.0%	3.8%	1.9%	0.7%	1.1%
Balloon	0.6%	0.6%	0.6%	0.7%	0.9%	1.3%	1.6%	1.4%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	6.6%	6.6%	6.8%	5.8%	3.5%	1.8%	0.6%	0.9%
- 2/28 Hybrid Arm	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.0%	1.0%	1.1%	1.2%	0.7%	0.5%	0.1%	0.3%
- 5/1 Hybrid Arm	3.7%	3.8%	4.0%	3.5%	2.3%	1.1%	0.4%	0.4%
- 7/1 Hybrid Arm	1.3%	1.3%	1.3%	0.8%	0.3%	0.1%	0.1%	0.2%
- 10/1 Hybrid Arm	0.3%	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	5.2%	4.8%	4.4%	3.6%	1.5%	0.2%	0.0%	0.0%
- Interest Only ARM	2.8%	2.8%	2.8%	2.4%	1.3%	0.2%	0.0%	0.0%
- Interest Only FRM	2.3%	2.0%	1.6%	1.2%	0.2%	0.0%	0.0%	0.0%
Alt-A	11.0%	10.9%	10.6%	9.2%	6.9%	4.3%	3.5%	2.8%
- Alt-A Low/No Doc	8.0%	7.9%	7.4%	7.1%	5.2%	4.0%	3.2%	2.5%
- Alt-A No Disclosure	0.5%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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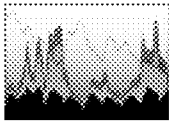

Single Family Conventional Book Characteristics
JP MORGAN CHASE & CO

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.8%	2.9%	3.0%	2.9%	1.9%	1.0%	0.6%	0.1%
- Alt-A SISA	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.1%	0.9%	0.9%	0.7%	0.5%	0.4%	0.3%
- Alt-A Stated Income	3.6%	3.6%	3.4%	3.3%	2.7%	2.5%	2.2%	2.0%
Alt-A Full Doc (by SFC)	1.8%	1.9%	1.9%	0.9%	0.5%	0.1%	0.0%	0.0%
Alt-A Deals (no SFC)	1.1%	1.2%	1.2%	1.3%	1.2%	0.2%	0.3%	0.4%
My Community Mortgage	1.0%	0.8%	0.6%	0.4%	0.1%	0.1%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	14.3%	12.8%	11.0%	9.4%	6.0%	4.5%	3.7%	2.6%
- Select Lender Programs Non-Full Doc	5.7%	4.6%	3.3%	2.0%	0.8%	0.5%	0.5%	0.1%
- Other Low/No Doc	8.6%	8.3%	7.7%	7.4%	5.2%	4.0%	3.2%	2.5%
Subprime Deals								
Subprime	1.3%	1.0%	0.7%	0.8%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	1.3%	1.0%	0.7%	0.8%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.4%	81.1%	81.4%	82.3%	84.8%	85.8%	86.4%	71.6%
Investor Channel	14.2%	14.5%	14.1%	12.8%	10.4%	7.4%	3.5%	2.4%
eChannel	0.6%	0.6%	0.6%	0.7%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	1.3%	1.0%	0.7%	0.8%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.6%	2.8%	3.1%	3.4%	4.8%	6.8%	10.1%	26.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	11.3%	10.2%	8.9%	7.6%	5.2%	3.5%	2.5%	1.6%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.6%	2.6%	2.6%	2.5%	2.2%	2.0%	1.7%	1.0%
- 80/15/05	1.9%	1.9%	1.9%	1.9%	1.4%	1.0%	0.7%	0.5%
- 80/20/00	1.0%	0.9%	0.7%	0.7%	0.3%	0.1%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.3%	4.4%	3.4%	2.3%	1.1%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.5%	16.7%	15.8%	14.9%	13.2%	12.2%	11.4%	8.2%

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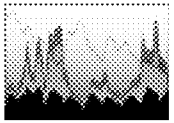

Single Family Conventional Book Characteristics
JP MORGAN CHASE & CO

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.0%	4.8%	4.6%	4.3%	3.9%	3.7%	3.5%	2.8%
- 80/15/05	3.1%	3.0%	2.9%	2.7%	2.1%	1.8%	1.5%	1.3%
- 80/20/00	2.6%	2.3%	1.9%	1.7%	0.8%	0.3%	0.1%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	6.1%	6.0%	5.8%	5.5%	6.0%	6.1%	5.9%	3.8%
EA/TPR								
EA/TPR	1.3%	1.2%	1.2%	1.3%	1.4%	1.5%	1.4%	1.2%
- EA I	0.7%	0.7%	0.7%	0.7%	0.8%	0.8%	0.8%	0.8%
- EA/TPR II	0.4%	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%
- EA/TPR III	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	16.7%	16.6%	16.6%	16.8%	17.1%	17.1%	16.9%	16.5%
Northeast	19.0%	18.8%	18.6%	18.5%	18.4%	18.3%	18.5%	19.4%
Southeast	29.1%	29.2%	29.3%	29.7%	29.5%	28.7%	28.5%	28.3%
Southwest	18.1%	18.0%	17.9%	17.5%	17.0%	16.2%	15.5%	16.4%
West	17.2%	17.4%	17.7%	17.5%	18.0%	19.7%	20.6%	19.4%
Census Region (Sums to 100%)								
New England	5.2%	5.3%	5.3%	5.3%	5.4%	5.3%	5.4%	5.6%
Middle Atlantic	13.3%	13.1%	12.8%	12.8%	12.5%	12.5%	12.7%	13.3%
East North Central	14.6%	14.6%	14.5%	14.7%	15.2%	15.3%	15.1%	14.7%
East South Central	3.8%	3.8%	3.8%	3.8%	3.7%	3.3%	3.0%	3.3%
South Atlantic	25.7%	25.8%	25.9%	26.4%	26.3%	25.8%	25.9%	25.5%
West North Central	4.0%	4.0%	4.0%	4.0%	3.8%	3.7%	3.7%	3.7%
West South Central	8.8%	8.6%	8.6%	8.4%	8.2%	7.5%	7.0%	7.2%
Mountain	9.0%	9.0%	8.9%	8.7%	8.3%	8.1%	8.0%	8.7%
Pacific	15.6%	15.8%	16.1%	15.9%	16.6%	18.4%	19.3%	18.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	11.3%	11.4%	11.6%	11.5%	12.0%	13.2%	14.0%	12.6%
02) FL	10.1%	10.0%	9.9%	10.0%	9.4%	8.8%	8.8%	8.7%
03) NY	6.4%	6.2%	6.0%	5.9%	5.8%	5.7%	5.7%	6.3%
04) TX	5.6%	5.4%	5.4%	5.3%	5.3%	5.3%	5.1%	5.4%
05) IL	5.2%	5.1%	5.0%	5.0%	5.0%	4.8%	4.7%	4.5%

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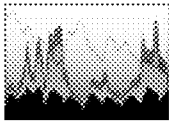

Single Family Conventional Book Characteristics
JP MORGAN CHASE & CO

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) GA	4.2%	4.3%	4.4%	4.5%	4.5%	4.4%	4.4%	4.7%
07) NJ	4.1%	4.1%	4.0%	4.0%	3.9%	3.9%	4.0%	3.9%
08) MI	3.7%	3.7%	3.7%	3.8%	4.1%	4.4%	4.4%	4.4%
09) AZ	3.3%	3.3%	3.2%	3.0%	2.8%	2.5%	2.3%	2.5%
10) NC	3.3%	3.3%	3.4%	3.5%	3.7%	3.8%	3.6%	3.3%
Top 10 Sellers								
01) JP MORGAN CHASE & CO	44.4%	42.5%	41.3%	40.7%	40.4%	41.4%	45.0%	39.4%
02) FLAGSTAR BANCORP INC	8.6%	9.1%	9.8%	10.4%	13.2%	16.8%	15.5%	15.1%
03) WACHOVIA CORPORATION	7.5%	7.5%	7.6%	8.0%	8.7%	10.0%	9.9%	10.5%
04) AMTRUST FINANCIAL CORPORATION	4.5%	4.7%	3.7%	3.5%	4.4%	5.5%	6.6%	4.6%
05) SUNTRUST BANKS INC	4.3%	4.5%	4.8%	4.0%	1.5%	1.1%	0.9%	1.5%
06) FREEDOM MORTGAGE CORPORATION	3.8%	4.0%	3.9%	4.0%	4.4%	2.3%	0.7%	1.9%
07) NEW CENTURY FINANCIAL CORPORATION	3.4%	3.6%	3.9%	3.9%	5.0%	5.9%	5.0%	2.5%
08) CENTEX CORPORATION	3.2%	3.0%	2.9%	2.8%	1.8%	0.6%	0.5%	1.5%
09) PULTE CORPORATION	2.6%	2.8%	2.9%	2.9%	2.1%	1.3%	0.5%	0.1%
10) MORGAN STANLEY & COMPANY INC	1.6%	1.7%	1.8%	1.8%	1.2%	0.2%	0.0%	0.0%
Top 10 Servicers								
01) JP MORGAN CHASE & CO	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	82.1%	82.3%	82.6%	82.5%	84.1%	84.3%	82.7%	74.2%
Credit Enhancement	17.9%	17.7%	17.4%	17.5%	15.9%	15.7%	17.3%	25.8%
- Primary MI Only	11.8%	11.2%	10.6%	10.5%	9.9%	10.2%	11.1%	14.8%
- Pool Policy Only	3.1%	3.3%	3.4%	3.3%	2.4%	1.7%	2.2%	4.0%
- Pool Policy and Primary MI	0.8%	0.8%	0.8%	0.8%	0.7%	0.8%	1.3%	2.9%
- Full Recourse	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.7%
- Shared Arrangement	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%

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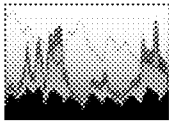

Single Family Conventional Book Characteristics
JP MORGAN CHASE & CO

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	2.1%	2.2%	2.4%	2.5%	2.7%	2.6%	2.1%	2.9%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	18.5%	19.1%	19.8%	20.8%	17.9%	18.4%	22.0%	18.6%
Interest Only with Credit Enhancement	33.7%	33.6%	34.8%	38.6%	44.4%	6.4%	29.8%	
Alt-A with Credit Enhancement	31.5%	31.7%	32.2%	34.4%	26.9%	14.6%	12.6%	20.4%
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.11	-3.59	-2.91	-2.36	-1.90	-2.58	-4.05	-7.14
Wtd Avg Economic Model Fee	25.64	24.63	23.38	23.02	21.12	21.08	21.81	24.00
Wtd Avg Charged Fee	21.53	21.05	20.47	20.66	19.22	18.51	17.76	16.86
Appraisal Waivers								
Appraisal Waiver	1.1%	1.1%	1.0%	0.9%	0.3%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.73%	0.62%	0.68%	0.72%	0.80%	0.59%	0.58%	0.57%
- SDQ Rate for Loans with CE	2.19%	1.82%	1.93%	2.05%	2.37%	1.89%	1.79%	1.32%
- SDQ Rate for Loans without CE	0.41%	0.36%	0.41%	0.43%	0.48%	0.31%	0.29%	0.30%
SDQ Rate Excl. Katrina Loans	0.72%	0.61%	0.66%	0.70%	0.66%	0.59%	0.58%	0.57%
SDQ Rate for Katrina Loans	1.35%	1.40%	1.69%	2.11%	7.32%	0.54%	0.47%	0.57%
Serious Delinquent Loans								
SDQ Loan Count	12,348	10,334	11,053	11,486	12,208	9,159	9,653	9,302
SDQ Count for Loans with CE	6,739	5,469	5,619	5,830	6,115	5,102	5,724	5,740
SDQ Count for Loans without CE	5,609	4,865	5,434	5,656	6,093	4,057	3,929	3,562
SDQ Volume ($M)								
SDQ Volume	$1,711.5	$1,326.5	$1,336.5	$1,318.7	$1,327.4	$954.5	$1,020.2	$956.7
SDQ Volume for Loans with CE	$980.0	$740.5	$706.1	$688.2	$672.2	$548.6	$633.0	$611.7
SDQ Volume for Loans without CE	$731.5	$586.0	$630.4	$630.5	$655.1	$406.0	$387.2	$345.0

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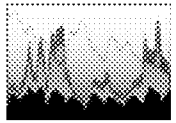

Single Family Conventional Book Characteristics
WELLS FARGO & COMPANY

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,266,530	1,223,995	1,223,460	1,202,845	1,099,164	937,919	815,082	676,503
Book Volume ($B)	$189.6	$178.6	$175.9	$170.2	$144.5	$111.6	$90.0	$58.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	23.5%	24.1%	24.5%	24.9%	26.1%	26.8%	27.2%	18.6%
OLTV 60.01% - 70.00%	16.4%	16.8%	16.9%	17.0%	17.2%	17.3%	17.6%	14.7%
OLTV 70.01% - 75.00%	9.7%	9.8%	9.9%	10.0%	10.4%	11.1%	12.0%	14.3%
OLTV 75.01% - 80.00%	35.2%	34.7%	34.5%	34.1%	31.3%	27.2%	25.0%	26.1%
OLTV 80.01% - 90.00%	7.4%	7.1%	7.2%	7.2%	7.8%	8.8%	9.6%	14.1%
OLTV 90.01% - 95.00%	4.3%	4.2%	4.2%	4.3%	4.7%	5.5%	6.1%	10.3%
OLTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.6%	0.7%	1.0%	1.1%	1.4%
OLTV 97.01% - 100.00%	3.0%	2.7%	2.3%	2.0%	1.8%	2.4%	1.4%	0.5%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	71.0%	70.6%	70.4%	70.2%	69.7%	69.8%	69.5%	73.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.6%	21.2%	21.4%	21.6%	22.3%	22.2%	21.2%	4.0%
Comb LTV 60.01% - 70.00%	15.1%	15.4%	15.5%	15.5%	15.5%	14.8%	13.6%	2.7%
Comb LTV 70.01% - 75.00%	8.5%	8.7%	8.8%	8.9%	9.1%	9.0%	8.3%	2.2%
Comb LTV 75.01% - 80.00%	25.7%	25.5%	25.4%	25.3%	24.1%	21.4%	18.1%	5.5%
Comb LTV 80.01% - 90.00%	12.7%	11.9%	11.8%	11.5%	10.2%	8.3%	6.7%	2.4%
Comb LTV 90.01% - 95.00%	8.0%	7.5%	7.5%	7.3%	6.7%	5.6%	4.2%	1.6%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.6%	0.9%	0.8%	0.3%
Comb LTV 97.01% - 100.00%	4.2%	4.0%	3.5%	3.0%	2.5%	2.9%	1.5%	0.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	4.7%	5.3%	5.7%	6.2%	8.9%	15.0%	25.6%	80.8%
Wtd Avg Comb LTV	73.2%	72.7%	72.4%	72.2%	71.3%	70.5%	69.0%	73.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.7%	21.3%	21.5%	21.8%	22.5%	22.5%	21.6%	5.4%
Comb LTV 60.01% - 70.00%	15.1%	15.5%	15.6%	15.6%	15.6%	15.0%	13.9%	4.0%
Comb LTV 70.01% - 75.00%	8.6%	8.8%	8.9%	9.0%	9.2%	9.2%	8.7%	3.6%
Comb LTV 75.01% - 80.00%	25.8%	25.6%	25.5%	25.5%	24.3%	21.7%	18.7%	8.2%
Comb LTV 80.01% - 90.00%	12.7%	12.0%	11.8%	11.6%	10.4%	8.5%	7.1%	3.9%

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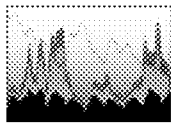

Single Family Conventional Book Characteristics
WELLS FARGO & COMPANY

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	8.0%	7.6%	7.5%	7.4%	6.8%	5.7%	4.4%	2.6%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.6%	0.9%	0.8%	0.5%
Comb LTV 97.01% - 100.00%	4.2%	4.0%	3.5%	3.0%	2.5%	2.9%	1.6%	0.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	4.3%	4.8%	5.1%	5.6%	8.0%	13.6%	23.1%	71.3%
Wtd Avg Comb LTV	73.2%	72.7%	72.4%	72.2%	71.3%	70.6%	69.2%	74.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	47.7%	51.1%	51.9%	53.6%	57.5%	54.8%	50.1%	68.2%
MTMLTV 60.01% - 70.00%	17.2%	17.8%	17.8%	17.9%	17.9%	18.4%	19.3%	15.2%
MTMLTV 70.01% - 75.00%	9.7%	9.7%	9.6%	9.4%	9.1%	8.8%	11.0%	6.0%
MTMLTV 75.01% - 80.00%	11.3%	10.5%	10.5%	10.2%	9.0%	8.4%	9.7%	5.9%
MTMLTV 80.01% - 90.00%	9.4%	7.3%	7.2%	6.4%	4.7%	6.2%	6.4%	3.1%
MTMLTV 90.01% - 95.00%	2.1%	1.5%	1.3%	1.2%	1.1%	1.9%	2.2%	1.1%
MTMLTV 95.01% - 97.00%	0.7%	0.5%	0.4%	0.3%	0.2%	0.5%	0.4%	0.2%
MTMLTV 97.01% - 100.00%	1.0%	0.9%	0.6%	0.5%	0.2%	0.5%	0.5%	0.2%
MTMLTV > 100.00%	0.9%	0.5%	0.4%	0.3%	0.1%	0.3%	0.1%	0.0%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.0%
Wtg Avg MTMLTV	59.2%	57.3%	56.8%	55.9%	54.2%	55.9%	57.5%	50.9%
Credit Score (Sums to 100%)								
FICO < 550	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.5%	0.6%
FICO 550-579	0.4%	0.4%	0.5%	0.5%	0.6%	0.7%	0.8%	1.1%
FICO 580-619	2.4%	2.5%	2.5%	2.5%	2.7%	3.3%	3.4%	4.4%
FICO 620-659	8.4%	8.4%	8.4%	8.4%	8.7%	9.2%	9.2%	10.4%
FICO 660-699	16.8%	16.8%	16.8%	16.8%	17.0%	17.0%	16.5%	16.6%
FICO 700-739	22.4%	22.5%	22.5%	22.4%	22.3%	22.0%	21.6%	21.8%
FICO >= 740	48.1%	47.9%	47.8%	47.6%	46.2%	43.8%	43.1%	35.0%
FICO Missing	1.1%	1.2%	1.3%	1.4%	2.1%	3.6%	5.0%	10.2%
Wtd Avg FICO	729	728	728	728	726	723	722	714
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	80.3%	80.1%	79.4%	78.7%	75.0%	73.5%	71.1%	74.5%
Intermediate-term, fixed-rate	14.3%	15.1%	15.8%	16.5%	19.7%	23.4%	26.5%	22.8%
Adjustable-rate	2.1%	1.9%	2.1%	2.3%	3.3%	2.7%	2.4%	2.6%

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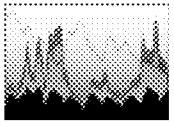

Single Family Conventional Book Characteristics
WELLS FARGO & COMPANY

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.0%	1.5%	1.5%	1.4%	1.5%	0.4%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Interest Only fixed-rate	1.3%	1.3%	1.3%	1.1%	0.5%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.8%	92.0%	92.1%	92.1%	92.6%	93.5%	94.0%	94.0%
Second/Vacation Home	4.8%	4.5%	4.4%	4.3%	3.6%	2.9%	2.6%	2.8%
Investor Property	3.5%	3.5%	3.5%	3.6%	3.8%	3.6%	3.4%	3.2%
10-K Unit Type (Sums to 100%)								
1 Unit	96.8%	96.8%	96.7%	96.7%	96.2%	95.8%	95.8%	96.7%
2-4 Units	3.2%	3.2%	3.3%	3.3%	3.8%	4.2%	4.2%	3.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.4%	8.2%	8.1%	8.0%	7.0%	6.4%	6.1%	6.2%
Single Family Homes	91.6%	91.8%	91.9%	92.0%	93.0%	93.6%	93.9%	93.8%
Property Type (Sums to 100%)								
Manufactured	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.3%
Condo/Coop	8.4%	8.2%	8.1%	8.0%	7.0%	6.4%	6.1%	6.2%
1 Unit	88.0%	88.2%	88.2%	88.2%	88.8%	89.0%	89.3%	90.3%
2-4 Units	3.1%	3.2%	3.3%	3.3%	3.8%	4.1%	4.1%	3.3%
Condo								
Condo	8.3%	8.1%	8.0%	7.9%	6.9%	6.3%	6.0%	6.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	43.1%	41.3%	40.8%	40.4%	36.8%	33.6%	30.6%	48.2%
Cash-Out Refinance	30.4%	30.9%	30.8%	30.6%	30.0%	28.1%	27.8%	17.5%
Other Refinance	26.6%	27.8%	28.4%	29.0%	33.2%	38.3%	41.7%	34.2%
Origination Type (Sums to 100%)								
TPO Broker	12.8%	12.7%	12.6%	12.4%	12.1%	13.4%	13.8%	9.7%
TPO Correspondent	54.2%	55.5%	55.5%	55.9%	54.5%	47.9%	44.1%	24.1%
Undesignated	0.8%	0.9%	0.9%	1.0%	1.6%	2.8%	4.7%	13.1%
Retail	32.2%	30.9%	31.0%	30.6%	31.9%	35.8%	37.4%	53.1%
Origination Year (Sums to 100%)								
< 2000	4.3%	4.8%	5.2%	5.7%	8.3%	14.5%	24.4%	80.6%
2000	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.7%
2001	0.8%	0.9%	1.0%	1.0%	1.3%	1.8%	2.3%	3.7%
2002	4.5%	5.0%	5.3%	5.7%	7.4%	10.6%	14.6%	15.0%

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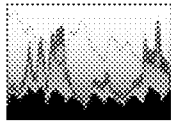

Single Family Conventional Book Characteristics
WELLS FARGO & COMPANY

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	22.8%	25.0%	26.3%	27.8%	35.6%	49.0%	58.4%	0.0%
2004	13.4%	14.7%	15.5%	16.4%	21.1%	23.9%	0.0%	0.0%
2005	20.6%	22.5%	23.6%	25.0%	26.1%	0.0%	0.0%	0.0%
2006	18.9%	20.5%	21.2%	18.3%	0.0%	0.0%	0.0%	0.0%
2007	14.6%	6.4%	1.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$164,741	$160,970	$158,351	$155,616	$143,848	$130,886	$121,716	$103,044
Loan Original Note Rate	5.97%	5.93%	5.92%	5.91%	5.80%	5.93%	6.08%	7.09%
Seasoning (Sums to 100%)								
Seasoned	1.5%	1.8%	1.9%	2.0%	2.8%	2.5%	2.6%	4.8%
Non-Seasoned	98.5%	98.2%	98.1%	98.0%	97.2%	97.5%	97.4%	95.2%
ACI								
ACI Probability	0.39%	0.39%	0.38%	0.38%	0.39%	0.41%	0.38%	0.36%
Wtd Avg ACI Score	723	724	725	725	726	726	728	720
Credit Premium								
Wtd Avg Credit Premium	-0.19	-0.21	-0.21	-0.20	-0.19	-0.15	-0.12	-0.07
Credit Premium > 1.5	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Prepay Premium								
Prepay Premium	0.5%	0.4%	0.4%	0.4%	0.6%	0.8%	0.6%	0.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.9%	11.5%	11.9%	12.3%	14.0%	16.1%	18.0%	11.6%
DTI Ratio > 20 and <= 30	20.6%	21.0%	21.2%	21.4%	22.5%	23.4%	25.4%	26.2%
DTI Ratio > 30 and <= 40	26.9%	26.6%	26.4%	26.1%	25.2%	24.6%	25.8%	32.4%
DTI Ratio > 40 and <= 50	21.4%	20.4%	19.9%	19.2%	16.6%	14.3%	13.3%	12.4%
DTI Ratio > 50	14.6%	14.4%	14.3%	14.3%	13.8%	12.0%	8.0%	4.8%
DTI Ratio Missing	5.6%	6.1%	6.4%	6.7%	7.9%	9.6%	9.5%	12.7%
Wtd Avg DTI Ratio	36.8%	36.5%	36.4%	36.2%	35.4%	34.0%	31.7%	32.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.1%	11.7%	12.0%	12.4%	14.2%	16.4%	18.4%	11.8%
DTI Ratio > 20 and <= 30	20.8%	21.3%	21.5%	21.7%	22.9%	23.9%	26.1%	26.6%
DTI Ratio > 30 and <= 40	27.1%	26.8%	26.6%	26.4%	25.5%	25.0%	26.3%	32.7%
DTI Ratio > 40 and <= 50	21.5%	20.5%	20.0%	19.4%	16.8%	14.5%	13.6%	12.6%
DTI Ratio > 50	14.7%	14.5%	14.4%	14.4%	13.9%	12.2%	8.2%	4.9%
DTI Ratio Missing	4.8%	5.2%	5.5%	5.7%	6.6%	7.8%	7.3%	11.4%

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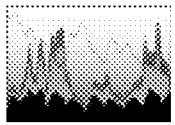

Single Family Conventional Book Characteristics
WELLS FARGO & COMPANY

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.8%	36.5%	36.3%	36.2%	35.3%	33.9%	31.7%	32.1%
Origination Term (Sums to 100%)								
<= 15 Years	14.3%	15.2%	15.8%	16.6%	19.7%	23.4%	26.5%	22.8%
> 15 Years amd <= 25 Years	3.8%	4.1%	4.2%	4.3%	4.8%	5.0%	5.4%	4.8%
> 25 Years and <= 30 Years	81.2%	80.2%	79.7%	78.9%	75.5%	71.6%	68.0%	72.4%
> 30 Years	0.7%	0.6%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	81.6%	81.4%	80.6%	79.8%	75.4%	73.6%	71.1%	74.5%
Intermediate-Term Fixed Rate (excl Balloon)	14.2%	15.1%	15.7%	16.5%	19.6%	23.2%	26.3%	21.9%
Adjustable Rate	4.1%	3.5%	3.6%	3.7%	4.9%	3.0%	2.4%	2.7%
Balloon	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.9%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.7%	0.6%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	3.9%	3.2%	3.3%	3.4%	4.4%	2.3%	1.5%	0.8%
- 2/28 Hybrid Arm	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.4%	0.4%	0.4%	0.5%	0.8%	0.4%	0.3%	0.1%
- 5/1 Hybrid Arm	2.4%	2.2%	2.3%	2.3%	2.9%	1.4%	0.9%	0.3%
- 7/1 Hybrid Arm	0.6%	0.4%	0.4%	0.4%	0.5%	0.5%	0.3%	0.2%
- 10/1 Hybrid Arm	0.5%	0.2%	0.2%	0.1%	0.2%	0.0%	0.0%	0.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Interest Only	3.3%	2.8%	2.8%	2.5%	2.0%	0.4%	0.0%	0.0%
- Interest Only ARM	2.0%	1.5%	1.5%	1.4%	1.5%	0.4%	0.0%	0.0%
- Interest Only FRM	1.3%	1.3%	1.3%	1.1%	0.5%	0.1%	0.0%	0.0%
Alt-A	9.2%	9.7%	10.1%	10.3%	11.1%	10.1%	8.4%	1.7%
- Alt-A Low/No Doc	6.1%	6.4%	6.6%	6.6%	6.9%	6.5%	4.3%	1.3%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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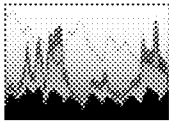

Single Family Conventional Book Characteristics
WELLS FARGO & COMPANY

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.3%	2.6%	2.7%	2.8%	3.0%	3.0%	2.0%	0.5%
- Alt-A SISA	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.3%	1.4%	1.5%	1.5%	1.5%	1.3%	0.9%	0.2%
- Alt-A Stated Income	2.3%	2.3%	2.4%	2.3%	2.4%	2.2%	1.5%	0.6%
Alt-A Full Doc (by SFC)	0.7%	0.7%	0.7%	0.7%	0.7%	0.5%	0.2%	0.0%
Alt-A Deals (no SFC)	2.4%	2.7%	2.8%	3.0%	3.5%	3.1%	3.9%	0.4%
My Community Mortgage	0.8%	0.9%	0.7%	0.5%	0.1%	0.1%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	19.3%	16.5%	15.5%	13.8%	9.6%	6.8%	4.4%	1.3%
- Select Lender Programs Non-Full Doc	13.4%	10.1%	8.9%	7.2%	2.7%	0.4%	0.0%	0.0%
- Other Low/No Doc	6.0%	6.4%	6.6%	6.6%	6.9%	6.5%	4.3%	1.3%
Subprime Deals								
Subprime	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	82.7%	81.3%	80.3%	79.6%	74.2%	67.5%	58.8%	12.3%
Investor Channel	12.4%	13.4%	14.0%	14.2%	17.0%	17.6%	15.8%	7.9%
eChannel	0.8%	0.9%	1.0%	1.0%	1.3%	1.7%	2.2%	1.3%
Underserved Channel	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Subprime Channel	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	3.8%	4.3%	4.7%	5.1%	7.5%	13.1%	23.1%	78.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.1%	12.4%	12.0%	11.4%	8.4%	3.6%	1.5%	0.8%
- 75/20/05	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.0%
- 75/25/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.8%	4.4%	4.3%	4.1%	2.9%	1.4%	0.6%	0.6%
- 80/15/05	3.5%	3.3%	3.3%	3.2%	2.5%	1.3%	0.7%	0.1%
- 80/20/00	0.5%	0.5%	0.5%	0.5%	0.3%	0.2%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.9%	3.8%	3.6%	3.3%	2.5%	0.5%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.2%	16.8%	16.6%	16.2%	14.3%	11.1%	8.1%	2.9%

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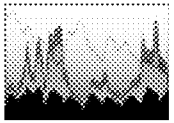

Single Family Conventional Book Characteristics
WELLS FARGO & COMPANY

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%	0.1%	0.0%
- 75/25/00	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- 80/10/10	5.8%	5.6%	5.5%	5.3%	4.3%	2.9%	2.0%	1.2%
- 80/15/05	3.9%	3.7%	3.7%	3.6%	3.0%	1.9%	1.2%	0.3%
- 80/20/00	1.2%	1.3%	1.2%	1.1%	0.8%	0.6%	0.3%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- Other	5.6%	5.7%	5.7%	5.8%	5.7%	5.2%	4.4%	1.3%
EA/TPR								
EA/TPR	1.0%	1.0%	1.0%	1.1%	1.1%	0.9%	0.8%	0.5%
- EA I	0.6%	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.2%
- EA/TPR II	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
- EA/TPR III	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.2%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	18.5%	19.0%	19.3%	19.4%	20.0%	19.8%	18.8%	17.1%
Northeast	20.0%	20.3%	20.4%	20.6%	21.7%	22.9%	22.8%	20.8%
Southeast	24.8%	24.5%	24.3%	24.1%	23.1%	22.0%	22.0%	23.1%
Southwest	16.6%	16.5%	16.6%	16.7%	16.4%	16.0%	15.9%	16.5%
West	20.1%	19.6%	19.4%	19.2%	18.9%	19.3%	20.4%	22.5%
Census Region (Sums to 100%)								
New England	7.1%	7.4%	7.5%	7.6%	7.9%	7.9%	7.2%	4.7%
Middle Atlantic	12.5%	12.5%	12.5%	12.6%	13.4%	14.6%	15.2%	15.5%
East North Central	12.9%	13.4%	13.6%	13.8%	14.3%	14.1%	13.1%	9.1%
East South Central	3.6%	3.6%	3.5%	3.5%	3.2%	3.2%	3.1%	2.5%
South Atlantic	21.6%	21.4%	21.1%	21.0%	20.2%	19.2%	19.4%	21.2%
West North Central	8.3%	8.4%	8.5%	8.5%	8.7%	8.7%	8.5%	9.8%
West South Central	6.6%	6.5%	6.5%	6.5%	6.5%	6.5%	6.7%	7.6%
Mountain	9.6%	9.4%	9.4%	9.4%	8.8%	8.3%	8.3%	9.9%
Pacific	17.8%	17.5%	17.3%	17.1%	16.9%	17.5%	18.6%	19.7%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	11.4%	11.5%	11.4%	11.4%	11.7%	12.8%	13.6%	13.3%
02) FL	6.6%	6.6%	6.5%	6.5%	6.1%	5.5%	5.3%	6.1%
03) IL	5.0%	5.1%	5.2%	5.3%	5.5%	5.5%	5.2%	3.2%
04) NJ	4.8%	4.8%	4.8%	4.8%	5.0%	5.3%	5.6%	5.9%
05) TX	4.7%	4.6%	4.6%	4.7%	4.7%	4.7%	5.0%	6.0%

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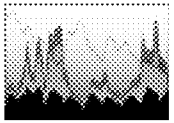

Single Family Conventional Book Characteristics
WELLS FARGO & COMPANY

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NY	4.0%	4.1%	4.2%	4.4%	5.0%	5.7%	5.9%	5.5%
07) PA	3.6%	3.5%	3.5%	3.4%	3.5%	3.6%	3.8%	4.1%
08) MA	3.6%	3.8%	3.9%	4.0%	4.2%	4.4%	4.0%	2.1%
09) GA	3.6%	3.6%	3.5%	3.5%	3.5%	3.4%	3.4%	3.6%
10) MN	3.6%	3.6%	3.6%	3.5%	3.4%	3.1%	3.1%	4.5%
Top 10 Sellers								
01) WELLS FARGO & COMPANY	47.0%	41.9%	39.7%	37.9%	31.7%	25.1%	30.7%	49.5%
02) WASHINGTON MUTUAL INC	23.5%	25.8%	27.1%	28.5%	34.2%	40.5%	37.6%	9.7%
03) AMTRUST FINANCIAL CORPORATION	16.6%	18.2%	18.4%	18.0%	14.4%	7.4%	2.3%	2.1%
04) BANK OF AMERICA CORPORATION	1.7%	1.8%	1.9%	2.0%	2.6%	4.3%	4.5%	5.2%
05) BEAR STEARNS COMPANIES INC	1.1%	1.2%	1.3%	1.4%	1.8%	1.7%	0.6%	0.3%
06) CREDIT SUISSE GROUP	1.0%	1.2%	1.2%	1.3%	1.5%	1.8%	1.7%	0.4%
07) BNP PARIBAS SA	1.0%	1.1%	1.2%	1.3%	1.8%	2.5%	2.8%	1.6%
08) CENTEX CORPORATION	0.8%	0.9%	0.9%	1.0%	1.2%	1.6%	1.1%	0.6%
09) EVERBANK FINANCIAL CORPORATION	0.7%	0.7%	0.7%	0.8%	0.9%	1.0%	1.0%	0.3%
10) DEUTSCHE BANK AG	0.5%	0.4%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) WELLS FARGO & COMPANY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	84.2%	84.8%	85.2%	85.5%	84.6%	82.2%	81.6%	66.3%
Credit Enhancement	15.8%	15.2%	14.8%	14.5%	15.4%	17.8%	18.4%	33.7%
- Primary MI Only	12.1%	11.2%	10.6%	10.3%	10.0%	10.2%	10.1%	9.9%
- Pool Policy Only	2.1%	2.3%	2.4%	2.3%	2.6%	3.1%	3.6%	11.8%
- Pool Policy and Primary MI	1.1%	1.2%	1.3%	1.4%	2.1%	3.0%	3.1%	9.3%
- Full Recourse	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.5%	0.9%
- Shared Arrangement	0.0%	0.0%	0.0%	0.1%	0.1%	0.6%	0.8%	1.5%

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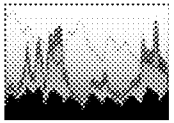

Single Family Conventional Book Characteristics
WELLS FARGO & COMPANY

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.4%	0.3%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	19.4%	20.8%	20.5%	20.6%	20.2%	21.9%	20.7%	19.3%
Interest Only with Credit Enhancement	23.7%	26.0%	23.3%	19.0%	18.7%	38.5%	0.0%	
Alt-A with Credit Enhancement	24.8%	25.3%	24.7%	24.4%	25.8%	27.4%	21.2%	30.5%
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.04	-2.88	-2.58	-2.23	-1.20	-1.00	-1.34	-3.24
Wtd Avg Economic Model Fee	23.32	22.67	22.31	21.95	21.22	21.14	20.46	20.46
Wtd Avg Charged Fee	20.28	19.79	19.73	19.72	20.03	20.14	19.13	17.24
Appraisal Waivers								
Appraisal Waiver	1.7%	1.8%	1.8%	1.8%	1.6%	1.3%	1.7%	1.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.61%	0.55%	0.53%	0.52%	0.53%	0.61%	0.63%	0.85%
- SDQ Rate for Loans with CE	1.91%	1.74%	1.69%	1.76%	1.81%	1.84%	1.79%	1.62%
- SDQ Rate for Loans without CE	0.34%	0.31%	0.31%	0.28%	0.27%	0.32%	0.35%	0.53%
SDQ Rate Excl. Katrina Loans	0.61%	0.54%	0.53%	0.52%	0.49%	0.61%	0.63%	0.85%
SDQ Rate for Katrina Loans	1.68%	1.77%	1.93%	2.12%	8.43%	1.11%	1.19%	1.22%
Serious Delinquent Loans								
SDQ Loan Count	7,671	6,656	6,470	6,277	5,796	5,684	5,105	5,506
SDQ Count for Loans with CE	4,131	3,557	3,375	3,433	3,364	3,283	2,849	3,074
SDQ Count for Loans without CE	3,540	3,099	3,095	2,844	2,432	2,401	2,256	2,432
SDQ Volume ($M)								
SDQ Volume	$969.4	$804.3	$742.9	$701.3	$581.2	$540.0	$461.3	$483.0
SDQ Volume for Loans with CE	$513.8	$425.2	$391.6	$389.5	$351.7	$330.5	$278.1	$286.6
SDQ Volume for Loans without CE	$455.6	$379.1	$351.4	$311.9	$229.5	$209.5	$183.2	$196.5

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Single Family Conventional Book Characteristics
WASHINGTON MUTUAL INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,414,691	1,451,632	1,489,018	1,531,677	1,756,620	2,158,676	2,538,198	2,767,470
Book Volume ($B)	$168.2	$173.1	$177.3	$182.3	$209.6	$262.6	$310.1	$316.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	32.9%	33.0%	33.0%	32.9%	32.2%	30.1%	28.3%	21.0%
OLTV 60.01% - 70.00%	18.9%	19.0%	19.0%	19.0%	18.8%	18.5%	18.0%	15.5%
OLTV 70.01% - 75.00%	11.3%	11.3%	11.4%	11.5%	11.8%	12.1%	12.6%	13.8%
OLTV 75.01% - 80.00%	24.9%	24.8%	24.5%	24.4%	24.0%	24.2%	24.5%	28.1%
OLTV 80.01% - 90.00%	6.8%	6.8%	6.9%	7.0%	7.6%	8.6%	9.6%	12.0%
OLTV 90.01% - 95.00%	3.7%	3.7%	3.8%	3.9%	4.4%	5.1%	5.7%	8.0%
OLTV 95.01% - 97.00%	0.9%	0.9%	0.9%	0.9%	1.0%	1.2%	1.1%	1.3%
OLTV 97.01% - 100.00%	0.5%	0.4%	0.4%	0.4%	0.2%	0.2%	0.2%	0.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	66.3%	66.2%	66.3%	66.3%	66.7%	67.7%	68.6%	72.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	29.5%	29.5%	29.5%	29.3%	28.4%	26.4%	24.7%	15.5%
Comb LTV 60.01% - 70.00%	18.0%	18.0%	18.0%	18.0%	17.7%	17.1%	16.0%	11.1%
Comb LTV 70.01% - 75.00%	10.6%	10.6%	10.7%	10.7%	10.9%	10.9%	10.8%	9.2%
Comb LTV 75.01% - 80.00%	21.6%	21.7%	21.7%	21.7%	21.5%	21.4%	20.9%	19.4%
Comb LTV 80.01% - 90.00%	7.6%	7.4%	7.3%	7.3%	7.4%	8.0%	8.2%	8.9%
Comb LTV 90.01% - 95.00%	4.0%	4.0%	4.0%	4.1%	4.4%	4.9%	5.0%	6.1%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.9%	1.1%	1.0%	0.9%
Comb LTV 97.01% - 100.00%	1.2%	1.1%	0.8%	0.7%	0.3%	0.3%	0.2%	0.3%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	6.7%	6.9%	7.1%	7.3%	8.5%	10.0%	13.3%	28.8%
Wtd Avg Comb LTV	67.2%	67.1%	67.0%	67.0%	67.2%	68.1%	68.5%	72.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	29.6%	29.7%	29.6%	29.5%	28.7%	26.7%	25.0%	16.2%
Comb LTV 60.01% - 70.00%	18.1%	18.2%	18.2%	18.2%	17.9%	17.3%	16.3%	11.9%
Comb LTV 70.01% - 75.00%	10.8%	10.8%	10.9%	10.9%	11.0%	11.1%	11.1%	10.1%
Comb LTV 75.01% - 80.00%	22.0%	22.0%	22.1%	22.1%	21.9%	21.8%	21.5%	21.1%
Comb LTV 80.01% - 90.00%	7.7%	7.6%	7.5%	7.4%	7.6%	8.3%	8.5%	9.9%

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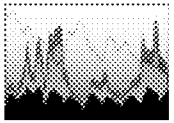

Single Family Conventional Book Characteristics
WASHINGTON MUTUAL INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	4.1%	4.1%	4.1%	4.2%	4.5%	5.1%	5.3%	6.7%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.9%	0.9%	0.9%	1.1%	1.0%	1.0%
Comb LTV 97.01% - 100.00%	1.2%	1.1%	0.8%	0.7%	0.3%	0.3%	0.2%	0.3%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	5.6%	5.7%	6.0%	6.2%	7.1%	8.4%	11.0%	22.8%
Wtd Avg Comb LTV	67.3%	67.2%	67.1%	67.1%	67.3%	68.2%	68.7%	72.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	77.4%	78.4%	78.6%	79.1%	77.1%	64.3%	50.1%	45.5%
MTMLTV 60.01% - 70.00%	10.6%	10.7%	10.9%	11.0%	12.9%	18.0%	22.1%	20.7%
MTMLTV 70.01% - 75.00%	4.0%	3.9%	4.0%	3.9%	4.4%	7.1%	11.0%	11.9%
MTMLTV 75.01% - 80.00%	3.4%	3.4%	3.2%	3.0%	2.9%	5.1%	8.2%	10.7%
MTMLTV 80.01% - 90.00%	3.3%	2.6%	2.4%	2.1%	2.0%	4.1%	6.6%	8.5%
MTMLTV 90.01% - 95.00%	0.5%	0.3%	0.3%	0.3%	0.3%	0.8%	1.4%	2.2%
MTMLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.2%	0.3%
MTMLTV 97.01% - 100.00%	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
MTMLTV > 100.00%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%	0.3%	0.1%
Wtg Avg MTMLTV	44.6%	44.0%	44.0%	43.7%	45.1%	51.7%	57.4%	59.7%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.7%
FICO 550-579	0.7%	0.7%	0.7%	0.7%	0.8%	0.9%	1.0%	1.1%
FICO 580-619	3.0%	3.0%	3.1%	3.2%	3.5%	3.9%	4.1%	4.1%
FICO 620-659	8.4%	8.4%	8.5%	8.6%	9.2%	10.0%	10.4%	10.7%
FICO 660-699	16.3%	16.2%	16.1%	16.1%	16.4%	17.1%	17.4%	17.7%
FICO 700-739	22.6%	22.6%	22.5%	22.5%	22.3%	22.2%	22.2%	22.5%
FICO >= 740	46.7%	46.7%	46.6%	46.5%	45.0%	42.4%	40.8%	36.7%
FICO Missing	1.9%	2.0%	2.1%	2.1%	2.5%	2.8%	3.5%	6.5%
Wtd Avg FICO	726	726	726	726	723	720	718	714
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	60.2%	59.8%	59.6%	59.7%	58.9%	59.7%	60.5%	66.5%
Intermediate-term, fixed-rate	25.6%	26.0%	26.5%	26.9%	28.2%	27.9%	28.3%	22.6%
Adjustable-rate	4.9%	5.2%	5.4%	5.6%	6.4%	6.6%	6.6%	5.5%

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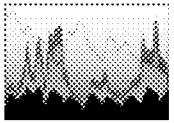

Single Family Conventional Book Characteristics
WASHINGTON MUTUAL INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	4.9%	4.6%	4.2%	3.4%	2.2%	1.2%	0.7%	0.3%
Negative Amortization	3.3%	3.5%	3.8%	3.9%	4.3%	4.6%	3.8%	5.1%
Interest Only fixed-rate	1.2%	1.0%	0.6%	0.4%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	87.5%	87.7%	87.9%	88.1%	89.1%	89.8%	90.2%	91.4%
Second/Vacation Home	3.6%	3.6%	3.6%	3.5%	3.4%	3.2%	2.9%	2.5%
Investor Property	8.9%	8.7%	8.6%	8.4%	7.5%	7.0%	6.9%	6.1%
10-K Unit Type (Sums to 100%)								
1 Unit	93.3%	93.5%	93.6%	93.7%	94.0%	93.9%	94.0%	94.4%
2-4 Units	6.7%	6.5%	6.4%	6.3%	6.0%	6.1%	6.0%	5.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.2%	8.2%	8.2%	8.1%	7.9%	7.7%	7.6%	7.1%
Single Family Homes	91.8%	91.8%	91.8%	91.9%	92.1%	92.3%	92.4%	92.9%
Property Type (Sums to 100%)								
Manufactured	0.8%	0.8%	0.8%	0.8%	0.8%	0.7%	0.6%	0.5%
Condo/Coop	8.2%	8.2%	8.2%	8.1%	7.9%	7.7%	7.6%	7.1%
1 Unit	84.3%	84.5%	84.7%	84.8%	85.3%	85.5%	85.9%	86.7%
2-4 Units	6.7%	6.5%	6.4%	6.3%	6.0%	6.0%	5.9%	5.6%
Condo								
Condo	8.1%	8.1%	8.1%	8.0%	7.8%	7.6%	7.4%	6.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	26.5%	26.4%	26.4%	26.3%	25.8%	26.1%	26.1%	37.2%
Cash-Out Refinance	30.6%	30.6%	30.4%	30.3%	30.0%	30.1%	29.9%	26.9%
Other Refinance	42.9%	43.0%	43.2%	43.4%	44.2%	43.8%	44.0%	35.9%
Origination Type (Sums to 100%)								
TPO Broker	17.1%	17.1%	17.2%	17.1%	17.2%	17.9%	19.3%	22.4%
TPO Correspondent	29.8%	29.7%	29.5%	29.6%	30.2%	31.1%	32.2%	29.3%
Undesignated	1.0%	1.0%	1.0%	1.1%	1.2%	1.5%	1.9%	3.9%
Retail	52.1%	52.2%	52.3%	52.2%	51.4%	49.6%	46.6%	44.3%
Origination Year (Sums to 100%)								
< 2000	7.3%	7.5%	7.8%	8.0%	9.2%	10.6%	13.5%	30.1%
2000	0.6%	0.7%	0.7%	0.7%	0.9%	1.1%	1.6%	4.2%
2001	6.4%	6.6%	6.8%	7.0%	7.7%	9.3%	13.2%	33.6%
2002	16.5%	16.8%	17.3%	17.6%	18.9%	20.9%	26.1%	32.2%

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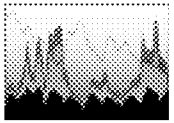

Single Family Conventional Book Characteristics
WASHINGTON MUTUAL INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	41.7%	42.0%	42.5%	43.0%	44.6%	45.6%	45.6%	0.0%
2004	11.8%	11.9%	12.2%	12.5%	13.5%	12.4%	0.0%	0.0%
2005	6.7%	6.7%	6.8%	6.6%	5.2%	0.0%	0.0%	0.0%
2006	5.9%	5.9%	5.7%	4.6%	0.0%	0.0%	0.0%	0.0%
2007	3.1%	2.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$140,449	$139,838	$138,838	$137,912	$134,628	$133,310	$131,085	$124,246
Loan Original Note Rate	5.81%	5.79%	5.78%	5.77%	5.75%	5.84%	6.04%	6.79%
Seasoning (Sums to 100%)								
Seasoned	3.0%	3.0%	3.1%	3.1%	3.2%	3.4%	3.4%	5.2%
Non-Seasoned	97.0%	97.0%	96.9%	96.9%	96.8%	96.6%	96.6%	94.8%
ACI								
ACI Probability	0.31%	0.30%	0.29%	0.29%	0.31%	0.34%	0.37%	0.38%
Wtd Avg ACI Score	731	732	733	734	733	730	728	721
Credit Premium								
Wtd Avg Credit Premium	-0.13	-0.13	-0.13	-0.13	-0.13	-0.11	-0.07	-0.03
Credit Premium > 1.5	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Prepay Premium								
Prepay Premium	1.3%	1.5%	1.6%	1.6%	1.8%	2.0%	1.2%	1.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	27.5%	27.7%	28.1%	28.2%	28.2%	27.1%	25.8%	18.5%
DTI Ratio > 20 and <= 30	27.5%	27.6%	27.7%	27.7%	27.8%	27.8%	28.5%	27.9%
DTI Ratio > 30 and <= 40	20.7%	20.6%	20.5%	20.5%	20.5%	21.3%	22.9%	26.0%
DTI Ratio > 40 and <= 50	9.5%	9.4%	9.3%	9.2%	9.1%	9.6%	10.3%	12.2%
DTI Ratio > 50	8.7%	8.7%	8.6%	8.6%	8.6%	8.2%	6.5%	6.7%
DTI Ratio Missing	6.1%	6.0%	5.8%	5.7%	5.8%	6.0%	6.1%	8.8%
Wtd Avg DTI Ratio	29.4%	29.3%	29.2%	29.2%	29.2%	29.3%	28.9%	30.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	27.6%	27.9%	28.3%	28.3%	28.4%	27.3%	26.0%	18.6%
DTI Ratio > 20 and <= 30	27.8%	27.9%	28.1%	28.1%	28.1%	28.2%	28.9%	28.2%
DTI Ratio > 30 and <= 40	21.0%	20.9%	20.8%	20.8%	20.8%	21.7%	23.3%	26.3%
DTI Ratio > 40 and <= 50	9.7%	9.6%	9.4%	9.4%	9.3%	9.8%	10.6%	12.4%
DTI Ratio > 50	8.9%	8.8%	8.8%	8.8%	8.8%	8.4%	6.8%	6.9%
DTI Ratio Missing	5.0%	5.0%	4.7%	4.6%	4.5%	4.5%	4.4%	7.5%

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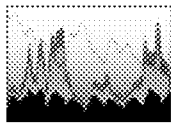

Single Family Conventional Book Characteristics
WASHINGTON MUTUAL INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	29.5%	29.4%	29.3%	29.3%	29.2%	29.3%	29.0%	31.0%
Origination Term (Sums to 100%)								
<= 15 Years	25.6%	26.0%	26.5%	27.0%	28.2%	28.0%	28.4%	22.7%
> 15 Years amd <= 25 Years	2.8%	2.8%	2.8%	2.9%	2.9%	2.8%	2.7%	2.5%
> 25 Years and <= 30 Years	70.8%	70.4%	69.8%	69.3%	68.1%	68.4%	68.2%	73.8%
> 30 Years	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.7%	1.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	61.3%	60.8%	60.2%	60.1%	58.9%	59.7%	60.5%	66.5%
Intermediate-Term Fixed Rate (excl Balloon)	25.6%	25.9%	26.4%	26.9%	28.1%	27.8%	28.2%	22.2%
Adjustable Rate	13.1%	13.2%	13.4%	12.9%	12.9%	12.4%	11.1%	10.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.7%	1.0%
Hybrid Arm	9.2%	9.2%	9.1%	8.5%	8.0%	7.1%	6.6%	4.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.5%	0.5%	0.6%	0.7%	1.0%	1.4%	1.4%	1.0%
- 5/1 Hybrid Arm	7.6%	7.7%	7.5%	6.8%	6.7%	5.7%	5.1%	3.6%
- 7/1 Hybrid Arm	0.6%	0.6%	0.5%	0.5%	0.2%	0.1%	0.1%	0.2%
- 10/1 Hybrid Arm	0.5%	0.5%	0.4%	0.4%	0.1%	0.0%	0.0%	0.1%
NegAm ARM	3.3%	3.5%	3.8%	3.9%	4.3%	4.6%	3.8%	5.1%
Interest Only	6.0%	5.6%	4.8%	3.8%	2.2%	1.2%	0.7%	0.3%
- Interest Only ARM	4.9%	4.6%	4.2%	3.4%	2.2%	1.2%	0.7%	0.3%
- Interest Only FRM	1.2%	1.0%	0.6%	0.4%	0.0%	0.0%	0.0%	0.0%
Alt-A	15.4%	14.7%	13.3%	12.2%	9.3%	7.8%	6.7%	5.3%
- Alt-A Low/No Doc	11.4%	10.9%	9.7%	8.8%	7.1%	6.3%	5.4%	4.4%
- Alt-A No Disclosure	0.9%	0.8%	0.5%	0.4%	0.1%	0.0%	0.0%	0.0%

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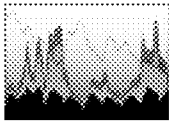

Single Family Conventional Book Characteristics
WASHINGTON MUTUAL INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	7.8%	7.6%	7.0%	6.4%	5.4%	4.6%	3.8%	2.8%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.6%	0.6%	0.4%	0.3%	0.2%	0.2%	0.3%	0.3%
- Alt-A Stated Income	2.1%	1.9%	1.8%	1.7%	1.4%	1.5%	1.3%	1.4%
Alt-A Full Doc (by SFC)	1.0%	0.9%	0.7%	0.6%	0.3%	0.1%	0.1%	0.0%
Alt-A Deals (no SFC)	3.0%	2.9%	2.9%	2.8%	1.9%	1.4%	1.2%	0.8%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	11.8%	11.2%	10.0%	9.1%	7.4%	6.5%	5.6%	4.4%
- Select Lender Programs Non-Full Doc	0.3%	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%
- Other Low/No Doc	11.5%	10.9%	9.7%	8.8%	7.2%	6.4%	5.6%	4.4%
Subprime Deals								
Subprime	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	82.7%	83.0%	83.9%	84.2%	85.6%	84.6%	81.2%	65.9%
Investor Channel	10.7%	10.3%	9.1%	8.6%	6.2%	5.7%	5.9%	6.2%
eChannel	1.1%	1.1%	1.1%	1.1%	1.3%	1.4%	1.7%	1.4%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	5.5%	5.6%	5.8%	6.0%	7.0%	8.3%	11.3%	26.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	3.6%	3.3%	2.8%	2.5%	1.7%	1.3%	1.1%	1.8%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.8%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	1.0%
- 80/15/05	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.7%
- 80/20/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	2.3%	2.1%	1.6%	1.3%	0.6%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	9.7%	9.4%	8.9%	8.7%	8.0%	7.7%	6.7%	5.7%

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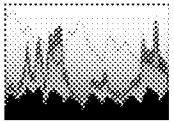

Single Family Conventional Book Characteristics
WASHINGTON MUTUAL INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.2%	0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	2.4%	2.3%	2.2%	2.1%	1.9%	1.9%	1.6%	1.8%
- 80/15/05	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.8%	1.0%
- 80/20/00	0.8%	0.7%	0.5%	0.4%	0.2%	0.2%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.2%	5.2%	5.1%	5.0%	4.8%	4.5%	3.8%	2.6%
EA/TPR								
EA/TPR	1.0%	1.0%	1.0%	1.1%	1.2%	1.5%	1.6%	1.5%
- EA I	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%	0.8%	0.7%
- EA/TPR II	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.5%	0.6%
- EA/TPR III	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%
10-K Property Region (Sums to 100%)								
Midwest	14.2%	14.2%	14.3%	14.3%	14.4%	14.5%	14.9%	15.7%
Northeast	18.0%	18.0%	18.0%	18.0%	18.2%	18.4%	18.4%	19.8%
Southeast	16.8%	16.8%	16.9%	17.1%	17.7%	18.1%	18.1%	18.6%
Southwest	13.5%	13.6%	13.7%	13.7%	13.8%	13.9%	14.2%	15.5%
West	37.5%	37.4%	37.1%	36.9%	35.9%	35.2%	34.4%	30.4%
Census Region (Sums to 100%)								
New England	5.5%	5.5%	5.5%	5.6%	5.7%	6.0%	6.4%	7.5%
Middle Atlantic	12.2%	12.2%	12.2%	12.2%	12.2%	12.1%	11.7%	12.1%
East North Central	11.6%	11.6%	11.6%	11.6%	11.7%	11.8%	12.2%	13.0%
East South Central	2.4%	2.5%	2.5%	2.6%	2.7%	2.7%	2.8%	3.2%
South Atlantic	14.6%	14.6%	14.7%	14.8%	15.2%	15.6%	15.5%	15.7%
West North Central	4.5%	4.5%	4.5%	4.6%	4.6%	4.6%	4.7%	4.8%
West South Central	5.6%	5.6%	5.7%	5.7%	5.8%	5.7%	5.7%	6.4%
Mountain	8.0%	8.0%	8.1%	8.1%	8.1%	8.2%	8.6%	9.1%
Pacific	35.6%	35.5%	35.2%	35.0%	34.0%	33.2%	32.4%	28.3%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	25.4%	25.2%	25.0%	24.7%	24.0%	23.8%	23.8%	21.1%
02) WA	7.0%	7.0%	7.1%	7.1%	6.9%	6.3%	5.8%	4.8%
03) NY	6.0%	6.0%	5.9%	5.9%	5.7%	5.4%	5.0%	4.8%
04) IL	5.9%	5.9%	5.9%	5.9%	5.9%	6.0%	6.1%	6.1%
05) FL	5.8%	5.8%	5.8%	5.8%	6.0%	6.1%	5.9%	6.0%

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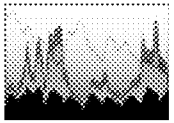

Single Family Conventional Book Characteristics
WASHINGTON MUTUAL INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NJ	4.0%	4.0%	4.0%	4.1%	4.2%	4.3%	4.2%	4.4%
07) TX	3.9%	3.9%	3.9%	3.9%	4.0%	3.9%	3.9%	4.4%
08) MA	3.0%	3.0%	3.0%	3.0%	3.0%	3.2%	3.5%	4.0%
09) CO	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	3.1%	3.4%
10) GA	2.6%	2.6%	2.7%	2.7%	2.8%	2.8%	2.8%	3.0%
Top 10 Sellers								
01) WASHINGTON MUTUAL INC	90.2%	90.1%	89.9%	89.7%	88.7%	86.7%	84.2%	75.8%
02) CENTEX CORPORATION	2.0%	2.0%	2.1%	2.1%	2.3%	2.7%	2.6%	2.7%
03) BANK OF AMERICA CORPORATION	1.1%	1.1%	1.1%	1.1%	1.3%	1.5%	2.0%	3.4%
04) GUARANTY FINANCIAL MHC	0.6%	0.6%	0.7%	0.7%	0.7%	0.9%	0.9%	0.5%
05) AEGIS MORTGAGE CORPORATION	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	1.1%	1.0%
06) CITIGROUP INC	0.5%	0.5%	0.5%	0.5%	0.3%	0.3%	0.4%	0.5%
07) THE WASHTENAW GROUP INC	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.6%	0.2%
08) KB HOME	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.7%	0.8%
09) JP MORGAN CHASE & CO	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.8%	2.3%
10) GATEWAY FUNDING DIVERSIFIED MTGE	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.7%	0.6%
Top 10 Servicers								
01) WASHINGTON MUTUAL INC	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	87.5%	87.7%	88.1%	88.2%	87.8%	85.6%	83.4%	75.3%
Credit Enhancement	12.5%	12.3%	11.9%	11.8%	12.2%	14.4%	16.6%	24.7%
- Primary MI Only	6.5%	6.4%	6.5%	6.5%	7.1%	8.5%	9.8%	11.8%
- Pool Policy Only	2.6%	2.6%	2.0%	1.8%	1.2%	1.4%	1.6%	3.9%
- Pool Policy and Primary MI	0.5%	0.4%	0.4%	0.4%	0.5%	0.7%	1.0%	2.5%
- Full Recourse	0.7%	0.7%	0.7%	0.8%	0.8%	1.0%	1.0%	1.3%
- Shared Arrangement	1.3%	1.3%	1.4%	1.4%	1.5%	1.5%	1.3%	1.8%

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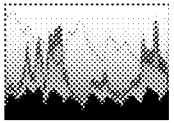

Single Family Conventional Book Characteristics
WASHINGTON MUTUAL INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.8%	0.9%	0.9%	0.9%	1.1%	1.4%	1.8%	3.4%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	21.1%	21.1%	20.9%	20.7%	20.4%	21.8%	25.3%	23.1%
Interest Only with Credit Enhancement	14.4%	13.5%	8.5%	6.6%	1.3%	1.1%	0.2%	0.6%
Alt-A with Credit Enhancement	16.8%	16.3%	13.6%	12.6%	9.0%	11.7%	13.0%	20.8%
Economic Fees and Gap								
Wtd Avg Economic Gap	-1.45	-1.23	-1.09	-1.00	-1.31	-2.02	-2.60	-5.49
Wtd Avg Economic Model Fee	22.00	21.55	21.12	20.83	20.74	21.56	21.89	23.78
Wtd Avg Charged Fee	20.56	20.33	20.04	19.83	19.44	19.54	19.29	18.32
Appraisal Waivers								
Appraisal Waiver	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	1.2%	0.9%
Serious Delinquent Loans								
SDQ Rate All Loans	0.58%	0.52%	0.52%	0.56%	0.80%	0.70%	0.66%	0.58%
- SDQ Rate for Loans with CE	2.06%	1.86%	1.92%	2.12%	2.99%	2.50%	2.13%	1.37%
- SDQ Rate for Loans without CE	0.36%	0.32%	0.31%	0.33%	0.46%	0.37%	0.34%	0.32%
SDQ Rate Excl. Katrina Loans	0.57%	0.51%	0.50%	0.54%	0.72%	0.70%	0.66%	0.58%
SDQ Rate for Katrina Loans	1.40%	1.34%	1.73%	1.97%	6.53%	1.03%	0.78%	0.70%
Serious Delinquent Loans								
SDQ Loan Count	8,085	7,395	7,647	8,453	13,830	14,849	16,322	15,422
SDQ Count for Loans with CE	3,738	3,456	3,616	4,096	6,969	8,213	9,370	9,058
SDQ Count for Loans without CE	4,347	3,939	4,031	4,357	6,861	6,636	6,952	6,364
SDQ Volume ($M)								
SDQ Volume	$909.8	$808.5	$810.9	$876.2	$1,413.1	$1,557.0	$1,723.0	$1,579.2
SDQ Volume for Loans with CE	$435.2	$389.0	$391.8	$434.7	$742.6	$899.6	$1,042.1	$979.6
SDQ Volume for Loans without CE	$474.7	$419.5	$419.1	$441.5	$670.5	$657.4	$680.9	$599.6

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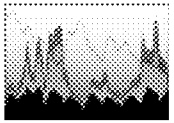

Single Family Conventional Book Characteristics
CERBERUS CAPITAL HOLDING

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	938,171	928,299	924,938	919,688	874,014	896,117	945,594	963,647
Book Volume ($B)	$131.7	$129.0	$127.5	$125.9	$113.4	$112.0	$114.8	$105.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	29.0%	29.6%	30.1%	30.5%	31.4%	30.7%	29.4%	21.8%
OLTV 60.01% - 70.00%	20.2%	20.5%	20.7%	20.8%	20.6%	20.0%	19.4%	16.7%
OLTV 70.01% - 75.00%	11.3%	11.4%	11.5%	11.5%	11.4%	12.1%	13.0%	14.8%
OLTV 75.01% - 80.00%	27.8%	27.3%	26.8%	26.1%	25.0%	24.4%	23.9%	27.2%
OLTV 80.01% - 90.00%	6.3%	6.2%	6.2%	6.2%	6.4%	7.4%	8.6%	11.3%
OLTV 90.01% - 95.00%	2.2%	2.1%	2.1%	2.1%	2.5%	3.3%	4.2%	7.1%
OLTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%	0.8%
OLTV 97.01% - 100.00%	2.8%	2.5%	2.3%	2.3%	2.0%	1.3%	0.7%	0.3%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.0%	67.7%	67.4%	67.3%	67.0%	67.3%	67.9%	71.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	24.3%	24.7%	24.9%	25.1%	25.0%	23.5%	22.0%	14.4%
Comb LTV 60.01% - 70.00%	18.8%	19.1%	19.2%	19.3%	18.8%	17.9%	16.8%	11.5%
Comb LTV 70.01% - 75.00%	10.8%	10.9%	10.9%	11.0%	10.8%	11.2%	11.4%	9.9%
Comb LTV 75.01% - 80.00%	21.7%	21.4%	21.1%	20.7%	20.7%	21.2%	21.1%	19.1%
Comb LTV 80.01% - 90.00%	11.7%	11.4%	11.2%	11.0%	10.6%	10.6%	9.9%	7.0%
Comb LTV 90.01% - 95.00%	4.5%	4.2%	4.1%	4.1%	3.9%	4.2%	4.1%	4.1%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%	0.5%
Comb LTV 97.01% - 100.00%	4.5%	4.3%	4.1%	4.1%	3.6%	2.1%	0.8%	0.3%
Comb LTV > 100.00%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.0%
Comb LTV Missing	3.3%	3.5%	3.8%	4.1%	5.9%	8.5%	13.0%	33.2%
Wtd Avg Comb LTV	70.9%	70.6%	70.3%	70.2%	70.0%	70.1%	69.9%	71.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	24.4%	24.8%	25.1%	25.3%	25.2%	23.8%	22.4%	15.4%
Comb LTV 60.01% - 70.00%	18.9%	19.2%	19.4%	19.4%	19.0%	18.1%	17.2%	12.5%
Comb LTV 70.01% - 75.00%	10.9%	11.0%	11.1%	11.1%	11.0%	11.4%	11.8%	11.0%
Comb LTV 75.01% - 80.00%	21.9%	21.7%	21.3%	20.9%	21.0%	21.7%	21.9%	21.2%
Comb LTV 80.01% - 90.00%	11.8%	11.5%	11.3%	11.2%	10.8%	10.8%	10.3%	8.2%

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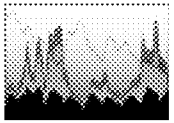

Single Family Conventional Book Characteristics
CERBERUS CAPITAL HOLDING

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	4.5%	4.3%	4.2%	4.1%	4.0%	4.4%	4.4%	4.9%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%	0.6%
Comb LTV 97.01% - 100.00%	4.5%	4.3%	4.1%	4.1%	3.6%	2.1%	0.8%	0.3%
Comb LTV > 100.00%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.0%
Comb LTV Missing	2.6%	2.8%	3.0%	3.2%	4.7%	6.8%	10.3%	25.8%
Wtd Avg Comb LTV	70.9%	70.6%	70.4%	70.3%	70.0%	70.2%	70.0%	71.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	53.8%	56.6%	57.9%	59.7%	65.0%	59.4%	49.4%	48.1%
MTMLTV 60.01% - 70.00%	16.5%	16.9%	17.0%	17.0%	17.0%	18.7%	22.2%	20.7%
MTMLTV 70.01% - 75.00%	8.4%	8.3%	8.1%	7.9%	7.1%	8.1%	11.0%	11.6%
MTMLTV 75.01% - 80.00%	9.3%	9.0%	8.4%	7.7%	5.5%	7.0%	9.2%	10.3%
MTMLTV 80.01% - 90.00%	7.9%	6.0%	5.7%	4.9%	2.9%	4.1%	5.6%	7.0%
MTMLTV 90.01% - 95.00%	1.5%	1.2%	1.1%	1.0%	0.7%	0.8%	1.2%	1.6%
MTMLTV 95.01% - 97.00%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
MTMLTV 97.01% - 100.00%	0.8%	0.7%	0.5%	0.5%	0.4%	0.4%	0.2%	0.2%
MTMLTV > 100.00%	0.7%	0.4%	0.3%	0.3%	0.1%	0.2%	0.1%	0.0%
MTMLTV Missing	0.7%	0.7%	0.7%	0.8%	0.9%	1.1%	0.9%	0.3%
Wtg Avg MTMLTV	56.2%	54.6%	54.0%	53.2%	50.8%	53.9%	57.7%	58.4%
Credit Score (Sums to 100%)								
FICO < 550	1.1%	1.0%	1.0%	1.0%	1.0%	0.9%	0.9%	0.8%
FICO 550-579	1.3%	1.2%	1.2%	1.2%	1.2%	1.3%	1.3%	1.3%
FICO 580-619	5.4%	5.2%	5.0%	5.0%	4.7%	4.9%	5.1%	4.6%
FICO 620-659	10.9%	10.8%	10.6%	10.5%	10.4%	11.5%	12.3%	11.5%
FICO 660-699	17.6%	17.7%	17.8%	17.9%	17.1%	17.1%	17.0%	17.0%
FICO 700-739	21.7%	22.0%	22.1%	22.1%	22.6%	22.6%	22.0%	21.7%
FICO >= 740	40.8%	40.9%	40.9%	40.8%	40.7%	38.5%	36.7%	32.3%
FICO Missing	1.2%	1.3%	1.4%	1.5%	2.2%	3.2%	4.7%	10.8%
Wtd Avg FICO	715	716	716	716	716	714	712	710
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	78.0%	77.0%	76.0%	74.9%	70.5%	67.8%	67.7%	72.5%
Intermediate-term, fixed-rate	14.6%	15.4%	16.0%	16.8%	21.4%	25.5%	27.9%	23.9%
Adjustable-rate	4.4%	4.8%	5.2%	5.6%	6.8%	6.5%	4.3%	3.5%

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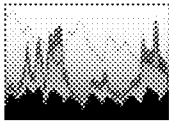

Single Family Conventional Book Characteristics
CERBERUS CAPITAL HOLDING

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	1.6%	1.6%	1.6%	1.7%	1.3%	0.1%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Interest Only fixed-rate	1.4%	1.2%	1.1%	1.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.6%	91.5%	91.5%	91.6%	92.3%	92.5%	92.7%	93.0%
Second/Vacation Home	3.6%	3.5%	3.5%	3.4%	3.1%	2.9%	2.7%	2.7%
Investor Property	4.9%	5.0%	5.0%	4.9%	4.6%	4.6%	4.6%	4.2%
10-K Unit Type (Sums to 100%)								
1 Unit	96.7%	96.6%	96.6%	96.6%	96.5%	96.4%	96.5%	96.7%
2-4 Units	3.3%	3.4%	3.4%	3.4%	3.5%	3.6%	3.5%	3.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	7.0%	7.0%	6.9%	6.8%	6.5%	6.1%	5.7%	4.9%
Single Family Homes	93.0%	93.0%	93.1%	93.2%	93.5%	93.9%	94.3%	95.1%
Property Type (Sums to 100%)								
Manufactured	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.3%
Condo/Coop	7.0%	7.0%	6.9%	6.8%	6.5%	6.1%	5.7%	4.9%
1 Unit	89.3%	89.3%	89.3%	89.3%	89.5%	89.8%	90.2%	91.5%
2-4 Units	3.3%	3.4%	3.4%	3.4%	3.5%	3.6%	3.5%	3.3%
Condo								
Condo	6.9%	6.9%	6.8%	6.7%	6.5%	6.1%	5.6%	4.8%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	28.4%	27.4%	27.0%	26.8%	23.2%	20.5%	18.6%	29.1%
Cash-Out Refinance	42.1%	42.4%	42.2%	41.8%	40.1%	38.4%	38.3%	33.4%
Other Refinance	29.4%	30.3%	30.9%	31.4%	36.7%	41.1%	43.1%	37.5%
Origination Type (Sums to 100%)								
TPO Broker	2.4%	2.4%	2.5%	2.5%	3.0%	3.8%	4.8%	7.5%
TPO Correspondent	48.5%	47.7%	47.0%	46.2%	39.8%	36.5%	33.4%	24.2%
Undesignated	0.6%	0.7%	0.7%	0.8%	1.2%	1.7%	2.6%	6.1%
Retail	48.5%	49.2%	49.8%	50.5%	56.0%	58.0%	59.2%	62.2%
Origination Year (Sums to 100%)								
< 2000	3.3%	3.6%	3.9%	4.2%	6.0%	8.7%	13.2%	33.5%
2000	0.2%	0.3%	0.3%	0.3%	0.4%	0.7%	1.1%	3.3%
2001	2.7%	2.9%	3.1%	3.3%	4.6%	6.6%	10.6%	30.6%
2002	6.9%	7.3%	7.8%	8.2%	10.9%	15.0%	21.4%	32.6%

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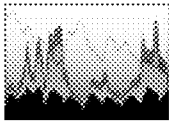

Single Family Conventional Book Characteristics
CERBERUS CAPITAL HOLDING

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	25.6%	27.0%	28.3%	29.6%	38.0%	47.9%	53.6%	0.0%
2004	12.6%	13.4%	14.1%	14.9%	19.4%	21.1%	0.0%	0.0%
2005	16.4%	17.4%	18.3%	19.2%	20.7%	0.0%	0.0%	0.0%
2006	19.9%	21.0%	22.1%	20.4%	0.0%	0.0%	0.0%	0.0%
2007	12.3%	7.1%	2.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$155,529	$153,815	$152,340	$150,888	$142,425	$135,783	$130,469	$120,369
Loan Original Note Rate	6.02%	5.98%	5.96%	5.95%	5.80%	5.86%	6.04%	6.86%
Seasoning (Sums to 100%)								
Seasoned	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.9%	1.5%
Non-Seasoned	99.6%	99.6%	99.6%	99.6%	99.5%	99.3%	99.1%	98.5%
ACI								
ACI Probability	0.61%	0.55%	0.52%	0.51%	0.46%	0.44%	0.42%	0.37%
Wtd Avg ACI Score	719	721	722	722	726	726	726	721
Credit Premium								
Wtd Avg Credit Premium	-0.13	-0.14	-0.14	-0.13	-0.13	-0.12	-0.08	-0.02
Credit Premium > 1.5	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
Prepay Premium								
Prepay Premium	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.7%	10.0%	10.3%	10.5%	12.3%	13.4%	13.9%	12.0%
DTI Ratio > 20 and <= 30	21.5%	21.8%	21.9%	22.1%	23.8%	24.7%	25.5%	25.5%
DTI Ratio > 30 and <= 40	27.3%	27.3%	27.3%	27.2%	26.9%	26.6%	26.8%	29.2%
DTI Ratio > 40 and <= 50	22.9%	22.6%	22.4%	22.1%	20.2%	18.9%	17.9%	17.3%
DTI Ratio > 50	16.8%	16.5%	16.4%	16.3%	15.0%	14.5%	13.7%	12.2%
DTI Ratio Missing	1.8%	1.7%	1.7%	1.7%	1.7%	1.9%	2.2%	3.8%
Wtd Avg DTI Ratio	37.2%	37.0%	36.8%	36.7%	35.7%	35.2%	34.7%	34.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.7%	10.0%	10.3%	10.5%	12.3%	13.4%	13.9%	12.0%
DTI Ratio > 20 and <= 30	21.5%	21.8%	21.9%	22.1%	23.8%	24.7%	25.5%	25.5%
DTI Ratio > 30 and <= 40	27.3%	27.3%	27.3%	27.2%	26.9%	26.6%	26.8%	29.2%
DTI Ratio > 40 and <= 50	22.9%	22.6%	22.4%	22.1%	20.2%	18.9%	17.9%	17.3%
DTI Ratio > 50	16.8%	16.5%	16.4%	16.3%	15.0%	14.5%	13.7%	12.2%
DTI Ratio Missing	1.8%	1.7%	1.7%	1.7%	1.7%	1.9%	2.2%	3.8%

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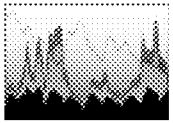

Single Family Conventional Book Characteristics
CERBERUS CAPITAL HOLDING

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	37.2%	37.0%	36.8%	36.7%	35.7%	35.2%	34.7%	34.8%
Origination Term (Sums to 100%)								
<= 15 Years	14.6%	15.4%	16.0%	16.8%	21.4%	25.5%	28.0%	24.0%
> 15 Years amd <= 25 Years	4.3%	4.4%	4.4%	4.4%	5.0%	5.2%	5.6%	5.0%
> 25 Years and <= 30 Years	81.0%	80.1%	79.5%	78.7%	73.6%	69.3%	66.5%	71.1%
> 30 Years	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	79.3%	78.2%	77.1%	75.9%	70.5%	67.9%	67.7%	72.5%
Intermediate-Term Fixed Rate (excl Balloon)	14.1%	14.8%	15.5%	16.2%	20.6%	24.4%	26.9%	22.3%
Adjustable Rate	6.1%	6.5%	6.9%	7.3%	8.1%	6.6%	4.4%	3.6%
Balloon	0.5%	0.5%	0.6%	0.6%	0.8%	1.1%	1.1%	1.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	5.9%	6.3%	6.6%	7.0%	7.6%	6.1%	4.0%	3.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.2%	1.3%	1.5%	1.6%	2.2%	1.7%	0.7%	0.4%
- 5/1 Hybrid Arm	2.5%	2.7%	2.7%	2.9%	3.0%	2.6%	1.8%	1.8%
- 7/1 Hybrid Arm	1.8%	1.9%	2.0%	2.1%	2.1%	1.8%	1.4%	0.8%
- 10/1 Hybrid Arm	0.3%	0.4%	0.4%	0.4%	0.3%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Interest Only	3.0%	2.8%	2.7%	2.7%	1.3%	0.1%	0.0%	0.0%
- Interest Only ARM	1.6%	1.6%	1.6%	1.7%	1.3%	0.1%	0.0%	0.0%
- Interest Only FRM	1.4%	1.2%	1.1%	1.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	3.2%	2.9%	2.6%	2.5%	1.7%	1.0%	0.4%	0.2%
- Alt-A Low/No Doc	2.4%	2.1%	2.0%	2.0%	1.5%	0.9%	0.3%	0.2%
- Alt-A No Disclosure	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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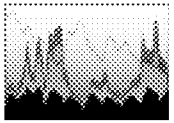

Single Family Conventional Book Characteristics
CERBERUS CAPITAL HOLDING

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.8%	0.7%	0.7%	0.7%	0.5%	0.3%	0.1%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- Alt-A Stated Income	1.3%	1.2%	1.2%	1.2%	0.9%	0.5%	0.2%	0.1%
Alt-A Full Doc (by SFC)	0.4%	0.4%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.4%	0.4%	0.3%	0.1%	0.1%	0.1%	0.0%	0.1%
My Community Mortgage	0.8%	0.5%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	10.6%	9.8%	9.0%	8.6%	6.1%	4.4%	3.7%	3.0%
- Select Lender Programs Non-Full Doc	8.2%	7.6%	7.0%	6.6%	4.6%	3.5%	3.4%	2.8%
- Other Low/No Doc	2.4%	2.1%	2.0%	2.0%	1.5%	0.9%	0.3%	0.2%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	93.0%	92.9%	92.8%	92.7%	93.3%	91.1%	86.7%	66.7%
Investor Channel	3.8%	3.6%	3.5%	3.3%	1.0%	0.6%	0.5%	0.8%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	3.2%	3.5%	3.7%	4.0%	5.8%	8.4%	12.8%	32.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	12.2%	12.0%	11.8%	11.6%	9.8%	6.6%	4.3%	2.9%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.4%	4.3%	4.2%	4.1%	3.7%	3.4%	2.8%	2.0%
- 80/15/05	2.2%	2.1%	2.0%	1.9%	1.6%	1.5%	1.1%	0.8%
- 80/20/00	1.5%	1.6%	1.6%	1.7%	1.5%	0.7%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.7%	3.6%	3.6%	3.5%	2.7%	0.7%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.9%	18.0%	18.1%	18.1%	18.0%	16.8%	14.2%	8.7%

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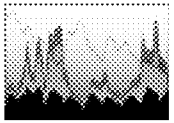

Single Family Conventional Book Characteristics
CERBERUS CAPITAL HOLDING

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.0%
- 80/10/10	4.9%	4.8%	4.7%	4.5%	4.3%	4.0%	3.6%	3.1%
- 80/15/05	2.3%	2.2%	2.1%	2.0%	1.7%	1.6%	1.3%	1.0%
- 80/20/00	1.8%	1.9%	2.0%	2.0%	1.7%	1.0%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- Other	8.4%	8.6%	8.8%	9.0%	9.7%	9.6%	8.4%	4.3%
EA/TPR								
EA/TPR	3.9%	3.6%	3.6%	3.6%	3.5%	3.2%	2.8%	1.4%
- EA I	1.2%	1.3%	1.3%	1.4%	1.2%	1.3%	1.3%	0.6%
- EA/TPR II	1.1%	0.9%	0.9%	0.8%	0.8%	0.7%	0.7%	0.5%
- EA/TPR III	1.6%	1.4%	1.4%	1.4%	1.5%	1.1%	0.9%	0.3%
10-K Property Region (Sums to 100%)								
Midwest	18.1%	18.2%	18.3%	18.3%	19.0%	19.2%	18.9%	21.3%
Northeast	23.7%	23.8%	24.0%	24.1%	24.5%	24.5%	23.5%	19.8%
Southeast	19.2%	19.0%	18.9%	18.7%	17.8%	17.5%	17.7%	18.6%
Southwest	14.4%	14.1%	13.9%	13.8%	13.0%	12.7%	12.7%	12.4%
West	24.6%	24.8%	25.0%	25.1%	25.6%	26.2%	27.2%	27.9%
Census Region (Sums to 100%)								
New England	11.5%	11.6%	11.7%	11.8%	12.3%	12.2%	11.7%	9.0%
Middle Atlantic	11.6%	11.6%	11.6%	11.7%	11.6%	11.6%	11.2%	10.3%
East North Central	16.0%	16.1%	16.2%	16.3%	17.2%	17.6%	17.3%	19.7%
East South Central	2.5%	2.4%	2.4%	2.3%	2.3%	2.3%	2.3%	2.3%
South Atlantic	17.3%	17.3%	17.1%	17.0%	16.1%	15.8%	16.0%	16.8%
West North Central	3.7%	3.6%	3.5%	3.5%	3.2%	2.9%	2.9%	3.1%
West South Central	5.3%	5.2%	5.1%	5.1%	5.3%	5.5%	5.3%	4.7%
Mountain	9.3%	9.1%	9.0%	8.8%	7.9%	7.4%	7.6%	7.8%
Pacific	22.9%	23.2%	23.3%	23.5%	24.1%	24.7%	25.7%	26.3%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	17.8%	18.2%	18.5%	18.8%	19.9%	20.6%	21.5%	21.6%
02) MA	6.7%	6.8%	6.9%	7.0%	7.4%	7.4%	7.0%	4.9%
03) MI	5.9%	6.0%	6.1%	6.2%	6.9%	7.2%	7.3%	8.8%
04) NJ	5.6%	5.7%	5.7%	5.7%	5.6%	5.7%	5.6%	4.8%
05) FL	5.4%	5.4%	5.4%	5.3%	4.9%	4.7%	4.9%	5.2%

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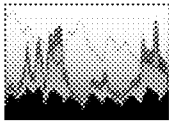

Single Family Conventional Book Characteristics
CERBERUS CAPITAL HOLDING

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) IL	4.5%	4.5%	4.5%	4.4%	4.4%	4.2%	3.9%	4.1%
07) TX	4.0%	4.0%	3.9%	3.9%	4.2%	4.3%	4.2%	3.7%
08) AZ	3.3%	3.3%	3.3%	3.2%	2.5%	2.2%	2.2%	2.0%
09) PA	3.3%	3.3%	3.3%	3.3%	3.2%	3.1%	3.0%	2.9%
10) CO	3.0%	2.9%	2.9%	2.8%	2.7%	2.7%	2.8%	3.0%
Top 10 Sellers								
01) CERBERUS CAPITAL HOLDING	84.7%	83.9%	83.3%	82.6%	77.3%	69.3%	57.2%	33.7%
02) WITMER FUNDING LLC	9.7%	10.3%	10.9%	11.5%	15.1%	20.4%	28.0%	29.1%
03) CENTEX CORPORATION	0.5%	0.5%	0.3%	0.2%	0.2%	0.1%	0.1%	0.2%
04) TAYLOR BEAN AND WHITAKER MORTGAGE CORPOR	0.4%	0.4%	0.5%	0.5%	0.7%	0.9%	1.4%	3.3%
05) HUNTINGTON BANCSHARES INCORPORATED	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%	1.1%	2.7%
06) NEW CENTURY FINANCIAL CORPORATION	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.9%	2.7%
07) CITIZENS BANKING CORPORATION	0.2%	0.2%	0.2%	0.3%	0.3%	0.5%	0.8%	2.7%
08) WASHINGTON MUTUAL INC	0.2%	0.2%	0.3%	0.3%	0.4%	0.6%	1.0%	2.4%
09) FIRST PLACE BANK	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
10) GUARANTY FINANCIAL MHC	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.3%	0.9%
Top 10 Servicers								
01) CERBERUS CAPITAL HOLDING	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	88.9%	89.4%	89.8%	89.8%	90.2%	89.2%	87.2%	78.3%
Credit Enhancement	11.1%	10.6%	10.2%	10.2%	9.8%	10.8%	12.8%	21.7%
- Primary MI Only	9.4%	8.7%	8.4%	8.3%	8.2%	8.7%	9.5%	13.2%
- Pool Policy Only	1.2%	1.3%	1.3%	1.3%	0.9%	1.0%	1.4%	3.9%
- Pool Policy and Primary MI	0.4%	0.4%	0.4%	0.4%	0.4%	0.6%	0.9%	2.3%
- Full Recourse	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.9%
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%

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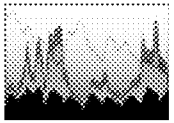

Single Family Conventional Book Characteristics
CERBERUS CAPITAL HOLDING

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	1.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	51.8%	52.2%	53.0%	52.5%	61.6%	24.5%	23.9%	23.3%
Interest Only with Credit Enhancement	15.9%	13.0%	8.8%	8.2%	9.8%	7.8%	7.5%	15.9%
Alt-A with Credit Enhancement	25.6%	25.7%	24.4%	23.2%	24.1%	21.3%	23.8%	35.9%
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.85	-4.07	-3.33	-2.89	-1.44	-2.03	-3.63	-6.95
Wtd Avg Economic Model Fee	25.60	24.34	23.47	23.05	21.67	21.64	22.24	24.42
Wtd Avg Charged Fee	20.75	20.27	20.15	20.16	20.24	19.61	18.61	17.48
Appraisal Waivers								
Appraisal Waiver	1.2%	1.1%	1.0%	0.9%	0.4%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.79%	0.62%	0.59%	0.60%	0.75%	0.69%	0.61%	0.56%
- SDQ Rate for Loans with CE	2.84%	2.30%	2.24%	2.21%	2.72%	2.58%	2.12%	1.31%
- SDQ Rate for Loans without CE	0.51%	0.39%	0.38%	0.39%	0.50%	0.44%	0.36%	0.36%
SDQ Rate Excl. Katrina Loans	0.78%	0.61%	0.58%	0.59%	0.65%	0.69%	0.61%	0.56%
SDQ Rate for Katrina Loans	2.58%	2.14%	2.14%	2.60%	10.54%	1.51%	0.61%	0.88%
Serious Delinquent Loans								
SDQ Loan Count	7,380	5,664	5,381	5,473	6,453	6,120	5,642	5,170
SDQ Count for Loans with CE	3,220	2,468	2,333	2,289	2,598	2,722	2,725	2,505
SDQ Count for Loans without CE	4,160	3,196	3,048	3,184	3,855	3,398	2,917	2,665
SDQ Volume ($M)								
SDQ Volume	$923.4	$676.1	$626.9	$612.4	$650.3	$617.1	$563.1	$507.1
SDQ Volume for Loans with CE	$398.7	$297.6	$278.9	$260.8	$271.8	$284.1	$286.0	$260.4
SDQ Volume for Loans without CE	$524.7	$378.5	$348.0	$351.6	$378.5	$333.0	$277.1	$246.7

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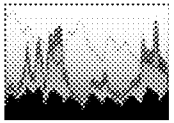

Single Family Conventional Book Characteristics
BANK OF AMERICA CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	917,651	899,784	919,920	918,418	898,269	865,127	791,228	693,239
Book Volume ($B)	$123.8	$119.7	$122.6	$121.9	$114.3	$104.5	$87.9	$59.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	31.9%	32.2%	32.5%	32.6%	33.4%	33.2%	32.1%	19.4%
OLTV 60.01% - 70.00%	17.0%	17.1%	17.3%	17.4%	18.0%	18.0%	17.1%	14.1%
OLTV 70.01% - 75.00%	9.8%	10.0%	10.0%	10.1%	10.7%	11.6%	12.5%	13.0%
OLTV 75.01% - 80.00%	30.0%	29.9%	29.8%	29.5%	27.0%	25.1%	23.3%	23.6%
OLTV 80.01% - 90.00%	5.1%	5.0%	5.0%	5.1%	5.5%	6.1%	7.3%	13.5%
OLTV 90.01% - 95.00%	3.5%	3.3%	3.3%	3.4%	3.7%	4.2%	5.2%	11.1%
OLTV 95.01% - 97.00%	0.4%	0.5%	0.5%	0.5%	0.6%	0.7%	1.1%	2.6%
OLTV 97.01% - 100.00%	2.3%	2.0%	1.6%	1.5%	1.2%	1.0%	1.3%	2.7%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	66.9%	66.7%	66.5%	66.4%	66.1%	66.3%	67.1%	74.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	26.9%	26.9%	27.1%	27.0%	27.0%	25.2%	21.8%	4.6%
Comb LTV 60.01% - 70.00%	15.5%	15.5%	15.6%	15.7%	15.8%	14.6%	12.2%	2.7%
Comb LTV 70.01% - 75.00%	8.6%	8.7%	8.7%	8.7%	9.0%	9.1%	8.5%	2.1%
Comb LTV 75.01% - 80.00%	19.5%	19.4%	19.4%	19.2%	18.0%	16.5%	14.0%	4.7%
Comb LTV 80.01% - 90.00%	13.2%	13.2%	13.2%	13.3%	13.0%	13.3%	12.7%	3.0%
Comb LTV 90.01% - 95.00%	8.0%	7.9%	7.9%	8.0%	7.7%	7.5%	6.5%	3.3%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%	1.0%	1.6%
Comb LTV 97.01% - 100.00%	3.3%	2.8%	2.4%	2.2%	1.4%	1.3%	1.6%	2.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	4.5%	5.0%	5.2%	5.5%	7.7%	11.9%	21.7%	75.2%
Wtd Avg Comb LTV	70.2%	70.0%	69.8%	69.8%	69.3%	69.6%	70.2%	77.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	27.1%	27.1%	27.2%	27.2%	27.2%	25.5%	22.4%	6.8%
Comb LTV 60.01% - 70.00%	15.6%	15.7%	15.8%	15.8%	16.0%	14.9%	12.8%	4.8%
Comb LTV 70.01% - 75.00%	8.8%	8.9%	8.9%	8.9%	9.2%	9.5%	9.1%	4.4%
Comb LTV 75.01% - 80.00%	19.8%	19.7%	19.7%	19.5%	18.4%	17.1%	15.2%	9.6%
Comb LTV 80.01% - 90.00%	13.3%	13.3%	13.4%	13.4%	13.2%	13.7%	13.5%	5.8%

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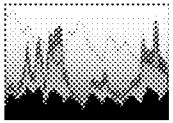

Single Family Conventional Book Characteristics
BANK OF AMERICA CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	8.1%	8.0%	8.0%	8.1%	7.8%	7.8%	7.0%	5.3%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	1.1%	2.0%
Comb LTV 97.01% - 100.00%	3.3%	2.8%	2.4%	2.2%	1.4%	1.3%	1.6%	2.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	3.6%	3.9%	4.1%	4.4%	6.1%	9.5%	17.3%	58.5%
Wtd Avg Comb LTV	70.2%	70.1%	69.9%	69.8%	69.4%	69.8%	70.6%	77.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	58.6%	61.7%	61.9%	63.3%	67.4%	62.6%	54.7%	65.5%
MTMLTV 60.01% - 70.00%	14.8%	14.9%	14.8%	14.7%	14.8%	17.2%	20.3%	15.6%
MTMLTV 70.01% - 75.00%	7.6%	7.6%	7.5%	7.2%	6.8%	7.4%	10.3%	6.0%
MTMLTV 75.01% - 80.00%	7.7%	7.3%	7.7%	7.6%	6.6%	7.3%	8.3%	4.8%
MTMLTV 80.01% - 90.00%	7.1%	5.7%	5.8%	5.0%	3.0%	3.9%	4.6%	5.5%
MTMLTV 90.01% - 95.00%	1.7%	1.0%	0.9%	0.9%	0.7%	1.0%	1.3%	1.7%
MTMLTV 95.01% - 97.00%	0.4%	0.3%	0.3%	0.2%	0.1%	0.2%	0.2%	0.4%
MTMLTV 97.01% - 100.00%	0.8%	0.6%	0.4%	0.4%	0.2%	0.2%	0.1%	0.3%
MTMLTV > 100.00%	0.8%	0.4%	0.3%	0.2%	0.0%	0.1%	0.0%	0.1%
MTMLTV Missing	0.5%	0.4%	0.4%	0.4%	0.4%	0.2%	0.2%	0.1%
Wtg Avg MTMLTV	53.7%	51.9%	51.7%	51.0%	49.3%	52.4%	55.2%	51.8%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%	0.8%
FICO 550-579	0.6%	0.6%	0.5%	0.5%	0.5%	0.5%	0.6%	1.0%
FICO 580-619	2.4%	2.3%	2.2%	2.1%	2.0%	2.0%	2.2%	3.6%
FICO 620-659	8.5%	8.5%	8.4%	8.3%	8.3%	8.6%	8.7%	9.9%
FICO 660-699	16.9%	16.8%	16.8%	16.8%	16.8%	16.9%	16.7%	16.2%
FICO 700-739	23.0%	22.9%	23.0%	23.1%	23.3%	23.4%	23.2%	21.2%
FICO >= 740	47.2%	47.2%	47.4%	47.5%	47.0%	45.5%	43.7%	33.5%
FICO Missing	1.1%	1.2%	1.2%	1.3%	1.8%	2.7%	4.6%	13.8%
Wtd Avg FICO	728	728	728	729	728	727	725	714
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	62.0%	60.8%	60.5%	60.2%	59.1%	58.3%	58.8%	71.8%
Intermediate-term, fixed-rate	17.1%	17.7%	18.1%	18.4%	20.8%	24.0%	26.4%	23.4%
Adjustable-rate	13.6%	14.7%	15.0%	15.6%	16.8%	17.2%	14.7%	4.7%

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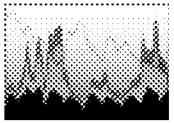

Single Family Conventional Book Characteristics
BANK OF AMERICA CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	5.7%	5.7%	5.5%	5.1%	3.3%	0.5%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Interest Only fixed-rate	1.4%	1.1%	0.9%	0.7%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.1%	90.4%	90.4%	90.9%	92.0%	93.0%	93.7%	93.2%
Second/Vacation Home	6.9%	6.9%	6.8%	6.8%	6.0%	5.0%	4.1%	2.8%
Investor Property	3.0%	2.7%	2.8%	2.3%	2.0%	2.0%	2.2%	4.0%
10-K Unit Type (Sums to 100%)								
1 Unit	97.5%	97.6%	97.6%	97.7%	97.7%	97.6%	97.6%	97.1%
2-4 Units	2.5%	2.4%	2.4%	2.3%	2.3%	2.4%	2.4%	2.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.1%	11.0%	10.9%	10.7%	10.0%	9.0%	8.2%	5.9%
Single Family Homes	88.9%	89.0%	89.1%	89.3%	90.0%	91.0%	91.8%	94.1%
Property Type (Sums to 100%)								
Manufactured	0.5%	0.5%	0.5%	0.5%	0.7%	0.8%	1.1%	1.9%
Condo/Coop	11.1%	11.0%	10.9%	10.7%	10.0%	9.0%	8.2%	5.9%
1 Unit	86.0%	86.1%	86.2%	86.5%	87.0%	87.8%	88.4%	89.4%
2-4 Units	2.5%	2.4%	2.4%	2.3%	2.3%	2.4%	2.4%	2.9%
Condo								
Condo	11.0%	10.9%	10.8%	10.7%	10.0%	8.9%	8.2%	5.8%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	36.5%	35.9%	35.5%	35.1%	30.9%	27.6%	26.2%	49.8%
Cash-Out Refinance	32.8%	32.3%	32.4%	32.2%	31.5%	28.9%	25.5%	17.5%
Other Refinance	30.7%	31.7%	32.0%	32.7%	37.6%	43.6%	48.3%	32.7%
Origination Type (Sums to 100%)								
TPO Broker	29.8%	30.4%	30.0%	29.9%	30.1%	31.1%	27.3%	24.0%
TPO Correspondent	0.6%	0.7%	0.7%	0.7%	1.0%	1.5%	2.8%	10.3%
Undesignated	0.5%	0.6%	0.6%	0.7%	0.9%	1.5%	2.7%	8.5%
Retail	69.0%	68.4%	68.7%	68.7%	68.0%	65.9%	67.2%	57.2%
Origination Year (Sums to 100%)								
< 2000	5.0%	5.5%	5.7%	6.1%	8.4%	12.9%	23.1%	78.0%
2000	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	1.1%	3.8%
2001	0.5%	0.6%	0.6%	0.6%	0.8%	1.3%	2.3%	8.2%
2002	3.1%	3.4%	3.4%	3.6%	4.6%	6.6%	10.8%	10.0%

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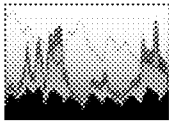

Single Family Conventional Book Characteristics
BANK OF AMERICA CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	23.3%	25.0%	25.5%	26.6%	33.2%	45.4%	62.7%	0.0%
2004	19.1%	20.5%	20.9%	21.8%	27.1%	33.3%	0.0%	0.0%
2005	21.2%	22.6%	22.9%	23.7%	25.5%	0.0%	0.0%	0.0%
2006	19.0%	19.8%	20.0%	17.4%	0.0%	0.0%	0.0%	0.0%
2007	8.6%	2.4%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$150,597	$148,596	$148,001	$146,981	$139,531	$131,797	$121,824	$101,403
Loan Original Note Rate	5.87%	5.82%	5.81%	5.79%	5.65%	5.69%	5.94%	7.13%
Seasoning (Sums to 100%)								
Seasoned	1.1%	1.2%	1.3%	1.3%	1.7%	2.4%	3.8%	8.9%
Non-Seasoned	98.9%	98.8%	98.7%	98.7%	98.3%	97.6%	96.2%	91.1%
ACI								
ACI Probability	0.30%	0.28%	0.25%	0.24%	0.21%	0.21%	0.23%	0.31%
Wtd Avg ACI Score	728	729	730	731	734	734	732	721
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.11	-0.11	-0.11	-0.13	-0.15	-0.07	-0.09
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.4%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.5%	12.5%	12.6%	12.6%	13.1%	14.0%	14.9%	11.4%
DTI Ratio > 20 and <= 30	23.9%	24.1%	24.3%	24.4%	25.1%	26.1%	26.7%	26.0%
DTI Ratio > 30 and <= 40	28.6%	28.7%	28.7%	28.7%	28.7%	29.3%	29.5%	33.0%
DTI Ratio > 40 and <= 50	21.3%	21.2%	21.1%	21.0%	20.1%	19.5%	17.5%	15.8%
DTI Ratio > 50	8.8%	8.2%	8.1%	7.9%	6.9%	5.6%	4.6%	5.5%
DTI Ratio Missing	4.8%	5.2%	5.2%	5.4%	6.2%	5.5%	6.8%	8.3%
Wtd Avg DTI Ratio	34.1%	33.9%	33.9%	33.8%	33.3%	32.7%	31.9%	32.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.5%	12.5%	12.6%	12.6%	13.1%	14.1%	14.9%	11.4%
DTI Ratio > 20 and <= 30	24.0%	24.2%	24.3%	24.4%	25.1%	26.1%	26.8%	26.0%
DTI Ratio > 30 and <= 40	28.6%	28.7%	28.7%	28.7%	28.7%	29.3%	29.5%	33.0%
DTI Ratio > 40 and <= 50	21.3%	21.2%	21.1%	21.0%	20.1%	19.5%	17.5%	15.8%
DTI Ratio > 50	8.8%	8.3%	8.1%	7.9%	6.9%	5.6%	4.6%	5.5%
DTI Ratio Missing	4.8%	5.1%	5.2%	5.4%	6.1%	5.4%	6.7%	8.3%

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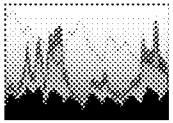

Single Family Conventional Book Characteristics
BANK OF AMERICA CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	34.1%	33.9%	33.9%	33.8%	33.3%	32.7%	31.9%	32.9%
Origination Term (Sums to 100%)								
<= 15 Years	17.4%	18.0%	18.3%	18.7%	21.2%	24.6%	27.1%	23.5%
> 15 Years amd <= 25 Years	5.8%	6.0%	6.1%	6.1%	6.8%	6.9%	6.8%	3.5%
> 25 Years and <= 30 Years	75.9%	75.3%	74.9%	74.7%	72.0%	68.5%	66.0%	72.8%
> 30 Years	0.9%	0.8%	0.6%	0.5%	0.0%	0.0%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	63.5%	61.9%	61.4%	61.0%	59.1%	58.3%	58.8%	71.8%
Intermediate-Term Fixed Rate (excl Balloon)	17.1%	17.7%	18.1%	18.4%	20.8%	24.0%	26.3%	22.7%
Adjustable Rate	19.4%	20.4%	20.5%	20.7%	20.2%	17.7%	14.7%	4.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.9%	0.8%	0.6%	0.5%	0.0%	0.0%	0.1%	0.2%
Hybrid Arm	18.9%	19.8%	19.9%	20.0%	19.2%	16.5%	13.0%	1.6%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	2.0%	2.2%	2.4%	2.5%	3.1%	3.0%	2.0%	0.2%
- 5/1 Hybrid Arm	12.1%	12.8%	12.9%	13.0%	12.2%	10.7%	8.4%	0.4%
- 7/1 Hybrid Arm	3.6%	3.7%	3.6%	3.5%	3.2%	2.7%	2.4%	0.2%
- 10/1 Hybrid Arm	1.2%	1.1%	1.1%	1.0%	0.6%	0.1%	0.2%	0.7%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Interest Only	7.2%	6.7%	6.4%	5.8%	3.3%	0.5%	0.0%	0.0%
- Interest Only ARM	5.7%	5.7%	5.5%	5.1%	3.3%	0.5%	0.0%	0.0%
- Interest Only FRM	1.4%	1.1%	0.9%	0.7%	0.0%	0.0%	0.0%	0.0%
Alt-A	4.1%	3.4%	3.1%	2.7%	1.5%	1.7%	2.6%	0.3%
- Alt-A Low/No Doc	1.0%	0.8%	0.7%	0.7%	0.2%	0.1%	0.1%	0.3%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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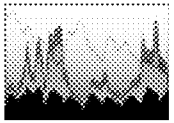

Single Family Conventional Book Characteristics
BANK OF AMERICA CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.1%
- Alt-A SISA	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.4%	0.4%	0.4%	0.5%	0.0%	0.0%	0.1%	0.1%
Alt-A Full Doc (by SFC)	0.3%	0.3%	0.3%	0.4%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	2.8%	2.2%	2.0%	1.7%	1.3%	1.6%	2.5%	0.0%
My Community Mortgage	0.9%	0.6%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	42.4%	40.6%	40.6%	40.0%	40.2%	39.3%	35.3%	2.2%
- Select Lender Programs Non-Full Doc	41.4%	39.9%	39.9%	39.3%	40.0%	39.2%	35.2%	2.0%
- Other Low/No Doc	0.9%	0.8%	0.7%	0.7%	0.2%	0.1%	0.1%	0.3%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.2%	80.9%	80.9%	82.9%	85.4%	82.2%	69.6%	8.2%
Investor Channel	14.3%	14.1%	13.9%	11.5%	6.9%	5.9%	8.7%	17.3%
eChannel	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	4.5%	4.9%	5.1%	5.5%	7.6%	11.8%	21.6%	74.6%
Subordinate Financing - RDW								
Subordinate Financing - RDW	12.9%	12.7%	12.6%	12.4%	9.3%	6.0%	4.1%	0.9%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.6%	4.5%	4.5%	4.4%	3.9%	3.2%	2.5%	0.7%
- 80/15/05	3.2%	3.2%	3.2%	3.2%	2.8%	2.1%	1.5%	0.2%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.9%	4.7%	4.6%	4.6%	2.4%	0.6%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	23.5%	24.0%	24.1%	24.3%	24.1%	26.1%	25.8%	4.9%

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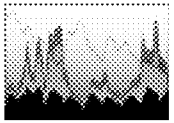

Single Family Conventional Book Characteristics
BANK OF AMERICA CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.7%	0.1%
- 75/25/00	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.0%
- 80/10/10	6.2%	6.2%	6.2%	6.2%	5.6%	5.2%	4.7%	1.4%
- 80/15/05	4.4%	4.5%	4.5%	4.5%	4.1%	3.6%	2.7%	0.3%
- 80/20/00	1.0%	0.8%	0.8%	0.7%	0.2%	0.2%	0.3%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
- Other	11.2%	11.7%	11.9%	12.2%	13.5%	16.2%	17.0%	2.9%
EA/TPR								
EA/TPR	1.1%	1.0%	1.0%	0.9%	0.6%	0.4%	0.1%	0.0%
- EA I	0.5%	0.4%	0.4%	0.4%	0.3%	0.2%	0.1%	0.0%
- EA/TPR II	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.0%	0.0%
- EA/TPR III	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	8.5%	8.7%	8.6%	8.6%	8.7%	8.3%	8.0%	13.6%
Northeast	9.3%	9.1%	9.0%	8.8%	8.1%	7.1%	7.1%	11.1%
Southeast	33.5%	33.5%	33.5%	33.4%	32.8%	31.8%	31.4%	29.0%
Southwest	15.4%	15.4%	15.4%	15.4%	15.2%	15.1%	15.5%	18.1%
West	33.3%	33.2%	33.4%	33.8%	35.1%	37.7%	38.0%	28.2%
Census Region (Sums to 100%)								
New England	4.2%	4.1%	4.1%	4.0%	3.8%	3.4%	3.1%	3.4%
Middle Atlantic	5.0%	4.9%	4.8%	4.6%	4.2%	3.5%	3.9%	7.3%
East North Central	6.7%	6.8%	6.8%	6.8%	6.8%	6.4%	6.0%	10.6%
East South Central	1.9%	1.9%	1.9%	1.9%	2.0%	2.0%	2.2%	3.1%
South Atlantic	31.7%	31.7%	31.7%	31.6%	31.0%	30.0%	29.4%	26.2%
West North Central	4.9%	4.9%	4.9%	4.9%	5.0%	5.0%	4.9%	5.4%
West South Central	6.8%	6.8%	6.8%	6.7%	6.5%	6.5%	6.7%	7.6%
Mountain	7.7%	7.7%	7.8%	7.8%	7.7%	7.5%	7.8%	9.9%
Pacific	31.1%	31.1%	31.3%	31.6%	33.1%	35.7%	36.1%	26.4%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	26.3%	26.4%	26.6%	26.9%	28.4%	31.2%	31.4%	19.0%
02) FL	13.2%	13.0%	13.0%	13.0%	12.3%	11.2%	10.2%	7.3%
03) TX	5.6%	5.6%	5.5%	5.5%	5.4%	5.4%	5.5%	6.2%
04) VA	4.4%	4.5%	4.5%	4.5%	4.5%	4.5%	4.6%	4.0%
05) NC	3.7%	3.7%	3.7%	3.7%	3.7%	3.6%	3.8%	3.6%

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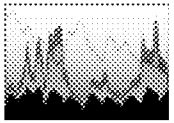

Single Family Conventional Book Characteristics
BANK OF AMERICA CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) GA	3.6%	3.6%	3.6%	3.6%	3.7%	3.8%	4.0%	4.8%
07) IL	3.5%	3.6%	3.6%	3.6%	3.5%	3.2%	2.7%	3.8%
08) MD	3.5%	3.5%	3.5%	3.5%	3.6%	3.7%	3.7%	3.3%
09) AZ	3.1%	3.1%	3.1%	3.1%	3.1%	3.0%	3.2%	3.5%
10) WA	2.7%	2.6%	2.6%	2.6%	2.5%	2.3%	2.2%	3.2%
Top 10 Sellers								
01) BANK OF AMERICA CORPORATION	91.0%	90.3%	90.2%	89.7%	92.9%	92.0%	85.4%	49.1%
02) GOLDMAN SACHS GROUP INC (THE)	3.6%	3.8%	3.9%	4.0%	0.0%	0.0%	0.1%	0.0%
03) CITIGROUP INC	1.8%	1.9%	1.8%	1.9%	2.0%	0.0%	0.0%	0.1%
04) LEHMAN BROTHERS HOLDINGS INC	0.5%	0.6%	0.6%	0.6%	0.0%	0.0%	0.0%	0.0%
05) BANK OF AMERICA NA	0.4%	0.4%	0.5%	0.5%	0.7%	1.1%	2.0%	6.2%
06) WACHOVIA CORPORATION	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.3%	0.9%
07) THE WASHTENAW GROUP INC	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.8%	2.5%
08) FIFTH THIRD BANCORP	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.9%	3.1%
09) CENTEX CORPORATION	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%	2.1%
10) PULTE CORPORATION	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%	2.4%
Top 10 Servicers								
01) BANK OF AMERICA CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	89.3%	89.9%	90.3%	90.6%	90.7%	89.7%	86.5%	67.2%
Credit Enhancement	10.7%	10.1%	9.7%	9.4%	9.3%	10.3%	13.5%	32.8%
- Primary MI Only	8.9%	8.2%	7.8%	7.7%	7.4%	7.7%	8.9%	17.3%
- Pool Policy Only	1.1%	1.2%	1.1%	1.0%	0.8%	1.2%	2.1%	7.8%
- Pool Policy and Primary MI	0.3%	0.3%	0.3%	0.3%	0.4%	0.7%	1.3%	5.0%
- Full Recourse	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	1.0%	2.2%
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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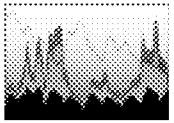

Single Family Conventional Book Characteristics
BANK OF AMERICA CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.6%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	58.2%	58.5%	58.9%	57.3%	55.6%	24.2%	25.1%	29.3%
Interest Only with Credit Enhancement	11.9%	11.7%	11.1%	9.5%	6.5%	6.7%		
Alt-A with Credit Enhancement	18.1%	20.7%	19.1%	14.6%	8.4%	6.8%	6.5%	9.3%
Economic Fees and Gap								
Wtd Avg Economic Gap	-0.61	0.26	0.87	1.35	2.64	2.39	1.25	-4.46
Wtd Avg Economic Model Fee	21.32	20.18	19.33	18.77	17.25	17.03	17.17	22.41
Wtd Avg Charged Fee	20.71	20.44	20.20	20.12	19.89	19.42	18.44	17.97
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.47%	0.37%	0.31%	0.32%	0.36%	0.34%	0.46%	0.60%
- SDQ Rate for Loans with CE	1.50%	1.25%	1.10%	1.21%	1.42%	1.39%	1.61%	1.16%
- SDQ Rate for Loans without CE	0.32%	0.24%	0.20%	0.19%	0.21%	0.17%	0.21%	0.34%
SDQ Rate Excl. Katrina Loans	0.47%	0.37%	0.31%	0.31%	0.33%	0.34%	0.46%	0.60%
SDQ Rate for Katrina Loans	0.59%	0.76%	0.70%	0.90%	6.25%	0.38%	0.28%	0.25%
Serious Delinquent Loans								
SDQ Loan Count	4,325	3,291	2,824	2,879	3,198	2,923	3,546	3,961
SDQ Count for Loans with CE	1,805	1,422	1,250	1,357	1,587	1,668	2,208	2,392
SDQ Count for Loans without CE	2,520	1,869	1,574	1,522	1,611	1,255	1,338	1,569
SDQ Volume ($M)								
SDQ Volume	$558.9	$394.0	$321.7	$312.6	$294.2	$260.6	$315.8	$357.6
SDQ Volume for Loans with CE	$212.4	$153.6	$132.1	$137.6	$142.8	$152.2	$205.6	$230.9
SDQ Volume for Loans without CE	$346.5	$240.4	$189.6	$175.0	$151.4	$108.4	$110.3	$126.7

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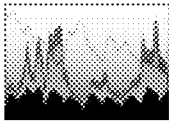

Single Family Conventional Book Characteristics
PHH CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	568,687	561,278	553,656	549,422	527,343	500,949	451,681	331,113
Book Volume ($B)	$81.5	$79.8	$78.2	$77.4	$72.8	$67.9	$60.5	$41.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	23.4%	23.6%	23.7%	23.7%	23.8%	23.7%	23.8%	15.6%
OLTV 60.01% - 70.00%	13.3%	13.5%	13.5%	13.6%	13.6%	13.6%	13.9%	10.9%
OLTV 70.01% - 75.00%	8.5%	8.5%	8.5%	8.5%	8.8%	9.4%	10.1%	11.1%
OLTV 75.01% - 80.00%	32.1%	31.8%	31.3%	31.1%	30.2%	29.4%	28.2%	30.4%
OLTV 80.01% - 90.00%	8.0%	8.1%	8.2%	8.3%	8.8%	9.1%	9.9%	14.3%
OLTV 90.01% - 95.00%	6.9%	7.0%	7.1%	7.3%	7.9%	8.5%	8.9%	13.3%
OLTV 95.01% - 97.00%	1.3%	1.3%	1.4%	1.4%	1.7%	2.0%	1.9%	1.9%
OLTV 97.01% - 100.00%	6.5%	6.3%	6.2%	6.1%	5.3%	4.4%	3.3%	2.5%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.5%	72.4%	72.4%	72.4%	72.3%	72.3%	72.0%	76.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.6%	13.3%	12.9%	12.5%	12.1%	11.8%	12.2%	8.8%
Comb LTV 60.01% - 70.00%	8.1%	7.9%	7.6%	7.4%	7.2%	7.1%	7.3%	5.8%
Comb LTV 70.01% - 75.00%	5.1%	5.0%	4.8%	4.6%	4.6%	5.0%	5.5%	6.8%
Comb LTV 75.01% - 80.00%	14.8%	14.2%	13.4%	12.9%	12.7%	13.0%	13.6%	19.7%
Comb LTV 80.01% - 90.00%	9.2%	8.9%	8.7%	8.5%	8.0%	8.1%	8.4%	10.0%
Comb LTV 90.01% - 95.00%	6.5%	6.3%	6.1%	5.9%	5.8%	6.3%	6.9%	10.3%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.7%	0.7%	0.8%	1.0%	1.3%	1.5%
Comb LTV 97.01% - 100.00%	6.5%	6.0%	5.6%	5.3%	3.9%	3.3%	2.7%	2.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	35.4%	37.5%	40.1%	42.0%	44.9%	44.3%	42.2%	34.7%
Wtd Avg Comb LTV	75.2%	75.0%	74.9%	74.8%	74.3%	74.4%	74.4%	78.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.7%	13.4%	13.0%	12.6%	12.2%	12.0%	12.5%	9.7%
Comb LTV 60.01% - 70.00%	8.2%	8.0%	7.7%	7.5%	7.3%	7.3%	7.5%	6.5%
Comb LTV 70.01% - 75.00%	5.2%	5.0%	4.9%	4.7%	4.7%	5.1%	5.7%	7.5%
Comb LTV 75.01% - 80.00%	14.9%	14.3%	13.6%	13.1%	12.9%	13.3%	14.1%	21.3%
Comb LTV 80.01% - 90.00%	9.3%	9.0%	8.8%	8.6%	8.1%	8.3%	8.8%	11.5%

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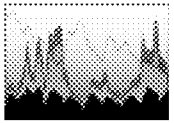

Single Family Conventional Book Characteristics
PHH CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	6.6%	6.4%	6.2%	6.0%	5.9%	6.5%	7.2%	11.7%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.8%	1.0%	1.3%	1.6%
Comb LTV 97.01% - 100.00%	6.5%	6.0%	5.6%	5.3%	3.9%	3.3%	2.7%	2.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.3%
Comb LTV Missing	34.9%	37.0%	39.5%	41.4%	44.0%	43.1%	40.1%	27.4%
Wtd Avg Comb LTV	75.2%	75.0%	74.9%	74.8%	74.3%	74.5%	74.6%	78.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	48.6%	50.6%	51.4%	52.6%	54.1%	45.1%	35.5%	27.0%
MTMLTV 60.01% - 70.00%	16.0%	16.4%	16.5%	16.7%	17.8%	20.5%	21.4%	20.3%
MTMLTV 70.01% - 75.00%	8.5%	8.4%	8.3%	8.2%	8.2%	10.3%	14.0%	14.1%
MTMLTV 75.01% - 80.00%	10.3%	10.1%	9.4%	8.9%	8.3%	9.6%	12.0%	16.5%
MTMLTV 80.01% - 90.00%	9.9%	8.7%	8.5%	8.1%	7.2%	8.9%	10.7%	13.9%
MTMLTV 90.01% - 95.00%	3.1%	2.9%	2.8%	2.7%	2.7%	3.3%	4.2%	5.6%
MTMLTV 95.01% - 97.00%	1.0%	0.9%	0.9%	0.8%	0.7%	0.9%	1.0%	1.3%
MTMLTV 97.01% - 100.00%	1.5%	1.3%	1.3%	1.2%	0.9%	1.1%	1.0%	1.1%
MTMLTV > 100.00%	1.2%	0.8%	0.8%	0.6%	0.2%	0.4%	0.2%	0.2%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	59.7%	58.6%	58.3%	57.7%	57.0%	60.9%	64.4%	68.2%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.7%	0.6%	0.6%	0.6%	0.6%	0.5%
FICO 550-579	1.0%	1.0%	1.0%	1.0%	1.1%	1.2%	1.2%	1.1%
FICO 580-619	3.3%	3.4%	3.5%	3.5%	3.6%	3.9%	4.0%	4.1%
FICO 620-659	8.3%	8.7%	8.9%	9.1%	9.5%	10.0%	10.1%	10.7%
FICO 660-699	15.9%	16.5%	16.7%	16.8%	17.1%	17.6%	17.6%	17.8%
FICO 700-739	20.8%	21.5%	21.8%	21.9%	22.1%	22.4%	22.6%	22.3%
FICO >= 740	45.3%	46.6%	46.9%	46.6%	45.5%	43.6%	43.1%	42.2%
FICO Missing	4.8%	1.6%	0.4%	0.4%	0.5%	0.7%	0.8%	1.2%
Wtd Avg FICO	725	725	724	724	722	720	719	718
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	66.3%	65.2%	63.8%	62.8%	59.9%	57.4%	58.4%	66.2%
Intermediate-term, fixed-rate	12.0%	12.5%	13.0%	13.4%	15.2%	17.3%	19.1%	15.8%
Adjustable-rate	10.9%	11.8%	12.7%	13.4%	16.1%	18.4%	16.1%	13.1%

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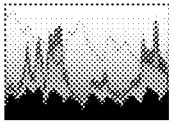

Single Family Conventional Book Characteristics
PHH CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	10.0%	10.1%	10.1%	10.1%	8.6%	6.9%	6.4%	4.9%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.7%	0.5%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.4%	89.4%	89.4%	89.4%	89.7%	90.3%	91.5%	94.0%
Second/Vacation Home	6.8%	6.8%	6.8%	6.9%	7.0%	7.4%	6.4%	4.2%
Investor Property	3.9%	3.8%	3.7%	3.7%	3.4%	2.4%	2.1%	1.7%
10-K Unit Type (Sums to 100%)								
1 Unit	97.7%	97.7%	97.7%	97.6%	97.5%	97.4%	97.6%	98.3%
2-4 Units	2.3%	2.3%	2.3%	2.4%	2.5%	2.6%	2.4%	1.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.7%	9.7%	9.7%	9.7%	9.7%	9.6%	9.0%	7.4%
Single Family Homes	90.3%	90.3%	90.3%	90.3%	90.3%	90.4%	91.0%	92.6%
Property Type (Sums to 100%)								
Manufactured	0.5%	0.5%	0.5%	0.5%	0.3%	0.1%	0.0%	0.0%
Condo/Coop	9.7%	9.7%	9.7%	9.7%	9.7%	9.6%	9.0%	7.4%
1 Unit	87.4%	87.4%	87.5%	87.4%	87.6%	87.7%	88.5%	90.9%
2-4 Units	2.3%	2.3%	2.3%	2.4%	2.5%	2.6%	2.4%	1.7%
Condo								
Condo	8.9%	9.0%	8.9%	8.9%	8.7%	8.7%	8.2%	7.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	54.4%	53.5%	52.9%	52.7%	50.3%	46.3%	41.5%	55.0%
Cash-Out Refinance	24.5%	24.8%	24.7%	24.5%	24.3%	24.5%	25.4%	19.4%
Other Refinance	21.1%	21.8%	22.4%	22.7%	25.4%	29.1%	33.1%	25.7%
Origination Type (Sums to 100%)								
TPO Broker	5.3%	5.1%	5.1%	5.0%	4.0%	2.4%	0.6%	1.8%
TPO Correspondent	6.8%	6.3%	6.1%	5.9%	4.2%	2.5%	1.3%	4.7%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.7%
Retail	87.8%	88.5%	88.8%	89.0%	91.7%	94.8%	97.8%	92.8%
Origination Year (Sums to 100%)								
< 2000	1.3%	1.4%	1.5%	1.6%	2.1%	3.0%	4.9%	16.7%
2000	0.2%	0.3%	0.3%	0.3%	0.4%	0.6%	1.3%	5.3%
2001	2.3%	2.4%	2.6%	2.8%	3.6%	5.4%	9.6%	32.6%
2002	6.9%	7.4%	8.0%	8.4%	10.9%	15.4%	24.2%	45.3%

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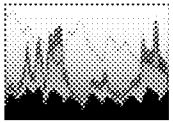

Single Family Conventional Book Characteristics
PHH CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	25.5%	27.1%	28.8%	30.1%	37.4%	48.9%	60.1%	0.0%
2004	15.3%	16.3%	17.3%	18.2%	22.6%	26.7%	0.0%	0.0%
2005	18.6%	19.7%	20.7%	21.5%	23.0%	0.0%	0.0%	0.0%
2006	16.4%	17.2%	17.9%	17.1%	0.0%	0.0%	0.0%	0.0%
2007	13.4%	8.1%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$155,435	$153,932	$152,529	$151,592	$146,607	$142,044	$138,454	$131,070
Loan Original Note Rate	5.97%	5.93%	5.90%	5.88%	5.75%	5.73%	5.83%	6.65%
Seasoning (Sums to 100%)								
Seasoned	1.1%	1.1%	0.8%	0.8%	0.5%	0.5%	0.4%	1.0%
Non-Seasoned	98.9%	98.9%	99.2%	99.2%	99.5%	99.5%	99.6%	99.0%
ACI								
ACI Probability	0.58%	0.52%	0.49%	0.47%	0.43%	0.40%	0.37%	0.33%
Wtd Avg ACI Score	721	724	726	726	728	729	730	726
Credit Premium								
Wtd Avg Credit Premium	-0.12	-0.12	-0.11	-0.11	-0.11	-0.11	-0.08	-0.04
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.8%	4.9%	5.1%	5.2%	5.7%	6.5%	7.6%	10.5%
DTI Ratio > 20 and <= 30	11.3%	11.6%	11.9%	12.2%	13.0%	14.1%	15.8%	22.3%
DTI Ratio > 30 and <= 40	13.7%	13.9%	14.0%	14.3%	14.9%	15.6%	16.8%	23.8%
DTI Ratio > 40 and <= 50	10.5%	10.5%	10.6%	10.8%	10.8%	10.8%	11.0%	14.0%
DTI Ratio > 50	8.6%	8.6%	8.7%	8.8%	8.8%	8.3%	8.1%	8.5%
DTI Ratio Missing	51.1%	50.5%	49.7%	48.7%	46.9%	44.7%	40.8%	21.0%
Wtd Avg DTI Ratio	37.2%	37.1%	37.0%	36.9%	36.5%	35.7%	34.9%	33.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.7%	8.9%	9.1%	9.2%	10.0%	11.0%	12.2%	12.6%
DTI Ratio > 20 and <= 30	21.8%	22.1%	22.4%	22.5%	23.5%	24.6%	26.0%	27.3%
DTI Ratio > 30 and <= 40	26.6%	26.6%	26.6%	26.5%	26.4%	26.4%	26.7%	28.8%
DTI Ratio > 40 and <= 50	21.5%	21.2%	20.9%	20.7%	19.5%	18.7%	17.5%	17.2%
DTI Ratio > 50	18.2%	17.8%	17.7%	17.5%	17.0%	15.9%	13.9%	11.2%
DTI Ratio Missing	3.2%	3.3%	3.3%	3.5%	3.6%	3.4%	3.6%	2.8%

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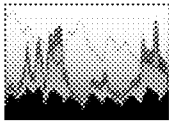

Single Family Conventional Book Characteristics
PHH CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	37.5%	37.3%	37.2%	37.1%	36.6%	35.9%	34.9%	34.1%
Origination Term (Sums to 100%)								
<= 15 Years	12.0%	12.5%	13.0%	13.4%	15.2%	17.3%	19.1%	15.8%
> 15 Years amd <= 25 Years	5.2%	5.3%	5.5%	5.5%	6.1%	6.6%	6.9%	4.9%
> 25 Years and <= 30 Years	82.6%	82.0%	81.4%	81.0%	78.7%	76.1%	74.0%	79.2%
> 30 Years	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	67.1%	65.7%	64.2%	63.1%	60.1%	57.5%	58.4%	66.2%
Intermediate-Term Fixed Rate (excl Balloon)	11.8%	12.2%	12.7%	13.1%	14.8%	16.8%	18.5%	15.2%
Adjustable Rate	20.9%	21.8%	22.8%	23.5%	24.7%	25.2%	22.5%	18.0%
Balloon	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.6%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	20.9%	21.7%	22.7%	23.4%	24.5%	24.9%	22.1%	17.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.5%	1.7%	1.9%	2.1%	2.9%	3.5%	3.0%	2.0%
- 5/1 Hybrid Arm	9.8%	10.2%	10.6%	10.9%	11.3%	10.6%	8.4%	6.8%
- 7/1 Hybrid Arm	6.5%	6.8%	7.1%	7.3%	7.8%	8.4%	8.6%	7.1%
- 10/1 Hybrid Arm	3.1%	3.1%	3.1%	3.1%	2.6%	2.3%	2.0%	1.9%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	10.7%	10.6%	10.5%	10.4%	8.8%	6.9%	6.4%	4.9%
- Interest Only ARM	10.0%	10.1%	10.1%	10.1%	8.6%	6.9%	6.4%	4.9%
- Interest Only FRM	0.7%	0.5%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%
Alt-A	1.5%	1.6%	1.1%	1.2%	0.7%	0.7%	0.5%	0.3%
- Alt-A Low/No Doc	1.0%	1.0%	0.6%	0.6%	0.4%	0.3%	0.2%	0.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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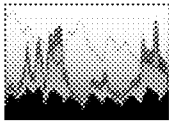

Single Family Conventional Book Characteristics
PHH CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.7%	0.8%	0.4%	0.4%	0.3%	0.2%	0.2%	0.1%
Alt-A Full Doc (by SFC)	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.3%	0.2%
My Community Mortgage	1.3%	1.3%	1.2%	1.1%	0.9%	1.0%	0.8%	0.4%
Non-Full Doc								
Non-Full Doc Total	4.5%	4.5%	4.1%	4.2%	3.9%	3.3%	3.3%	1.6%
- Select Lender Programs Non-Full Doc	3.5%	3.5%	3.5%	3.6%	3.5%	3.0%	3.2%	1.5%
- Other Low/No Doc	1.0%	1.0%	0.6%	0.6%	0.4%	0.3%	0.2%	0.1%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	44.9%	45.7%	47.0%	48.0%	50.7%	53.8%	57.0%	65.1%
Investor Channel	2.3%	2.4%	2.0%	2.0%	1.7%	1.2%	0.7%	1.1%
eChannel	51.7%	50.7%	49.7%	48.6%	45.6%	42.3%	37.8%	18.5%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.1%	1.2%	1.3%	1.4%	1.9%	2.7%	4.5%	15.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	9.6%	9.1%	8.6%	8.2%	6.4%	5.0%	3.7%	1.8%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- 75/25/00	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.9%	3.8%	3.7%	3.7%	3.3%	2.8%	2.3%	0.7%
- 80/15/05	2.3%	2.2%	2.0%	2.0%	1.7%	1.7%	1.3%	1.0%
- 80/20/00	1.6%	1.5%	1.3%	1.2%	0.6%	0.3%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	1.6%	1.5%	1.4%	1.3%	0.8%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	12.2%	11.9%	11.5%	11.2%	10.0%	9.5%	8.6%	5.5%

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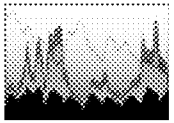

Single Family Conventional Book Characteristics
PHH CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- 80/10/10	4.2%	4.1%	4.0%	4.0%	3.5%	3.2%	2.7%	1.8%
- 80/15/05	2.4%	2.3%	2.1%	2.0%	1.8%	1.7%	1.4%	1.2%
- 80/20/00	1.7%	1.6%	1.4%	1.3%	0.6%	0.3%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.7%	3.8%	3.8%	3.8%	4.0%	4.2%	4.2%	2.2%
EA/TPR								
EA/TPR	1.3%	1.3%	1.3%	1.3%	1.2%	1.3%	1.4%	1.1%
- EA I	0.6%	0.6%	0.6%	0.6%	0.5%	0.6%	0.6%	0.6%
- EA/TPR II	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.4%	0.4%
- EA/TPR III	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.3%	0.2%
10-K Property Region (Sums to 100%)								
Midwest	17.7%	17.7%	17.8%	17.8%	17.7%	17.5%	18.0%	22.1%
Northeast	31.5%	31.7%	32.0%	32.2%	33.5%	35.0%	34.3%	27.5%
Southeast	24.5%	24.5%	24.4%	24.3%	23.8%	22.7%	22.1%	22.0%
Southwest	14.5%	14.3%	14.1%	14.0%	13.4%	12.7%	12.5%	13.8%
West	11.8%	11.7%	11.7%	11.7%	11.7%	12.2%	13.1%	14.7%
Census Region (Sums to 100%)								
New England	8.4%	8.4%	8.4%	8.4%	8.5%	9.1%	9.2%	6.6%
Middle Atlantic	22.5%	22.8%	23.0%	23.3%	24.4%	25.3%	24.6%	20.4%
East North Central	11.9%	11.8%	11.8%	11.7%	11.5%	11.3%	11.6%	14.0%
East South Central	3.5%	3.5%	3.5%	3.5%	3.3%	3.2%	3.1%	3.3%
South Atlantic	21.5%	21.5%	21.4%	21.4%	21.0%	20.0%	19.5%	19.2%
West North Central	8.3%	8.4%	8.5%	8.5%	8.5%	8.3%	8.4%	10.2%
West South Central	6.1%	6.1%	6.1%	6.1%	6.0%	5.9%	5.8%	6.4%
Mountain	7.8%	7.6%	7.5%	7.3%	6.8%	6.3%	6.3%	7.2%
Pacific	10.0%	9.9%	9.9%	9.9%	9.9%	10.5%	11.4%	12.7%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) NJ	9.5%	9.7%	9.8%	9.9%	10.6%	11.2%	11.1%	8.9%
02) NY	7.2%	7.3%	7.4%	7.5%	7.9%	8.4%	7.9%	5.9%
03) FL	7.1%	7.1%	7.1%	7.1%	6.9%	6.4%	6.1%	6.0%
04) CA	6.8%	6.8%	6.7%	6.8%	6.8%	7.4%	8.2%	8.6%
05) PA	5.8%	5.8%	5.8%	5.8%	5.9%	5.7%	5.5%	5.6%

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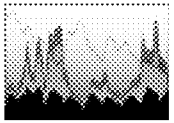

Single Family Conventional Book Characteristics
PHH CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) IL	4.4%	4.4%	4.4%	4.4%	4.4%	4.4%	4.5%	4.8%
07) TX	4.4%	4.4%	4.4%	4.4%	4.4%	4.3%	4.3%	4.7%
08) MN	4.2%	4.2%	4.3%	4.3%	4.5%	4.5%	4.5%	5.6%
09) VA	3.6%	3.6%	3.6%	3.6%	3.7%	3.7%	3.6%	3.6%
10) MA	3.2%	3.2%	3.2%	3.3%	3.4%	3.7%	3.8%	2.2%
Top 10 Sellers								
01) PHH CORPORATION	96.5%	96.2%	96.5%	96.3%	96.1%	96.1%	96.3%	96.4%
02) MERRILL LYNCH & CO INC	0.9%	1.0%	1.1%	1.2%	1.7%	2.0%	2.0%	2.0%
03) FIRST FINANCIAL BANCORP	0.5%	0.6%	0.6%	0.5%	0.5%	0.4%	0.4%	0.2%
04) LEHMAN BROTHERS HOLDINGS INC	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
05) PNC FINANCIAL SERVICES GROUP INC	0.4%	0.4%	0.5%	0.5%	0.0%	0.1%	0.2%	0.7%
06) MORGAN STANLEY & COMPANY INC	0.2%	0.2%	0.3%	0.3%	0.2%	0.1%	0.0%	0.0%
07) CUNA MUTUAL INSURANCE SOCIETY	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%
08) COLUMBIA CREDIT UNION	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.0%
09) UBS AG	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%
10) MID-ATLANTIC FEDERAL CREDIT UNION	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Top 10 Servicers								
01) PHH CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	85.8%	86.4%	86.8%	87.1%	88.3%	86.6%	84.2%	71.7%
Credit Enhancement	14.2%	13.6%	13.2%	12.9%	11.7%	13.4%	15.8%	28.3%
- Primary MI Only	9.2%	9.1%	9.1%	9.2%	9.3%	10.6%	12.7%	23.1%
- Pool Policy Only	0.2%	0.2%	0.3%	0.3%	0.2%	0.1%	0.1%	0.2%
- Pool Policy and Primary MI	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.6%
- Full Recourse	3.7%	3.2%	2.7%	2.3%	1.0%	1.6%	1.8%	2.7%
- Shared Arrangement	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	1.7%

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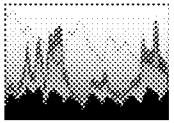

Single Family Conventional Book Characteristics
PHH CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only with Credit Enhancement	11.4%	11.0%	10.9%	10.9%	12.3%	13.6%	16.8%	36.4%
Alt-A with Credit Enhancement	25.4%	25.5%	30.8%	31.0%	43.5%	28.8%	18.9%	32.9%
Economic Fees and Gap								
Wtd Avg Economic Gap	-1.06	-0.63	0.10	0.59	2.32	2.00	0.75	-4.42
Wtd Avg Economic Model Fee	31.02	30.62	30.11	29.71	27.77	25.71	21.66	24.49
Wtd Avg Charged Fee	29.96	29.99	30.20	30.30	30.09	27.71	22.41	20.08
Appraisal Waivers								
Appraisal Waiver	23.9%	23.8%	23.5%	23.1%	22.5%	22.9%	23.2%	11.7%
Serious Delinquent Loans								
SDQ Rate All Loans	0.61%	0.50%	0.45%	0.49%	0.55%	0.39%	0.40%	0.33%
- SDQ Rate for Loans with CE	1.82%	1.58%	1.50%	1.68%	2.19%	1.51%	1.39%	0.69%
- SDQ Rate for Loans without CE	0.38%	0.30%	0.27%	0.28%	0.30%	0.19%	0.19%	0.19%
SDQ Rate Excl. Katrina Loans	0.60%	0.49%	0.45%	0.48%	0.46%	0.39%	0.40%	0.33%
SDQ Rate for Katrina Loans	1.06%	1.07%	0.81%	1.37%	8.03%	0.62%	0.63%	0.51%
Serious Delinquent Loans								
SDQ Loan Count	3,434	2,768	2,483	2,662	2,907	1,953	1,787	1,070
SDQ Count for Loans with CE	1,629	1,352	1,228	1,335	1,532	1,133	1,093	625
SDQ Count for Loans without CE	1,805	1,416	1,255	1,327	1,375	820	694	445
SDQ Volume ($M)								
SDQ Volume	$409.5	$319.3	$280.2	$295.4	$305.6	$201.4	$179.6	$106.8
SDQ Volume for Loans with CE	$177.6	$143.8	$128.9	$137.3	$156.6	$117.8	$110.7	$65.5
SDQ Volume for Loans without CE	$231.9	$175.6	$151.3	$158.1	$149.0	$83.6	$68.9	$41.3

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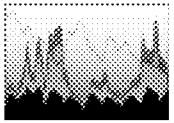

Single Family Conventional Book Characteristics
SUNTRUST BANKS INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	448,589	414,875	381,388	366,012	287,938	253,107	222,800	114,246
Book Volume ($B)	$65.9	$59.5	$53.2	$50.3	$36.8	$31.5	$28.1	$12.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	20.9%	22.1%	23.0%	23.3%	25.1%	25.3%	25.3%	20.0%
OLTV 60.01% - 70.00%	15.2%	15.8%	16.2%	16.4%	17.5%	17.5%	17.8%	15.4%
OLTV 70.01% - 75.00%	10.4%	10.0%	9.8%	9.9%	10.4%	10.8%	11.5%	12.5%
OLTV 75.01% - 80.00%	36.6%	37.1%	37.2%	36.8%	33.4%	32.2%	30.9%	30.4%
OLTV 80.01% - 90.00%	6.0%	6.1%	6.2%	6.4%	7.1%	7.5%	7.9%	10.7%
OLTV 90.01% - 95.00%	2.6%	2.5%	2.6%	2.7%	3.2%	3.6%	4.0%	6.9%
OLTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.6%	0.6%	0.8%	1.0%	2.2%
OLTV 97.01% - 100.00%	7.7%	6.0%	4.4%	3.9%	2.8%	2.3%	1.5%	1.8%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.6%	71.7%	71.1%	70.9%	70.0%	69.9%	69.8%	72.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.2%	20.3%	21.0%	21.3%	22.5%	22.4%	22.6%	15.1%
Comb LTV 60.01% - 70.00%	14.1%	14.8%	15.1%	15.3%	16.3%	16.2%	16.3%	11.0%
Comb LTV 70.01% - 75.00%	8.7%	8.9%	9.1%	9.2%	9.8%	10.0%	10.5%	8.1%
Comb LTV 75.01% - 80.00%	23.4%	23.8%	24.1%	24.0%	24.1%	25.0%	26.2%	21.3%
Comb LTV 80.01% - 90.00%	12.2%	12.0%	12.0%	12.0%	12.0%	11.4%	9.9%	7.1%
Comb LTV 90.01% - 95.00%	7.3%	7.0%	7.3%	7.5%	7.6%	7.1%	5.4%	3.7%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	1.0%	1.9%
Comb LTV 97.01% - 100.00%	13.8%	11.8%	9.8%	8.9%	5.0%	3.6%	2.3%	2.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.8%	0.9%	1.1%	1.3%	2.2%	3.5%	5.8%	29.7%
Wtd Avg Comb LTV	75.8%	74.9%	74.2%	73.9%	72.5%	72.0%	71.0%	72.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.3%	20.4%	21.1%	21.3%	22.6%	22.6%	22.9%	16.2%
Comb LTV 60.01% - 70.00%	14.2%	14.8%	15.2%	15.4%	16.4%	16.3%	16.5%	12.1%
Comb LTV 70.01% - 75.00%	8.7%	8.9%	9.1%	9.3%	9.9%	10.2%	10.8%	9.5%
Comb LTV 75.01% - 80.00%	23.4%	23.9%	24.2%	24.2%	24.3%	25.3%	26.7%	23.9%
Comb LTV 80.01% - 90.00%	12.2%	12.0%	12.0%	12.1%	12.1%	11.5%	10.1%	8.7%

FM-FCIC_00043037

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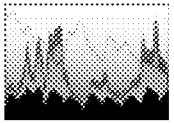

Single Family Conventional Book Characteristics
SUNTRUST BANKS INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.3%	7.0%	7.3%	7.5%	7.7%	7.2%	5.6%	4.7%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	1.0%	2.0%
Comb LTV 97.01% - 100.00%	13.8%	11.8%	9.8%	8.9%	5.0%	3.6%	2.3%	2.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.6%	0.7%	0.8%	0.9%	1.5%	2.5%	4.1%	20.7%
Wtd Avg Comb LTV	75.8%	74.9%	74.2%	73.9%	72.5%	72.0%	71.1%	73.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	39.1%	43.6%	47.2%	49.8%	58.8%	51.3%	38.0%	40.2%
MTMLTV 60.01% - 70.00%	15.3%	16.3%	16.6%	16.9%	18.4%	21.8%	23.1%	20.3%
MTMLTV 70.01% - 75.00%	10.2%	10.1%	9.7%	9.6%	8.7%	10.1%	14.8%	11.0%
MTMLTV 75.01% - 80.00%	13.4%	13.7%	12.8%	12.0%	7.3%	8.2%	12.9%	14.8%
MTMLTV 80.01% - 90.00%	12.0%	9.4%	8.7%	7.6%	4.1%	5.3%	7.4%	8.4%
MTMLTV 90.01% - 95.00%	2.7%	2.0%	1.7%	1.5%	1.2%	1.3%	2.1%	2.9%
MTMLTV 95.01% - 97.00%	1.1%	0.8%	0.6%	0.5%	0.3%	0.4%	0.4%	0.9%
MTMLTV 97.01% - 100.00%	2.9%	2.6%	1.5%	1.1%	0.4%	0.6%	0.4%	1.0%
MTMLTV > 100.00%	2.9%	1.1%	0.9%	0.6%	0.1%	0.2%	0.1%	0.2%
MTMLTV Missing	0.3%	0.4%	0.4%	0.5%	0.7%	0.9%	0.8%	0.2%
Wtg Avg MTMLTV	64.1%	61.4%	59.6%	58.3%	54.2%	57.8%	62.5%	62.7%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.5%	0.5%	0.4%	0.5%	0.5%	0.8%
FICO 550-579	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	1.6%
FICO 580-619	4.3%	4.1%	4.1%	4.0%	4.1%	4.2%	4.1%	6.0%
FICO 620-659	10.2%	10.1%	10.0%	10.0%	10.0%	10.2%	10.2%	13.3%
FICO 660-699	18.2%	18.3%	18.3%	18.2%	17.4%	17.4%	17.4%	18.7%
FICO 700-739	22.4%	22.3%	22.4%	22.4%	22.4%	22.7%	22.7%	21.5%
FICO >= 740	43.3%	43.6%	43.7%	43.8%	44.5%	43.5%	43.3%	35.5%
FICO Missing	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.7%	2.7%
Wtd Avg FICO	721	721	721	721	722	720	720	708
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	68.7%	68.6%	67.9%	67.4%	65.7%	63.3%	64.6%	70.7%
Intermediate-term, fixed-rate	14.9%	16.6%	18.4%	19.5%	26.2%	31.5%	32.1%	23.7%
Adjustable-rate	3.5%	3.6%	4.1%	4.4%	4.7%	4.5%	3.2%	5.6%

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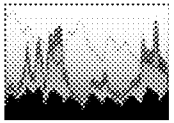

Single Family Conventional Book Characteristics
SUNTRUST BANKS INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	3.8%	3.4%	3.3%	3.2%	1.7%	0.4%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	9.1%	7.7%	6.4%	5.5%	1.7%	0.3%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	86.5%	86.7%	86.8%	87.1%	88.9%	90.0%	90.7%	90.1%
Second/Vacation Home	6.2%	6.2%	6.3%	6.2%	5.3%	4.7%	4.2%	3.7%
Investor Property	7.2%	7.1%	6.9%	6.8%	5.8%	5.3%	5.1%	6.2%
10-K Unit Type (Sums to 100%)								
1 Unit	98.2%	98.1%	98.1%	98.2%	98.2%	98.0%	97.9%	97.3%
2-4 Units	1.8%	1.9%	1.9%	1.8%	1.8%	2.0%	2.1%	2.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.3%	7.9%	7.6%	7.4%	6.4%	5.9%	5.9%	5.9%
Single Family Homes	91.7%	92.1%	92.4%	92.6%	93.6%	94.1%	94.1%	94.1%
Property Type (Sums to 100%)								
Manufactured	0.3%	0.4%	0.4%	0.4%	0.5%	0.6%	0.7%	0.8%
Condo/Coop	8.3%	7.9%	7.6%	7.4%	6.4%	5.9%	5.9%	5.9%
1 Unit	89.5%	89.9%	90.2%	90.3%	91.3%	91.5%	91.3%	90.6%
2-4 Units	1.8%	1.9%	1.9%	1.8%	1.8%	2.0%	2.1%	2.7%
Condo								
Condo	8.3%	7.9%	7.6%	7.4%	6.4%	5.9%	5.9%	5.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	48.1%	45.3%	43.6%	43.0%	35.7%	30.7%	27.0%	41.1%
Cash-Out Refinance	30.4%	31.9%	32.6%	32.5%	32.1%	31.0%	31.9%	28.7%
Other Refinance	21.6%	22.8%	23.8%	24.5%	32.2%	38.3%	41.1%	30.1%
Origination Type (Sums to 100%)								
TPO Broker	31.0%	29.8%	28.2%	27.7%	26.8%	27.0%	28.5%	29.7%
TPO Correspondent	25.4%	25.2%	24.5%	25.1%	27.7%	28.1%	28.8%	28.2%
Undesignated	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%	1.2%
Retail	43.6%	45.0%	47.2%	47.1%	45.4%	44.8%	42.3%	41.0%
Origination Year (Sums to 100%)								
< 2000	0.9%	1.0%	1.2%	1.4%	2.4%	3.9%	6.3%	31.1%
2000	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.8%	5.9%
2001	0.3%	0.3%	0.4%	0.4%	0.7%	1.2%	2.2%	11.3%
2002	4.7%	5.5%	6.4%	7.1%	11.4%	17.9%	27.5%	51.6%

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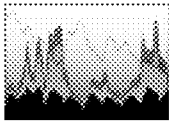

Single Family Conventional Book Characteristics
SUNTRUST BANKS INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	15.8%	18.2%	21.2%	23.3%	36.7%	53.9%	63.1%	0.0%
2004	8.9%	10.4%	12.1%	13.3%	21.5%	22.7%	0.0%	0.0%
2005	17.5%	20.1%	23.4%	25.7%	27.0%	0.0%	0.0%	0.0%
2006	23.7%	27.3%	31.3%	28.7%	0.0%	0.0%	0.0%	0.0%
2007	28.1%	17.0%	3.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$156,892	$153,302	$149,596	$147,346	$136,934	$131,644	$131,276	$115,744
Loan Original Note Rate	6.14%	6.07%	6.04%	6.01%	5.73%	5.75%	5.86%	6.83%
Seasoning (Sums to 100%)								
Seasoned	0.8%	1.0%	1.2%	1.4%	0.5%	0.8%	0.9%	3.2%
Non-Seasoned	99.2%	99.0%	98.8%	98.6%	99.5%	99.2%	99.1%	96.8%
ACI								
ACI Probability	0.60%	0.55%	0.49%	0.47%	0.37%	0.35%	0.36%	0.47%
Wtd Avg ACI Score	716	718	720	721	727	728	728	715
Credit Premium								
Wtd Avg Credit Premium	-0.09	-0.12	-0.11	-0.10	-0.11	-0.09	-0.04	0.00
Credit Premium > 1.5	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.8%	9.4%	10.0%	10.4%	12.6%	13.4%	13.4%	9.5%
DTI Ratio > 20 and <= 30	18.7%	19.5%	20.2%	20.7%	23.0%	23.3%	23.4%	22.6%
DTI Ratio > 30 and <= 40	26.3%	26.6%	26.6%	26.6%	26.6%	26.5%	27.0%	29.4%
DTI Ratio > 40 and <= 50	23.5%	22.8%	22.1%	21.7%	19.2%	18.6%	18.2%	19.7%
DTI Ratio > 50	19.2%	18.0%	17.2%	16.7%	15.0%	14.7%	14.1%	14.2%
DTI Ratio Missing	3.5%	3.7%	3.9%	3.9%	3.4%	3.6%	4.0%	4.6%
Wtd Avg DTI Ratio	38.3%	37.7%	37.3%	37.0%	35.6%	35.3%	35.1%	36.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.8%	9.4%	10.0%	10.4%	12.6%	13.4%	13.4%	9.5%
DTI Ratio > 20 and <= 30	18.7%	19.5%	20.2%	20.7%	23.0%	23.3%	23.4%	22.6%
DTI Ratio > 30 and <= 40	26.3%	26.6%	26.6%	26.6%	26.6%	26.5%	27.0%	29.4%
DTI Ratio > 40 and <= 50	23.5%	22.8%	22.1%	21.7%	19.2%	18.6%	18.2%	19.7%
DTI Ratio > 50	19.2%	18.0%	17.2%	16.7%	15.0%	14.7%	14.1%	14.2%
DTI Ratio Missing	3.5%	3.7%	3.9%	3.9%	3.4%	3.6%	4.0%	4.6%

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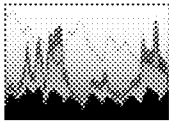

Single Family Conventional Book Characteristics
SUNTRUST BANKS INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	38.3%	37.7%	37.3%	37.0%	35.6%	35.3%	35.1%	36.2%
Origination Term (Sums to 100%)								
<= 15 Years	14.9%	16.6%	18.4%	19.5%	26.2%	31.5%	32.1%	23.7%
> 15 Years amd <= 25 Years	3.3%	3.6%	3.8%	3.9%	4.6%	4.4%	4.5%	7.0%
> 25 Years and <= 30 Years	81.1%	79.4%	77.6%	76.6%	69.2%	64.0%	63.4%	69.3%
> 30 Years	0.7%	0.4%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	77.8%	76.4%	74.3%	73.0%	67.4%	63.5%	64.6%	70.7%
Intermediate-Term Fixed Rate (excl Balloon)	14.4%	16.1%	17.7%	18.7%	25.0%	29.7%	29.5%	20.4%
Adjustable Rate	7.3%	7.0%	7.3%	7.6%	6.4%	4.9%	3.2%	5.6%
Balloon	0.5%	0.6%	0.7%	0.7%	1.2%	1.9%	2.6%	3.3%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.7%	0.4%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	7.2%	6.9%	7.2%	7.5%	6.2%	4.6%	2.8%	4.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.2%	1.4%	1.6%	1.7%	1.7%	1.0%	0.1%	0.6%
- 5/1 Hybrid Arm	3.5%	3.3%	3.5%	3.6%	2.7%	1.3%	0.4%	2.0%
- 7/1 Hybrid Arm	2.1%	2.0%	2.0%	1.9%	1.9%	2.3%	2.3%	1.4%
- 10/1 Hybrid Arm	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	12.9%	11.2%	9.7%	8.7%	3.4%	0.7%	0.0%	0.0%
- Interest Only ARM	3.8%	3.4%	3.3%	3.2%	1.7%	0.4%	0.0%	0.0%
- Interest Only FRM	9.1%	7.7%	6.4%	5.5%	1.7%	0.3%	0.0%	0.0%
Alt-A	9.3%	9.9%	10.0%	9.6%	4.5%	2.6%	2.7%	3.3%
- Alt-A Low/No Doc	6.0%	6.4%	6.4%	5.9%	3.8%	2.6%	2.6%	3.0%
- Alt-A No Disclosure	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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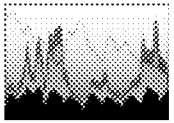

Single Family Conventional Book Characteristics
SUNTRUST BANKS INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.1%	1.1%	1.2%	1.2%	0.7%	0.2%	0.2%	0.2%
- Alt-A SISA	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.6%	1.7%	1.6%	1.5%	1.1%	0.7%	0.7%	0.8%
- Alt-A Stated Income	3.2%	3.4%	3.4%	3.2%	2.1%	1.7%	1.7%	2.0%
Alt-A Full Doc (by SFC)	2.1%	2.4%	2.8%	2.9%	0.6%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	1.2%	1.0%	0.9%	0.8%	0.1%	0.0%	0.0%	0.3%
My Community Mortgage	3.0%	1.9%	0.7%	0.3%	0.1%	0.1%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	22.2%	19.8%	16.3%	14.0%	6.2%	2.9%	2.6%	3.0%
- Select Lender Programs Non-Full Doc	16.2%	13.3%	10.0%	8.1%	2.4%	0.3%	0.0%	0.0%
- Other Low/No Doc	6.0%	6.4%	6.4%	5.9%	3.8%	2.6%	2.6%	3.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	92.0%	91.3%	91.1%	91.4%	95.4%	96.3%	94.1%	70.9%
Investor Channel	7.2%	7.8%	7.8%	7.5%	2.5%	0.4%	0.5%	1.7%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.8%	0.9%	1.1%	1.2%	2.1%	3.3%	5.4%	27.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	19.6%	19.0%	18.7%	18.5%	15.4%	13.4%	11.6%	8.0%
- 75/20/05	1.3%	1.2%	1.2%	1.2%	1.2%	1.3%	1.3%	0.8%
- 75/25/00	0.9%	0.4%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.2%	5.1%	5.1%	5.1%	5.1%	5.2%	4.7%	2.0%
- 80/15/05	6.4%	6.6%	6.8%	6.7%	5.6%	5.4%	4.8%	4.6%
- 80/20/00	2.7%	2.7%	2.7%	2.5%	1.8%	1.3%	0.9%	0.5%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.0%	3.0%	2.9%	2.9%	1.6%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	22.9%	22.7%	22.8%	22.8%	21.1%	20.6%	19.1%	12.6%

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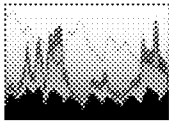

Single Family Conventional Book Characteristics
SUNTRUST BANKS INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	1.4%	1.3%	1.3%	1.3%	1.3%	1.4%	1.4%	0.9%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- 80/10/10	5.9%	5.9%	5.9%	5.9%	5.8%	5.9%	5.5%	2.7%
- 80/15/05	6.7%	6.9%	7.1%	7.1%	5.9%	5.7%	5.1%	4.7%
- 80/20/00	4.2%	3.8%	3.4%	3.2%	2.0%	1.4%	0.9%	0.5%
- 90/05/05	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	4.5%	4.7%	5.0%	5.1%	5.9%	6.1%	6.0%	3.7%
EA/TPR								
EA/TPR	3.1%	2.9%	2.8%	2.7%	2.3%	2.3%	2.6%	4.7%
- EA I	1.3%	1.3%	1.3%	1.2%	1.0%	1.0%	1.1%	2.1%
- EA/TPR II	0.9%	0.8%	0.8%	0.8%	0.6%	0.7%	0.8%	1.7%
- EA/TPR III	0.9%	0.8%	0.8%	0.8%	0.7%	0.7%	0.7%	0.9%
10-K Property Region (Sums to 100%)								
Midwest	7.8%	7.7%	7.6%	7.9%	8.5%	8.6%	9.1%	7.7%
Northeast	6.3%	6.3%	6.2%	6.3%	6.5%	7.2%	7.7%	8.4%
Southeast	61.4%	62.3%	63.6%	62.7%	60.1%	58.0%	55.5%	57.3%
Southwest	11.4%	11.1%	10.6%	10.9%	11.8%	11.9%	11.5%	9.8%
West	13.0%	12.6%	12.0%	12.3%	13.1%	14.2%	16.2%	16.8%
Census Region (Sums to 100%)								
New England	2.6%	2.6%	2.5%	2.5%	2.6%	3.0%	3.2%	3.3%
Middle Atlantic	3.2%	3.2%	3.2%	3.3%	3.4%	3.6%	3.9%	4.6%
East North Central	5.6%	5.6%	5.5%	5.7%	6.0%	6.2%	6.9%	5.9%
East South Central	6.9%	6.9%	6.9%	6.7%	6.6%	6.2%	5.7%	5.8%
South Atlantic	54.9%	55.8%	57.2%	56.4%	54.0%	52.4%	50.4%	52.1%
West North Central	4.5%	4.5%	4.3%	4.5%	5.1%	4.9%	4.8%	3.9%
West South Central	3.5%	3.3%	3.1%	3.2%	3.8%	3.8%	3.3%	3.0%
Mountain	7.5%	7.3%	7.0%	7.3%	7.4%	7.6%	7.6%	6.2%
Pacific	11.2%	10.8%	10.3%	10.5%	11.2%	12.2%	14.2%	15.3%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) FL	20.5%	20.6%	20.7%	20.1%	17.8%	17.0%	15.6%	15.9%
02) VA	11.6%	12.2%	13.0%	13.3%	14.3%	15.0%	14.9%	15.6%
03) GA	9.7%	9.8%	9.9%	9.7%	8.9%	8.0%	7.5%	7.2%
04) CA	7.9%	7.8%	7.4%	7.6%	7.9%	8.7%	10.7%	12.5%
05) NC	5.0%	4.9%	5.0%	4.8%	4.4%	3.8%	3.8%	4.5%

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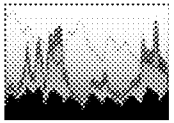

Single Family Conventional Book Characteristics
SUNTRUST BANKS INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) TN	5.0%	5.1%	5.1%	5.0%	5.0%	4.8%	4.4%	4.4%
07) MD	4.8%	5.0%	5.2%	5.2%	5.6%	6.0%	6.1%	6.0%
08) AZ	2.5%	2.5%	2.4%	2.4%	2.2%	2.1%	2.2%	1.3%
09) TX	2.4%	2.2%	2.1%	2.1%	2.6%	2.7%	2.1%	2.1%
10) SC	2.1%	2.0%	2.1%	2.1%	1.7%	1.3%	1.2%	1.5%
Top 10 Sellers								
01) SUNTRUST BANKS INC	99.3%	99.2%	99.4%	99.3%	99.3%	99.6%	99.4%	98.0%
02) CREDIT SUISSE GROUP	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
03) BEAR STEARNS COMPANIES INC	0.2%	0.2%	0.2%	0.3%	0.4%	0.0%	0.0%	0.0%
04) WACHOVIA CORPORATION	0.1%	0.1%	0.2%	0.2%	0.0%	0.0%	0.0%	0.3%
05) BANK OF AMERICA CORPORATION	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
06) LEHMAN BROTHERS HOLDINGS INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
07) INDYMAC BANCORP INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
08) GOLDMAN SACHS GROUP INC (THE)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
09) AMERICAN FEDERAL BANK FSB	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
10) CRESTAR BANK FSB	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
Top 10 Servicers								
01) SUNTRUST BANKS INC	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	81.8%	83.4%	85.0%	85.7%	88.0%	88.2%	87.0%	71.9%
Credit Enhancement	18.2%	16.6%	15.0%	14.3%	12.0%	11.8%	13.0%	28.1%
- Primary MI Only	15.1%	13.0%	11.5%	11.0%	10.2%	10.1%	10.0%	12.7%
- Pool Policy Only	2.9%	3.3%	3.2%	2.9%	1.2%	0.9%	1.4%	8.1%
- Pool Policy and Primary MI	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	1.0%	5.3%
- Full Recourse	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
- Shared Arrangement	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	1.7%

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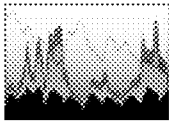

Single Family Conventional Book Characteristics
SUNTRUST BANKS INC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	7.6%	7.6%	7.6%	6.0%	4.6%	10.7%	11.5%	9.1%
Interest Only with Credit Enhancement	27.0%	27.6%	26.4%	25.1%	13.8%	8.3%		
Alt-A with Credit Enhancement	33.4%	35.8%	34.0%	31.4%	21.4%	7.2%	8.5%	12.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.00	-2.47	-0.83	-0.25	2.41	1.49	0.61	-3.48
Wtd Avg Economic Model Fee	29.46	27.33	25.34	24.52	21.06	21.48	21.65	26.93
Wtd Avg Charged Fee	25.46	24.86	24.51	24.27	23.46	22.96	22.25	23.44
Appraisal Waivers								
Appraisal Waiver	2.3%	1.9%	1.4%	1.2%	0.1%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.62%	0.45%	0.37%	0.32%	0.29%	0.29%	0.25%	0.37%
- SDQ Rate for Loans with CE	2.11%	1.64%	1.44%	1.22%	1.22%	1.24%	1.05%	0.88%
- SDQ Rate for Loans without CE	0.29%	0.21%	0.18%	0.17%	0.15%	0.14%	0.11%	0.18%
SDQ Rate Excl. Katrina Loans	0.62%	0.45%	0.37%	0.32%	0.29%	0.29%	0.25%	0.37%
SDQ Rate for Katrina Loans	1.12%	0.27%	1.54%	0.50%	2.48%	0.31%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	2,776	1,844	1,401	1,175	840	715	548	412
SDQ Count for Loans with CE	1,723	1,138	834	648	457	410	340	271
SDQ Count for Loans without CE	1,053	706	567	527	383	305	208	141
SDQ Volume ($M)								
SDQ Volume	$424.4	$266.1	$188.5	$149.6	$93.0	$71.2	$55.6	$37.6
SDQ Volume for Loans with CE	$270.2	$169.0	$118.3	$85.1	$50.9	$41.4	$36.2	$27.8
SDQ Volume for Loans without CE	$154.3	$97.1	$70.3	$64.5	$42.2	$29.8	$19.4	$9.8

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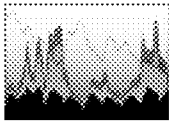

Single Family Conventional Book Characteristics
FIRST HORIZON NATIONAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	438,571	429,187	424,801	423,041	414,874	411,521	353,863	206,498
Book Volume ($B)	$65.2	$63.2	$62.2	$61.7	$59.7	$59.0	$50.2	$27.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	19.8%	20.5%	21.1%	21.4%	22.9%	23.8%	24.9%	18.4%
OLTV 60.01% - 70.00%	14.7%	15.1%	15.4%	15.5%	16.2%	16.4%	16.9%	14.0%
OLTV 70.01% - 75.00%	10.0%	9.9%	9.9%	9.9%	10.2%	10.6%	11.4%	12.9%
OLTV 75.01% - 80.00%	37.3%	37.7%	38.1%	38.1%	37.1%	35.0%	32.3%	34.5%
OLTV 80.01% - 90.00%	6.4%	6.4%	6.4%	6.4%	6.8%	7.5%	8.1%	10.8%
OLTV 90.01% - 95.00%	3.6%	3.4%	3.4%	3.4%	3.5%	4.0%	4.3%	6.9%
OLTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%	1.4%
OLTV 97.01% - 100.00%	7.6%	6.4%	5.1%	4.7%	2.8%	2.0%	1.3%	1.1%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.2%	72.6%	72.1%	71.9%	70.9%	70.6%	70.0%	73.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.4%	18.1%	18.6%	18.8%	20.2%	20.8%	21.6%	14.7%
Comb LTV 60.01% - 70.00%	13.6%	13.9%	14.2%	14.4%	15.0%	15.1%	15.3%	11.2%
Comb LTV 70.01% - 75.00%	8.7%	8.9%	9.1%	9.1%	9.6%	10.0%	10.5%	10.0%
Comb LTV 75.01% - 80.00%	24.2%	24.7%	25.1%	25.2%	25.8%	25.8%	25.4%	23.8%
Comb LTV 80.01% - 90.00%	14.3%	14.3%	14.3%	14.3%	13.9%	13.1%	12.3%	11.9%
Comb LTV 90.01% - 95.00%	9.6%	9.5%	9.5%	9.4%	8.8%	8.6%	7.7%	8.0%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.9%
Comb LTV 97.01% - 100.00%	10.8%	9.2%	7.8%	7.3%	4.9%	4.1%	2.7%	1.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.8%	0.9%	0.9%	1.0%	1.3%	2.0%	3.8%	17.8%
Wtd Avg Comb LTV	76.5%	75.8%	75.3%	75.1%	73.8%	73.3%	72.3%	74.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.5%	18.1%	18.6%	18.9%	20.3%	21.0%	21.8%	15.8%
Comb LTV 60.01% - 70.00%	13.6%	14.0%	14.3%	14.4%	15.1%	15.2%	15.6%	12.3%
Comb LTV 70.01% - 75.00%	8.8%	9.0%	9.2%	9.2%	9.7%	10.1%	10.8%	11.3%
Comb LTV 75.01% - 80.00%	24.3%	24.8%	25.3%	25.4%	26.0%	26.1%	26.0%	26.7%
Comb LTV 80.01% - 90.00%	14.4%	14.4%	14.4%	14.3%	14.0%	13.3%	12.6%	13.4%

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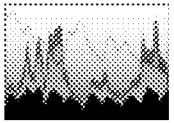

Single Family Conventional Book Characteristics
FIRST HORIZON NATIONAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	9.6%	9.5%	9.5%	9.4%	8.9%	8.7%	7.9%	9.0%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%	1.1%
Comb LTV 97.01% - 100.00%	10.8%	9.2%	7.8%	7.3%	4.9%	4.1%	2.7%	1.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Comb LTV Missing	0.4%	0.4%	0.5%	0.5%	0.7%	1.0%	2.0%	8.7%
Wtd Avg Comb LTV	76.5%	75.8%	75.3%	75.1%	73.9%	73.3%	72.4%	74.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	48.4%	51.4%	52.6%	54.3%	55.5%	45.1%	35.1%	30.4%
MTMLTV 60.01% - 70.00%	16.2%	16.9%	17.4%	17.7%	19.7%	22.2%	22.6%	18.8%
MTMLTV 70.01% - 75.00%	8.8%	8.8%	8.8%	8.8%	9.3%	11.8%	15.0%	14.0%
MTMLTV 75.01% - 80.00%	9.7%	9.4%	9.3%	8.8%	8.6%	11.1%	15.4%	21.5%
MTMLTV 80.01% - 90.00%	8.3%	6.7%	6.4%	5.7%	4.2%	6.4%	7.9%	10.2%
MTMLTV 90.01% - 95.00%	2.6%	2.1%	1.8%	1.6%	1.1%	1.6%	2.3%	3.3%
MTMLTV 95.01% - 97.00%	1.0%	0.9%	0.7%	0.6%	0.3%	0.4%	0.4%	0.6%
MTMLTV 97.01% - 100.00%	2.5%	2.2%	1.6%	1.5%	0.7%	0.6%	0.5%	0.6%
MTMLTV > 100.00%	2.1%	1.1%	1.0%	0.7%	0.1%	0.2%	0.2%	0.2%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%	0.4%
Wtg Avg MTMLTV	60.0%	58.3%	57.6%	56.8%	55.8%	60.1%	63.8%	66.5%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%
FICO 550-579	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	1.1%
FICO 580-619	3.6%	3.5%	3.2%	3.2%	3.0%	3.0%	2.8%	4.0%
FICO 620-659	10.5%	10.3%	10.1%	10.1%	10.1%	10.4%	10.2%	12.0%
FICO 660-699	17.5%	17.4%	17.5%	17.6%	17.8%	18.3%	18.1%	19.2%
FICO 700-739	23.4%	23.5%	23.8%	23.8%	24.0%	24.2%	24.1%	24.0%
FICO >= 740	43.7%	44.1%	44.2%	44.1%	44.0%	42.8%	43.1%	37.8%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	1.2%
Wtd Avg FICO	721	722	723	722	722	721	721	714
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	67.7%	66.7%	66.0%	65.1%	60.7%	59.0%	59.6%	69.3%
Intermediate-term, fixed-rate	15.4%	16.4%	17.3%	18.1%	21.5%	25.1%	28.2%	22.1%
Adjustable-rate	8.1%	8.9%	9.8%	10.5%	13.1%	13.7%	11.9%	8.5%

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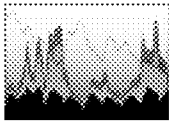

Single Family Conventional Book Characteristics
FIRST HORIZON NATIONAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	4.7%	4.8%	4.8%	5.0%	4.6%	2.2%	0.4%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	4.1%	3.1%	2.1%	1.3%	0.1%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.9%	91.0%	91.0%	91.0%	91.5%	92.3%	92.9%	92.9%
Second/Vacation Home	4.5%	4.5%	4.5%	4.5%	4.1%	3.5%	3.1%	3.4%
Investor Property	4.6%	4.5%	4.5%	4.5%	4.4%	4.2%	4.0%	3.7%
10-K Unit Type (Sums to 100%)								
1 Unit	98.1%	98.1%	98.1%	98.0%	97.9%	97.8%	97.9%	98.0%
2-4 Units	1.9%	1.9%	1.9%	2.0%	2.1%	2.2%	2.1%	2.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	7.5%	7.2%	7.0%	6.8%	6.5%	6.2%	5.7%	4.9%
Single Family Homes	92.5%	92.8%	93.0%	93.2%	93.5%	93.8%	94.3%	95.1%
Property Type (Sums to 100%)								
Manufactured	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.5%
Condo/Coop	7.5%	7.2%	7.0%	6.8%	6.5%	6.2%	5.7%	4.9%
1 Unit	90.5%	90.7%	91.0%	91.0%	91.3%	91.3%	91.9%	92.6%
2-4 Units	1.9%	1.9%	1.9%	2.0%	2.1%	2.2%	2.1%	1.9%
Condo								
Condo	7.5%	7.2%	7.0%	6.8%	6.5%	6.2%	5.7%	4.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	42.7%	40.9%	39.4%	38.9%	34.1%	29.7%	23.4%	31.7%
Cash-Out Refinance	25.5%	26.1%	26.6%	26.6%	27.8%	28.0%	29.6%	28.5%
Other Refinance	31.7%	33.0%	34.0%	34.4%	38.2%	42.2%	47.0%	39.8%
Origination Type (Sums to 100%)								
TPO Broker	23.1%	21.0%	19.2%	18.0%	13.0%	13.7%	14.1%	18.4%
TPO Correspondent	7.7%	8.3%	8.8%	9.2%	11.1%	13.7%	11.8%	13.3%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	1.1%
Retail	69.1%	70.7%	71.9%	72.7%	75.8%	72.5%	73.9%	67.3%
Origination Year (Sums to 100%)								
< 2000	0.8%	0.9%	1.0%	1.0%	1.4%	2.0%	3.8%	18.1%
2000	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.5%	2.4%
2001	0.9%	1.0%	1.1%	1.1%	1.5%	2.1%	4.1%	18.8%
2002	6.5%	7.0%	7.6%	8.0%	10.0%	13.9%	23.6%	60.8%

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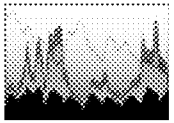

Single Family Conventional Book Characteristics
FIRST HORIZON NATIONAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	27.3%	29.4%	31.3%	32.8%	40.2%	51.5%	68.0%	0.0%
2004	16.8%	18.1%	19.4%	20.4%	25.4%	30.3%	0.0%	0.0%
2005	16.9%	18.1%	19.2%	20.1%	21.4%	0.0%	0.0%	0.0%
2006	15.5%	16.5%	17.4%	16.4%	0.0%	0.0%	0.0%	0.0%
2007	15.1%	8.9%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$162,908	$161,118	$159,678	$158,457	$153,756	$149,995	$146,081	$136,878
Loan Original Note Rate	5.88%	5.82%	5.78%	5.75%	5.57%	5.54%	5.63%	6.54%
Seasoning (Sums to 100%)								
Seasoned	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%
Non-Seasoned	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.8%	99.4%
ACI								
ACI Probability	0.52%	0.47%	0.43%	0.41%	0.35%	0.33%	0.32%	0.40%
Wtd Avg ACI Score	719	721	723	724	727	728	730	722
Credit Premium								
Wtd Avg Credit Premium	-0.12	-0.13	-0.13	-0.13	-0.12	-0.15	-0.12	0.02
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.5%	10.0%	10.4%	10.7%	12.4%	14.4%	11.8%	17.9%
DTI Ratio > 20 and <= 30	17.0%	17.4%	17.7%	17.8%	18.8%	19.2%	18.5%	27.5%
DTI Ratio > 30 and <= 40	23.6%	23.5%	23.3%	23.0%	21.8%	18.8%	20.7%	27.2%
DTI Ratio > 40 and <= 50	24.2%	23.5%	22.8%	22.3%	19.3%	15.7%	17.2%	16.1%
DTI Ratio > 50	24.6%	24.6%	24.8%	25.2%	26.9%	31.1%	31.2%	10.6%
DTI Ratio Missing	1.1%	1.0%	1.0%	0.9%	0.8%	0.8%	0.5%	0.8%
Wtd Avg DTI Ratio	40.8%	40.6%	40.5%	40.6%	40.5%	41.3%	42.0%	32.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.5%	10.0%	10.4%	10.7%	12.4%	14.4%	11.8%	17.9%
DTI Ratio > 20 and <= 30	17.0%	17.4%	17.7%	17.8%	18.8%	19.2%	18.5%	27.5%
DTI Ratio > 30 and <= 40	23.6%	23.5%	23.3%	23.0%	21.8%	18.8%	20.7%	27.2%
DTI Ratio > 40 and <= 50	24.2%	23.5%	22.8%	22.3%	19.3%	15.7%	17.2%	16.1%
DTI Ratio > 50	24.6%	24.6%	24.8%	25.2%	26.9%	31.1%	31.2%	10.6%
DTI Ratio Missing	1.1%	1.0%	1.0%	0.9%	0.8%	0.8%	0.5%	0.8%

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Single Family Conventional Book Characteristics
FIRST HORIZON NATIONAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	40.8%	40.6%	40.5%	40.6%	40.5%	41.3%	41.9%	32.8%
Origination Term (Sums to 100%)								
<= 15 Years	15.4%	16.4%	17.3%	18.1%	21.5%	25.1%	28.2%	22.2%
> 15 Years amd <= 25 Years	4.2%	4.4%	4.6%	4.7%	5.3%	5.6%	6.0%	4.4%
> 25 Years and <= 30 Years	80.1%	79.0%	78.0%	77.1%	73.2%	69.3%	65.8%	73.5%
> 30 Years	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	71.8%	69.9%	68.0%	66.5%	60.8%	59.0%	59.6%	69.3%
Intermediate-Term Fixed Rate (excl Balloon)	14.9%	16.0%	16.8%	17.6%	20.8%	24.2%	26.8%	20.5%
Adjustable Rate	12.8%	13.7%	14.6%	15.5%	17.7%	15.9%	12.2%	8.5%
Balloon	0.4%	0.4%	0.5%	0.5%	0.7%	0.9%	1.4%	1.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	12.8%	13.6%	14.5%	15.3%	17.3%	15.4%	12.0%	8.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.7%	2.0%	2.4%	2.7%	3.7%	4.0%	3.8%	3.6%
- 5/1 Hybrid Arm	8.7%	9.1%	9.5%	9.9%	11.0%	9.6%	7.5%	4.6%
- 7/1 Hybrid Arm	2.1%	2.2%	2.3%	2.4%	2.3%	1.7%	0.7%	0.0%
- 10/1 Hybrid Arm	0.3%	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	8.8%	7.9%	6.9%	6.3%	4.6%	2.2%	0.4%	0.0%
- Interest Only ARM	4.7%	4.8%	4.8%	5.0%	4.6%	2.2%	0.4%	0.0%
- Interest Only FRM	4.1%	3.1%	2.1%	1.3%	0.1%	0.1%	0.0%	0.0%
Alt-A	6.7%	6.9%	7.1%	7.2%	7.8%	7.4%	5.2%	3.5%
- Alt-A Low/No Doc	5.8%	5.9%	6.0%	6.0%	6.3%	6.3%	4.8%	2.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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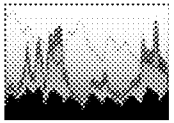

Single Family Conventional Book Characteristics
FIRST HORIZON NATIONAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.1%	2.2%	2.3%	2.4%	2.8%	2.8%	1.4%	0.3%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.8%	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%	0.5%
- Alt-A Stated Income	3.0%	3.0%	3.0%	2.9%	2.9%	2.9%	2.8%	1.4%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.9%	1.0%	1.1%	1.1%	1.4%	1.1%	0.4%	1.3%
My Community Mortgage	4.4%	3.7%	2.7%	2.4%	1.2%	0.9%	0.7%	0.7%
Non-Full Doc								
Non-Full Doc Total	13.1%	12.7%	12.1%	11.6%	8.9%	6.5%	5.0%	2.4%
- Select Lender Programs Non-Full Doc	8.9%	8.5%	8.0%	7.5%	4.9%	2.4%	1.2%	0.2%
- Other Low/No Doc	4.2%	4.2%	4.1%	4.1%	4.0%	4.1%	3.8%	2.2%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	94.2%	94.1%	94.0%	93.9%	93.3%	93.1%	92.5%	79.7%
Investor Channel	5.0%	5.1%	5.1%	5.1%	5.4%	5.0%	4.0%	3.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.8%	0.8%	0.9%	1.0%	1.3%	1.9%	3.6%	16.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	18.4%	18.0%	17.8%	17.4%	15.3%	12.4%	9.7%	8.9%
- 75/20/05	0.8%	0.8%	0.8%	0.8%	0.8%	0.6%	0.5%	0.6%
- 75/25/00	0.6%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	6.8%	6.9%	6.9%	6.8%	6.3%	5.1%	4.2%	3.8%
- 80/15/05	5.7%	5.7%	5.8%	5.7%	5.2%	4.6%	3.8%	3.8%
- 80/20/00	2.4%	2.4%	2.4%	2.3%	1.9%	1.7%	1.0%	0.6%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
- Other	2.0%	1.9%	1.8%	1.6%	0.9%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	25.3%	25.4%	25.6%	25.6%	25.1%	24.5%	23.1%	18.2%

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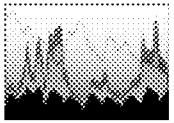

Single Family Conventional Book Characteristics
FIRST HORIZON NATIONAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.9%	0.9%	0.9%	0.9%	1.0%	0.8%	0.7%	0.8%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
- 80/10/10	7.9%	8.1%	8.2%	8.1%	7.8%	7.0%	6.3%	5.9%
- 80/15/05	6.0%	6.1%	6.1%	6.1%	5.7%	5.2%	4.4%	4.2%
- 80/20/00	3.2%	2.9%	2.7%	2.6%	2.2%	2.1%	1.5%	0.9%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.2%
- Other	7.0%	7.2%	7.4%	7.6%	8.1%	8.9%	9.7%	6.2%
EA/TPR								
EA/TPR	2.9%	2.6%	2.5%	2.5%	2.6%	2.8%	2.4%	2.3%
- EA I	1.4%	1.3%	1.3%	1.3%	1.3%	1.5%	1.2%	1.1%
- EA/TPR II	0.8%	0.7%	0.6%	0.6%	0.6%	0.7%	0.6%	0.7%
- EA/TPR III	0.7%	0.6%	0.6%	0.6%	0.7%	0.6%	0.6%	0.5%
10-K Property Region (Sums to 100%)								
Midwest	9.9%	9.8%	9.8%	9.8%	9.6%	9.6%	8.5%	7.9%
Northeast	17.0%	17.2%	17.3%	17.5%	17.6%	17.6%	17.3%	13.2%
Southeast	27.3%	27.5%	27.6%	27.7%	27.9%	27.8%	28.1%	31.3%
Southwest	20.8%	20.6%	20.4%	20.3%	19.9%	19.2%	18.9%	18.9%
West	25.0%	24.9%	24.8%	24.7%	25.0%	25.7%	27.2%	28.7%
Census Region (Sums to 100%)								
New England	7.8%	7.9%	8.0%	8.1%	8.3%	8.6%	8.7%	5.9%
Middle Atlantic	8.2%	8.3%	8.4%	8.4%	8.3%	8.1%	7.6%	6.2%
East North Central	7.9%	7.9%	7.9%	7.8%	7.7%	7.8%	7.1%	6.6%
East South Central	7.0%	7.0%	7.1%	7.1%	7.0%	6.8%	7.1%	8.5%
South Atlantic	21.3%	21.5%	21.6%	21.6%	21.8%	21.9%	22.0%	23.9%
West North Central	6.5%	6.5%	6.5%	6.5%	6.3%	6.0%	5.5%	5.1%
West South Central	6.8%	6.8%	6.8%	6.8%	6.7%	6.5%	6.3%	6.2%
Mountain	14.5%	14.0%	13.6%	13.4%	12.7%	12.0%	11.6%	11.5%
Pacific	20.1%	20.2%	20.2%	20.3%	21.1%	22.2%	24.0%	26.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	8.8%	8.9%	9.0%	9.2%	10.1%	11.7%	13.1%	13.4%
02) WA	7.3%	7.4%	7.3%	7.2%	7.1%	6.7%	6.8%	7.8%
03) TN	5.7%	5.8%	5.8%	5.8%	5.8%	5.7%	6.0%	7.5%
04) MD	5.6%	5.6%	5.6%	5.6%	5.6%	5.7%	5.8%	6.3%
05) VA	5.0%	5.0%	5.0%	5.0%	5.1%	5.2%	5.7%	6.1%

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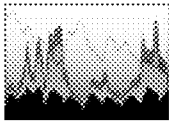

Single Family Conventional Book Characteristics
FIRST HORIZON NATIONAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) TX	4.6%	4.6%	4.6%	4.6%	4.5%	4.4%	4.3%	5.0%
07) PA	3.8%	3.8%	3.8%	3.8%	3.6%	3.4%	3.3%	2.5%
08) AZ	3.8%	3.6%	3.5%	3.5%	3.4%	3.2%	3.2%	4.0%
09) MA	3.7%	3.7%	3.8%	3.8%	3.9%	4.0%	4.1%	2.8%
10) FL	3.3%	3.4%	3.4%	3.4%	3.6%	3.6%	3.0%	3.3%
Top 10 Sellers								
01) FIRST HORIZON NATIONAL CORPORATION	90.1%	89.4%	88.8%	88.4%	86.1%	82.9%	89.3%	94.8%
02) FLAGSTAR BANCORP INC	4.1%	4.3%	4.6%	4.8%	5.7%	6.8%	3.9%	0.0%
03) AMTRUST FINANCIAL CORPORATION	3.6%	3.9%	4.1%	4.2%	5.0%	6.3%	2.0%	1.8%
04) FREEDOM MORTGAGE CORPORATION	1.9%	2.1%	2.2%	2.3%	2.8%	3.3%	4.0%	0.0%
05) LENNAR CORPORATION	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.8%
06) BEAR STEARNS COMPANIES INC	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
07) COLONIAL BANCGROUP INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.6%
08) MNC MORTGAGE CORPORATION	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
09) FTB MORTGAGE SERVICES	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
10) TAYLOR BEAN AND WHITAKER MORTGAGE CORPOR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Top 10 Servicers								
01) FIRST HORIZON NATIONAL CORPORATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	69.7%	71.4%	72.9%	73.7%	76.8%	77.6%	75.1%	62.4%
Credit Enhancement	30.3%	28.6%	27.1%	26.3%	23.2%	22.4%	24.9%	37.6%
- Primary MI Only	11.6%	10.2%	8.9%	8.5%	6.7%	6.4%	5.3%	7.1%
- Pool Policy Only	14.1%	14.0%	13.9%	13.6%	12.4%	11.3%	13.5%	19.4%
- Pool Policy and Primary MI	4.2%	4.0%	3.9%	3.8%	3.5%	3.9%	5.5%	10.7%
- Full Recourse	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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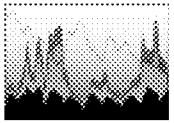

Single Family Conventional Book Characteristics
FIRST HORIZON NATIONAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.3%	0.3%	0.4%	0.4%	0.5%	0.6%	0.4%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	57.5%	50.3%	50.4%	50.6%	51.1%	52.2%	48.2%	48.4%
Interest Only with Credit Enhancement	30.2%	25.5%	18.6%	15.2%	5.9%	5.0%	4.0%	
Alt-A with Credit Enhancement	17.6%	16.9%	15.8%	15.4%	11.8%	9.5%	13.5%	23.5%
Economic Fees and Gap								
Wtd Avg Economic Gap	-2.55	-1.55	-0.24	0.33	2.70	3.33	3.19	-0.79
Wtd Avg Economic Model Fee	25.99	24.51	22.95	22.40	20.05	19.11	17.33	19.84
Wtd Avg Charged Fee	23.44	22.96	22.71	22.72	22.75	22.44	20.52	19.05
Appraisal Waivers								
Appraisal Waiver	1.4%	1.2%	1.2%	1.1%	0.8%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.66%	0.50%	0.44%	0.44%	0.51%	0.32%	0.30%	0.49%
- SDQ Rate for Loans with CE	1.44%	1.09%	0.97%	0.99%	1.25%	0.88%	0.81%	0.95%
- SDQ Rate for Loans without CE	0.34%	0.26%	0.25%	0.25%	0.28%	0.15%	0.12%	0.22%
SDQ Rate Excl. Katrina Loans	0.66%	0.49%	0.44%	0.43%	0.44%	0.32%	0.30%	0.49%
SDQ Rate for Katrina Loans	1.59%	1.22%	1.29%	1.52%	7.10%	0.39%	0.25%	0.51%
Serious Delinquent Loans								
SDQ Loan Count	2,893	2,111	1,860	1,853	2,087	1,294	1,033	983
SDQ Count for Loans with CE	1,844	1,302	1,098	1,084	1,226	838	729	709
SDQ Count for Loans without CE	1,049	809	762	769	861	456	304	274
SDQ Volume ($M)								
SDQ Volume	$396.7	$278.9	$239.1	$227.6	$240.9	$146.6	$112.8	$105.4
SDQ Volume for Loans with CE	$247.9	$170.6	$140.9	$130.6	$140.4	$93.5	$80.7	$79.3
SDQ Volume for Loans without CE	$148.8	$108.3	$98.2	$97.0	$100.5	$53.1	$32.1	$26.1

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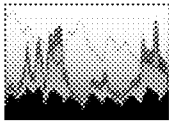

Single Family Conventional Book Characteristics
OLTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,670,853	1,643,789	1,626,046	1,616,037	1,628,375	1,734,517	1,869,319	1,901,205
Book Volume ($B)	$240.2	$232.7	$226.8	$222.8	$215.1	$223.6	$236.3	$218.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.5%	73.5%	73.5%	73.5%	73.5%	73.5%	73.5%	73.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.2%
Comb LTV 70.01% - 75.00%	82.1%	82.8%	83.2%	83.5%	82.9%	81.3%	78.7%	63.8%
Comb LTV 75.01% - 80.00%	3.0%	3.0%	3.1%	3.1%	3.3%	3.4%	2.9%	1.0%
Comb LTV 80.01% - 90.00%	5.2%	4.9%	4.7%	4.5%	3.7%	3.1%	2.3%	0.9%
Comb LTV 90.01% - 95.00%	1.6%	1.5%	1.3%	1.2%	1.0%	0.8%	0.6%	0.2%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	2.3%	1.6%	0.9%	0.5%	0.2%	0.1%	0.1%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	5.2%	5.6%	6.1%	6.5%	8.3%	10.6%	14.8%	33.9%
Wtd Avg Comb LTV	75.4%	75.1%	74.9%	74.7%	74.4%	74.3%	74.1%	73.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.4%	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.4%
Comb LTV 70.01% - 75.00%	82.7%	83.4%	83.9%	84.3%	83.9%	82.7%	80.6%	68.9%
Comb LTV 75.01% - 80.00%	3.0%	3.1%	3.2%	3.2%	3.4%	3.5%	3.1%	1.6%
Comb LTV 80.01% - 90.00%	5.2%	5.0%	4.7%	4.5%	3.7%	3.1%	2.4%	1.2%

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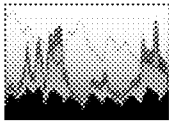

Single Family Conventional Book Characteristics
OLTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	1.6%	1.5%	1.3%	1.2%	1.0%	0.8%	0.6%	0.2%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	2.3%	1.6%	0.9%	0.5%	0.2%	0.1%	0.1%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV Missing	4.4%	4.8%	5.2%	5.6%	7.1%	9.0%	12.3%	27.4%
Wtd Avg Comb LTV	75.4%	75.1%	74.9%	74.7%	74.4%	74.3%	74.1%	74.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	47.7%	51.3%	53.2%	55.7%	60.3%	48.1%	25.6%	36.4%
MTMLTV 60.01% - 70.00%	20.5%	22.1%	22.9%	24.1%	28.5%	38.3%	51.9%	33.6%
MTMLTV 70.01% - 75.00%	18.8%	18.5%	17.0%	15.3%	10.1%	12.0%	21.0%	28.4%
MTMLTV 75.01% - 80.00%	8.9%	6.1%	5.6%	4.1%	0.6%	1.0%	0.9%	1.2%
MTMLTV 80.01% - 90.00%	3.4%	1.4%	0.9%	0.4%	0.0%	0.1%	0.0%	0.0%
MTMLTV 90.01% - 95.00%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%	0.3%
Wtg Avg MTMLTV	58.8%	57.2%	56.6%	55.6%	54.2%	58.0%	62.2%	60.5%
Credit Score (Sums to 100%)								
FICO < 550	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	0.8%
FICO 550-579	0.9%	0.9%	0.9%	0.9%	0.9%	1.0%	1.2%	1.2%
FICO 580-619	3.6%	3.6%	3.7%	3.8%	3.8%	4.0%	4.3%	4.3%
FICO 620-659	10.1%	10.2%	10.3%	10.5%	10.6%	11.2%	11.7%	11.3%
FICO 660-699	18.4%	18.4%	18.5%	18.6%	18.7%	19.0%	19.0%	18.5%
FICO 700-739	23.7%	23.7%	23.6%	23.5%	23.6%	23.6%	23.1%	22.4%
FICO >= 740	41.5%	41.3%	41.0%	40.6%	39.8%	37.9%	36.3%	34.1%
FICO Missing	1.2%	1.2%	1.3%	1.4%	1.9%	2.5%	3.5%	7.4%
Wtd Avg FICO	719	719	718	718	717	714	712	711
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	70.6%	69.8%	68.9%	68.2%	65.5%	64.0%	64.7%	68.2%
Intermediate-term, fixed-rate	14.8%	15.7%	16.7%	17.5%	20.8%	23.4%	25.0%	24.2%
Adjustable-rate	5.9%	6.3%	6.4%	6.7%	7.9%	8.5%	7.2%	5.0%

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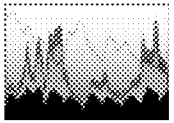

Single Family Conventional Book Characteristics
OLTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	4.3%	4.1%	4.0%	3.7%	2.8%	1.5%	0.6%	0.2%
Negative Amortization	1.7%	1.8%	2.1%	2.5%	2.7%	2.5%	2.5%	2.4%
Interest Only fixed-rate	2.7%	2.3%	1.9%	1.5%	0.2%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	87.1%	87.4%	87.7%	88.0%	89.4%	90.7%	91.5%	92.7%
Second/Vacation Home	3.7%	3.6%	3.6%	3.5%	3.1%	2.8%	2.4%	2.1%
Investor Property	9.2%	9.0%	8.7%	8.5%	7.5%	6.6%	6.1%	5.2%
10-K Unit Type (Sums to 100%)								
1 Unit	94.9%	95.0%	95.0%	95.0%	95.1%	95.1%	95.1%	95.2%
2-4 Units	5.1%	5.0%	5.0%	5.0%	4.9%	4.9%	4.9%	4.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.2%	8.0%	7.8%	7.6%	7.1%	6.7%	6.5%	5.8%
Single Family Homes	91.8%	92.0%	92.2%	92.4%	92.9%	93.3%	93.5%	94.2%
Property Type (Sums to 100%)								
Manufactured	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.5%	0.4%
Condo/Coop	8.2%	8.0%	7.8%	7.6%	7.1%	6.7%	6.5%	5.8%
1 Unit	86.2%	86.4%	86.7%	86.9%	87.5%	87.9%	88.1%	88.9%
2-4 Units	5.1%	5.0%	5.0%	4.9%	4.9%	4.9%	4.8%	4.8%
Condo								
Condo	7.8%	7.6%	7.4%	7.2%	6.7%	6.4%	6.2%	5.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	27.3%	25.9%	25.1%	24.5%	21.2%	18.0%	15.4%	20.2%
Cash-Out Refinance	37.0%	37.2%	37.4%	37.4%	36.9%	37.2%	39.3%	43.0%
Other Refinance	35.8%	36.9%	37.5%	38.1%	41.9%	44.8%	45.3%	36.8%
Origination Type (Sums to 100%)								
TPO Broker	21.7%	21.4%	21.3%	21.4%	21.1%	21.9%	22.8%	22.4%
TPO Correspondent	32.4%	32.0%	31.4%	30.8%	29.0%	27.7%	26.6%	23.9%
Undesignated	0.5%	0.6%	0.7%	0.7%	1.0%	1.3%	2.0%	4.3%
Retail	45.4%	46.0%	46.7%	47.1%	48.9%	49.1%	48.7%	49.5%
Origination Year (Sums to 100%)								
< 2000	4.4%	4.8%	5.2%	5.6%	7.4%	10.0%	14.3%	35.0%
2000	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	1.1%	2.8%
2001	2.9%	3.1%	3.3%	3.6%	4.6%	6.3%	9.6%	26.0%
2002	9.4%	10.2%	10.9%	11.6%	14.6%	19.0%	26.1%	36.3%

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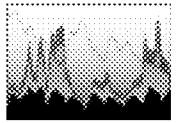

Single Family Conventional Book Characteristics
OLTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	25.7%	27.6%	29.2%	30.7%	37.2%	45.0%	48.9%	0.0%
2004	12.3%	13.2%	13.9%	14.7%	18.2%	19.0%	0.0%	0.0%
2005	14.6%	15.6%	16.6%	17.6%	17.5%	0.0%	0.0%	0.0%
2006	16.0%	17.0%	17.9%	16.0%	0.0%	0.0%	0.0%	0.0%
2007	14.5%	8.4%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$159,517	$157,146	$154,811	$152,811	$145,095	$139,736	$135,426	$125,742
Loan Original Note Rate	6.00%	5.95%	5.93%	5.91%	5.80%	5.86%	6.04%	6.77%
Seasoning (Sums to 100%)								
Seasoned	2.6%	2.7%	2.2%	2.1%	2.1%	2.2%	2.3%	3.7%
Non-Seasoned	97.4%	97.3%	97.8%	97.9%	97.9%	97.8%	97.7%	96.3%
ACI								
ACI Probability	0.44%	0.42%	0.42%	0.41%	0.38%	0.38%	0.39%	0.35%
Wtd Avg ACI Score	714	715	716	717	719	720	719	720
Credit Premium								
Wtd Avg Credit Premium	-0.11	-0.12	-0.11	-0.11	-0.10	-0.10	-0.06	-0.03
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Prepay Premium								
Prepay Premium	2.8%	2.7%	3.0%	3.2%	3.1%	2.9%	3.1%	2.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.8%	11.2%	11.5%	11.7%	13.0%	13.8%	13.9%	12.8%
DTI Ratio > 20 and <= 30	21.8%	22.2%	22.5%	22.8%	24.1%	24.9%	25.4%	26.7%
DTI Ratio > 30 and <= 40	26.9%	26.8%	26.6%	26.5%	26.2%	25.9%	26.3%	28.3%
DTI Ratio > 40 and <= 50	20.5%	20.0%	19.5%	19.0%	17.5%	16.6%	16.0%	15.2%
DTI Ratio > 50	13.0%	12.8%	12.7%	12.7%	12.1%	11.5%	10.7%	9.2%
DTI Ratio Missing	7.1%	7.1%	7.2%	7.4%	7.3%	7.4%	7.7%	7.8%
Wtd Avg DTI Ratio	35.9%	35.7%	35.5%	35.4%	34.7%	34.2%	33.8%	33.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.9%	11.3%	11.6%	11.9%	13.1%	14.0%	14.1%	12.9%
DTI Ratio > 20 and <= 30	22.2%	22.7%	23.0%	23.2%	24.5%	25.3%	25.9%	26.9%
DTI Ratio > 30 and <= 40	27.4%	27.3%	27.1%	27.0%	26.7%	26.3%	26.7%	28.4%
DTI Ratio > 40 and <= 50	20.9%	20.3%	19.8%	19.4%	17.8%	16.9%	16.3%	15.3%
DTI Ratio > 50	13.2%	13.1%	13.0%	13.0%	12.3%	11.8%	11.0%	9.3%
DTI Ratio Missing	5.4%	5.3%	5.5%	5.6%	5.5%	5.7%	6.2%	7.1%

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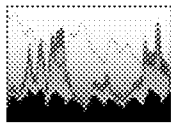

Single Family Conventional Book Characteristics
OLTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	35.9%	35.7%	35.6%	35.4%	34.7%	34.2%	33.8%	33.4%
Origination Term (Sums to 100%)								
<= 15 Years	14.9%	15.8%	16.7%	17.5%	20.8%	23.4%	25.0%	24.2%
> 15 Years amd <= 25 Years	4.6%	4.8%	4.9%	5.1%	5.6%	5.8%	5.7%	5.1%
> 25 Years and <= 30 Years	80.1%	79.0%	78.0%	77.1%	73.4%	70.6%	69.1%	70.4%
> 30 Years	0.5%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	73.3%	72.1%	70.8%	69.6%	65.8%	64.1%	64.7%	68.2%
Intermediate-Term Fixed Rate (excl Balloon)	14.3%	15.2%	16.1%	16.9%	20.0%	22.4%	23.9%	23.1%
Adjustable Rate	11.9%	12.2%	12.5%	12.9%	13.5%	12.5%	10.3%	7.6%
Balloon	0.5%	0.5%	0.6%	0.6%	0.8%	1.0%	1.1%	1.1%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.3%
Hybrid Arm	9.7%	9.8%	9.8%	9.7%	9.6%	8.9%	6.8%	4.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.3%	1.4%	1.5%	1.7%	2.2%	2.3%	1.6%	1.0%
- 5/1 Hybrid Arm	5.9%	6.0%	5.9%	5.7%	5.3%	4.7%	3.7%	2.2%
- 7/1 Hybrid Arm	1.9%	1.9%	1.8%	1.8%	1.7%	1.6%	1.3%	0.6%
- 10/1 Hybrid Arm	0.6%	0.6%	0.5%	0.5%	0.4%	0.2%	0.1%	0.1%
NegAm ARM	1.7%	1.8%	2.1%	2.5%	2.7%	2.5%	2.5%	2.4%
Interest Only	7.0%	6.4%	5.9%	5.2%	3.1%	1.6%	0.6%	0.2%
- Interest Only ARM	4.3%	4.1%	4.0%	3.7%	2.8%	1.5%	0.6%	0.2%
- Interest Only FRM	2.7%	2.3%	1.9%	1.5%	0.2%	0.1%	0.0%	0.0%
Alt-A	13.8%	13.6%	12.6%	11.9%	9.7%	8.3%	7.3%	5.4%
- Alt-A Low/No Doc	10.0%	9.7%	9.3%	8.8%	7.3%	6.5%	5.7%	4.1%
- Alt-A No Disclosure	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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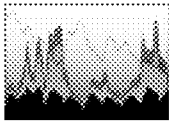

Single Family Conventional Book Characteristics
OLTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.4%	2.5%	2.5%	2.4%	2.3%	2.1%	1.9%	1.5%
- Alt-A SISA	0.5%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.3%	1.3%	1.2%	1.1%	0.9%	0.8%	0.8%	0.6%
- Alt-A Stated Income	5.6%	5.4%	5.2%	5.0%	4.1%	3.6%	3.0%	2.0%
Alt-A Full Doc (by SFC)	1.6%	1.6%	1.5%	1.4%	0.8%	0.5%	0.2%	0.0%
Alt-A Deals (no SFC)	2.2%	2.3%	1.7%	1.7%	1.5%	1.3%	1.4%	1.3%
My Community Mortgage	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	20.3%	19.2%	18.1%	17.0%	14.3%	12.5%	10.4%	6.1%
- Select Lender Programs Non-Full Doc	10.4%	9.6%	9.0%	8.3%	7.1%	6.2%	4.9%	2.2%
- Other Low/No Doc	9.9%	9.6%	9.2%	8.7%	7.2%	6.3%	5.5%	3.9%
Subprime Deals								
Subprime	0.3%	0.2%	0.2%	0.2%	0.1%	0.2%	0.4%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.4%
- Post 12/2005	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	79.0%	78.7%	79.2%	79.5%	80.2%	79.0%	75.6%	58.7%
Investor Channel	15.0%	15.0%	14.1%	13.5%	11.4%	10.3%	9.8%	8.0%
eChannel	2.1%	2.1%	2.1%	2.1%	2.0%	1.8%	1.6%	0.7%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	3.7%	4.1%	4.5%	4.8%	6.5%	8.8%	13.0%	32.6%
Subordinate Financing - RDW								
Subordinate Financing - RDW	9.0%	7.7%	6.5%	5.6%	3.6%	2.0%	1.4%	0.8%
- 75/20/05	1.8%	1.6%	1.5%	1.4%	1.2%	1.0%	0.8%	0.5%
- 75/25/00	1.9%	1.2%	0.5%	0.2%	0.1%	0.0%	0.0%	0.0%
- 80/10/10	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.2%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.7%	4.3%	3.8%	3.3%	1.7%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	14.2%	13.1%	12.2%	11.6%	10.6%	10.2%	8.9%	5.7%

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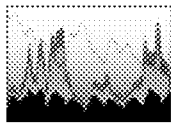

Single Family Conventional Book Characteristics
OLTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	2.4%	2.2%	2.1%	2.0%	1.8%	1.6%	1.3%	0.8%
- 75/25/00	0.7%	0.6%	0.5%	0.4%	0.3%	0.2%	0.2%	0.1%
- 80/10/10	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	0.9%	0.4%
- 80/15/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.1%
- 80/20/00	1.9%	1.2%	0.5%	0.2%	0.1%	0.1%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	8.2%	8.1%	8.0%	7.8%	7.4%	7.1%	6.2%	4.2%
EA/TPR								
EA/TPR	1.4%	1.3%	1.3%	1.3%	1.2%	1.2%	1.0%	0.6%
- EA I	0.6%	0.5%	0.6%	0.6%	0.5%	0.5%	0.5%	0.3%
- EA/TPR II	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- EA/TPR III	0.6%	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	17.9%	18.2%	18.3%	18.4%	18.9%	19.0%	18.8%	20.1%
Northeast	18.8%	18.9%	18.8%	18.7%	18.6%	18.2%	17.9%	18.9%
Southeast	24.2%	23.9%	23.7%	23.6%	22.7%	21.7%	21.0%	19.4%
Southwest	16.1%	16.0%	15.9%	15.7%	15.7%	15.3%	15.1%	14.2%
West	23.0%	23.1%	23.3%	23.6%	24.2%	25.8%	27.2%	27.5%
Census Region (Sums to 100%)								
New England	6.2%	6.2%	6.2%	6.1%	6.1%	6.0%	6.0%	6.5%
Middle Atlantic	11.8%	11.9%	11.8%	11.7%	11.7%	11.4%	11.2%	11.7%
East North Central	14.7%	14.9%	15.0%	15.1%	15.5%	15.6%	15.5%	16.5%
East South Central	3.6%	3.6%	3.6%	3.6%	3.6%	3.5%	3.4%	3.3%
South Atlantic	20.9%	20.7%	20.5%	20.4%	19.5%	18.5%	17.9%	16.4%
West North Central	5.5%	5.5%	5.6%	5.6%	5.7%	5.7%	5.6%	5.7%
West South Central	6.3%	6.3%	6.2%	6.2%	6.3%	6.3%	6.0%	5.4%
Mountain	9.8%	9.7%	9.6%	9.5%	9.2%	8.8%	8.7%	8.3%
Pacific	20.6%	20.8%	21.0%	21.3%	22.0%	23.7%	25.3%	25.8%
US Territories	0.4%	0.4%	0.4%	0.5%	0.5%	0.4%	0.4%	0.4%
Top 10 States								
01) CA	14.1%	14.2%	14.4%	14.8%	15.5%	17.3%	18.9%	19.3%
02) FL	7.3%	7.1%	7.0%	6.9%	6.3%	5.8%	5.6%	5.0%
03) NY	5.1%	5.1%	5.0%	5.0%	5.1%	5.0%	5.0%	5.3%
04) IL	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.8%
05) TX	4.3%	4.2%	4.1%	4.1%	4.2%	4.1%	3.9%	3.4%

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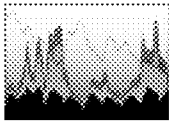

Single Family Conventional Book Characteristics
OLTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NJ	3.8%	3.8%	3.8%	3.7%	3.6%	3.6%	3.5%	3.6%
07) MI	3.7%	3.8%	3.8%	3.9%	4.0%	4.1%	4.1%	4.5%
08) WA	3.7%	3.7%	3.7%	3.7%	3.6%	3.6%	3.6%	3.6%
09) VA	3.3%	3.3%	3.3%	3.3%	3.2%	3.1%	3.0%	2.7%
10) MA	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.5%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	21.8%	21.7%	21.2%	20.7%	20.0%	19.4%	18.2%	14.8%
02) WASHINGTON MUTUAL INC	9.2%	9.8%	10.4%	10.8%	12.7%	14.7%	15.9%	16.4%
03) CITIGROUP INC	7.8%	7.5%	6.9%	6.7%	5.9%	5.2%	4.7%	5.5%
04) CERBERUS CAPITAL HOLDING	5.1%	5.2%	5.3%	5.2%	4.5%	4.0%	3.5%	2.5%
05) BANK OF AMERICA CORPORATION	5.1%	5.2%	5.5%	5.5%	6.0%	5.9%	4.8%	2.9%
06) JP MORGAN CHASE & CO	4.9%	4.8%	4.5%	4.4%	4.3%	4.6%	5.5%	5.6%
07) SUNTRUST BANKS INC	3.5%	3.2%	3.0%	2.9%	2.2%	1.9%	1.7%	1.2%
08) FLAGSTAR BANCORP INC	3.3%	3.4%	3.4%	3.5%	3.8%	3.8%	3.7%	3.4%
09) WELLS FARGO & COMPANY	3.3%	2.9%	2.8%	2.6%	2.1%	1.4%	1.5%	2.2%
10) PHH CORPORATION	2.9%	3.0%	3.0%	3.1%	3.1%	3.0%	2.7%	2.3%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	22.2%	22.0%	21.6%	21.0%	20.4%	19.9%	18.5%	15.2%
02) CITIGROUP INC	10.7%	10.6%	10.2%	10.2%	9.7%	8.9%	8.6%	9.1%
03) JP MORGAN CHASE & CO	10.5%	10.6%	10.5%	10.2%	10.2%	10.6%	11.4%	12.2%
04) WASHINGTON MUTUAL INC	7.9%	8.4%	8.9%	9.4%	11.4%	14.2%	16.5%	20.0%
05) WELLS FARGO & COMPANY	7.6%	7.5%	7.7%	7.6%	7.0%	5.6%	4.6%	3.8%
06) CERBERUS CAPITAL HOLDING	6.2%	6.3%	6.5%	6.5%	6.0%	6.1%	6.3%	7.1%
07) BANK OF AMERICA CORPORATION	5.1%	5.1%	5.4%	5.5%	5.7%	5.4%	4.6%	3.5%
08) PHH CORPORATION	2.9%	2.9%	2.9%	3.0%	3.0%	2.8%	2.6%	2.1%
09) SUNTRUST BANKS INC	2.9%	2.6%	2.3%	2.2%	1.8%	1.5%	1.4%	0.7%
10) FIRST HORIZON NATIONAL CORPORATION	2.7%	2.7%	2.7%	2.7%	2.8%	2.8%	2.4%	1.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	93.8%	93.1%	92.9%	93.0%	94.0%	94.7%	94.0%	91.8%
Credit Enhancement	6.2%	6.9%	7.1%	7.0%	6.0%	5.3%	6.0%	8.2%
- Primary MI Only	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.4%
- Pool Policy Only	4.7%	5.0%	4.9%	4.6%	3.3%	2.5%	2.8%	4.9%
- Pool Policy and Primary MI	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
- Full Recourse	0.7%	1.1%	1.4%	1.7%	1.9%	1.9%	2.1%	2.0%
- Shared Arrangement	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.6%	1.0%

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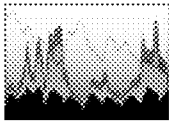

Single Family Conventional Book Characteristics
OLTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	69.8%	75.7%	77.4%	78.9%	73.8%	63.9%	67.2%	48.2%
Interest Only with Credit Enhancement	23.5%	27.4%	27.4%	25.8%	22.9%	13.2%	7.6%	9.3%
Alt-A with Credit Enhancement	28.9%	31.3%	32.9%	31.5%	24.9%	17.1%	16.5%	17.3%
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.08	-3.48	-2.95	-2.50	-1.39	-1.47	-2.35	-4.48
Wtd Avg Economic Model Fee	27.80	26.76	25.99	25.44	23.75	23.23	22.97	22.56
Wtd Avg Charged Fee	23.72	23.28	23.04	22.94	22.36	21.77	20.63	18.09
Appraisal Waivers								
Appraisal Waiver	2.5%	2.4%	2.3%	2.2%	1.8%	1.3%	1.2%	0.5%
Serious Delinquent Loans								
SDQ Rate All Loans	0.71%	0.61%	0.60%	0.64%	0.79%	0.63%	0.58%	0.54%
- SDQ Rate for Loans with CE	2.04%	1.55%	1.38%	1.35%	1.67%	1.94%	1.70%	1.21%
- SDQ Rate for Loans without CE	0.63%	0.55%	0.55%	0.59%	0.74%	0.56%	0.50%	0.48%
SDQ Rate Excl. Katrina Loans	0.69%	0.59%	0.59%	0.61%	0.63%	0.63%	0.58%	0.54%
SDQ Rate for Katrina Loans	1.61%	1.52%	1.75%	2.16%	9.67%	0.78%	0.51%	0.49%
Serious Delinquent Loans								
SDQ Loan Count	11,687	9,868	9,698	10,161	12,698	10,764	10,634	9,944
SDQ Count for Loans with CE	1,929	1,538	1,377	1,336	1,491	1,766	1,943	1,867
SDQ Count for Loans without CE	9,758	8,330	8,321	8,825	11,207	8,998	8,691	8,077
SDQ Volume ($M)								
SDQ Volume	$1,473.0	$1,164.7	$1,096.4	$1,095.3	$1,255.4	$1,027.0	$1,003.8	$901.8
SDQ Volume for Loans with CE	$296.9	$218.2	$178.6	$155.7	$142.3	$161.1	$187.1	$171.4
SDQ Volume for Loans without CE	$1,176.1	$946.5	$917.8	$939.6	$1,113.1	$865.9	$816.7	$730.4

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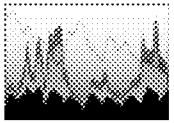

Single Family Conventional Book Characteristics
OLTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	5,061,416	4,921,825	4,796,599	4,681,822	4,260,011	4,071,812	3,943,900	3,731,132
Book Volume ($B)	$819.3	$784.7	$752.7	$724.7	$621.0	$567.8	$531.7	$463.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	79.4%	79.4%	79.4%	79.4%	79.3%	79.3%	79.2%	79.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%
Comb LTV 75.01% - 80.00%	69.3%	70.0%	71.1%	72.2%	77.6%	82.1%	81.9%	69.5%
Comb LTV 80.01% - 90.00%	11.9%	11.5%	11.0%	10.6%	8.3%	5.2%	3.7%	1.9%
Comb LTV 90.01% - 95.00%	8.3%	7.9%	7.5%	7.2%	5.7%	3.8%	2.5%	1.4%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	7.1%	6.9%	6.4%	5.7%	2.7%	1.1%	0.5%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	3.0%	3.3%	3.6%	4.0%	5.4%	7.4%	11.0%	26.7%
Wtd Avg Comb LTV	83.3%	83.2%	83.0%	82.8%	81.6%	80.6%	80.1%	79.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.2%
Comb LTV 75.01% - 80.00%	69.7%	70.4%	71.5%	72.6%	78.3%	83.2%	83.7%	74.8%
Comb LTV 80.01% - 90.00%	12.0%	11.5%	11.1%	10.6%	8.3%	5.2%	3.8%	2.3%

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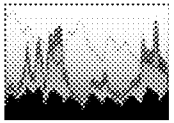

Single Family Conventional Book Characteristics
OLTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	8.3%	7.9%	7.5%	7.3%	5.7%	3.8%	2.5%	1.4%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	7.1%	6.9%	6.4%	5.7%	2.7%	1.1%	0.5%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.6%	2.9%	3.2%	3.4%	4.6%	6.2%	9.0%	20.9%
Wtd Avg Comb LTV	83.3%	83.2%	83.0%	82.7%	81.6%	80.6%	81.7%	82.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	26.3%	28.6%	29.5%	31.3%	34.8%	24.5%	13.2%	22.1%
MTMLTV 60.01% - 70.00%	18.5%	20.2%	21.0%	22.4%	27.7%	30.8%	23.9%	20.3%
MTMLTV 70.01% - 75.00%	13.4%	14.3%	14.5%	15.1%	17.3%	20.8%	30.7%	20.5%
MTMLTV 75.01% - 80.00%	23.4%	24.3%	23.4%	22.3%	18.2%	20.6%	29.7%	34.3%
MTMLTV 80.01% - 90.00%	16.5%	11.9%	11.2%	8.7%	1.7%	2.9%	2.1%	2.5%
MTMLTV 90.01% - 95.00%	1.3%	0.4%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
MTMLTV 95.01% - 97.00%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%	0.3%
Wtg Avg MTMLTV	68.1%	66.6%	66.0%	65.1%	63.0%	66.0%	69.2%	67.5%
Credit Score (Sums to 100%)								
FICO < 550	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.6%
FICO 550-579	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	0.9%	0.9%
FICO 580-619	2.3%	2.3%	2.4%	2.4%	2.7%	3.1%	3.5%	3.6%
FICO 620-659	8.6%	8.7%	8.7%	8.8%	9.2%	10.2%	11.1%	10.8%
FICO 660-699	19.6%	19.7%	19.6%	19.5%	19.2%	19.7%	20.1%	19.2%
FICO 700-739	25.7%	25.8%	25.9%	25.8%	25.8%	25.8%	25.4%	24.4%
FICO >= 740	42.1%	42.0%	41.9%	41.8%	40.9%	38.4%	36.1%	35.1%
FICO Missing	0.7%	0.7%	0.7%	0.7%	1.1%	1.6%	2.4%	5.3%
Wtd Avg FICO	723	723	722	722	721	717	714	713
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	70.7%	70.1%	69.7%	69.5%	68.4%	68.7%	71.4%	76.0%
Intermediate-term, fixed-rate	8.0%	8.5%	9.0%	9.6%	12.2%	14.9%	16.8%	15.8%
Adjustable-rate	7.6%	8.1%	8.4%	8.9%	11.2%	12.0%	9.6%	6.1%

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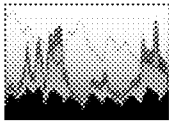

Single Family Conventional Book Characteristics
OLTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	8.0%	7.9%	7.9%	7.7%	6.1%	3.0%	0.7%	0.2%
Negative Amortization	1.1%	1.2%	1.5%	1.7%	1.7%	1.3%	1.4%	1.9%
Interest Only fixed-rate	4.5%	4.1%	3.5%	2.7%	0.4%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.9%	89.0%	89.2%	89.3%	90.3%	91.7%	92.3%	92.9%
Second/Vacation Home	5.9%	5.8%	5.8%	5.7%	5.0%	4.1%	3.4%	3.2%
Investor Property	5.2%	5.1%	5.0%	5.0%	4.7%	4.3%	4.3%	3.9%
10-K Unit Type (Sums to 100%)								
1 Unit	97.1%	97.2%	97.2%	97.3%	97.3%	97.1%	97.0%	96.7%
2-4 Units	2.9%	2.8%	2.8%	2.7%	2.7%	2.9%	3.0%	3.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.8%	10.7%	10.5%	10.3%	9.3%	8.3%	7.8%	7.2%
Single Family Homes	89.2%	89.3%	89.5%	89.7%	90.7%	91.7%	92.2%	92.8%
Property Type (Sums to 100%)								
Manufactured	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%	0.5%
Condo/Coop	10.8%	10.7%	10.5%	10.2%	9.3%	8.3%	7.8%	7.2%
1 Unit	85.9%	86.1%	86.4%	86.6%	87.5%	88.3%	88.6%	89.1%
2-4 Units	2.9%	2.8%	2.7%	2.7%	2.7%	2.8%	3.0%	3.3%
Condo								
Condo	10.5%	10.3%	10.1%	9.9%	9.0%	8.1%	7.5%	6.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	56.6%	56.0%	55.7%	55.4%	50.5%	44.7%	38.8%	45.8%
Cash-Out Refinance	21.3%	21.5%	21.5%	21.5%	22.2%	23.1%	24.8%	21.1%
Other Refinance	22.1%	22.6%	22.8%	23.1%	27.3%	32.2%	36.4%	33.0%
Origination Type (Sums to 100%)								
TPO Broker	21.0%	20.9%	20.8%	20.8%	20.4%	21.9%	23.6%	23.4%
TPO Correspondent	34.8%	34.5%	33.8%	33.2%	31.3%	29.5%	28.0%	25.5%
Undesignated	0.2%	0.3%	0.3%	0.3%	0.5%	0.8%	1.3%	3.0%
Retail	43.9%	44.3%	45.1%	45.7%	47.8%	47.8%	47.1%	48.1%
Origination Year (Sums to 100%)								
< 2000	2.1%	2.3%	2.5%	2.8%	4.1%	6.2%	10.1%	27.4%
2000	0.2%	0.2%	0.2%	0.3%	0.4%	0.7%	1.3%	4.0%
2001	1.8%	2.0%	2.2%	2.4%	3.5%	5.6%	9.9%	29.1%
2002	5.8%	6.4%	7.0%	7.6%	10.8%	16.4%	26.0%	39.5%

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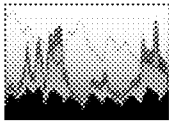

Single Family Conventional Book Characteristics
OLTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	18.2%	19.8%	21.2%	22.8%	31.4%	43.8%	52.8%	0.0%
2004	13.4%	14.6%	15.7%	16.8%	23.3%	27.3%	0.0%	0.0%
2005	19.0%	20.5%	22.2%	23.8%	26.5%	0.0%	0.0%	0.0%
2006	22.6%	24.2%	25.8%	23.6%	0.0%	0.0%	0.0%	0.0%
2007	16.8%	10.0%	3.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$172,653	$170,023	$167,243	$164,837	$154,680	$147,117	$141,356	$132,346
Loan Original Note Rate	6.05%	6.00%	5.98%	5.95%	5.77%	5.84%	6.05%	6.82%
Seasoning (Sums to 100%)								
Seasoned	2.0%	2.2%	1.7%	1.6%	1.6%	1.6%	1.8%	3.2%
Non-Seasoned	98.0%	97.8%	98.3%	98.4%	98.4%	98.4%	98.2%	96.8%
ACI								
ACI Probability	0.48%	0.46%	0.45%	0.44%	0.40%	0.41%	0.44%	0.39%
Wtd Avg ACI Score	705	706	707	708	711	711	710	712
Credit Premium								
Wtd Avg Credit Premium	-0.11	-0.12	-0.12	-0.11	-0.12	-0.12	-0.08	-0.04
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Prepay Premium								
Prepay Premium	3.1%	3.0%	3.1%	3.1%	2.5%	2.3%	2.6%	2.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.9%	8.2%	8.5%	8.7%	10.2%	11.4%	11.7%	11.5%
DTI Ratio > 20 and <= 30	19.6%	19.9%	20.2%	20.6%	22.4%	23.5%	24.2%	25.8%
DTI Ratio > 30 and <= 40	29.3%	29.3%	29.3%	29.2%	28.9%	28.1%	28.1%	29.3%
DTI Ratio > 40 and <= 50	25.1%	24.6%	24.1%	23.7%	21.2%	19.3%	18.4%	17.0%
DTI Ratio > 50	12.2%	12.1%	12.1%	12.1%	11.9%	11.8%	11.0%	9.3%
DTI Ratio Missing	5.8%	5.9%	5.8%	5.7%	5.4%	5.9%	6.6%	7.1%
Wtd Avg DTI Ratio	37.0%	36.8%	36.7%	36.6%	35.8%	35.2%	34.7%	34.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.0%	8.3%	8.6%	8.9%	10.3%	11.5%	11.9%	11.6%
DTI Ratio > 20 and <= 30	20.0%	20.4%	20.7%	21.0%	22.9%	24.0%	24.7%	26.0%
DTI Ratio > 30 and <= 40	29.9%	29.9%	29.9%	29.8%	29.5%	28.6%	28.6%	29.6%
DTI Ratio > 40 and <= 50	25.6%	25.1%	24.6%	24.1%	21.6%	19.7%	18.7%	17.1%
DTI Ratio > 50	12.5%	12.3%	12.4%	12.4%	12.2%	12.1%	11.2%	9.4%
DTI Ratio Missing	3.9%	4.0%	3.9%	3.8%	3.6%	4.0%	4.8%	6.3%

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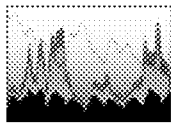

Single Family Conventional Book Characteristics
OLTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	37.0%	36.9%	36.7%	36.6%	35.8%	35.2%	34.7%	34.0%
Origination Term (Sums to 100%)								
<= 15 Years	8.0%	8.5%	9.0%	9.6%	12.2%	14.9%	16.9%	15.8%
> 15 Years amd <= 25 Years	2.6%	2.7%	2.9%	3.0%	3.6%	4.0%	4.3%	3.7%
> 25 Years and <= 30 Years	88.9%	88.4%	87.8%	87.2%	84.0%	80.9%	78.7%	80.1%
> 30 Years	0.5%	0.4%	0.3%	0.2%	0.1%	0.2%	0.2%	0.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	75.2%	74.2%	73.2%	72.2%	68.8%	68.8%	71.5%	76.0%
Intermediate-Term Fixed Rate (excl Balloon)	7.5%	8.0%	8.5%	9.0%	11.4%	13.7%	15.5%	14.4%
Adjustable Rate	16.8%	17.3%	17.8%	18.2%	19.0%	16.4%	11.7%	8.2%
Balloon	0.5%	0.5%	0.5%	0.6%	0.8%	1.1%	1.3%	1.4%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.4%	0.3%	0.2%	0.1%	0.2%	0.2%	0.3%
Hybrid Arm	15.2%	15.5%	15.7%	15.9%	15.6%	13.5%	9.2%	5.1%
- 2/28 Hybrid Arm	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.7%	1.9%	2.1%	2.4%	3.3%	3.3%	2.3%	1.3%
- 5/1 Hybrid Arm	9.8%	10.1%	10.2%	10.2%	9.1%	7.4%	4.9%	2.9%
- 7/1 Hybrid Arm	2.6%	2.7%	2.6%	2.6%	2.7%	2.5%	1.9%	0.8%
- 10/1 Hybrid Arm	0.9%	0.8%	0.8%	0.7%	0.6%	0.3%	0.2%	0.2%
NegAm ARM	1.1%	1.2%	1.5%	1.7%	1.7%	1.3%	1.4%	1.9%
Interest Only	12.6%	12.1%	11.4%	10.4%	6.5%	3.1%	0.7%	0.2%
- Interest Only ARM	8.0%	7.9%	7.9%	7.7%	6.1%	3.0%	0.7%	0.2%
- Interest Only FRM	4.5%	4.1%	3.5%	2.7%	0.4%	0.1%	0.0%	0.0%
Alt-A	18.0%	18.0%	16.7%	15.7%	11.8%	9.1%	8.0%	6.5%
- Alt-A Low/No Doc	11.1%	11.0%	10.3%	9.6%	7.1%	5.5%	4.8%	3.9%
- Alt-A No Disclosure	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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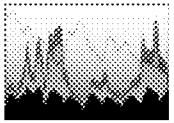

Single Family Conventional Book Characteristics
OLTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.8%	1.9%	1.9%	1.9%	1.7%	1.2%	1.0%	0.7%
- Alt-A SISA	0.7%	0.7%	0.6%	0.5%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.2%	1.2%	1.0%	0.9%	0.6%	0.6%	0.7%	0.7%
- Alt-A Stated Income	7.2%	7.2%	6.8%	6.3%	4.7%	3.7%	3.2%	2.5%
Alt-A Full Doc (by SFC)	4.2%	4.2%	4.0%	3.6%	2.4%	1.4%	0.5%	0.1%
Alt-A Deals (no SFC)	2.7%	2.9%	2.4%	2.5%	2.3%	2.2%	2.7%	2.6%
My Community Mortgage	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	24.1%	23.1%	21.8%	20.4%	16.4%	13.7%	11.3%	7.3%
- Select Lender Programs Non-Full Doc	13.1%	12.2%	11.6%	11.0%	9.5%	8.5%	6.8%	3.8%
- Other Low/No Doc	11.0%	10.9%	10.2%	9.5%	6.9%	5.2%	4.5%	3.5%
Subprime Deals								
Subprime	0.3%	0.2%	0.2%	0.2%	0.1%	0.2%	0.5%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.5%	0.4%
- Post 12/2005	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	75.6%	75.3%	76.2%	77.0%	79.7%	80.5%	78.2%	64.2%
Investor Channel	20.1%	20.3%	19.3%	18.2%	14.7%	12.1%	10.9%	9.8%
eChannel	2.3%	2.3%	2.2%	2.2%	2.1%	2.1%	1.9%	0.8%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.8%	1.9%	2.1%	2.3%	3.5%	5.3%	9.0%	25.2%
Subordinate Financing - RDW								
Subordinate Financing - RDW	29.3%	28.5%	27.4%	26.1%	20.3%	15.4%	11.6%	8.5%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	12.0%	11.8%	11.6%	11.4%	10.1%	8.6%	7.0%	5.3%
- 80/15/05	8.2%	8.0%	7.8%	7.6%	6.7%	5.6%	4.3%	3.0%
- 80/20/00	2.7%	2.7%	2.6%	2.6%	1.7%	0.9%	0.4%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.4%	6.1%	5.4%	4.6%	1.8%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	33.8%	33.2%	32.3%	31.4%	27.1%	23.6%	19.3%	13.7%

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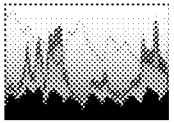

Single Family Conventional Book Characteristics
OLTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	15.7%	15.5%	15.3%	15.1%	14.1%	12.8%	11.2%	8.5%
- 80/15/05	10.1%	9.8%	9.6%	9.4%	8.5%	7.7%	6.1%	4.3%
- 80/20/00	7.9%	7.8%	7.4%	6.8%	4.3%	2.8%	1.8%	0.9%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
EA/TPR								
EA/TPR	1.7%	1.7%	1.8%	1.8%	1.9%	2.1%	2.1%	1.2%
- EA I	0.8%	0.8%	0.9%	0.9%	1.0%	1.0%	1.1%	0.7%
- EA/TPR II	0.5%	0.4%	0.5%	0.5%	0.5%	0.5%	0.6%	0.4%
- EA/TPR III	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.2%
10-K Property Region (Sums to 100%)								
Midwest	18.2%	18.3%	18.5%	18.6%	19.0%	18.7%	18.2%	18.4%
Northeast	16.3%	16.3%	16.1%	16.0%	15.9%	15.5%	15.2%	16.5%
Southeast	26.3%	26.3%	26.3%	26.2%	25.5%	24.6%	23.8%	22.4%
Southwest	19.5%	19.5%	19.6%	19.6%	19.5%	19.0%	18.6%	17.7%
West	19.7%	19.6%	19.5%	19.6%	20.2%	22.3%	24.3%	25.0%
Census Region (Sums to 100%)								
New England	5.2%	5.2%	5.2%	5.1%	5.0%	4.9%	4.7%	5.1%
Middle Atlantic	10.4%	10.3%	10.2%	10.1%	10.1%	9.9%	9.8%	10.7%
East North Central	14.5%	14.7%	14.8%	14.9%	15.2%	15.1%	14.9%	15.1%
East South Central	4.3%	4.3%	4.3%	4.3%	4.3%	4.2%	4.0%	3.7%
South Atlantic	22.4%	22.4%	22.4%	22.3%	21.5%	20.7%	20.1%	19.0%
West North Central	6.1%	6.1%	6.2%	6.3%	6.3%	6.1%	5.7%	5.5%
West South Central	8.6%	8.6%	8.6%	8.6%	8.6%	8.4%	8.2%	7.9%
Mountain	11.3%	11.3%	11.3%	11.2%	10.9%	10.5%	10.2%	9.6%
Pacific	16.9%	16.8%	16.7%	16.8%	17.5%	19.8%	22.0%	22.9%
US Territories	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%
Top 10 States								
01) CA	10.1%	10.0%	9.9%	9.9%	10.5%	12.8%	15.1%	16.6%
02) FL	7.8%	7.8%	7.7%	7.7%	7.2%	6.7%	6.5%	6.1%
03) TX	6.5%	6.4%	6.4%	6.4%	6.3%	6.1%	6.0%	5.8%
04) IL	4.7%	4.7%	4.6%	4.6%	4.5%	4.3%	4.1%	4.2%
05) WA	3.8%	3.8%	3.8%	3.9%	3.9%	3.9%	3.8%	3.5%

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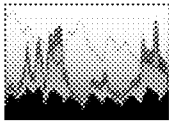

Single Family Conventional Book Characteristics
OLTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NY	3.8%	3.7%	3.7%	3.6%	3.7%	3.7%	3.7%	4.1%
07) GA	3.6%	3.7%	3.7%	3.7%	3.6%	3.5%	3.5%	3.4%
08) MI	3.5%	3.6%	3.7%	3.7%	3.9%	4.0%	4.1%	4.1%
09) NJ	3.4%	3.3%	3.3%	3.2%	3.2%	3.0%	3.0%	3.3%
10) AZ	3.3%	3.3%	3.3%	3.3%	3.1%	2.9%	2.8%	2.6%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	28.6%	28.6%	28.2%	27.7%	27.0%	26.2%	24.1%	19.0%
02) CITIGROUP INC	7.6%	7.4%	6.9%	6.9%	6.0%	5.0%	4.3%	5.0%
03) WASHINGTON MUTUAL INC	6.0%	6.4%	6.8%	7.2%	9.1%	11.4%	13.3%	15.4%
04) BANK OF AMERICA CORPORATION	4.4%	4.4%	4.7%	4.8%	5.2%	5.2%	4.2%	2.8%
05) WELLS FARGO & COMPANY	4.3%	3.8%	3.7%	3.5%	2.6%	1.3%	1.4%	1.9%
06) JP MORGAN CHASE & CO	4.3%	4.1%	4.0%	3.7%	3.7%	4.1%	5.4%	5.6%
07) CERBERUS CAPITAL HOLDING	3.9%	3.9%	3.9%	3.8%	3.6%	3.4%	2.9%	2.2%
08) SUNTRUST BANKS INC	3.7%	3.6%	3.5%	3.4%	2.5%	2.2%	2.0%	1.3%
09) PHH CORPORATION	3.3%	3.4%	3.4%	3.5%	3.6%	3.7%	3.4%	3.1%
10) FIRST HORIZON NATIONAL CORPORATION	2.8%	2.9%	3.0%	3.0%	3.3%	3.3%	3.0%	2.4%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	28.9%	28.9%	28.5%	28.0%	27.4%	26.7%	24.4%	19.4%
02) JP MORGAN CHASE & CO	9.9%	10.1%	10.0%	9.7%	9.6%	9.9%	11.4%	12.7%
03) CITIGROUP INC	9.7%	9.7%	9.4%	9.5%	9.2%	8.5%	8.3%	8.5%
04) WELLS FARGO & COMPANY	8.2%	7.9%	8.1%	8.0%	7.3%	5.3%	4.2%	3.3%
05) WASHINGTON MUTUAL INC	5.1%	5.5%	5.8%	6.1%	8.1%	11.2%	14.3%	19.2%
06) BANK OF AMERICA CORPORATION	4.5%	4.6%	4.8%	5.0%	5.0%	4.6%	3.9%	3.0%
07) CERBERUS CAPITAL HOLDING	4.5%	4.5%	4.5%	4.5%	4.6%	4.8%	5.2%	6.2%
08) PHH CORPORATION	3.2%	3.2%	3.3%	3.3%	3.5%	3.5%	3.2%	2.7%
09) FIRST HORIZON NATIONAL CORPORATION	3.0%	3.0%	3.2%	3.2%	3.6%	3.6%	3.0%	2.0%
10) SUNTRUST BANKS INC	2.9%	2.8%	2.6%	2.6%	2.0%	1.8%	1.6%	0.8%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	89.0%	88.1%	88.0%	88.6%	91.3%	93.2%	91.9%	87.2%
Credit Enhancement	11.0%	11.9%	12.0%	11.4%	8.7%	6.8%	8.1%	12.8%
- Primary MI Only	0.3%	0.2%	0.2%	0.3%	0.3%	0.4%	0.7%	0.7%
- Pool Policy Only	10.0%	10.7%	10.7%	9.9%	7.0%	4.8%	5.5%	9.3%
- Pool Policy and Primary MI	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.2%
- Full Recourse	0.4%	0.6%	0.7%	0.8%	1.0%	1.1%	1.3%	1.7%
- Shared Arrangement	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.9%

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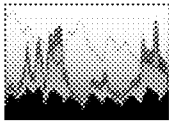

Single Family Conventional Book Characteristics
OLTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	79.0%	81.2%	81.9%	82.4%	73.7%	54.0%	54.1%	42.4%
Interest Only with Credit Enhancement	37.1%	41.6%	43.1%	41.1%	35.4%	16.7%	7.9%	12.5%
Alt-A with Credit Enhancement	45.8%	49.5%	53.1%	51.5%	42.9%	26.9%	27.0%	28.8%
Economic Fees and Gap								
Wtd Avg Economic Gap	-9.38	-8.73	-8.06	-7.54	-6.50	-7.08	-8.03	-9.38
Wtd Avg Economic Model Fee	35.44	34.39	33.49	32.89	31.21	31.01	30.92	29.37
Wtd Avg Charged Fee	26.05	25.66	25.43	25.35	24.70	23.93	22.89	20.01
Appraisal Waivers								
Appraisal Waiver	2.7%	2.6%	2.5%	2.4%	1.9%	1.3%	1.3%	0.6%
Serious Delinquent Loans								
SDQ Rate All Loans	0.78%	0.62%	0.58%	0.60%	0.73%	0.59%	0.55%	0.48%
- SDQ Rate for Loans with CE	2.43%	1.67%	1.36%	1.29%	1.55%	1.92%	1.84%	1.09%
- SDQ Rate for Loans without CE	0.59%	0.49%	0.49%	0.52%	0.65%	0.48%	0.42%	0.38%
SDQ Rate Excl. Katrina Loans	0.77%	0.61%	0.57%	0.58%	0.59%	0.59%	0.55%	0.48%
SDQ Rate for Katrina Loans	1.32%	1.34%	1.59%	1.92%	9.14%	0.56%	0.41%	0.40%
Serious Delinquent Loans								
SDQ Loan Count	38,976	30,043	27,738	27,714	30,575	23,481	21,240	17,176
SDQ Count for Loans with CE	12,381	8,747	7,028	6,230	5,544	5,705	6,402	5,294
SDQ Count for Loans without CE	26,595	21,296	20,710	21,484	25,031	17,776	14,838	11,882
SDQ Volume ($M)								
SDQ Volume	$6,216.3	$4,432.3	$3,794.8	$3,530.0	$3,434.5	$2,558.9	$2,273.1	$1,731.8
SDQ Volume for Loans with CE	$2,451.2	$1,617.3	$1,177.1	$924.2	$612.9	$621.7	$712.7	$546.4
SDQ Volume for Loans without CE	$3,765.1	$2,815.0	$2,617.7	$2,605.8	$2,821.6	$1,937.2	$1,560.4	$1,185.3

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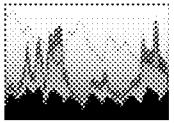

Single Family Conventional Book Characteristics
OLTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,430,407	1,393,660	1,380,517	1,376,282	1,395,433	1,509,221	1,657,151	1,804,723
Book Volume ($B)	$183.3	$174.4	$170.2	$167.8	$165.0	$176.4	$192.5	$201.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	87.9%	87.8%	87.8%	87.8%	87.7%	87.7%	87.6%	87.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.1%
Comb LTV 70.01% - 75.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.4%	0.1%
Comb LTV 75.01% - 80.00%	1.2%	1.3%	1.4%	1.4%	1.6%	1.8%	1.6%	0.5%
Comb LTV 80.01% - 90.00%	90.6%	89.9%	89.3%	88.8%	86.4%	83.7%	79.7%	64.6%
Comb LTV 90.01% - 95.00%	0.8%	0.8%	0.9%	0.9%	1.0%	1.0%	0.9%	0.3%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	6.3%	6.9%	7.5%	8.0%	10.1%	12.5%	16.8%	34.2%
Wtd Avg Comb LTV	87.8%	87.8%	87.7%	87.7%	87.6%	87.5%	87.5%	87.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.1%
Comb LTV 70.01% - 75.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.2%
Comb LTV 75.01% - 80.00%	1.3%	1.3%	1.4%	1.4%	1.6%	1.8%	1.7%	0.6%
Comb LTV 80.01% - 90.00%	91.4%	90.7%	90.2%	89.8%	87.7%	85.4%	82.3%	70.9%

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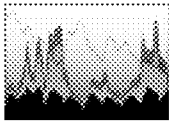

Single Family Conventional Book Characteristics
OLTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	0.8%	0.9%	0.9%	0.9%	1.0%	1.0%	1.0%	0.5%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	5.4%	6.0%	6.5%	7.0%	8.7%	10.6%	14.0%	27.6%
Wtd Avg Comb LTV	87.8%	87.8%	87.7%	87.7%	87.6%	87.5%	87.5%	87.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	23.8%	26.0%	26.6%	27.6%	27.1%	16.5%	12.6%	19.0%
MTMLTV 60.01% - 70.00%	15.1%	16.4%	17.0%	17.7%	19.5%	18.2%	10.4%	13.3%
MTMLTV 70.01% - 75.00%	9.3%	10.2%	10.8%	11.5%	14.0%	15.0%	11.2%	10.3%
MTMLTV 75.01% - 80.00%	10.3%	11.2%	11.7%	12.4%	15.1%	18.3%	20.5%	14.9%
MTMLTV 80.01% - 90.00%	31.2%	29.8%	28.2%	26.5%	23.1%	29.7%	43.4%	40.7%
MTMLTV 90.01% - 95.00%	6.9%	4.7%	4.5%	3.5%	0.9%	1.6%	1.3%	1.5%
MTMLTV 95.01% - 97.00%	1.1%	0.6%	0.5%	0.3%	0.0%	0.1%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	1.0%	0.5%	0.3%	0.2%	0.0%	0.1%	0.0%	0.0%
MTMLTV > 100.00%	1.0%	0.4%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.2%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.3%
Wtg Avg MTMLTV	72.2%	70.3%	69.7%	68.9%	67.9%	71.8%	75.0%	73.1%
Credit Score (Sums to 100%)								
FICO < 550	0.7%	0.7%	0.7%	0.7%	0.8%	0.9%	1.0%	0.9%
FICO 550-579	1.1%	1.1%	1.1%	1.2%	1.3%	1.5%	1.8%	1.7%
FICO 580-619	5.4%	5.3%	5.3%	5.3%	5.5%	5.9%	6.3%	6.2%
FICO 620-659	15.3%	15.2%	15.2%	15.3%	15.5%	16.0%	16.3%	15.4%
FICO 660-699	22.9%	22.8%	22.7%	22.7%	22.6%	22.8%	22.8%	21.6%
FICO 700-739	23.8%	23.9%	24.0%	24.0%	24.0%	23.7%	23.2%	22.5%
FICO >= 740	29.2%	29.3%	29.2%	29.0%	28.1%	26.1%	24.5%	23.9%
FICO Missing	1.6%	1.6%	1.7%	1.8%	2.4%	3.0%	4.1%	7.7%
Wtd Avg FICO	703	703	703	703	702	698	696	696
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	78.8%	78.6%	78.2%	77.8%	75.8%	75.1%	77.2%	81.5%
Intermediate-term, fixed-rate	8.6%	9.3%	9.8%	10.3%	12.0%	13.3%	13.8%	12.1%
Adjustable-rate	6.1%	6.5%	6.7%	7.1%	8.7%	9.5%	8.0%	5.5%

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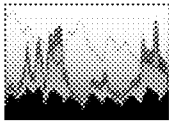

Single Family Conventional Book Characteristics
OLTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	3.2%	2.9%	2.9%	2.6%	2.1%	1.1%	0.3%	0.1%
Negative Amortization	0.6%	0.7%	0.8%	0.9%	1.1%	0.9%	0.6%	0.9%
Interest Only fixed-rate	2.5%	2.0%	1.6%	1.2%	0.2%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.9%	89.3%	89.4%	89.6%	90.6%	91.8%	92.8%	94.2%
Second/Vacation Home	4.8%	4.7%	4.7%	4.6%	3.9%	3.3%	2.7%	2.3%
Investor Property	6.3%	6.0%	5.9%	5.9%	5.5%	5.0%	4.5%	3.5%
10-K Unit Type (Sums to 100%)								
1 Unit	97.1%	97.1%	97.2%	97.2%	97.0%	96.7%	96.5%	96.3%
2-4 Units	2.9%	2.9%	2.8%	2.8%	3.0%	3.3%	3.5%	3.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	7.9%	7.8%	7.6%	7.5%	6.9%	6.5%	6.2%	6.0%
Single Family Homes	92.1%	92.2%	92.4%	92.5%	93.1%	93.5%	93.8%	94.0%
Property Type (Sums to 100%)								
Manufactured	1.5%	1.5%	1.6%	1.7%	1.6%	1.5%	1.4%	1.1%
Condo/Coop	7.9%	7.8%	7.6%	7.5%	6.9%	6.5%	6.2%	6.0%
1 Unit	87.7%	87.8%	87.9%	88.0%	88.5%	88.7%	88.8%	89.3%
2-4 Units	2.9%	2.8%	2.8%	2.8%	3.0%	3.3%	3.5%	3.7%
Condo								
Condo	7.4%	7.2%	7.1%	7.0%	6.5%	6.1%	5.9%	5.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	45.5%	45.2%	45.3%	45.4%	43.3%	41.0%	39.3%	48.2%
Cash-Out Refinance	25.5%	25.2%	24.8%	24.5%	23.3%	22.3%	21.6%	15.8%
Other Refinance	28.9%	29.6%	29.9%	30.1%	33.4%	36.7%	39.0%	36.1%
Origination Type (Sums to 100%)								
TPO Broker	20.1%	19.7%	19.5%	19.7%	20.2%	21.3%	22.6%	22.5%
TPO Correspondent	32.9%	32.3%	31.6%	31.2%	29.5%	28.4%	27.0%	23.9%
Undesignated	0.8%	0.9%	0.9%	1.0%	1.3%	1.8%	2.5%	4.7%
Retail	46.3%	47.2%	47.9%	48.1%	49.0%	48.5%	47.9%	48.8%
Origination Year (Sums to 100%)								
< 2000	5.2%	5.8%	6.2%	6.6%	8.6%	11.4%	16.2%	35.2%
2000	0.5%	0.6%	0.6%	0.7%	0.9%	1.3%	2.0%	4.7%
2001	3.8%	4.2%	4.5%	4.8%	6.3%	8.6%	13.1%	28.5%
2002	8.6%	9.5%	10.2%	10.9%	13.8%	18.4%	25.9%	31.6%

FM-FCIC_00043075

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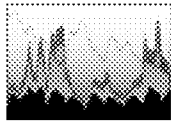

Single Family Conventional Book Characteristics
OLTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	21.7%	23.8%	25.3%	26.7%	32.7%	40.2%	42.7%	0.0%
2004	12.5%	13.7%	14.6%	15.5%	19.2%	20.2%	0.0%	0.0%
2005	14.7%	16.1%	17.1%	18.1%	18.5%	0.0%	0.0%	0.0%
2006	16.3%	17.6%	18.6%	16.7%	0.0%	0.0%	0.0%	0.0%
2007	16.7%	8.8%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$139,168	$136,188	$134,076	$132,479	$127,409	$124,740	$122,921	$119,402
Loan Original Note Rate	6.32%	6.25%	6.23%	6.22%	6.12%	6.23%	6.46%	7.12%
Seasoning (Sums to 100%)								
Seasoned	2.8%	3.0%	2.9%	2.9%	2.9%	2.5%	2.7%	4.1%
Non-Seasoned	97.2%	97.0%	97.1%	97.1%	97.1%	97.5%	97.3%	95.9%
ACI								
ACI Probability	0.86%	0.84%	0.82%	0.82%	0.82%	0.86%	0.91%	0.83%
Wtd Avg ACI Score	684	685	686	687	687	686	684	686
Credit Premium								
Wtd Avg Credit Premium	-0.09	-0.10	-0.10	-0.10	-0.09	-0.07	-0.03	0.00
Credit Premium > 1.5	0.4%	0.3%	0.3%	0.3%	0.4%	0.5%	0.8%	0.7%
Prepay Premium								
Prepay Premium	2.5%	2.2%	2.1%	2.1%	2.1%	2.5%	2.9%	2.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.9%	7.2%	7.5%	7.7%	8.5%	9.1%	9.1%	7.9%
DTI Ratio > 20 and <= 30	18.4%	19.0%	19.4%	19.6%	20.8%	21.5%	22.0%	23.1%
DTI Ratio > 30 and <= 40	28.0%	28.2%	28.2%	28.3%	28.5%	28.7%	29.7%	32.4%
DTI Ratio > 40 and <= 50	23.6%	22.9%	22.4%	22.1%	20.5%	19.6%	19.3%	18.3%
DTI Ratio > 50	15.7%	15.2%	15.0%	14.9%	13.8%	13.2%	12.2%	9.9%
DTI Ratio Missing	7.5%	7.5%	7.5%	7.5%	7.8%	7.9%	7.7%	8.4%
Wtd Avg DTI Ratio	38.2%	37.9%	37.7%	37.5%	36.8%	36.4%	35.9%	35.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.9%	7.2%	7.5%	7.7%	8.5%	9.1%	9.1%	8.0%
DTI Ratio > 20 and <= 30	18.8%	19.4%	19.7%	20.0%	21.2%	22.0%	22.4%	23.3%
DTI Ratio > 30 and <= 40	28.6%	28.8%	28.9%	28.9%	29.2%	29.4%	30.3%	32.7%
DTI Ratio > 40 and <= 50	24.1%	23.5%	23.0%	22.7%	21.1%	20.2%	19.7%	18.5%
DTI Ratio > 50	16.3%	15.8%	15.6%	15.5%	14.4%	13.7%	12.5%	10.1%
DTI Ratio Missing	5.4%	5.3%	5.2%	5.2%	5.5%	5.7%	5.9%	7.4%

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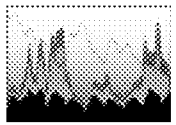

Single Family Conventional Book Characteristics
OLTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	38.3%	38.0%	37.8%	37.6%	36.9%	36.5%	36.0%	35.4%
Origination Term (Sums to 100%)								
<= 15 Years	8.7%	9.3%	9.9%	10.3%	12.0%	13.3%	13.9%	12.1%
> 15 Years amd <= 25 Years	4.2%	4.4%	4.5%	4.6%	4.9%	4.9%	4.7%	4.1%
> 25 Years and <= 30 Years	86.7%	85.9%	85.4%	84.9%	83.0%	81.7%	81.3%	83.6%
> 30 Years	0.5%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	81.3%	80.6%	79.7%	79.0%	76.0%	75.1%	77.2%	81.5%
Intermediate-Term Fixed Rate (excl Balloon)	8.2%	8.8%	9.3%	9.7%	11.2%	12.3%	12.7%	10.9%
Adjustable Rate	10.0%	10.1%	10.4%	10.7%	11.9%	11.6%	8.9%	6.4%
Balloon	0.6%	0.6%	0.6%	0.6%	0.8%	1.0%	1.1%	1.1%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.2%
Hybrid Arm	8.7%	8.7%	8.8%	8.9%	9.5%	9.0%	6.4%	3.6%
- 2/28 Hybrid Arm	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.7%	1.9%	2.0%	2.3%	2.8%	2.9%	2.0%	1.1%
- 5/1 Hybrid Arm	5.1%	5.1%	5.1%	5.1%	5.1%	4.5%	3.2%	1.8%
- 7/1 Hybrid Arm	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.1%	0.5%
- 10/1 Hybrid Arm	0.4%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
NegAm ARM	0.6%	0.7%	0.8%	0.9%	1.1%	0.9%	0.6%	0.9%
Interest Only	5.8%	5.0%	4.4%	3.9%	2.3%	1.2%	0.3%	0.1%
- Interest Only ARM	3.2%	2.9%	2.9%	2.6%	2.1%	1.1%	0.3%	0.1%
- Interest Only FRM	2.5%	2.0%	1.6%	1.2%	0.2%	0.0%	0.0%	0.0%
Alt-A	13.1%	12.5%	11.7%	11.2%	9.5%	9.0%	9.0%	7.2%
- Alt-A Low/No Doc	8.9%	8.3%	7.9%	7.6%	6.7%	6.5%	6.4%	4.9%
- Alt-A No Disclosure	0.3%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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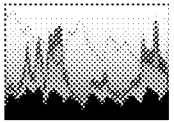

Single Family Conventional Book Characteristics
OLTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.4%	2.5%	2.6%	2.6%	2.4%	2.2%	2.1%	1.5%
- Alt-A SISA	0.6%	0.5%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.4%	1.3%	1.2%	1.1%	1.0%	0.9%	0.9%	0.8%
- Alt-A Stated Income	4.2%	3.8%	3.7%	3.5%	3.3%	3.4%	3.4%	2.6%
Alt-A Full Doc (by SFC)	2.2%	2.1%	1.9%	1.7%	1.0%	0.6%	0.3%	0.1%
Alt-A Deals (no SFC)	2.0%	2.1%	1.8%	1.9%	1.8%	1.8%	2.3%	2.3%
My Community Mortgage	0.5%	0.4%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	17.3%	15.9%	15.1%	14.3%	12.1%	11.1%	10.0%	6.9%
- Select Lender Programs Non-Full Doc	8.3%	7.5%	7.1%	6.7%	5.6%	4.8%	3.9%	2.3%
- Other Low/No Doc	9.0%	8.4%	7.9%	7.6%	6.5%	6.3%	6.2%	4.6%
Subprime Deals								
Subprime	1.1%	0.8%	0.7%	0.8%	0.4%	0.8%	1.3%	1.1%
- Pre 12/2005 (A-Minus Deals)	0.2%	0.2%	0.2%	0.3%	0.4%	0.8%	1.3%	1.1%
- Post 12/2005	0.9%	0.6%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	76.1%	76.0%	76.2%	76.2%	76.4%	75.0%	70.4%	54.7%
Investor Channel	15.9%	15.8%	15.2%	14.8%	13.3%	12.5%	13.0%	12.0%
eChannel	2.7%	2.7%	2.8%	2.8%	2.8%	2.5%	2.0%	1.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.9%	0.6%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	4.4%	4.9%	5.3%	5.7%	7.5%	10.0%	14.6%	32.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	1.2%	1.1%	1.1%	1.0%	1.0%	0.9%	0.7%	0.3%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.4%	0.5%	0.5%	0.5%	0.5%	0.6%	0.4%	0.2%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.3%	0.3%	0.3%	0.2%	0.3%	0.2%	0.2%	0.1%
- Other	0.4%	0.3%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	2.3%	2.3%	2.2%	2.2%	2.2%	2.3%	2.1%	1.4%

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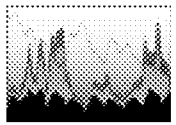

Single Family Conventional Book Characteristics
OLTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.0%	1.0%	1.0%	1.0%	1.0%	1.1%	1.0%	0.7%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/20/00	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.1%
- 90/05/05	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.5%
- Other	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
EA/TPR								
EA/TPR	5.3%	5.2%	5.3%	5.4%	5.5%	5.9%	5.9%	4.0%
- EA I	2.3%	2.3%	2.4%	2.4%	2.4%	2.5%	2.5%	1.7%
- EA/TPR II	1.8%	1.8%	1.8%	1.8%	1.8%	2.0%	2.1%	1.5%
- EA/TPR III	1.2%	1.2%	1.1%	1.2%	1.2%	1.3%	1.4%	0.8%
10-K Property Region (Sums to 100%)								
Midwest	21.5%	21.8%	21.8%	21.8%	21.5%	20.7%	20.1%	19.9%
Northeast	17.2%	17.1%	17.0%	16.9%	16.4%	16.1%	16.1%	18.0%
Southeast	30.2%	30.2%	30.2%	30.2%	29.6%	28.7%	27.7%	25.7%
Southwest	19.5%	19.6%	19.7%	19.7%	19.9%	19.9%	19.3%	17.7%
West	11.5%	11.3%	11.3%	11.4%	12.6%	14.7%	16.8%	18.7%
Census Region (Sums to 100%)								
New England	4.1%	4.0%	3.9%	3.8%	3.7%	3.7%	3.8%	4.4%
Middle Atlantic	11.6%	11.6%	11.5%	11.5%	11.3%	11.2%	11.2%	12.5%
East North Central	17.7%	17.9%	17.9%	17.9%	17.7%	17.1%	16.8%	16.7%
East South Central	6.5%	6.5%	6.5%	6.5%	6.4%	5.9%	5.5%	4.8%
South Atlantic	24.2%	24.1%	24.1%	24.1%	23.6%	23.1%	22.5%	21.2%
West North Central	7.0%	7.1%	7.1%	7.0%	6.9%	6.6%	6.2%	5.7%
West South Central	9.4%	9.5%	9.5%	9.6%	9.6%	9.1%	8.4%	7.7%
Mountain	9.5%	9.4%	9.4%	9.4%	9.7%	10.5%	10.8%	9.9%
Pacific	8.9%	8.8%	8.8%	9.0%	10.1%	12.0%	14.1%	16.3%
US Territories	1.1%	1.2%	1.2%	1.2%	1.1%	0.8%	0.7%	0.6%
Top 10 States								
01) FL	8.8%	8.8%	8.8%	8.8%	8.4%	8.1%	7.8%	7.3%
02) TX	5.1%	5.2%	5.2%	5.2%	5.3%	5.1%	4.9%	4.8%
03) OH	4.9%	5.1%	5.1%	5.1%	5.1%	4.6%	4.5%	4.8%
04) IL	4.8%	4.8%	4.7%	4.7%	4.6%	4.6%	4.6%	4.5%
05) NY	4.4%	4.4%	4.4%	4.4%	4.4%	4.4%	4.7%	5.4%

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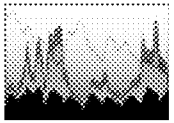

Single Family Conventional Book Characteristics
OLTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) GA	4.3%	4.3%	4.3%	4.3%	4.4%	4.3%	4.2%	3.9%
07) CA	4.3%	4.1%	4.1%	4.2%	5.0%	6.6%	8.6%	11.1%
08) PA	3.8%	3.8%	3.8%	3.8%	3.7%	3.4%	3.3%	3.4%
09) MI	3.6%	3.7%	3.7%	3.7%	3.8%	3.8%	3.8%	3.8%
10) NC	3.5%	3.5%	3.5%	3.5%	3.4%	3.3%	3.2%	2.9%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	24.6%	24.3%	23.7%	23.1%	22.0%	21.0%	19.7%	15.2%
02) WASHINGTON MUTUAL INC	7.3%	7.9%	8.4%	8.8%	10.5%	12.5%	13.8%	14.8%
03) CITIGROUP INC	5.8%	5.6%	5.2%	5.2%	4.6%	4.1%	3.8%	4.4%
04) JP MORGAN CHASE & CO	4.7%	4.6%	4.5%	4.5%	4.2%	4.4%	5.4%	5.2%
05) PHH CORPORATION	3.7%	3.8%	3.9%	4.0%	4.1%	3.8%	3.5%	3.3%
06) CERBERUS CAPITAL HOLDING	3.6%	3.6%	3.6%	3.5%	3.1%	2.9%	2.6%	2.1%
07) BANK OF AMERICA CORPORATION	3.5%	3.4%	3.6%	3.7%	3.9%	3.9%	3.4%	3.2%
08) WELLS FARGO & COMPANY	3.4%	2.7%	2.6%	2.4%	1.9%	1.4%	1.6%	2.5%
09) FLAGSTAR BANCORP INC	3.4%	3.4%	3.5%	3.6%	3.8%	3.8%	3.7%	3.3%
10) SUNTRUST BANKS INC	2.7%	2.6%	2.5%	2.5%	1.9%	1.7%	1.5%	1.1%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	24.9%	24.6%	24.0%	23.4%	22.3%	21.5%	20.0%	15.5%
02) JP MORGAN CHASE & CO	10.6%	10.9%	10.9%	10.8%	10.6%	10.7%	11.6%	12.8%
03) CITIGROUP INC	8.9%	9.0%	8.9%	9.0%	8.7%	8.1%	7.9%	8.0%
04) WELLS FARGO & COMPANY	7.6%	7.3%	7.4%	7.3%	6.8%	5.6%	4.5%	4.1%
05) WASHINGTON MUTUAL INC	6.2%	6.8%	7.2%	7.6%	9.7%	12.7%	15.4%	18.9%
06) CERBERUS CAPITAL HOLDING	4.6%	4.6%	4.6%	4.6%	4.4%	4.7%	5.1%	5.9%
07) PHH CORPORATION	3.6%	3.7%	3.8%	3.8%	3.9%	3.5%	3.1%	3.0%
08) BANK OF AMERICA CORPORATION	3.5%	3.4%	3.6%	3.7%	3.8%	3.6%	3.3%	4.0%
09) FIRST HORIZON NATIONAL CORPORATION	2.3%	2.3%	2.3%	2.4%	2.4%	2.5%	2.1%	1.5%
10) SUNTRUST BANKS INC	2.2%	2.1%	1.9%	1.9%	1.6%	1.3%	1.2%	0.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	18.1%	19.8%	21.0%	21.8%	25.0%	25.3%	22.6%	15.4%
Credit Enhancement	81.9%	80.2%	79.0%	78.2%	75.0%	74.7%	77.4%	84.6%
- Primary MI Only	65.4%	62.7%	61.0%	60.1%	57.8%	57.5%	58.6%	58.4%
- Pool Policy Only	0.7%	0.7%	0.8%	0.8%	1.0%	1.1%	1.2%	1.9%
- Pool Policy and Primary MI	6.7%	7.0%	6.9%	6.6%	5.3%	5.3%	6.9%	11.9%
- Full Recourse	2.5%	2.6%	2.6%	2.6%	2.3%	2.1%	1.9%	2.0%
- Shared Arrangement	1.2%	1.3%	1.4%	1.5%	1.8%	1.8%	1.7%	2.2%

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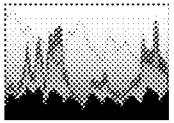

Single Family Conventional Book Characteristics
OLTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	5.4%	5.9%	6.3%	6.5%	6.9%	7.0%	7.0%	8.1%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	79.5%	81.1%	82.1%	82.8%	82.3%	73.4%	58.4%	57.4%
Interest Only with Credit Enhancement	96.3%	95.6%	94.9%	94.5%	91.4%	91.6%	90.4%	91.6%
Alt-A with Credit Enhancement	92.9%	92.2%	91.6%	91.1%	88.5%	88.0%	90.4%	93.8%
Economic Fees and Gap								
Wtd Avg Economic Gap	-9.31	-8.71	-8.01	-7.44	-6.37	-6.91	-7.66	-8.71
Wtd Avg Economic Model Fee	39.95	38.23	37.15	36.63	35.24	35.93	35.98	33.53
Wtd Avg Charged Fee	30.63	29.51	29.13	29.18	28.85	29.01	28.30	24.80
Appraisal Waivers								
Appraisal Waiver	2.4%	2.3%	2.2%	2.1%	1.7%	1.1%	1.0%	0.5%
Serious Delinquent Loans								
SDQ Rate All Loans	1.45%	1.29%	1.29%	1.38%	1.75%	1.47%	1.35%	1.07%
- SDQ Rate for Loans with CE	1.71%	1.54%	1.56%	1.68%	2.16%	1.88%	1.68%	1.22%
- SDQ Rate for Loans without CE	0.56%	0.49%	0.47%	0.51%	0.64%	0.38%	0.35%	0.38%
SDQ Rate Excl. Katrina Loans	1.43%	1.27%	1.26%	1.34%	1.48%	1.48%	1.36%	1.07%
SDQ Rate for Katrina Loans	2.28%	2.28%	2.56%	3.07%	11.01%	1.13%	0.84%	0.80%
Serious Delinquent Loans								
SDQ Loan Count	20,599	17,830	17,617	18,838	24,049	21,791	21,932	18,523
SDQ Count for Loans with CE	18,850	16,257	16,044	17,098	21,640	20,270	20,564	17,314
SDQ Count for Loans without CE	1,749	1,573	1,573	1,740	2,409	1,521	1,368	1,209
SDQ Volume ($M)								
SDQ Volume	$2,619.6	$2,154.6	$2,060.7	$2,133.4	$2,594.8	$2,376.9	$2,406.4	$1,973.2
SDQ Volume for Loans with CE	$2,462.3	$2,015.2	$1,925.2	$1,984.9	$2,388.5	$2,249.0	$2,296.2	$1,880.0
SDQ Volume for Loans without CE	$157.3	$139.4	$135.6	$148.5	$206.3	$127.9	$110.2	$93.3

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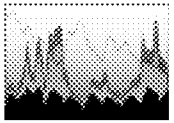

Single Family Conventional Book Characteristics
OLTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	785,610	758,428	751,790	752,990	780,084	875,855	984,590	1,204,373
Book Volume ($B)	$100.5	$93.6	$91.1	$90.3	$91.5	$102.5	$113.4	$133.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 90.01% - 95.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	94.5%	94.5%	94.5%	94.5%	94.5%	94.5%	94.5%	94.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Comb LTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV 75.01% - 80.00%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.1%
Comb LTV 80.01% - 90.00%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.2%
Comb LTV 90.01% - 95.00%	90.0%	88.9%	88.1%	87.5%	85.1%	82.8%	78.0%	62.2%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	8.5%	9.6%	10.4%	11.0%	13.2%	15.5%	20.4%	37.1%
Wtd Avg Comb LTV	94.4%	94.4%	94.4%	94.4%	94.3%	94.3%	94.3%	94.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV 75.01% - 80.00%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.1%
Comb LTV 80.01% - 90.00%	0.4%	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.3%

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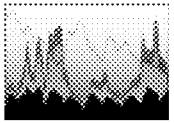

Single Family Conventional Book Characteristics
OLTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	91.1%	90.1%	89.4%	88.9%	87.0%	85.2%	81.6%	70.0%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	7.4%	8.3%	9.0%	9.5%	11.4%	13.0%	16.7%	29.2%
Wtd Avg Comb LTV	94.4%	94.4%	94.4%	94.4%	94.3%	94.3%	94.3%	94.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	18.0%	20.2%	20.7%	21.4%	20.5%	12.0%	10.1%	12.3%
MTMLTV 60.01% - 70.00%	12.3%	13.4%	13.7%	14.1%	14.4%	11.4%	8.2%	11.6%
MTMLTV 70.01% - 75.00%	8.2%	9.1%	9.3%	9.4%	9.6%	9.3%	6.3%	8.1%
MTMLTV 75.01% - 80.00%	9.2%	10.4%	10.9%	11.4%	12.8%	12.4%	9.2%	10.1%
MTMLTV 80.01% - 90.00%	20.7%	22.7%	23.8%	24.7%	29.4%	34.6%	40.0%	31.3%
MTMLTV 90.01% - 95.00%	20.0%	17.4%	15.4%	14.1%	11.7%	16.8%	23.4%	23.9%
MTMLTV 95.01% - 97.00%	4.6%	3.1%	3.1%	2.6%	0.9%	1.8%	1.7%	1.7%
MTMLTV 97.01% - 100.00%	3.5%	2.1%	2.0%	1.4%	0.3%	1.0%	0.5%	0.4%
MTMLTV > 100.00%	3.3%	1.4%	1.0%	0.6%	0.1%	0.3%	0.1%	0.1%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.5%
Wtg Avg MTMLTV	77.5%	75.2%	74.6%	73.8%	73.3%	77.9%	80.6%	79.0%
Credit Score (Sums to 100%)								
FICO < 550	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	0.9%	0.8%
FICO 550-579	1.3%	1.3%	1.3%	1.4%	1.5%	1.7%	1.9%	1.7%
FICO 580-619	6.0%	6.1%	6.1%	6.2%	6.4%	6.9%	7.1%	6.6%
FICO 620-659	16.8%	17.1%	17.2%	17.4%	17.9%	18.7%	19.0%	17.7%
FICO 660-699	22.2%	22.0%	22.0%	22.0%	22.2%	22.6%	22.8%	22.3%
FICO 700-739	22.9%	22.7%	22.7%	22.5%	22.4%	22.1%	21.7%	22.0%
FICO >= 740	28.0%	27.9%	27.7%	27.4%	26.0%	23.7%	22.0%	21.6%
FICO Missing	2.0%	2.1%	2.2%	2.3%	2.8%	3.4%	4.6%	7.3%
Wtd Avg FICO	700	700	699	699	697	693	691	692
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	84.1%	84.5%	84.5%	84.4%	83.2%	83.2%	86.0%	90.6%
Intermediate-term, fixed-rate	3.5%	3.9%	4.1%	4.3%	4.8%	5.1%	5.2%	4.2%
Adjustable-rate	6.7%	7.4%	7.9%	8.3%	10.3%	10.6%	8.1%	4.8%

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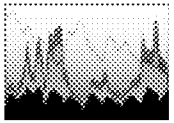

Single Family Conventional Book Characteristics
OLTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.6%	2.0%	1.8%	1.6%	1.3%	0.8%	0.4%	0.1%
Negative Amortization	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%
Interest Only fixed-rate	3.1%	2.2%	1.6%	1.3%	0.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	94.0%	94.1%	94.1%	94.3%	94.9%	95.8%	96.9%	98.3%
Second/Vacation Home	4.9%	4.9%	4.9%	4.8%	4.4%	3.8%	2.7%	1.4%
Investor Property	1.1%	1.1%	1.0%	0.9%	0.7%	0.4%	0.4%	0.3%
10-K Unit Type (Sums to 100%)								
1 Unit	98.1%	98.1%	98.1%	98.1%	97.9%	97.6%	97.4%	97.8%
2-4 Units	1.9%	1.9%	1.9%	1.9%	2.1%	2.4%	2.6%	2.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.9%	8.6%	8.4%	8.2%	7.7%	7.3%	7.0%	6.2%
Single Family Homes	91.1%	91.4%	91.6%	91.8%	92.3%	92.7%	93.0%	93.8%
Property Type (Sums to 100%)								
Manufactured	1.8%	2.0%	2.1%	2.1%	1.7%	1.5%	1.5%	1.1%
Condo/Coop	8.9%	8.6%	8.4%	8.2%	7.7%	7.3%	7.0%	6.2%
1 Unit	87.4%	87.5%	87.6%	87.7%	88.5%	88.8%	89.0%	90.5%
2-4 Units	1.9%	1.9%	1.9%	1.9%	2.1%	2.4%	2.6%	2.2%
Condo								
Condo	8.7%	8.4%	8.2%	8.0%	7.5%	7.2%	6.9%	6.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	82.1%	82.3%	82.7%	83.1%	82.2%	81.3%	80.4%	85.8%
Cash-Out Refinance	1.1%	0.9%	0.7%	0.6%	0.4%	0.4%	0.5%	0.5%
Other Refinance	16.7%	16.8%	16.6%	16.4%	17.4%	18.3%	19.1%	13.7%
Origination Type (Sums to 100%)								
TPO Broker	18.7%	17.7%	17.4%	17.4%	17.7%	18.7%	20.2%	19.8%
TPO Correspondent	33.1%	32.5%	31.8%	31.4%	30.2%	29.2%	27.4%	24.9%
Undesignated	0.9%	1.0%	1.1%	1.1%	1.5%	1.9%	2.6%	4.4%
Retail	47.3%	48.8%	49.8%	50.1%	50.7%	50.2%	49.8%	50.9%
Origination Year (Sums to 100%)								
< 2000	6.8%	7.6%	8.2%	8.7%	10.9%	13.9%	19.9%	38.1%
2000	0.8%	0.9%	1.0%	1.1%	1.4%	1.8%	3.0%	6.3%
2001	4.1%	4.6%	5.0%	5.3%	6.7%	8.9%	13.7%	27.0%
2002	8.7%	9.8%	10.6%	11.2%	13.9%	18.1%	25.9%	28.6%

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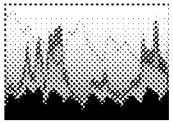

Single Family Conventional Book Characteristics
OLTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	20.3%	22.7%	24.2%	25.4%	30.5%	36.3%	37.6%	0.0%
2004	13.4%	15.1%	16.1%	16.9%	20.3%	20.9%	0.0%	0.0%
2005	13.3%	14.8%	15.8%	16.5%	16.3%	0.0%	0.0%	0.0%
2006	14.4%	15.9%	16.7%	14.9%	0.0%	0.0%	0.0%	0.0%
2007	18.3%	8.6%	2.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$137,280	$132,940	$130,443	$128,902	$124,867	$123,304	$120,625	$117,075
Loan Original Note Rate	6.39%	6.32%	6.31%	6.30%	6.23%	6.34%	6.61%	7.22%
Seasoning (Sums to 100%)								
Seasoned	2.7%	3.0%	2.8%	2.8%	2.6%	2.2%	2.5%	3.2%
Non-Seasoned	97.3%	97.0%	97.2%	97.2%	97.4%	97.8%	97.5%	96.8%
ACI								
ACI Probability	1.13%	1.09%	1.08%	1.08%	1.07%	1.12%	1.15%	1.01%
Wtd Avg ACI Score	674	675	676	676	676	674	672	675
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.12	-0.12	-0.12	-0.11	-0.08	-0.04	-0.02
Credit Premium > 1.5	0.4%	0.3%	0.3%	0.3%	0.3%	0.4%	0.7%	0.6%
Prepay Premium								
Prepay Premium	1.6%	1.3%	1.2%	1.1%	1.2%	1.7%	2.2%	2.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.9%	5.2%	5.5%	5.6%	6.3%	6.7%	6.7%	5.9%
DTI Ratio > 20 and <= 30	16.3%	17.1%	17.5%	17.8%	18.9%	19.6%	20.3%	21.5%
DTI Ratio > 30 and <= 40	28.5%	29.0%	29.2%	29.3%	30.3%	31.1%	32.9%	37.3%
DTI Ratio > 40 and <= 50	25.3%	24.3%	23.8%	23.4%	22.3%	21.7%	21.5%	20.1%
DTI Ratio > 50	17.3%	16.7%	16.4%	16.3%	15.0%	14.2%	12.6%	9.7%
DTI Ratio Missing	7.6%	7.7%	7.7%	7.7%	7.3%	6.8%	6.1%	5.5%
Wtd Avg DTI Ratio	39.5%	39.1%	38.9%	38.7%	38.1%	37.6%	36.9%	36.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.0%	5.3%	5.5%	5.7%	6.3%	6.8%	6.8%	6.0%
DTI Ratio > 20 and <= 30	16.7%	17.5%	17.9%	18.2%	19.4%	20.0%	20.6%	21.6%
DTI Ratio > 30 and <= 40	29.3%	29.8%	30.0%	30.1%	31.1%	31.8%	33.3%	37.4%
DTI Ratio > 40 and <= 50	26.1%	25.2%	24.6%	24.3%	23.1%	22.4%	21.9%	20.3%
DTI Ratio > 50	18.3%	17.7%	17.4%	17.3%	16.0%	15.0%	13.0%	9.8%
DTI Ratio Missing	4.7%	4.6%	4.5%	4.4%	4.0%	4.1%	4.4%	5.0%

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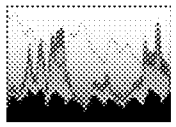

Single Family Conventional Book Characteristics
OLTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	39.6%	39.2%	39.0%	38.9%	38.2%	37.7%	37.0%	36.1%
Origination Term (Sums to 100%)								
<= 15 Years	3.5%	3.9%	4.1%	4.3%	4.8%	5.1%	5.2%	4.2%
> 15 Years amd <= 25 Years	2.2%	2.4%	2.5%	2.5%	2.5%	2.4%	2.2%	1.8%
> 25 Years and <= 30 Years	93.7%	93.4%	93.1%	93.0%	92.6%	92.4%	92.4%	93.9%
> 30 Years	0.5%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	87.2%	86.7%	86.1%	85.7%	83.5%	83.3%	86.1%	90.6%
Intermediate-Term Fixed Rate (excl Balloon)	3.3%	3.6%	3.9%	4.0%	4.5%	4.7%	4.7%	3.9%
Adjustable Rate	9.3%	9.5%	9.8%	10.0%	11.7%	11.6%	8.7%	5.2%
Balloon	0.2%	0.2%	0.3%	0.3%	0.3%	0.4%	0.5%	0.3%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%
Hybrid Arm	8.7%	8.8%	9.0%	9.2%	10.4%	10.0%	7.2%	3.8%
- 2/28 Hybrid Arm	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.4%	1.7%	1.9%	2.1%	3.0%	3.2%	2.3%	1.1%
- 5/1 Hybrid Arm	5.4%	5.4%	5.5%	5.4%	5.8%	5.2%	3.6%	2.0%
- 7/1 Hybrid Arm	1.4%	1.4%	1.4%	1.4%	1.5%	1.5%	1.2%	0.6%
- 10/1 Hybrid Arm	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
NegAm ARM	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%
Interest Only	5.7%	4.2%	3.4%	2.9%	1.5%	0.8%	0.4%	0.1%
- Interest Only ARM	2.6%	2.0%	1.8%	1.6%	1.3%	0.8%	0.4%	0.1%
- Interest Only FRM	3.1%	2.2%	1.6%	1.3%	0.3%	0.1%	0.0%	0.0%
Alt-A	10.5%	9.8%	9.0%	8.5%	7.1%	6.8%	6.8%	4.3%
- Alt-A Low/No Doc	7.2%	6.7%	6.4%	6.1%	5.2%	4.9%	4.7%	2.7%
- Alt-A No Disclosure	0.4%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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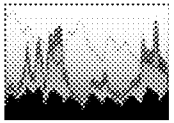

Single Family Conventional Book Characteristics
OLTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.6%	2.9%	2.9%	2.9%	2.6%	2.0%	1.7%	1.1%
- Alt-A SISA	0.7%	0.6%	0.6%	0.5%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	0.9%	0.8%	0.7%	0.5%	0.5%	0.4%	0.3%
- Alt-A Stated Income	2.5%	2.1%	2.0%	1.9%	1.9%	2.4%	2.5%	1.3%
Alt-A Full Doc (by SFC)	1.8%	1.5%	1.3%	1.1%	0.7%	0.5%	0.3%	0.1%
Alt-A Deals (no SFC)	1.4%	1.6%	1.3%	1.3%	1.2%	1.4%	1.8%	1.6%
My Community Mortgage	1.4%	1.1%	0.8%	0.6%	0.2%	0.1%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	14.2%	11.4%	10.0%	9.0%	7.4%	6.8%	6.1%	3.4%
- Select Lender Programs Non-Full Doc	7.0%	4.7%	3.6%	2.9%	2.3%	1.9%	1.5%	0.8%
- Other Low/No Doc	7.2%	6.7%	6.3%	6.1%	5.1%	4.9%	4.6%	2.6%
Subprime Deals								
Subprime	0.4%	0.2%	0.2%	0.2%	0.1%	0.2%	0.4%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.2%
- Post 12/2005	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	76.1%	75.4%	75.3%	75.2%	75.0%	73.5%	68.9%	55.7%
Investor Channel	14.2%	14.1%	13.6%	13.2%	11.7%	11.2%	11.1%	8.4%
eChannel	3.4%	3.6%	3.7%	3.7%	3.5%	2.8%	1.8%	0.5%
Underserved Channel	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Subprime Channel	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	5.9%	6.7%	7.2%	7.7%	9.7%	12.5%	18.1%	35.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.5%	0.5%	0.4%	0.4%	0.4%	0.3%	0.2%	0.1%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%
- Other	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.2%	1.1%	1.1%	1.0%	0.9%	0.9%	0.8%	0.5%

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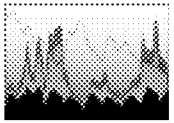

Single Family Conventional Book Characteristics
OLTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/15/05	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/20/00	0.6%	0.5%	0.5%	0.5%	0.4%	0.3%	0.3%	0.2%
- 90/05/05	0.3%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
EA/TPR								
EA/TPR	4.7%	4.6%	4.7%	4.8%	5.0%	5.5%	5.4%	3.9%
- EA I	2.0%	2.1%	2.2%	2.2%	2.3%	2.4%	2.3%	1.4%
- EA/TPR II	1.6%	1.5%	1.5%	1.6%	1.6%	1.8%	1.9%	1.6%
- EA/TPR III	1.1%	1.0%	1.0%	1.0%	1.1%	1.2%	1.2%	0.9%
10-K Property Region (Sums to 100%)								
Midwest	20.5%	20.6%	20.6%	20.5%	19.9%	18.9%	17.8%	16.9%
Northeast	16.7%	16.7%	16.6%	16.5%	16.2%	16.0%	15.5%	16.4%
Southeast	30.2%	30.4%	30.5%	30.5%	30.3%	29.8%	29.4%	28.6%
Southwest	23.2%	23.3%	23.4%	23.4%	23.6%	23.2%	22.6%	21.3%
West	9.4%	9.0%	9.0%	9.1%	10.0%	12.1%	14.7%	16.8%
Census Region (Sums to 100%)								
New England	4.1%	4.0%	3.9%	3.9%	3.7%	3.8%	3.8%	4.0%
Middle Atlantic	11.7%	11.7%	11.7%	11.7%	11.6%	11.5%	11.1%	11.6%
East North Central	16.6%	16.7%	16.7%	16.6%	16.2%	15.6%	14.8%	14.0%
East South Central	6.5%	6.6%	6.6%	6.6%	6.5%	5.9%	5.6%	5.0%
South Atlantic	24.2%	24.2%	24.3%	24.3%	24.3%	24.2%	24.2%	24.0%
West North Central	6.8%	6.9%	6.8%	6.8%	6.5%	6.0%	5.5%	5.2%
West South Central	13.8%	14.0%	14.1%	14.1%	14.0%	13.0%	12.4%	11.8%
Mountain	9.0%	8.8%	8.7%	8.8%	9.3%	10.3%	10.8%	10.1%
Pacific	6.9%	6.6%	6.6%	6.7%	7.5%	9.3%	11.6%	14.0%
US Territories	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.3%	0.3%
Top 10 States								
01) TX	9.4%	9.5%	9.6%	9.6%	9.6%	9.1%	8.7%	8.6%
02) FL	9.0%	9.0%	9.0%	9.0%	9.0%	9.2%	9.1%	8.7%
03) IL	4.9%	4.8%	4.7%	4.7%	4.6%	4.6%	4.4%	4.0%
04) GA	4.4%	4.5%	4.5%	4.5%	4.6%	4.4%	4.5%	4.5%
05) PA	4.2%	4.3%	4.3%	4.3%	4.2%	3.9%	3.8%	4.1%

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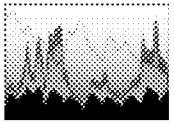

Single Family Conventional Book Characteristics
OLTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NY	4.1%	4.2%	4.2%	4.2%	4.3%	4.3%	4.2%	4.3%
07) OH	4.0%	4.1%	4.1%	4.1%	3.9%	3.7%	3.6%	3.5%
08) NC	3.9%	3.9%	3.9%	3.9%	3.8%	3.6%	3.5%	3.3%
09) NJ	3.4%	3.3%	3.3%	3.2%	3.2%	3.3%	3.1%	3.1%
10) MI	3.1%	3.2%	3.2%	3.2%	3.2%	3.2%	3.1%	2.9%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	23.9%	23.0%	22.0%	21.5%	21.4%	20.8%	19.4%	14.3%
02) WASHINGTON MUTUAL INC	6.8%	7.6%	8.1%	8.5%	10.2%	11.9%	12.9%	13.9%
03) CITIGROUP INC	6.2%	5.9%	5.5%	5.4%	4.9%	4.6%	4.3%	5.0%
04) PHH CORPORATION	5.7%	6.1%	6.3%	6.5%	6.5%	6.0%	5.2%	4.6%
05) BANK OF AMERICA CORPORATION	4.2%	4.1%	4.4%	4.5%	4.6%	4.4%	4.0%	4.1%
06) JP MORGAN CHASE & CO	4.1%	4.1%	4.1%	4.1%	4.0%	4.2%	5.2%	5.3%
07) WELLS FARGO & COMPANY	3.8%	3.1%	3.0%	2.9%	2.4%	1.8%	2.0%	3.0%
08) FLAGSTAR BANCORP INC	3.1%	3.1%	3.1%	3.2%	3.1%	2.9%	2.6%	2.4%
09) AMTRUST FINANCIAL CORPORATION	2.4%	2.3%	2.2%	2.1%	1.8%	1.6%	1.4%	1.3%
10) FIRST HORIZON NATIONAL CORPORATION	2.2%	2.2%	2.2%	2.2%	2.1%	2.1%	2.1%	1.9%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	24.1%	23.3%	22.3%	21.8%	21.7%	21.2%	19.8%	14.8%
02) JP MORGAN CHASE & CO	10.2%	10.7%	10.7%	10.7%	10.6%	10.4%	11.3%	12.9%
03) CITIGROUP INC	9.4%	9.6%	9.4%	9.5%	9.2%	8.5%	8.4%	8.7%
04) WELLS FARGO & COMPANY	8.2%	7.9%	8.1%	8.0%	7.4%	5.9%	4.8%	4.5%
05) WASHINGTON MUTUAL INC	6.2%	6.9%	7.4%	7.9%	10.0%	13.1%	15.6%	19.0%
06) PHH CORPORATION	5.6%	5.9%	6.1%	6.2%	6.2%	5.6%	4.8%	4.1%
07) BANK OF AMERICA CORPORATION	4.3%	4.2%	4.5%	4.6%	4.6%	4.3%	4.0%	4.9%
08) CERBERUS CAPITAL HOLDING	2.8%	2.9%	2.9%	3.0%	3.1%	3.6%	4.2%	5.6%
09) FIRST HORIZON NATIONAL CORPORATION	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	1.9%	1.4%
10) SUNTRUST BANKS INC	1.7%	1.6%	1.5%	1.5%	1.3%	1.1%	1.0%	0.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	11.9%	13.3%	14.2%	14.8%	16.3%	15.3%	12.9%	8.5%
Credit Enhancement	88.1%	86.7%	85.8%	85.2%	83.7%	84.7%	87.1%	91.5%
- Primary MI Only	72.4%	69.7%	68.1%	67.3%	65.8%	65.7%	65.4%	62.9%
- Pool Policy Only	0.5%	0.5%	0.6%	0.6%	0.7%	0.8%	1.0%	1.8%
- Pool Policy and Primary MI	5.1%	5.3%	5.4%	5.3%	5.4%	6.2%	8.5%	14.1%
- Full Recourse	2.4%	2.5%	2.5%	2.4%	1.8%	2.0%	2.4%	2.2%
- Shared Arrangement	1.3%	1.4%	1.5%	1.5%	1.7%	1.7%	1.4%	1.4%

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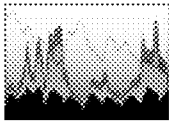

Single Family Conventional Book Characteristics
OLTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	6.5%	7.2%	7.7%	8.0%	8.3%	8.4%	8.4%	9.1%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	57.6%	63.4%	65.3%	66.2%	70.1%	68.9%	66.2%	70.8%
Interest Only with Credit Enhancement	98.7%	98.0%	97.6%	97.3%	95.4%	93.9%	92.5%	92.7%
Alt-A with Credit Enhancement	95.9%	95.2%	94.8%	94.4%	93.4%	93.8%	95.3%	97.3%
Economic Fees and Gap								
Wtd Avg Economic Gap	-11.22	-10.55	-9.69	-9.12	-7.82	-8.20	-10.02	-12.78
Wtd Avg Economic Model Fee	36.88	35.30	34.26	33.64	32.24	32.51	33.03	33.60
Wtd Avg Charged Fee	25.66	24.75	24.58	24.52	24.42	24.30	23.00	20.82
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.76%	1.60%	1.64%	1.79%	2.30%	2.00%	1.93%	1.53%
- SDQ Rate for Loans with CE	1.95%	1.79%	1.86%	2.04%	2.64%	2.31%	2.17%	1.64%
- SDQ Rate for Loans without CE	0.63%	0.56%	0.51%	0.53%	0.71%	0.48%	0.51%	0.59%
SDQ Rate Excl. Katrina Loans	1.74%	1.57%	1.61%	1.74%	2.04%	2.02%	1.95%	1.53%
SDQ Rate for Katrina Loans	2.71%	2.69%	2.96%	3.67%	11.00%	1.35%	1.04%	1.02%
Serious Delinquent Loans								
SDQ Loan Count	13,715	11,980	12,194	13,312	17,678	17,217	18,606	17,686
SDQ Count for Loans with CE	12,994	11,319	11,578	12,659	16,716	16,539	17,892	16,956
SDQ Count for Loans without CE	721	661	616	653	962	678	714	730
SDQ Volume ($M)								
SDQ Volume	$1,755.0	$1,465.4	$1,441.1	$1,524.5	$1,936.4	$1,903.6	$2,017.1	$1,837.0
SDQ Volume for Loans with CE	$1,693.0	$1,413.5	$1,393.3	$1,475.9	$1,869.0	$1,857.5	$1,972.9	$1,793.2
SDQ Volume for Loans without CE	$61.9	$51.8	$47.8	$48.6	$67.4	$46.2	$44.2	$43.8

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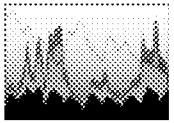

Single Family Conventional Book Characteristics
OLTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	962,335	863,721	778,762	735,011	581,864	506,315	417,693	320,926
Book Volume ($B)	$126.4	$108.9	$95.2	$88.3	$67.7	$58.6	$47.5	$33.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 95.01% - 97.00%	12.4%	14.2%	16.2%	17.6%	24.3%	33.0%	44.0%	63.6%
OLTV 97.01% - 100.00%	84.3%	82.2%	79.7%	78.1%	70.5%	61.7%	50.6%	32.4%
OLTV > 100.00%	3.2%	3.7%	4.1%	4.3%	5.2%	5.3%	5.4%	4.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	99.7%	99.7%	99.6%	99.6%	99.5%	99.2%	99.0%	98.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.2%
Comb LTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.2%
Comb LTV 70.01% - 75.00%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.3%
Comb LTV 75.01% - 80.00%	0.3%	0.4%	0.4%	0.5%	0.7%	1.0%	1.3%	0.7%
Comb LTV 80.01% - 90.00%	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	1.0%	0.9%
Comb LTV 90.01% - 95.00%	0.2%	0.2%	0.2%	0.2%	0.4%	0.5%	0.9%	1.1%
Comb LTV 95.01% - 97.00%	10.8%	12.3%	14.0%	15.2%	20.9%	28.2%	36.4%	44.9%
Comb LTV 97.01% - 100.00%	82.9%	80.5%	77.8%	76.0%	67.7%	59.1%	48.4%	30.4%
Comb LTV > 100.00%	3.0%	3.3%	3.6%	3.7%	4.0%	3.5%	2.8%	1.8%
Comb LTV Missing	2.2%	2.7%	3.3%	3.7%	5.2%	6.1%	8.1%	19.3%
Wtd Avg Comb LTV	99.5%	99.4%	99.3%	99.2%	98.9%	98.4%	97.9%	97.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.2%
Comb LTV 60.01% - 70.00%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.2%
Comb LTV 70.01% - 75.00%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.3%
Comb LTV 75.01% - 80.00%	0.3%	0.4%	0.4%	0.5%	0.7%	1.0%	1.3%	0.8%
Comb LTV 80.01% - 90.00%	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	1.0%	0.9%

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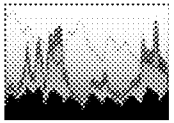

Single Family Conventional Book Characteristics
OLTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	0.9%	1.3%
Comb LTV 95.01% - 97.00%	11.0%	12.4%	14.2%	15.4%	21.3%	28.8%	37.7%	49.3%
Comb LTV 97.01% - 100.00%	82.9%	80.5%	77.8%	76.0%	67.7%	59.1%	48.4%	30.5%
Comb LTV > 100.00%	3.0%	3.3%	3.6%	3.7%	4.0%	3.5%	2.8%	1.8%
Comb LTV Missing	2.1%	2.5%	3.1%	3.5%	4.8%	5.4%	6.8%	14.8%
Wtd Avg Comb LTV	99.5%	99.4%	99.3%	99.2%	98.9%	98.4%	97.9%	97.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	4.2%	5.2%	6.0%	6.8%	8.0%	3.6%	3.3%	5.3%
MTMLTV 60.01% - 70.00%	4.2%	5.0%	5.5%	6.1%	7.8%	5.8%	3.7%	6.7%
MTMLTV 70.01% - 75.00%	3.2%	3.7%	4.1%	4.4%	5.1%	5.2%	2.9%	5.2%
MTMLTV 75.01% - 80.00%	4.7%	5.4%	5.9%	6.4%	7.3%	7.5%	4.6%	7.1%
MTMLTV 80.01% - 90.00%	15.7%	18.3%	20.0%	21.6%	26.7%	25.9%	25.8%	22.5%
MTMLTV 90.01% - 95.00%	14.5%	15.9%	16.4%	16.9%	19.7%	19.9%	27.2%	22.1%
MTMLTV 95.01% - 97.00%	9.0%	9.6%	8.7%	8.4%	8.3%	9.4%	13.1%	13.5%
MTMLTV 97.01% - 100.00%	23.5%	24.0%	20.4%	19.3%	13.4%	16.2%	14.5%	13.2%
MTMLTV > 100.00%	20.9%	12.8%	12.8%	10.2%	3.6%	6.6%	4.8%	4.2%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Wtg Avg MTMLTV	91.4%	89.4%	88.3%	87.2%	84.6%	87.6%	89.2%	86.7%
Credit Score (Sums to 100%)								
FICO < 550	1.3%	1.4%	1.5%	1.5%	1.5%	1.7%	1.9%	1.3%
FICO 550-579	2.0%	2.1%	2.2%	2.2%	2.2%	2.6%	3.0%	2.1%
FICO 580-619	12.0%	11.7%	11.1%	10.8%	10.0%	9.9%	9.2%	6.8%
FICO 620-659	25.2%	25.1%	24.7%	24.8%	24.2%	23.2%	20.3%	16.8%
FICO 660-699	23.3%	23.3%	23.5%	23.7%	24.3%	24.7%	25.2%	25.7%
FICO 700-739	17.7%	17.8%	18.1%	18.1%	18.8%	19.2%	20.5%	23.9%
FICO >= 740	17.0%	17.2%	17.4%	17.3%	17.0%	16.2%	17.4%	20.3%
FICO Missing	1.5%	1.4%	1.6%	1.7%	2.1%	2.4%	2.4%	3.1%
Wtd Avg FICO	678	678	679	679	679	678	681	690
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	89.2%	90.8%	92.1%	92.9%	91.6%	91.3%	92.7%	94.4%
Intermediate-term, fixed-rate	0.7%	0.8%	1.0%	1.1%	1.4%	1.7%	2.2%	2.2%
Adjustable-rate	3.2%	3.7%	4.4%	4.8%	6.5%	6.6%	4.6%	2.6%

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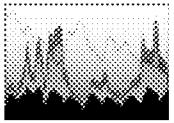

Single Family Conventional Book Characteristics
OLTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.1%	1.6%	1.5%	0.8%	0.5%	0.4%	0.5%	0.8%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	4.7%	3.0%	1.0%	0.4%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	99.2%	99.1%	99.0%	99.5%	99.6%	99.7%	99.6%	99.4%
Second/Vacation Home	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%	0.3%
Investor Property	0.4%	0.5%	0.6%	0.2%	0.1%	0.1%	0.2%	0.3%
10-K Unit Type (Sums to 100%)								
1 Unit	99.5%	99.6%	99.6%	99.6%	99.5%	99.3%	99.2%	99.2%
2-4 Units	0.5%	0.4%	0.4%	0.4%	0.5%	0.7%	0.8%	0.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.3%	9.0%	8.6%	8.4%	7.9%	8.1%	8.4%	8.5%
Single Family Homes	90.7%	91.0%	91.4%	91.6%	92.1%	91.9%	91.6%	91.5%
Property Type (Sums to 100%)								
Manufactured	0.7%	0.9%	1.1%	1.2%	0.9%	0.8%	1.1%	1.0%
Condo/Coop	9.3%	9.0%	8.6%	8.4%	7.9%	8.1%	8.4%	8.5%
1 Unit	89.5%	89.7%	89.9%	90.0%	90.7%	90.5%	89.8%	89.8%
2-4 Units	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.8%	0.8%
Condo								
Condo	9.3%	9.0%	8.6%	8.4%	7.9%	8.1%	8.4%	8.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	97.6%	97.6%	97.5%	97.6%	96.7%	95.7%	94.1%	94.9%
Cash-Out Refinance	0.3%	0.4%	0.3%	0.2%	0.3%	0.4%	0.7%	1.3%
Other Refinance	2.1%	2.1%	2.2%	2.2%	3.0%	3.9%	5.1%	3.8%
Origination Type (Sums to 100%)								
TPO Broker	23.4%	22.2%	21.1%	20.7%	20.5%	22.2%	23.1%	23.8%
TPO Correspondent	34.1%	32.1%	30.2%	29.0%	25.2%	24.0%	21.8%	17.4%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%	1.4%
Retail	42.4%	45.6%	48.5%	50.2%	54.1%	53.5%	54.5%	57.3%
Origination Year (Sums to 100%)								
< 2000	1.2%	1.4%	1.7%	1.9%	2.8%	4.4%	8.1%	22.9%
2000	0.3%	0.4%	0.5%	0.5%	0.8%	1.2%	2.5%	7.6%
2001	1.1%	1.3%	1.5%	1.7%	2.8%	4.5%	9.1%	27.0%
2002	2.8%	3.5%	4.2%	4.7%	7.8%	13.2%	26.1%	42.5%

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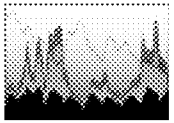

Single Family Conventional Book Characteristics
OLTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	9.5%	11.5%	13.8%	15.5%	25.0%	39.5%	54.3%	0.0%
2004	10.9%	13.2%	15.9%	18.0%	29.1%	37.2%	0.0%	0.0%
2005	15.4%	18.5%	22.1%	24.8%	31.8%	0.0%	0.0%	0.0%
2006	25.8%	30.7%	35.7%	32.9%	0.0%	0.0%	0.0%	0.0%
2007	33.0%	19.5%	4.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$135,062	$129,951	$126,106	$123,975	$119,653	$118,444	$116,024	$106,845
Loan Original Note Rate	6.66%	6.58%	6.57%	6.54%	6.35%	6.43%	6.65%	7.34%
Seasoning (Sums to 100%)								
Seasoned	2.2%	2.7%	3.1%	3.5%	3.6%	2.6%	4.0%	7.3%
Non-Seasoned	97.8%	97.3%	96.9%	96.5%	96.4%	97.4%	96.0%	92.7%
ACI								
ACI Probability	2.72%	2.65%	2.59%	2.53%	2.39%	2.39%	2.32%	1.60%
Wtd Avg ACI Score	643	644	646	647	648	647	648	660
Credit Premium								
Wtd Avg Credit Premium	-0.12	-0.14	-0.14	-0.13	-0.07	-0.03	0.03	0.05
Credit Premium > 1.5	0.5%	0.4%	0.5%	0.3%	0.3%	0.5%	1.0%	1.2%
Prepay Premium								
Prepay Premium	1.6%	1.4%	1.2%	0.8%	0.6%	1.5%	2.8%	1.7%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.0%	2.3%	2.6%	2.7%	3.5%	4.4%	4.9%	4.6%
DTI Ratio > 20 and <= 30	9.7%	10.5%	11.3%	11.7%	13.8%	15.5%	17.0%	18.1%
DTI Ratio > 30 and <= 40	25.4%	26.6%	27.7%	28.1%	30.0%	30.6%	32.3%	37.6%
DTI Ratio > 40 and <= 50	30.2%	29.8%	29.4%	28.9%	27.1%	25.4%	24.4%	23.7%
DTI Ratio > 50	29.2%	27.2%	25.2%	24.5%	20.7%	18.7%	16.1%	11.0%
DTI Ratio Missing	3.5%	3.6%	3.9%	4.0%	4.9%	5.4%	5.4%	5.0%
Wtd Avg DTI Ratio	43.9%	43.3%	42.6%	42.3%	40.9%	40.0%	38.9%	37.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.0%	2.3%	2.6%	2.7%	3.6%	4.4%	4.9%	4.6%
DTI Ratio > 20 and <= 30	9.8%	10.6%	11.5%	11.9%	14.1%	15.8%	17.3%	18.2%
DTI Ratio > 30 and <= 40	25.8%	27.1%	28.3%	28.8%	30.8%	31.4%	32.9%	37.8%
DTI Ratio > 40 and <= 50	30.8%	30.5%	30.2%	29.7%	28.0%	26.2%	24.9%	23.8%
DTI Ratio > 50	30.1%	28.1%	26.2%	25.5%	21.8%	19.5%	16.5%	11.1%
DTI Ratio Missing	1.4%	1.3%	1.4%	1.3%	1.7%	2.6%	3.5%	4.5%

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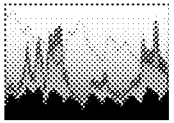

Single Family Conventional Book Characteristics
OLTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	44.0%	43.3%	42.7%	42.4%	41.0%	40.1%	39.0%	37.4%
Origination Term (Sums to 100%)								
<= 15 Years	0.7%	0.8%	1.0%	1.1%	1.4%	1.7%	2.2%	2.2%
> 15 Years amd <= 25 Years	0.6%	0.7%	0.8%	0.9%	0.8%	0.7%	0.8%	0.9%
> 25 Years and <= 30 Years	97.1%	97.4%	97.8%	97.9%	97.8%	97.6%	96.9%	96.9%
> 30 Years	1.6%	1.0%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	93.9%	93.8%	93.1%	93.3%	91.6%	91.3%	92.7%	94.4%
Intermediate-Term Fixed Rate (excl Balloon)	0.7%	0.8%	0.9%	1.0%	1.3%	1.5%	1.8%	1.8%
Adjustable Rate	5.3%	5.4%	5.9%	5.6%	7.0%	7.1%	5.1%	3.4%
Balloon	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.4%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%
40 Year (ARM & Fixed)	1.6%	1.0%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	5.3%	5.3%	5.8%	5.4%	6.7%	6.7%	4.6%	2.8%
- 2/28 Hybrid Arm	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.2%	0.3%	0.3%	0.4%	0.7%	1.1%	1.8%	0.5%
- 5/1 Hybrid Arm	3.8%	3.6%	3.8%	3.2%	3.8%	3.6%	1.3%	0.9%
- 7/1 Hybrid Arm	1.0%	1.2%	1.4%	1.6%	2.1%	1.9%	1.3%	1.1%
- 10/1 Hybrid Arm	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	6.9%	4.7%	2.5%	1.2%	0.5%	0.4%	0.5%	0.8%
- Interest Only ARM	2.1%	1.6%	1.5%	0.8%	0.5%	0.4%	0.5%	0.8%
- Interest Only FRM	4.7%	3.0%	1.0%	0.4%	0.0%	0.0%	0.0%	0.0%
Alt-A	5.6%	5.0%	4.5%	3.4%	2.3%	3.4%	6.2%	6.1%
- Alt-A Low/No Doc	2.5%	1.8%	1.5%	0.9%	0.9%	2.1%	4.2%	3.4%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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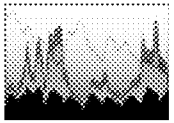

Single Family Conventional Book Characteristics
OLTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.6%	1.1%
- Alt-A SISA	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.4%	0.3%	0.2%	0.1%	0.0%	0.1%	0.2%	0.3%
- Alt-A Stated Income	1.9%	1.4%	1.2%	0.7%	0.7%	1.6%	3.4%	2.0%
Alt-A Full Doc (by SFC)	1.7%	1.7%	1.6%	1.2%	0.1%	0.1%	0.1%	0.0%
Alt-A Deals (no SFC)	1.3%	1.4%	1.3%	1.3%	1.3%	1.2%	1.9%	2.6%
My Community Mortgage	24.9%	22.4%	16.9%	14.3%	7.3%	6.7%	5.4%	2.4%
Non-Full Doc								
Non-Full Doc Total	2.6%	1.9%	1.7%	1.0%	1.1%	2.2%	4.2%	3.5%
- Select Lender Programs Non-Full Doc	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other Low/No Doc	2.5%	1.8%	1.5%	0.9%	0.9%	2.1%	4.2%	3.4%
Subprime Deals								
Subprime	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.3%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.1%
- Post 12/2005	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	84.2%	83.0%	81.5%	81.2%	79.2%	76.5%	68.9%	61.5%
Investor Channel	11.0%	11.5%	12.3%	12.0%	11.8%	12.2%	15.5%	19.7%
eChannel	2.6%	2.8%	3.1%	3.2%	3.6%	3.0%	1.9%	0.5%
Underserved Channel	1.4%	1.7%	2.0%	2.2%	3.5%	5.3%	7.7%	0.4%
Subprime Channel	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.7%	0.8%	1.0%	1.1%	1.8%	3.0%	5.9%	18.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.6%	0.6%	0.6%	0.5%	0.3%	0.2%	0.2%	0.3%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.5%	0.5%	0.5%	0.4%	0.2%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.5%	1.5%	1.4%	1.4%	1.3%	1.3%	1.5%	2.0%

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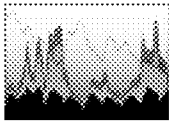

Single Family Conventional Book Characteristics
OLTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	1.2%	1.2%	1.2%	1.1%	0.9%	0.9%	1.1%	1.6%
EA/TPR								
EA/TPR	9.4%	9.1%	9.7%	10.0%	11.0%	10.7%	8.9%	7.3%
- EA I	4.2%	4.2%	4.6%	4.9%	5.3%	5.1%	4.2%	3.2%
- EA/TPR II	3.6%	3.3%	3.3%	3.3%	3.3%	3.2%	2.9%	2.5%
- EA/TPR III	1.6%	1.6%	1.7%	1.9%	2.4%	2.4%	1.9%	1.6%
10-K Property Region (Sums to 100%)								
Midwest	22.4%	23.0%	23.4%	23.4%	21.5%	19.4%	17.5%	15.5%
Northeast	12.4%	12.5%	12.8%	12.8%	12.9%	11.7%	10.7%	10.1%
Southeast	32.9%	33.3%	33.6%	33.8%	35.0%	35.6%	35.4%	32.9%
Southwest	23.6%	23.5%	23.3%	23.0%	22.5%	21.9%	20.3%	20.1%
West	8.7%	7.6%	7.0%	7.0%	8.1%	11.3%	16.2%	21.4%
Census Region (Sums to 100%)								
New England	3.2%	3.1%	3.0%	3.0%	2.8%	2.8%	2.7%	2.6%
Middle Atlantic	6.9%	7.0%	7.2%	7.2%	7.6%	7.2%	6.5%	6.1%
East North Central	17.2%	17.6%	17.9%	18.0%	16.8%	15.2%	14.0%	12.1%
East South Central	7.5%	7.6%	7.5%	7.5%	6.9%	5.8%	5.2%	4.5%
South Atlantic	25.9%	26.2%	26.5%	26.7%	28.5%	30.2%	30.5%	28.7%
West North Central	9.0%	9.2%	9.3%	9.3%	8.2%	7.3%	6.2%	6.0%
West South Central	13.5%	13.8%	14.2%	14.3%	14.3%	13.0%	11.5%	11.1%
Mountain	8.4%	7.6%	6.9%	6.5%	6.4%	7.7%	8.3%	8.6%
Pacific	6.7%	5.8%	5.3%	5.3%	6.5%	9.5%	14.0%	19.2%
US Territories	1.8%	2.0%	2.1%	2.1%	2.1%	1.4%	1.2%	1.2%
Top 10 States								
01) TX	9.0%	9.1%	9.3%	9.3%	9.6%	9.0%	8.2%	8.3%
02) FL	7.6%	7.6%	7.6%	7.6%	8.6%	9.8%	9.7%	8.4%
03) GA	5.9%	6.1%	6.3%	6.4%	6.7%	6.7%	6.9%	5.6%
04) OH	4.8%	5.0%	5.1%	5.1%	4.4%	3.6%	3.4%	3.2%
05) IL	4.5%	4.5%	4.5%	4.5%	4.4%	4.5%	4.2%	3.2%

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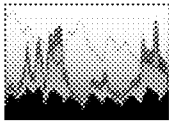

Single Family Conventional Book Characteristics
OLTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NC	3.7%	3.8%	4.0%	4.0%	4.1%	3.9%	4.1%	4.7%
07) PA	3.5%	3.6%	3.7%	3.7%	3.8%	3.4%	3.1%	2.8%
08) MI	3.4%	3.5%	3.7%	3.8%	3.8%	3.5%	3.3%	3.1%
09) VA	3.1%	3.0%	3.0%	3.0%	3.3%	3.6%	3.7%	3.9%
10) IN	2.9%	3.0%	3.0%	3.0%	2.6%	2.2%	1.8%	1.6%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	14.6%	14.2%	13.5%	13.4%	12.2%	11.7%	11.6%	10.3%
02) CITIGROUP INC	8.8%	8.2%	7.6%	7.3%	5.4%	4.3%	3.0%	2.9%
03) FLAGSTAR BANCORP INC	5.4%	5.1%	5.1%	5.1%	5.4%	4.1%	2.8%	2.1%
04) SUNTRUST BANKS INC	5.1%	4.6%	4.0%	3.6%	2.4%	2.1%	1.9%	2.2%
05) PHH CORPORATION	5.1%	5.6%	6.3%	6.6%	7.6%	7.6%	7.0%	5.5%
06) FIRST HORIZON NATIONAL CORPORATION	4.2%	4.0%	3.7%	3.7%	2.9%	2.7%	2.4%	2.7%
07) AMTRUST FINANCIAL CORPORATION	3.4%	3.3%	2.8%	2.4%	1.5%	1.3%	1.2%	1.3%
08) WACHOVIA CORPORATION	3.0%	3.2%	3.4%	3.6%	3.8%	3.5%	3.7%	4.6%
09) CERBERUS CAPITAL HOLDING	2.9%	3.0%	3.2%	3.5%	3.8%	3.1%	2.0%	1.0%
10) NAVY FEDERAL CREDIT UNION	2.9%	3.4%	3.7%	3.9%	4.4%	3.9%	3.3%	3.3%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	14.7%	14.3%	13.5%	13.4%	12.3%	11.9%	11.8%	10.7%
02) CITIGROUP INC	11.7%	11.7%	11.7%	11.9%	10.6%	8.0%	6.0%	5.9%
03) JP MORGAN CHASE & CO	8.3%	8.8%	9.0%	8.9%	9.1%	9.1%	9.2%	13.1%
04) WELLS FARGO & COMPANY	5.2%	5.4%	5.3%	5.0%	5.4%	6.5%	4.8%	3.3%
05) PHH CORPORATION	5.0%	5.6%	6.2%	6.6%	7.5%	7.3%	6.7%	5.5%
06) SUNTRUST BANKS INC	4.3%	3.6%	2.8%	2.5%	1.9%	1.7%	1.5%	1.5%
07) FIRST HORIZON NATIONAL CORPORATION	4.2%	4.0%	3.7%	3.7%	3.0%	2.8%	2.3%	2.1%
08) CERBERUS CAPITAL HOLDING	3.4%	3.5%	3.7%	3.9%	4.4%	4.0%	3.5%	3.6%
09) FLAGSTAR BANCORP INC	3.1%	2.4%	1.8%	1.4%	1.1%	1.9%	1.6%	1.1%
10) NAVY FEDERAL CREDIT UNION	2.9%	3.4%	3.7%	3.9%	4.4%	3.9%	3.3%	3.3%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	5.5%	6.5%	7.7%	8.5%	11.2%	11.4%	11.9%	9.0%
Credit Enhancement	94.5%	93.5%	92.3%	91.5%	88.8%	88.6%	88.1%	91.0%
- Primary MI Only	78.8%	75.4%	71.8%	70.4%	63.9%	61.5%	59.9%	59.8%
- Pool Policy Only	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.7%	1.3%
- Pool Policy and Primary MI	2.4%	2.8%	3.1%	2.5%	3.5%	4.6%	4.6%	9.5%
- Full Recourse	4.7%	5.1%	5.5%	5.6%	4.7%	5.4%	7.9%	7.9%
- Shared Arrangement	4.9%	5.7%	6.5%	7.1%	9.7%	10.8%	10.3%	7.6%

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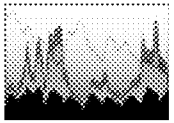

Single Family Conventional Book Characteristics
OLTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	3.6%	4.3%	5.1%	5.7%	6.5%	5.9%	4.5%	4.8%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	7.7%	7.8%	7.4%	14.3%	15.2%	6.7%	6.6%	5.9%
Interest Only with Credit Enhancement	99.8%	99.7%	99.4%	99.2%	98.7%	99.0%	99.3%	95.6%
Alt-A with Credit Enhancement	95.5%	94.7%	93.5%	90.7%	94.8%	95.7%	96.7%	95.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-24.39	-22.79	-17.95	-15.32	-8.23	-11.34	-20.74	-6.65
Wtd Avg Economic Model Fee	66.16	63.80	59.48	56.72	50.64	51.93	55.77	42.56
Wtd Avg Charged Fee	41.76	41.02	41.52	41.40	42.41	40.58	35.03	35.90
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.95%	2.45%	2.37%	2.57%	2.92%	2.28%	1.79%	1.53%
- SDQ Rate for Loans with CE	3.02%	2.52%	2.46%	2.67%	3.08%	2.38%	1.89%	1.56%
- SDQ Rate for Loans without CE	1.95%	1.53%	1.44%	1.59%	1.72%	1.51%	1.08%	1.35%
SDQ Rate Excl. Katrina Loans	2.93%	2.42%	2.34%	2.52%	2.60%	2.28%	1.80%	1.54%
SDQ Rate for Katrina Loans	4.88%	4.50%	4.83%	5.88%	15.43%	2.12%	1.52%	1.20%
Serious Delinquent Loans								
SDQ Loan Count	28,252	20,989	18,335	18,765	16,842	11,374	7,373	4,792
SDQ Count for Loans with CE	27,018	19,997	17,376	17,684	15,692	10,502	6,825	4,341
SDQ Count for Loans without CE	1,234	992	959	1,081	1,150	872	548	451
SDQ Volume ($M)								
SDQ Volume	$3,537.6	$2,523.4	$2,129.7	$2,096.9	$1,780.8	$1,209.7	$729.0	$414.5
SDQ Volume for Loans with CE	$3,407.5	$2,423.8	$2,035.5	$1,991.5	$1,671.7	$1,125.5	$687.5	$380.9
SDQ Volume for Loans without CE	$130.1	$99.7	$94.3	$105.5	$109.0	$84.2	$41.6	$33.6

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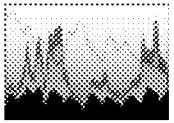

Single Family Conventional Book Characteristics
Comb LTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,441,430	1,418,087	1,401,836	1,388,032	1,370,175	1,405,292	1,408,310	1,021,196
Book Volume ($B)	$216.1	$211.2	$207.3	$204.1	$196.8	$200.6	$202.6	$144.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	3.9%	4.0%	4.0%	3.9%	4.2%	4.0%	3.4%	1.4%
OLTV 60.01% - 70.00%	3.9%	4.0%	4.0%	4.0%	4.2%	4.2%	3.6%	1.5%
OLTV 70.01% - 75.00%	91.3%	91.2%	91.1%	91.2%	90.6%	90.7%	91.8%	96.6%
OLTV 75.01% - 80.00%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%	0.3%
OLTV 80.01% - 90.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.2%
OLTV 90.01% - 95.00%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.0%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.3%	72.3%	72.3%	72.3%	72.3%	72.3%	72.5%	73.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	73.5%	73.5%	73.5%	73.5%	73.4%	73.4%	73.4%	73.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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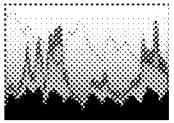

Single Family Conventional Book Characteristics
Comb LTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	73.5%	73.5%	73.5%	73.5%	73.4%	73.4%	73.4%	73.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	50.5%	53.6%	54.9%	57.1%	60.8%	47.2%	19.4%	11.1%
MTMLTV 60.01% - 70.00%	20.9%	22.3%	22.9%	23.9%	28.2%	38.8%	56.8%	45.7%
MTMLTV 70.01% - 75.00%	16.7%	16.5%	15.6%	14.3%	9.6%	11.9%	21.7%	40.6%
MTMLTV 75.01% - 80.00%	7.8%	5.5%	5.1%	3.8%	0.6%	1.1%	1.2%	1.9%
MTMLTV 80.01% - 90.00%	3.3%	1.4%	0.9%	0.4%	0.1%	0.2%	0.2%	0.2%
MTMLTV 90.01% - 95.00%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%	0.6%	0.5%
Wtg Avg MTMLTV	58.1%	56.8%	56.4%	55.6%	54.7%	59.2%	64.7%	67.4%
Credit Score (Sums to 100%)								
FICO < 550	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	0.9%	1.1%
FICO 550-579	0.9%	0.9%	0.9%	0.9%	1.0%	1.1%	1.2%	1.5%
FICO 580-619	3.8%	3.7%	3.8%	3.8%	3.8%	4.1%	4.3%	4.6%
FICO 620-659	10.3%	10.3%	10.4%	10.5%	10.5%	11.1%	11.7%	12.0%
FICO 660-699	18.0%	18.1%	18.2%	18.3%	18.5%	18.9%	19.1%	19.3%
FICO 700-739	23.1%	23.3%	23.3%	23.3%	23.6%	23.8%	23.6%	23.5%
FICO >= 740	42.8%	42.7%	42.4%	42.1%	41.6%	39.9%	38.8%	37.4%
FICO Missing	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%
Wtd Avg FICO	720	720	719	719	718	716	714	711
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	69.9%	69.2%	68.4%	67.7%	64.9%	63.3%	63.9%	66.7%
Intermediate-term, fixed-rate	16.4%	17.2%	18.0%	18.7%	21.8%	24.3%	25.7%	24.4%
Adjustable-rate	5.8%	6.1%	6.1%	6.3%	7.5%	8.2%	7.2%	5.7%

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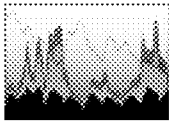

Single Family Conventional Book Characteristics
Comb LTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	4.0%	3.9%	3.8%	3.5%	2.8%	1.7%	0.7%	0.3%
Negative Amortization	1.6%	1.7%	2.1%	2.4%	2.7%	2.4%	2.5%	2.9%
Interest Only fixed-rate	2.3%	2.0%	1.6%	1.3%	0.2%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	86.6%	87.1%	87.4%	87.7%	89.0%	90.2%	90.8%	90.9%
Second/Vacation Home	3.7%	3.7%	3.6%	3.5%	3.1%	2.8%	2.4%	2.2%
Investor Property	9.6%	9.3%	9.0%	8.8%	7.9%	7.1%	6.8%	6.9%
10-K Unit Type (Sums to 100%)								
1 Unit	94.8%	94.9%	94.9%	95.0%	95.0%	95.0%	95.0%	94.6%
2-4 Units	5.2%	5.1%	5.1%	5.0%	5.0%	5.0%	5.0%	5.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.1%	7.9%	7.8%	7.6%	7.2%	6.8%	6.8%	6.6%
Single Family Homes	91.9%	92.1%	92.2%	92.4%	92.8%	93.2%	93.2%	93.4%
Property Type (Sums to 100%)								
Manufactured	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%	0.6%	0.5%
Condo/Coop	8.1%	7.9%	7.8%	7.6%	7.2%	6.8%	6.8%	6.6%
1 Unit	86.2%	86.4%	86.6%	86.8%	87.3%	87.6%	87.6%	87.6%
2-4 Units	5.2%	5.1%	5.0%	5.0%	5.0%	5.0%	5.0%	5.3%
Condo								
Condo	7.6%	7.5%	7.3%	7.2%	6.8%	6.5%	6.5%	6.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	23.7%	23.0%	22.6%	22.4%	19.5%	16.3%	13.4%	17.5%
Cash-Out Refinance	39.1%	38.9%	38.6%	38.2%	37.1%	37.0%	39.2%	45.4%
Other Refinance	37.2%	38.1%	38.8%	39.4%	43.4%	46.7%	47.4%	37.1%
Origination Type (Sums to 100%)								
TPO Broker	21.1%	21.1%	21.2%	21.3%	21.5%	22.5%	23.9%	25.1%
TPO Correspondent	32.7%	32.4%	31.9%	31.6%	29.9%	28.9%	28.3%	26.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Retail	46.1%	46.5%	46.9%	47.1%	48.5%	48.6%	47.7%	48.0%
Origination Year (Sums to 100%)								
< 2000	0.6%	0.7%	0.7%	0.8%	1.0%	1.2%	1.4%	2.9%
2000	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	1.1%	3.7%
2001	3.2%	3.4%	3.6%	3.9%	5.0%	6.9%	11.1%	38.9%
2002	10.5%	11.3%	12.0%	12.7%	16.0%	21.2%	30.3%	54.4%

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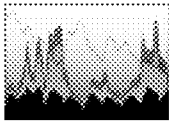

Single Family Conventional Book Characteristics
Comb LTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	28.3%	30.1%	31.6%	33.2%	40.2%	49.5%	56.1%	0.0%
2004	13.3%	14.2%	14.8%	15.6%	19.3%	20.6%	0.0%	0.0%
2005	15.2%	16.1%	17.1%	18.0%	18.0%	0.0%	0.0%	0.0%
2006	15.7%	16.5%	17.4%	15.5%	0.0%	0.0%	0.0%	0.0%
2007	12.8%	7.5%	2.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$163,960	$162,534	$160,871	$159,475	$153,364	$149,623	$147,915	$144,588
Loan Original Note Rate	5.93%	5.88%	5.86%	5.83%	5.70%	5.73%	5.86%	6.56%
Seasoning (Sums to 100%)								
Seasoned	2.5%	2.6%	2.0%	1.9%	1.8%	1.7%	1.7%	3.2%
Non-Seasoned	97.5%	97.4%	98.0%	98.1%	98.2%	98.3%	98.3%	96.8%
ACI								
ACI Probability	0.44%	0.43%	0.42%	0.41%	0.39%	0.40%	0.42%	0.44%
Wtd Avg ACI Score	716	717	718	719	721	721	720	718
Credit Premium								
Wtd Avg Credit Premium	-0.11	-0.11	-0.11	-0.10	-0.10	-0.09	-0.06	-0.02
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Prepay Premium								
Prepay Premium	2.8%	2.7%	2.9%	3.2%	3.3%	3.1%	3.3%	3.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.8%	12.2%	12.4%	12.7%	13.9%	14.8%	14.9%	13.2%
DTI Ratio > 20 and <= 30	22.4%	22.7%	22.9%	23.1%	24.3%	25.0%	25.5%	25.8%
DTI Ratio > 30 and <= 40	26.5%	26.5%	26.3%	26.2%	25.9%	25.4%	25.7%	26.9%
DTI Ratio > 40 and <= 50	19.9%	19.6%	19.3%	19.0%	17.8%	17.0%	16.7%	17.1%
DTI Ratio > 50	13.6%	13.5%	13.5%	13.4%	12.9%	12.5%	12.0%	11.6%
DTI Ratio Missing	5.7%	5.5%	5.5%	5.6%	5.2%	5.1%	5.2%	5.5%
Wtd Avg DTI Ratio	35.7%	35.6%	35.5%	35.3%	34.7%	34.3%	33.9%	34.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.8%	12.1%	12.4%	12.6%	13.9%	14.8%	14.9%	13.2%
DTI Ratio > 20 and <= 30	22.5%	22.8%	23.0%	23.2%	24.3%	25.0%	25.5%	25.8%
DTI Ratio > 30 and <= 40	26.6%	26.6%	26.4%	26.3%	25.9%	25.4%	25.7%	26.9%
DTI Ratio > 40 and <= 50	20.1%	19.7%	19.4%	19.0%	17.8%	17.0%	16.7%	17.1%
DTI Ratio > 50	13.7%	13.6%	13.5%	13.5%	12.9%	12.5%	12.0%	11.6%
DTI Ratio Missing	5.3%	5.2%	5.3%	5.4%	5.2%	5.1%	5.2%	5.5%

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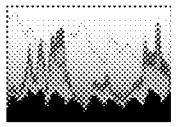

Single Family Conventional Book Characteristics
Comb LTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	35.8%	35.6%	35.5%	35.4%	34.7%	34.3%	33.9%	34.2%
Origination Term (Sums to 100%)								
<= 15 Years	16.4%	17.2%	18.0%	18.7%	21.8%	24.4%	25.8%	24.4%
> 15 Years amd <= 25 Years	5.0%	5.1%	5.2%	5.2%	5.7%	5.8%	5.7%	4.8%
> 25 Years and <= 30 Years	78.2%	77.4%	76.6%	75.8%	72.3%	69.6%	68.4%	70.6%
> 30 Years	0.4%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	72.2%	71.1%	70.1%	69.0%	65.1%	63.3%	63.9%	66.7%
Intermediate-Term Fixed Rate (excl Balloon)	15.9%	16.6%	17.4%	18.1%	21.0%	23.3%	24.6%	23.0%
Adjustable Rate	11.4%	11.7%	12.0%	12.3%	13.1%	12.3%	10.3%	8.9%
Balloon	0.5%	0.6%	0.6%	0.6%	0.8%	1.0%	1.2%	1.3%
Various Product Types								
Second	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%	0.2%
Hybrid Arm	9.5%	9.6%	9.5%	9.4%	9.5%	9.0%	7.2%	5.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.3%	1.4%	1.5%	1.6%	2.2%	2.3%	1.8%	1.4%
- 5/1 Hybrid Arm	5.7%	5.8%	5.7%	5.5%	5.3%	4.8%	4.0%	3.1%
- 7/1 Hybrid Arm	1.8%	1.8%	1.8%	1.7%	1.7%	1.6%	1.3%	0.7%
- 10/1 Hybrid Arm	0.7%	0.6%	0.5%	0.5%	0.4%	0.2%	0.2%	0.1%
NegAm ARM	1.6%	1.7%	2.1%	2.4%	2.7%	2.4%	2.5%	2.9%
Interest Only	6.3%	5.8%	5.4%	4.8%	3.0%	1.7%	0.7%	0.3%
- Interest Only ARM	4.0%	3.9%	3.8%	3.5%	2.8%	1.7%	0.7%	0.3%
- Interest Only FRM	2.3%	2.0%	1.6%	1.3%	0.2%	0.1%	0.0%	0.0%
Alt-A	14.0%	13.7%	12.7%	12.0%	10.2%	9.1%	8.4%	7.9%
- Alt-A Low/No Doc	10.2%	9.9%	9.5%	9.0%	7.8%	7.2%	6.6%	6.2%
- Alt-A No Disclosure	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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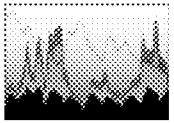

Single Family Conventional Book Characteristics
Comb LTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.6%	2.6%	2.7%	2.6%	2.5%	2.4%	2.2%	2.2%
- Alt-A SISA	0.6%	0.5%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.4%	1.3%	1.2%	1.1%	1.0%	0.9%	1.0%	1.0%
- Alt-A Stated Income	5.4%	5.3%	5.2%	5.0%	4.3%	3.9%	3.5%	2.9%
Alt-A Full Doc (by SFC)	1.5%	1.5%	1.4%	1.2%	0.8%	0.5%	0.3%	0.1%
Alt-A Deals (no SFC)	2.3%	2.4%	1.8%	1.8%	1.5%	1.3%	1.5%	1.7%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	20.7%	19.6%	18.6%	17.5%	15.2%	13.6%	11.9%	9.2%
- Select Lender Programs Non-Full Doc	10.5%	9.8%	9.2%	8.6%	7.5%	6.7%	5.5%	3.3%
- Other Low/No Doc	10.1%	9.8%	9.4%	8.9%	7.7%	7.0%	6.4%	5.9%
Subprime Deals								
Subprime	0.3%	0.2%	0.2%	0.2%	0.1%	0.2%	0.4%	0.6%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.6%
- Post 12/2005	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	83.7%	84.0%	85.0%	85.7%	87.7%	88.5%	88.6%	88.1%
Investor Channel	15.2%	15.2%	14.3%	13.7%	12.0%	11.3%	11.2%	11.8%
eChannel	0.8%	0.7%	0.6%	0.5%	0.3%	0.2%	0.1%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	2.9%	2.8%	2.6%	2.4%	1.9%	1.0%	0.7%	0.7%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.5%	0.5%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	2.5%	2.4%	2.2%	1.9%	1.3%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	8.4%	8.5%	8.5%	8.5%	8.9%	9.1%	8.4%	5.8%

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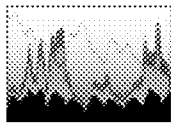

Single Family Conventional Book Characteristics
Comb LTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.5%	0.6%	0.6%	0.6%	0.7%	0.9%	0.9%	0.8%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%	0.4%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	7.2%	7.2%	7.3%	7.2%	7.5%	7.3%	6.6%	4.4%
EA/TPR								
EA/TPR	1.5%	1.4%	1.4%	1.4%	1.3%	1.2%	1.2%	0.8%
- EA I	0.6%	0.6%	0.6%	0.6%	0.5%	0.6%	0.6%	0.5%
- EA/TPR II	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- EA/TPR III	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.4%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	17.7%	17.9%	18.0%	18.2%	18.7%	18.9%	18.9%	20.2%
Northeast	18.8%	18.8%	18.6%	18.5%	18.3%	17.9%	17.5%	18.3%
Southeast	23.9%	23.6%	23.5%	23.3%	22.3%	21.2%	20.3%	18.5%
Southwest	15.7%	15.6%	15.6%	15.6%	15.6%	15.2%	15.0%	14.3%
West	24.0%	24.0%	24.2%	24.5%	25.2%	26.8%	28.2%	28.6%
Census Region (Sums to 100%)								
New England	6.3%	6.3%	6.3%	6.3%	6.3%	6.2%	6.3%	7.0%
Middle Atlantic	11.7%	11.7%	11.5%	11.4%	11.3%	11.0%	10.6%	10.6%
East North Central	14.5%	14.7%	14.8%	14.9%	15.3%	15.5%	15.6%	16.9%
East South Central	3.5%	3.5%	3.5%	3.5%	3.5%	3.4%	3.2%	3.1%
South Atlantic	20.8%	20.5%	20.4%	20.2%	19.1%	18.1%	17.4%	15.7%
West North Central	5.5%	5.5%	5.6%	5.6%	5.7%	5.7%	5.6%	5.7%
West South Central	6.0%	6.0%	6.0%	6.0%	6.2%	6.1%	5.8%	5.1%
Mountain	9.7%	9.7%	9.6%	9.5%	9.2%	8.8%	8.8%	8.6%
Pacific	21.6%	21.7%	21.9%	22.2%	23.0%	24.8%	26.3%	26.9%
US Territories	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Top 10 States								
01) CA	15.0%	15.1%	15.4%	15.7%	16.5%	18.4%	20.0%	20.9%
02) FL	7.4%	7.2%	7.1%	7.0%	6.3%	5.8%	5.5%	4.9%
03) NY	5.0%	5.0%	4.9%	4.9%	4.9%	4.8%	4.6%	4.7%
04) IL	4.7%	4.7%	4.7%	4.7%	4.7%	4.8%	4.8%	5.1%
05) TX	4.0%	4.0%	4.0%	4.0%	4.1%	4.0%	3.9%	3.3%

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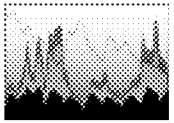

Single Family Conventional Book Characteristics
Comb LTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NJ	3.8%	3.8%	3.7%	3.7%	3.6%	3.5%	3.4%	3.5%
07) WA	3.7%	3.7%	3.7%	3.7%	3.6%	3.6%	3.6%	3.5%
08) MI	3.6%	3.7%	3.7%	3.8%	4.0%	4.1%	4.2%	4.7%
09) VA	3.3%	3.3%	3.3%	3.3%	3.2%	3.1%	3.0%	2.6%
10) MA	3.0%	3.0%	3.0%	3.0%	3.0%	3.1%	3.2%	3.8%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	22.5%	22.3%	21.9%	21.4%	21.1%	20.9%	20.0%	18.0%
02) WASHINGTON MUTUAL INC	9.8%	10.4%	10.9%	11.3%	13.2%	15.2%	16.4%	17.5%
03) CITIGROUP INC	8.1%	7.9%	7.2%	7.0%	6.2%	5.5%	4.8%	5.5%
04) CERBERUS CAPITAL HOLDING	5.5%	5.6%	5.6%	5.6%	4.8%	4.4%	3.9%	2.7%
05) BANK OF AMERICA CORPORATION	5.2%	5.2%	5.5%	5.5%	5.9%	5.7%	4.6%	2.3%
06) JP MORGAN CHASE & CO	5.0%	4.9%	4.8%	4.6%	4.6%	4.9%	5.8%	5.9%
07) FLAGSTAR BANCORP INC	3.3%	3.4%	3.5%	3.6%	3.9%	4.0%	4.1%	4.5%
08) SUNTRUST BANKS INC	3.3%	3.2%	3.0%	2.9%	2.2%	1.8%	1.7%	0.9%
09) WELLS FARGO & COMPANY	3.1%	2.7%	2.6%	2.5%	1.8%	1.0%	0.9%	0.0%
10) WACHOVIA CORPORATION	2.8%	2.8%	3.1%	3.4%	3.5%	3.3%	3.6%	3.8%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	22.8%	22.7%	22.2%	21.8%	21.5%	21.4%	20.3%	18.3%
02) CITIGROUP INC	11.0%	10.9%	10.4%	10.4%	9.9%	9.0%	8.6%	8.5%
03) JP MORGAN CHASE & CO	10.6%	10.7%	10.7%	10.5%	10.5%	10.9%	11.8%	13.1%
04) WASHINGTON MUTUAL INC	8.2%	8.7%	9.2%	9.6%	11.6%	14.2%	16.5%	20.3%
05) WELLS FARGO & COMPANY	7.5%	7.4%	7.5%	7.4%	6.6%	5.0%	3.7%	0.9%
06) CERBERUS CAPITAL HOLDING	6.6%	6.6%	6.7%	6.8%	6.2%	6.2%	6.5%	7.2%
07) BANK OF AMERICA CORPORATION	4.9%	4.9%	5.2%	5.2%	5.2%	4.8%	3.7%	0.9%
08) SUNTRUST BANKS INC	2.7%	2.5%	2.3%	2.3%	1.8%	1.6%	1.5%	0.7%
09) FIRST HORIZON NATIONAL CORPORATION	2.6%	2.7%	2.7%	2.8%	2.9%	2.9%	2.6%	1.9%
10) PHH CORPORATION	1.9%	1.9%	1.8%	1.8%	1.7%	1.7%	1.6%	2.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	94.6%	94.0%	93.8%	93.8%	94.7%	95.6%	95.1%	93.9%
Credit Enhancement	5.4%	6.0%	6.2%	6.2%	5.3%	4.4%	4.9%	6.1%
- Primary MI Only	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.4%
- Pool Policy Only	4.1%	4.3%	4.2%	4.0%	2.8%	1.9%	1.9%	2.9%
- Pool Policy and Primary MI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Full Recourse	0.7%	1.1%	1.4%	1.7%	2.0%	1.9%	2.3%	2.3%
- Shared Arrangement	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.6%

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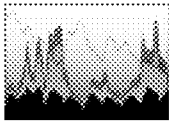

Single Family Conventional Book Characteristics
Comb LTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	72.7%	78.4%	79.9%	81.2%	76.9%	67.3%	72.3%	52.0%
Interest Only with Credit Enhancement	22.1%	25.1%	24.6%	23.4%	22.1%	13.2%	7.4%	9.4%
Alt-A with Credit Enhancement	26.6%	28.7%	30.2%	29.4%	24.1%	17.0%	16.5%	17.6%
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.49	-3.01	-2.59	-2.18	-1.16	-1.30	-2.33	-6.04
Wtd Avg Economic Model Fee	27.00	26.05	25.39	24.89	23.36	23.06	23.13	24.46
Wtd Avg Charged Fee	23.51	23.04	22.81	22.71	22.21	21.77	20.80	18.43
Appraisal Waivers								
Appraisal Waiver	1.7%	1.5%	1.3%	1.1%	0.6%	0.1%	0.1%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.64%	0.55%	0.54%	0.57%	0.70%	0.49%	0.39%	0.35%
- SDQ Rate for Loans with CE	2.05%	1.58%	1.41%	1.39%	1.79%	2.15%	1.98%	1.63%
- SDQ Rate for Loans without CE	0.58%	0.50%	0.50%	0.53%	0.64%	0.42%	0.31%	0.27%
SDQ Rate Excl. Katrina Loans	0.63%	0.54%	0.53%	0.55%	0.53%	0.48%	0.39%	0.35%
SDQ Rate for Katrina Loans	1.53%	1.51%	1.74%	2.11%	10.16%	0.64%	0.30%	0.25%
Serious Delinquent Loans								
SDQ Loan Count	9,209	7,769	7,555	7,867	9,417	6,722	5,402	3,477
SDQ Count for Loans with CE	1,358	1,104	988	972	1,073	1,179	1,262	988
SDQ Count for Loans without CE	7,851	6,665	6,567	6,895	8,344	5,543	4,140	2,489
SDQ Volume ($M)								
SDQ Volume	$1,205.9	$965.7	$911.6	$909.4	$1,016.7	$723.4	$587.1	$370.4
SDQ Volume for Loans with CE	$206.3	$155.1	$130.9	$117.6	$109.0	$115.2	$129.2	$96.3
SDQ Volume for Loans without CE	$999.5	$810.7	$780.6	$791.8	$907.7	$608.2	$457.9	$274.2

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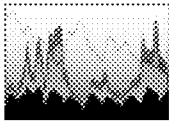

Single Family Conventional Book Characteristics
Comb LTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	3,766,321	3,680,565	3,618,940	3,564,806	3,415,186	3,371,590	3,160,027	2,316,240
Book Volume ($B)	$597.3	$578.1	$563.0	$550.5	$509.7	$494.8	$460.7	$329.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	1.4%	1.3%	1.3%	1.3%	1.4%	1.4%	1.2%	0.5%
OLTV 60.01% - 70.00%	1.8%	1.8%	1.9%	1.9%	2.0%	2.0%	1.8%	0.7%
OLTV 70.01% - 75.00%	1.2%	1.2%	1.2%	1.3%	1.4%	1.5%	1.5%	0.6%
OLTV 75.01% - 80.00%	95.1%	95.1%	95.0%	95.0%	94.5%	94.3%	94.5%	97.7%
OLTV 80.01% - 90.00%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.7%	0.3%
OLTV 90.01% - 95.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	78.7%	78.7%	78.6%	78.7%	78.6%	78.6%	78.6%	79.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	79.3%	79.3%	79.3%	79.3%	79.2%	79.2%	79.1%	79.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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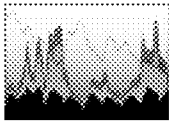

Single Family Conventional Book Characteristics
Comb LTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	79.3%	79.3%	79.3%	79.3%	79.2%	79.2%	79.1%	79.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	32.7%	35.0%	35.6%	37.0%	37.9%	23.8%	7.9%	4.4%
MTMLTV 60.01% - 70.00%	20.5%	22.2%	23.1%	24.4%	29.4%	32.6%	26.2%	19.9%
MTMLTV 70.01% - 75.00%	12.6%	13.4%	13.7%	14.2%	16.3%	21.0%	32.6%	27.3%
MTMLTV 75.01% - 80.00%	19.5%	19.7%	18.7%	17.7%	14.7%	19.3%	30.3%	44.6%
MTMLTV 80.01% - 90.00%	12.8%	8.9%	8.3%	6.4%	1.3%	2.9%	2.5%	3.4%
MTMLTV 90.01% - 95.00%	1.0%	0.3%	0.2%	0.1%	0.0%	0.0%	0.1%	0.0%
MTMLTV 95.01% - 97.00%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%
Wtg Avg MTMLTV	65.7%	64.3%	63.9%	63.2%	62.2%	66.5%	71.0%	73.0%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.7%
FICO 550-579	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	1.0%	1.1%
FICO 580-619	3.0%	2.9%	2.9%	3.0%	3.0%	3.3%	3.6%	3.9%
FICO 620-659	9.3%	9.3%	9.4%	9.4%	9.7%	10.5%	11.3%	11.6%
FICO 660-699	18.6%	18.7%	18.8%	18.8%	19.1%	19.8%	20.4%	20.4%
FICO 700-739	24.3%	24.5%	24.7%	24.8%	25.3%	25.7%	25.5%	25.2%
FICO >= 740	43.4%	43.2%	42.9%	42.7%	41.5%	39.2%	37.3%	36.6%
FICO Missing	0.3%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.6%
Wtd Avg FICO	723	722	722	722	720	717	714	713
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	72.5%	71.7%	71.0%	70.5%	68.5%	68.1%	70.8%	74.6%
Intermediate-term, fixed-rate	10.5%	11.0%	11.6%	12.0%	14.2%	16.1%	17.8%	16.4%
Adjustable-rate	7.2%	7.7%	7.9%	8.2%	10.2%	11.3%	9.3%	6.7%

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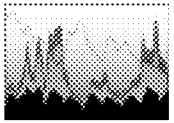

Single Family Conventional Book Characteristics
Comb LTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	5.7%	5.7%	5.8%	5.7%	5.1%	3.1%	0.8%	0.3%
Negative Amortization	1.2%	1.3%	1.6%	1.8%	1.7%	1.3%	1.3%	2.0%
Interest Only fixed-rate	2.9%	2.6%	2.2%	1.8%	0.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	87.7%	88.0%	88.2%	88.5%	89.8%	91.4%	92.2%	92.4%
Second/Vacation Home	6.3%	6.1%	6.0%	5.9%	5.0%	4.0%	3.3%	3.1%
Investor Property	6.0%	5.9%	5.8%	5.7%	5.2%	4.6%	4.5%	4.5%
10-K Unit Type (Sums to 100%)								
1 Unit	97.0%	97.1%	97.1%	97.2%	97.2%	97.1%	97.1%	96.8%
2-4 Units	3.0%	2.9%	2.9%	2.8%	2.8%	2.9%	2.9%	3.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.0%	9.9%	9.7%	9.5%	8.9%	8.2%	7.8%	7.6%
Single Family Homes	90.0%	90.1%	90.3%	90.5%	91.1%	91.8%	92.2%	92.4%
Property Type (Sums to 100%)								
Manufactured	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%	0.6%	0.6%
Condo/Coop	10.0%	9.9%	9.7%	9.5%	8.9%	8.2%	7.8%	7.6%
1 Unit	86.5%	86.7%	86.9%	87.1%	87.7%	88.3%	88.6%	88.6%
2-4 Units	3.0%	2.9%	2.9%	2.8%	2.8%	2.9%	2.9%	3.2%
Condo								
Condo	9.6%	9.4%	9.3%	9.1%	8.5%	8.0%	7.6%	7.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	47.4%	46.7%	46.5%	46.4%	43.3%	39.4%	34.0%	40.6%
Cash-Out Refinance	26.5%	26.5%	26.3%	26.0%	25.4%	25.2%	26.9%	26.3%
Other Refinance	26.1%	26.8%	27.3%	27.6%	31.3%	35.4%	39.0%	33.1%
Origination Type (Sums to 100%)								
TPO Broker	20.6%	20.7%	20.8%	20.9%	21.0%	22.6%	24.6%	25.9%
TPO Correspondent	35.8%	35.4%	34.7%	34.2%	32.6%	30.7%	29.5%	27.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Retail	43.5%	43.9%	44.5%	44.9%	46.4%	46.6%	45.8%	46.3%
Origination Year (Sums to 100%)								
< 2000	0.4%	0.4%	0.5%	0.5%	0.7%	0.9%	1.1%	2.4%
2000	0.2%	0.3%	0.3%	0.3%	0.4%	0.7%	1.3%	5.0%
2001	2.5%	2.7%	2.9%	3.1%	4.2%	6.2%	11.1%	39.6%
2002	7.8%	8.4%	9.1%	9.7%	12.8%	18.2%	28.8%	53.0%

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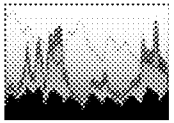

Single Family Conventional Book Characteristics
Comb LTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	23.8%	25.5%	27.0%	28.6%	36.3%	47.5%	57.7%	0.0%
2004	15.1%	16.3%	17.3%	18.3%	23.4%	26.5%	0.0%	0.0%
2005	17.7%	18.9%	20.1%	21.2%	22.1%	0.0%	0.0%	0.0%
2006	18.2%	19.3%	20.3%	18.4%	0.0%	0.0%	0.0%	0.0%
2007	14.3%	8.2%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$169,867	$167,992	$165,988	$164,344	$156,963	$152,313	$149,254	$145,352
Loan Original Note Rate	5.96%	5.91%	5.89%	5.86%	5.72%	5.77%	5.93%	6.67%
Seasoning (Sums to 100%)								
Seasoned	2.2%	2.3%	1.7%	1.5%	1.4%	1.3%	1.4%	2.7%
Non-Seasoned	97.8%	97.7%	98.3%	98.5%	98.6%	98.7%	98.6%	97.3%
ACI								
ACI Probability	0.43%	0.42%	0.41%	0.41%	0.40%	0.42%	0.45%	0.45%
Wtd Avg ACI Score	712	712	713	713	713	712	711	710
Credit Premium								
Wtd Avg Credit Premium	-0.12	-0.12	-0.12	-0.12	-0.12	-0.11	-0.07	-0.02
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Prepay Premium								
Prepay Premium	2.5%	2.4%	2.6%	2.7%	2.6%	2.4%	2.7%	3.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.8%	10.1%	10.3%	10.5%	11.6%	12.4%	12.7%	11.6%
DTI Ratio > 20 and <= 30	21.4%	21.8%	22.0%	22.2%	23.3%	24.0%	24.7%	24.8%
DTI Ratio > 30 and <= 40	28.2%	28.3%	28.3%	28.2%	28.2%	27.8%	27.9%	28.5%
DTI Ratio > 40 and <= 50	22.2%	21.9%	21.7%	21.5%	20.4%	19.6%	19.0%	18.7%
DTI Ratio > 50	13.6%	13.4%	13.3%	13.3%	12.8%	12.4%	11.8%	11.1%
DTI Ratio Missing	4.7%	4.6%	4.4%	4.3%	3.7%	3.8%	4.0%	5.2%
Wtd Avg DTI Ratio	36.5%	36.3%	36.2%	36.1%	35.5%	35.1%	34.7%	34.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.8%	10.1%	10.3%	10.5%	11.6%	12.4%	12.7%	11.6%
DTI Ratio > 20 and <= 30	21.5%	21.8%	22.0%	22.2%	23.3%	24.0%	24.7%	24.8%
DTI Ratio > 30 and <= 40	28.4%	28.4%	28.4%	28.3%	28.2%	27.8%	27.9%	28.5%
DTI Ratio > 40 and <= 50	22.3%	22.0%	21.8%	21.5%	20.4%	19.6%	19.0%	18.7%
DTI Ratio > 50	13.7%	13.5%	13.4%	13.3%	12.8%	12.4%	11.8%	11.1%
DTI Ratio Missing	4.2%	4.1%	4.1%	4.1%	3.7%	3.8%	4.0%	5.2%

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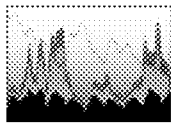

Single Family Conventional Book Characteristics
Comb LTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.5%	36.3%	36.2%	36.1%	35.5%	35.1%	34.7%	34.7%
Origination Term (Sums to 100%)								
<= 15 Years	10.5%	11.0%	11.6%	12.1%	14.2%	16.1%	17.8%	16.5%
> 15 Years amd <= 25 Years	3.4%	3.5%	3.6%	3.7%	4.1%	4.4%	4.5%	3.7%
> 25 Years and <= 30 Years	85.7%	85.2%	84.6%	84.1%	81.6%	79.4%	77.5%	79.6%
> 30 Years	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	75.3%	74.2%	73.2%	72.3%	68.8%	68.2%	70.8%	74.6%
Intermediate-Term Fixed Rate (excl Balloon)	10.0%	10.4%	10.9%	11.4%	13.3%	14.9%	16.4%	14.9%
Adjustable Rate	14.1%	14.8%	15.2%	15.7%	17.0%	15.7%	11.4%	8.9%
Balloon	0.6%	0.6%	0.6%	0.7%	0.9%	1.2%	1.4%	1.5%
Various Product Types								
Second	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
Hybrid Arm	12.4%	12.9%	13.1%	13.3%	13.9%	13.0%	9.3%	6.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.6%	1.8%	2.0%	2.2%	3.0%	3.3%	2.3%	1.7%
- 5/1 Hybrid Arm	7.7%	8.0%	8.1%	8.1%	7.9%	7.0%	4.9%	3.6%
- 7/1 Hybrid Arm	2.4%	2.4%	2.4%	2.4%	2.5%	2.4%	1.9%	0.9%
- 10/1 Hybrid Arm	0.7%	0.7%	0.7%	0.6%	0.5%	0.3%	0.2%	0.1%
NegAm ARM	1.2%	1.3%	1.6%	1.8%	1.7%	1.3%	1.3%	2.0%
Interest Only	8.6%	8.3%	8.0%	7.4%	5.4%	3.2%	0.8%	0.3%
- Interest Only ARM	5.7%	5.7%	5.8%	5.7%	5.1%	3.1%	0.8%	0.3%
- Interest Only FRM	2.9%	2.6%	2.2%	1.8%	0.3%	0.1%	0.0%	0.0%
Alt-A	14.2%	14.2%	13.4%	12.9%	11.4%	9.8%	8.7%	8.6%
- Alt-A Low/No Doc	9.0%	8.9%	8.6%	8.2%	7.1%	6.0%	5.2%	5.1%
- Alt-A No Disclosure	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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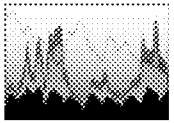

Single Family Conventional Book Characteristics
Comb LTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.8%	1.8%	1.8%	1.8%	1.7%	1.3%	1.0%	1.0%
- Alt-A SISA	0.5%	0.5%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.0%	0.9%	0.9%	0.7%	0.7%	0.7%	0.9%
- Alt-A Stated Income	5.4%	5.4%	5.3%	5.1%	4.7%	4.0%	3.5%	3.2%
Alt-A Full Doc (by SFC)	2.4%	2.5%	2.5%	2.3%	2.0%	1.4%	0.5%	0.1%
Alt-A Deals (no SFC)	2.7%	2.9%	2.4%	2.4%	2.3%	2.4%	3.0%	3.3%
My Community Mortgage	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	22.0%	21.0%	20.3%	19.4%	16.7%	14.9%	12.5%	9.9%
- Select Lender Programs Non-Full Doc	13.1%	12.3%	11.9%	11.4%	9.9%	9.2%	7.5%	5.2%
- Other Low/No Doc	8.9%	8.7%	8.4%	8.0%	6.8%	5.7%	5.0%	4.6%
Subprime Deals								
Subprime	0.2%	0.2%	0.1%	0.2%	0.1%	0.3%	0.6%	0.5%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.1%	0.1%	0.1%	0.1%	0.3%	0.6%	0.5%
- Post 12/2005	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	82.6%	82.5%	83.3%	83.9%	85.5%	86.9%	87.8%	86.8%
Investor Channel	16.3%	16.6%	16.0%	15.5%	14.2%	12.9%	12.0%	13.2%
eChannel	0.9%	0.8%	0.6%	0.5%	0.3%	0.2%	0.1%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	5.5%	5.6%	5.8%	6.0%	7.1%	8.8%	8.0%	8.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.4%	2.6%	2.8%	3.0%	4.0%	5.5%	5.1%	5.2%
- 80/15/05	1.3%	1.4%	1.5%	1.6%	2.1%	3.0%	2.8%	2.7%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	1.7%	1.5%	1.4%	1.3%	0.8%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	11.6%	12.1%	12.5%	12.9%	15.2%	18.0%	16.6%	14.3%

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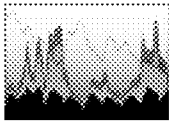

Single Family Conventional Book Characteristics
Comb LTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.3%	5.6%	5.9%	6.1%	7.3%	9.0%	8.7%	8.4%
- 80/15/05	2.3%	2.5%	2.6%	2.7%	3.5%	4.7%	4.3%	4.1%
- 80/20/00	1.2%	1.3%	1.4%	1.5%	1.9%	2.0%	1.5%	1.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	2.7%	2.7%	2.6%	2.5%	2.4%	2.2%	1.9%	0.7%
EA/TPR								
EA/TPR	2.1%	2.1%	2.1%	2.2%	2.1%	2.2%	2.3%	1.6%
- EA I	1.0%	1.0%	1.0%	1.0%	1.0%	1.1%	1.2%	0.9%
- EA/TPR II	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%
- EA/TPR III	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.2%
10-K Property Region (Sums to 100%)								
Midwest	18.8%	18.9%	19.0%	19.1%	19.3%	19.2%	18.9%	19.3%
Northeast	16.3%	16.2%	16.0%	15.9%	15.5%	15.0%	14.5%	15.4%
Southeast	26.0%	25.9%	25.8%	25.7%	24.9%	23.9%	23.2%	21.8%
Southwest	19.1%	19.1%	19.1%	19.1%	19.1%	18.8%	18.5%	17.9%
West	19.9%	20.0%	20.1%	20.3%	21.0%	23.1%	24.8%	25.6%
Census Region (Sums to 100%)								
New England	5.2%	5.2%	5.1%	5.1%	5.0%	4.9%	4.7%	5.0%
Middle Atlantic	10.3%	10.2%	10.1%	10.0%	9.8%	9.4%	9.1%	9.6%
East North Central	15.0%	15.2%	15.3%	15.3%	15.6%	15.6%	15.5%	16.0%
East South Central	4.3%	4.3%	4.3%	4.3%	4.3%	4.2%	4.0%	3.8%
South Atlantic	22.1%	22.0%	21.9%	21.8%	21.0%	20.0%	19.5%	18.4%
West North Central	6.2%	6.2%	6.3%	6.3%	6.3%	6.1%	6.0%	5.7%
West South Central	8.3%	8.3%	8.3%	8.3%	8.4%	8.2%	7.9%	7.4%
Mountain	11.0%	11.0%	11.0%	11.0%	10.8%	10.6%	10.5%	10.2%
Pacific	17.2%	17.3%	17.4%	17.6%	18.4%	20.6%	22.5%	23.4%
US Territories	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Top 10 States								
01) CA	10.3%	10.4%	10.5%	10.7%	11.4%	13.5%	15.5%	17.0%
02) FL	8.1%	8.0%	8.0%	7.9%	7.4%	6.7%	6.4%	6.1%
03) TX	6.0%	6.0%	6.0%	6.0%	6.0%	5.8%	5.7%	5.3%
04) IL	4.6%	4.6%	4.6%	4.6%	4.5%	4.4%	4.3%	4.5%
05) NY	3.8%	3.8%	3.7%	3.7%	3.6%	3.5%	3.4%	3.6%

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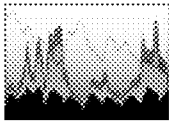

Single Family Conventional Book Characteristics
Comb LTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) WA	3.8%	3.8%	3.8%	3.8%	3.9%	3.9%	3.9%	3.7%
07) MI	3.7%	3.8%	3.9%	3.9%	4.1%	4.2%	4.4%	4.5%
08) GA	3.4%	3.4%	3.4%	3.4%	3.4%	3.3%	3.4%	3.3%
09) AZ	3.3%	3.3%	3.3%	3.3%	3.1%	2.9%	2.8%	2.7%
10) NJ	3.3%	3.2%	3.2%	3.1%	3.0%	2.9%	2.8%	3.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	28.9%	29.1%	29.0%	28.9%	29.4%	30.0%	27.3%	23.5%
02) CITIGROUP INC	7.6%	7.3%	6.7%	6.6%	5.8%	4.9%	4.4%	5.1%
03) WASHINGTON MUTUAL INC	7.3%	7.8%	8.2%	8.6%	10.2%	12.0%	13.6%	15.3%
04) JP MORGAN CHASE & CO	5.1%	5.0%	5.0%	4.8%	4.5%	4.7%	6.2%	6.2%
05) BANK OF AMERICA CORPORATION	4.2%	4.2%	4.4%	4.4%	4.6%	4.4%	3.6%	2.4%
06) CERBERUS CAPITAL HOLDING	4.1%	4.1%	4.0%	3.9%	3.6%	3.4%	3.1%	2.3%
07) WELLS FARGO & COMPANY	4.1%	3.5%	3.4%	3.2%	2.2%	1.1%	0.9%	0.0%
08) SUNTRUST BANKS INC	3.2%	3.1%	3.0%	2.8%	2.1%	1.9%	1.9%	1.1%
09) FLAGSTAR BANCORP INC	3.0%	3.0%	3.1%	3.2%	3.5%	3.6%	3.7%	3.9%
10) AMTRUST FINANCIAL CORPORATION	2.5%	2.4%	2.4%	2.3%	2.0%	1.7%	1.5%	1.6%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	29.2%	29.4%	29.3%	29.3%	29.8%	30.4%	27.5%	23.9%
02) JP MORGAN CHASE & CO	10.7%	10.9%	10.9%	10.6%	10.3%	10.5%	12.0%	13.5%
03) CITIGROUP INC	10.0%	9.9%	9.4%	9.5%	9.1%	8.3%	8.2%	8.1%
04) WELLS FARGO & COMPANY	8.2%	7.9%	7.9%	7.8%	6.8%	4.8%	3.5%	1.0%
05) WASHINGTON MUTUAL INC	6.1%	6.5%	6.8%	7.2%	8.8%	11.3%	14.0%	18.6%
06) CERBERUS CAPITAL HOLDING	4.8%	4.8%	4.8%	4.7%	4.6%	4.8%	5.3%	6.1%
07) BANK OF AMERICA CORPORATION	4.0%	4.0%	4.2%	4.2%	4.0%	3.5%	2.7%	0.8%
08) FIRST HORIZON NATIONAL CORPORATION	2.6%	2.7%	2.8%	2.8%	3.0%	3.1%	2.8%	2.0%
09) SUNTRUST BANKS INC	2.6%	2.5%	2.3%	2.2%	1.7%	1.6%	1.6%	0.8%
10) PHH CORPORATION	2.0%	2.0%	1.9%	1.8%	1.8%	1.8%	1.8%	2.5%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	91.8%	91.2%	91.0%	91.2%	92.4%	94.0%	93.4%	91.3%
Credit Enhancement	8.2%	8.8%	9.0%	8.8%	7.6%	6.0%	6.6%	8.7%
- Primary MI Only	0.2%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%	0.4%
- Pool Policy Only	7.2%	7.6%	7.6%	7.3%	6.0%	4.3%	4.3%	5.8%
- Pool Policy and Primary MI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Full Recourse	0.5%	0.7%	0.8%	1.0%	1.1%	1.1%	1.3%	1.7%
- Shared Arrangement	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%

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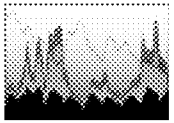

Single Family Conventional Book Characteristics
Comb LTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	79.0%	81.7%	82.5%	83.1%	75.0%	57.3%	59.2%	45.6%
Interest Only with Credit Enhancement	28.3%	31.2%	31.1%	30.2%	31.1%	17.4%	8.1%	12.5%
Alt-A with Credit Enhancement	38.0%	40.6%	43.0%	42.3%	37.8%	26.2%	25.8%	27.4%
Economic Fees and Gap								
Wtd Avg Economic Gap	-8.85	-8.32	-7.91	-7.55	-6.76	-7.37	-8.23	-10.54
Wtd Avg Economic Model Fee	32.93	32.14	31.68	31.38	30.63	30.98	31.10	31.11
Wtd Avg Charged Fee	24.08	23.82	23.78	23.83	23.86	23.60	22.87	20.57
Appraisal Waivers								
Appraisal Waiver	2.4%	2.1%	1.9%	1.6%	0.9%	0.1%	0.1%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.69%	0.58%	0.57%	0.61%	0.73%	0.52%	0.44%	0.36%
- SDQ Rate for Loans with CE	1.94%	1.50%	1.38%	1.38%	1.71%	2.05%	2.11%	1.51%
- SDQ Rate for Loans without CE	0.59%	0.50%	0.50%	0.54%	0.66%	0.43%	0.32%	0.25%
SDQ Rate Excl. Katrina Loans	0.68%	0.57%	0.56%	0.59%	0.59%	0.52%	0.44%	0.36%
SDQ Rate for Katrina Loans	1.29%	1.35%	1.58%	1.96%	9.43%	0.48%	0.27%	0.21%
Serious Delinquent Loans								
SDQ Loan Count	25,742	21,162	20,523	21,432	24,797	17,339	13,536	8,053
SDQ Count for Loans with CE	5,434	4,292	3,925	3,815	4,035	4,016	4,340	3,009
SDQ Count for Loans without CE	20,308	16,870	16,598	17,617	20,762	13,323	9,196	5,044
SDQ Volume ($M)								
SDQ Volume	$3,677.1	$2,860.2	$2,669.6	$2,684.9	$2,898.5	$2,010.8	$1,581.6	$923.4
SDQ Volume for Loans with CE	$919.3	$664.8	$567.5	$513.9	$461.9	$455.9	$508.5	$336.9
SDQ Volume for Loans without CE	$2,757.9	$2,195.4	$2,102.1	$2,171.0	$2,436.6	$1,554.9	$1,073.0	$586.5

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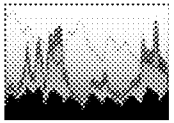

Single Family Conventional Book Characteristics
Comb LTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,861,144	1,779,383	1,717,738	1,673,432	1,523,454	1,445,453	1,407,000	1,107,593
Book Volume ($B)	$294.1	$275.2	$261.4	$250.8	$215.0	$195.4	$187.8	$143.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	1.9%	2.0%	1.9%	1.9%	2.0%	1.9%	1.5%	0.6%
OLTV 60.01% - 70.00%	3.8%	3.9%	3.9%	3.8%	3.7%	3.6%	2.9%	1.0%
OLTV 70.01% - 75.00%	4.2%	4.2%	4.1%	4.0%	3.7%	3.5%	2.9%	1.3%
OLTV 75.01% - 80.00%	33.3%	32.8%	31.8%	30.5%	24.0%	15.0%	10.4%	6.1%
OLTV 80.01% - 90.00%	56.5%	57.0%	58.1%	59.4%	66.3%	75.6%	81.7%	90.7%
OLTV 90.01% - 95.00%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%	0.2%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	83.1%	83.1%	83.2%	83.3%	83.8%	84.6%	85.3%	86.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	88.2%	88.1%	88.1%	88.1%	87.9%	87.8%	87.7%	87.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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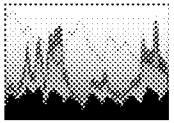

Single Family Conventional Book Characteristics
Comb LTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	88.2%	88.1%	88.1%	88.1%	87.9%	87.8%	87.7%	87.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	19.9%	21.9%	22.4%	23.7%	24.8%	14.4%	5.3%	2.6%
MTMLTV 60.01% - 70.00%	16.4%	17.9%	18.4%	19.3%	21.5%	20.8%	12.3%	7.1%
MTMLTV 70.01% - 75.00%	12.1%	13.1%	13.4%	13.9%	15.9%	16.5%	14.4%	10.9%
MTMLTV 75.01% - 80.00%	17.3%	18.5%	18.4%	18.4%	18.9%	20.1%	23.6%	21.5%
MTMLTV 80.01% - 90.00%	27.0%	24.3%	23.5%	21.7%	17.8%	26.1%	42.2%	55.1%
MTMLTV 90.01% - 95.00%	4.9%	3.1%	3.0%	2.4%	0.7%	1.5%	1.4%	2.1%
MTMLTV 95.01% - 97.00%	0.8%	0.4%	0.3%	0.2%	0.0%	0.1%	0.1%	0.1%
MTMLTV 97.01% - 100.00%	0.7%	0.3%	0.2%	0.1%	0.0%	0.1%	0.0%	0.0%
MTMLTV > 100.00%	0.7%	0.3%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
MTMLTV Missing	0.2%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.5%
Wtg Avg MTMLTV	72.5%	70.8%	70.4%	69.6%	68.5%	72.6%	77.2%	80.0%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.4%	0.5%	0.5%	0.5%	0.7%	0.9%	1.0%
FICO 550-579	0.7%	0.7%	0.7%	0.7%	0.9%	1.2%	1.6%	1.9%
FICO 580-619	3.4%	3.4%	3.5%	3.6%	4.1%	4.9%	5.6%	6.4%
FICO 620-659	11.9%	12.0%	12.1%	12.2%	13.1%	14.5%	15.4%	16.1%
FICO 660-699	21.9%	21.9%	21.8%	21.8%	22.0%	22.7%	23.2%	23.3%
FICO 700-739	25.7%	25.9%	26.0%	25.9%	25.9%	25.4%	25.0%	24.3%
FICO >= 740	35.6%	35.5%	35.3%	35.0%	33.4%	30.2%	28.0%	26.2%
FICO Missing	0.3%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.6%
Wtd Avg FICO	713	713	713	712	710	704	700	697
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	73.8%	73.4%	73.0%	72.7%	72.1%	72.9%	75.5%	80.2%
Intermediate-term, fixed-rate	7.1%	7.7%	8.3%	8.8%	11.2%	13.7%	14.7%	12.8%
Adjustable-rate	6.8%	7.3%	7.6%	8.1%	10.1%	10.9%	8.9%	6.1%

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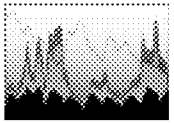

Single Family Conventional Book Characteristics
Comb LTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	7.2%	6.9%	6.9%	6.6%	5.1%	1.9%	0.5%	0.2%
Negative Amortization	0.9%	1.0%	1.2%	1.4%	1.2%	0.6%	0.3%	0.6%
Interest Only fixed-rate	4.3%	3.7%	3.1%	2.5%	0.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.7%	89.0%	89.1%	89.2%	90.6%	92.0%	92.6%	92.8%
Second/Vacation Home	5.4%	5.4%	5.3%	5.3%	4.3%	3.2%	2.6%	2.3%
Investor Property	5.9%	5.7%	5.6%	5.5%	5.1%	4.8%	4.8%	4.9%
10-K Unit Type (Sums to 100%)								
1 Unit	97.1%	97.2%	97.3%	97.3%	97.3%	97.0%	96.7%	96.2%
2-4 Units	2.9%	2.8%	2.7%	2.7%	2.7%	3.0%	3.3%	3.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.9%	9.7%	9.5%	9.3%	8.1%	7.0%	6.6%	6.6%
Single Family Homes	90.1%	90.3%	90.5%	90.7%	91.9%	93.0%	93.4%	93.4%
Property Type (Sums to 100%)								
Manufactured	0.9%	1.0%	1.0%	1.1%	1.2%	1.3%	1.4%	1.5%
Condo/Coop	9.9%	9.7%	9.5%	9.3%	8.1%	7.0%	6.6%	6.6%
1 Unit	86.3%	86.5%	86.8%	87.0%	87.9%	88.6%	88.7%	88.1%
2-4 Units	2.9%	2.8%	2.7%	2.7%	2.7%	3.0%	3.3%	3.8%
Condo								
Condo	9.5%	9.3%	9.1%	8.9%	7.8%	6.7%	6.3%	6.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	50.4%	49.9%	49.9%	50.0%	45.4%	39.9%	35.9%	43.6%
Cash-Out Refinance	23.1%	23.1%	22.9%	22.8%	23.0%	23.7%	24.8%	22.4%
Other Refinance	26.5%	27.0%	27.1%	27.2%	31.5%	36.4%	39.3%	34.0%
Origination Type (Sums to 100%)								
TPO Broker	21.4%	21.0%	20.8%	20.8%	20.5%	21.7%	23.4%	26.1%
TPO Correspondent	32.9%	32.4%	31.7%	31.3%	29.4%	28.0%	27.4%	26.9%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Retail	45.8%	46.5%	47.4%	47.9%	50.0%	50.2%	49.0%	46.9%
Origination Year (Sums to 100%)								
< 2000	0.4%	0.5%	0.5%	0.6%	0.8%	1.1%	1.5%	3.4%
2000	0.3%	0.3%	0.4%	0.4%	0.6%	1.1%	1.9%	6.2%
2001	2.4%	2.7%	3.0%	3.3%	5.0%	8.0%	13.9%	42.1%
2002	5.8%	6.6%	7.3%	7.9%	11.5%	18.0%	28.9%	48.3%

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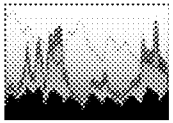

Single Family Conventional Book Characteristics
Comb LTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	17.0%	19.0%	20.7%	22.4%	31.3%	44.9%	53.8%	0.0%
2004	12.3%	13.8%	14.9%	16.1%	22.6%	26.8%	0.0%	0.0%
2005	19.0%	21.1%	23.0%	24.8%	28.3%	0.0%	0.0%	0.0%
2006	22.3%	24.6%	26.5%	24.4%	0.0%	0.0%	0.0%	0.0%
2007	20.2%	11.5%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$166,377	$162,919	$160,167	$157,494	$147,324	$139,872	$136,473	$132,049
Loan Original Note Rate	6.15%	6.08%	6.05%	6.03%	5.86%	5.97%	6.20%	6.97%
Seasoning (Sums to 100%)								
Seasoned	2.2%	2.4%	2.0%	2.0%	1.9%	1.6%	1.8%	3.6%
Non-Seasoned	97.8%	97.6%	98.0%	98.0%	98.1%	98.4%	98.2%	96.4%
ACI								
ACI Probability	0.74%	0.72%	0.71%	0.71%	0.72%	0.81%	0.92%	0.99%
Wtd Avg ACI Score	691	692	693	693	694	693	688	684
Credit Premium								
Wtd Avg Credit Premium	-0.11	-0.12	-0.12	-0.11	-0.11	-0.10	-0.04	0.03
Credit Premium > 1.5	0.3%	0.2%	0.2%	0.2%	0.3%	0.5%	0.8%	0.9%
Prepay Premium								
Prepay Premium	2.9%	2.7%	2.7%	2.7%	2.2%	2.3%	2.9%	3.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.5%	6.8%	7.1%	7.3%	8.6%	9.7%	9.6%	8.4%
DTI Ratio > 20 and <= 30	18.3%	18.8%	19.1%	19.5%	21.2%	22.3%	22.4%	22.2%
DTI Ratio > 30 and <= 40	29.9%	30.1%	30.1%	30.0%	29.8%	28.9%	29.4%	30.3%
DTI Ratio > 40 and <= 50	26.9%	26.3%	25.9%	25.4%	23.0%	21.2%	21.1%	21.0%
DTI Ratio > 50	13.7%	13.5%	13.5%	13.5%	13.5%	13.7%	13.3%	12.4%
DTI Ratio Missing	4.7%	4.6%	4.4%	4.3%	3.9%	4.2%	4.3%	5.6%
Wtd Avg DTI Ratio	38.0%	37.8%	37.6%	37.5%	36.9%	36.4%	36.2%	36.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.5%	6.8%	7.0%	7.3%	8.5%	9.6%	9.5%	8.4%
DTI Ratio > 20 and <= 30	18.4%	18.9%	19.2%	19.5%	21.2%	22.2%	22.4%	22.2%
DTI Ratio > 30 and <= 40	30.2%	30.3%	30.3%	30.2%	29.8%	29.0%	29.4%	30.3%
DTI Ratio > 40 and <= 50	27.2%	26.6%	26.1%	25.6%	23.1%	21.2%	21.1%	21.0%
DTI Ratio > 50	13.8%	13.6%	13.6%	13.6%	13.5%	13.8%	13.3%	12.4%
DTI Ratio Missing	4.0%	3.9%	3.9%	3.8%	3.8%	4.2%	4.3%	5.6%

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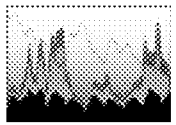

Single Family Conventional Book Characteristics
Comb LTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	38.0%	37.8%	37.7%	37.6%	36.9%	36.4%	36.2%	36.2%
Origination Term (Sums to 100%)								
<= 15 Years	7.1%	7.7%	8.3%	8.8%	11.2%	13.7%	14.7%	12.8%
> 15 Years amd <= 25 Years	3.3%	3.5%	3.6%	3.8%	4.4%	4.8%	4.8%	4.0%
> 25 Years and <= 30 Years	89.1%	88.4%	87.8%	87.2%	84.3%	81.4%	80.4%	83.1%
> 30 Years	0.5%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	78.0%	77.1%	76.1%	75.2%	72.4%	72.9%	75.5%	80.2%
Intermediate-Term Fixed Rate (excl Balloon)	6.7%	7.2%	7.7%	8.2%	10.4%	12.5%	13.4%	11.6%
Adjustable Rate	14.8%	15.2%	15.6%	16.0%	16.4%	13.4%	9.8%	7.0%
Balloon	0.5%	0.5%	0.5%	0.6%	0.8%	1.2%	1.3%	1.3%
Various Product Types								
Second	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
40 Year (ARM & Fixed)	0.5%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%
Hybrid Arm	13.6%	13.8%	14.0%	14.2%	14.2%	11.6%	8.3%	5.0%
- 2/28 Hybrid Arm	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.9%	2.1%	2.3%	2.6%	3.5%	3.4%	2.4%	1.5%
- 5/1 Hybrid Arm	8.6%	8.7%	8.8%	8.8%	8.0%	6.1%	4.3%	2.6%
- 7/1 Hybrid Arm	2.2%	2.2%	2.2%	2.2%	2.2%	1.8%	1.5%	0.7%
- 10/1 Hybrid Arm	0.8%	0.7%	0.7%	0.6%	0.5%	0.2%	0.1%	0.1%
NegAm ARM	0.9%	1.0%	1.2%	1.4%	1.2%	0.6%	0.3%	0.6%
Interest Only	11.4%	10.6%	10.0%	9.0%	5.4%	2.0%	0.5%	0.2%
- Interest Only ARM	7.2%	6.9%	6.9%	6.6%	5.1%	1.9%	0.5%	0.2%
- Interest Only FRM	4.3%	3.7%	3.1%	2.5%	0.3%	0.1%	0.0%	0.0%
Alt-A	15.6%	15.4%	14.3%	13.7%	10.9%	9.5%	9.9%	10.5%
- Alt-A Low/No Doc	10.5%	10.2%	9.6%	9.1%	7.4%	6.8%	7.1%	7.2%
- Alt-A No Disclosure	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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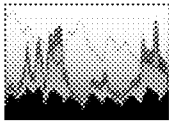

Single Family Conventional Book Characteristics
Comb LTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.2%	2.4%	2.4%	2.4%	2.5%	2.2%	2.2%	2.1%
- Alt-A SISA	0.9%	0.8%	0.7%	0.5%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.3%	1.2%	1.1%	1.0%	0.9%	0.9%	0.9%	1.1%
- Alt-A Stated Income	5.9%	5.7%	5.4%	5.0%	4.0%	3.7%	4.0%	4.0%
Alt-A Full Doc (by SFC)	2.7%	2.7%	2.6%	2.3%	1.4%	0.8%	0.4%	0.1%
Alt-A Deals (no SFC)	2.4%	2.5%	2.2%	2.3%	2.1%	1.9%	2.5%	3.2%
My Community Mortgage	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	24.8%	23.4%	22.2%	20.9%	16.5%	13.8%	13.3%	10.1%
- Select Lender Programs Non-Full Doc	14.3%	13.2%	12.7%	11.9%	9.3%	7.2%	6.4%	3.2%
- Other Low/No Doc	10.5%	10.1%	9.5%	9.0%	7.2%	6.5%	6.9%	6.9%
Subprime Deals								
Subprime	0.7%	0.5%	0.5%	0.5%	0.3%	0.7%	1.4%	1.5%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.2%	0.3%	0.7%	1.4%	1.5%
- Post 12/2005	0.6%	0.4%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	80.4%	80.4%	81.3%	82.0%	85.1%	86.6%	85.6%	82.4%
Investor Channel	18.0%	18.2%	17.5%	16.9%	14.5%	13.1%	14.2%	17.5%
eChannel	1.1%	1.0%	0.9%	0.8%	0.4%	0.2%	0.2%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.6%	0.4%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	39.3%	38.4%	36.8%	35.0%	26.1%	13.6%	8.6%	5.3%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	29.1%	28.6%	27.8%	26.8%	20.7%	12.1%	8.1%	4.9%
- 80/15/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- Other	9.6%	9.2%	8.4%	7.6%	4.7%	1.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	43.7%	43.1%	42.0%	40.6%	33.7%	24.3%	18.1%	9.6%

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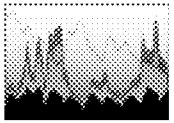

Single Family Conventional Book Characteristics
Comb LTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	33.9%	33.4%	32.4%	31.2%	24.7%	15.8%	11.2%	6.6%
- 80/15/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 90/05/05	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%
- Other	8.9%	8.9%	8.7%	8.6%	8.0%	7.6%	6.1%	2.2%
EA/TPR								
EA/TPR	3.6%	3.6%	3.7%	3.9%	4.5%	5.5%	6.2%	5.6%
- EA I	1.6%	1.6%	1.7%	1.8%	2.0%	2.4%	2.7%	2.4%
- EA/TPR II	1.2%	1.2%	1.2%	1.3%	1.5%	1.9%	2.1%	2.1%
- EA/TPR III	0.8%	0.8%	0.8%	0.8%	1.0%	1.2%	1.4%	1.1%
10-K Property Region (Sums to 100%)								
Midwest	20.1%	20.4%	20.5%	20.7%	21.2%	20.8%	20.4%	21.2%
Northeast	17.3%	17.2%	17.0%	16.7%	16.2%	15.4%	14.9%	16.4%
Southeast	28.3%	28.4%	28.6%	28.7%	28.7%	28.6%	28.1%	26.0%
Southwest	18.4%	18.5%	18.6%	18.6%	18.8%	18.8%	18.5%	17.5%
West	15.8%	15.5%	15.3%	15.3%	15.2%	16.4%	18.2%	18.9%
Census Region (Sums to 100%)								
New England	5.1%	5.0%	4.9%	4.8%	4.5%	4.2%	4.0%	4.4%
Middle Atlantic	11.2%	11.1%	10.9%	10.8%	10.5%	10.2%	9.9%	10.9%
East North Central	16.4%	16.6%	16.7%	16.9%	17.4%	17.2%	16.9%	18.0%
East South Central	5.1%	5.2%	5.2%	5.3%	5.4%	5.4%	5.2%	4.9%
South Atlantic	23.6%	23.7%	23.8%	23.9%	23.6%	23.6%	23.2%	21.4%
West North Central	6.6%	6.6%	6.7%	6.7%	6.8%	6.6%	6.3%	5.9%
West South Central	7.8%	7.8%	7.9%	7.9%	8.0%	7.8%	7.3%	6.6%
Mountain	10.5%	10.5%	10.5%	10.4%	10.4%	10.6%	11.0%	10.7%
Pacific	13.1%	12.8%	12.6%	12.6%	12.6%	13.8%	15.5%	16.4%
US Territories	0.7%	0.7%	0.7%	0.8%	0.8%	0.7%	0.6%	0.8%
Top 10 States								
01) FL	8.1%	8.1%	8.1%	8.1%	7.9%	7.7%	7.6%	7.2%
02) CA	7.3%	7.0%	6.8%	6.7%	6.6%	8.0%	9.7%	10.9%
03) IL	5.2%	5.2%	5.1%	5.1%	4.9%	4.8%	4.8%	4.8%
04) TX	4.9%	4.8%	4.8%	4.8%	4.7%	4.4%	4.0%	3.8%
05) NY	4.1%	4.1%	4.0%	4.0%	4.0%	3.9%	3.9%	4.6%

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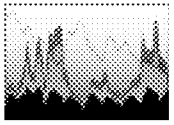

Single Family Conventional Book Characteristics
Comb LTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) GA	4.0%	4.0%	4.1%	4.1%	4.2%	4.2%	4.2%	4.1%
07) OH	3.8%	3.9%	4.0%	4.1%	4.3%	4.3%	4.3%	4.9%
08) MI	3.6%	3.7%	3.7%	3.8%	4.0%	4.0%	4.0%	4.4%
09) NJ	3.5%	3.5%	3.4%	3.3%	3.1%	3.0%	2.9%	3.3%
10) PA	3.5%	3.5%	3.5%	3.5%	3.4%	3.2%	3.1%	3.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	25.8%	25.6%	24.8%	24.0%	21.2%	17.9%	18.6%	17.6%
02) CITIGROUP INC	7.8%	7.7%	7.1%	7.1%	6.2%	4.9%	3.5%	4.3%
03) BANK OF AMERICA CORPORATION	5.4%	5.6%	6.0%	6.3%	7.2%	7.9%	6.8%	2.7%
04) WASHINGTON MUTUAL INC	5.1%	5.5%	5.8%	6.2%	8.1%	10.7%	12.2%	15.9%
05) CERBERUS CAPITAL HOLDING	4.6%	4.7%	4.8%	4.8%	4.6%	4.6%	3.8%	2.0%
06) WELLS FARGO & COMPANY	4.5%	3.7%	3.5%	3.3%	2.2%	0.8%	0.8%	0.0%
07) JP MORGAN CHASE & CO	3.9%	3.6%	3.2%	2.9%	2.9%	3.4%	4.5%	4.7%
08) SUNTRUST BANKS INC	3.4%	3.3%	3.2%	3.1%	2.5%	2.2%	1.8%	0.9%
09) FIRST HORIZON NATIONAL CORPORATION	3.0%	3.1%	3.2%	3.3%	3.6%	3.6%	3.3%	2.7%
10) AMTRUST FINANCIAL CORPORATION	3.0%	3.1%	3.0%	3.0%	2.8%	2.6%	2.4%	2.4%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	26.0%	25.8%	25.0%	24.2%	21.5%	18.3%	18.8%	17.8%
02) CITIGROUP INC	10.1%	10.2%	9.9%	10.1%	9.7%	8.6%	7.5%	7.6%
03) JP MORGAN CHASE & CO	9.6%	9.7%	9.5%	9.1%	9.4%	10.2%	11.2%	13.1%
04) WELLS FARGO & COMPANY	8.2%	7.8%	7.9%	7.8%	6.9%	4.7%	3.2%	1.0%
05) BANK OF AMERICA CORPORATION	5.6%	5.7%	6.2%	6.5%	6.9%	7.1%	5.9%	1.2%
06) CERBERUS CAPITAL HOLDING	5.2%	5.3%	5.5%	5.5%	5.6%	6.1%	6.0%	5.1%
07) WASHINGTON MUTUAL INC	4.3%	4.6%	4.9%	5.3%	7.3%	10.8%	13.5%	19.6%
08) FIRST HORIZON NATIONAL CORPORATION	3.2%	3.3%	3.4%	3.5%	3.9%	4.0%	3.3%	2.3%
09) SUNTRUST BANKS INC	2.7%	2.6%	2.4%	2.4%	2.1%	1.8%	1.5%	0.6%
10) PHH CORPORATION	2.5%	2.6%	2.6%	2.6%	2.7%	2.8%	2.7%	2.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	47.3%	47.3%	47.1%	46.9%	45.1%	39.5%	32.7%	18.9%
Credit Enhancement	52.7%	52.7%	52.9%	53.1%	54.9%	60.5%	67.3%	81.1%
- Primary MI Only	39.2%	38.0%	37.8%	38.1%	41.2%	46.9%	51.5%	56.2%
- Pool Policy Only	4.1%	4.5%	4.5%	4.1%	2.3%	0.9%	0.8%	0.9%
- Pool Policy and Primary MI	3.8%	4.1%	4.1%	3.9%	3.3%	3.5%	4.8%	8.6%
- Full Recourse	1.5%	1.6%	1.6%	1.7%	1.6%	1.6%	1.5%	2.1%
- Shared Arrangement	0.7%	0.8%	0.9%	0.9%	1.2%	1.4%	1.5%	2.2%

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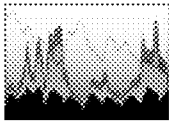

Single Family Conventional Book Characteristics
Comb LTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	3.3%	3.7%	4.1%	4.4%	5.3%	6.3%	7.2%	11.2%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	92.5%	92.9%	93.1%	93.3%	90.0%	75.1%	49.2%	47.6%
Interest Only with Credit Enhancement	48.8%	50.1%	49.9%	48.1%	45.8%	51.5%	58.5%	62.4%
Alt-A with Credit Enhancement	72.1%	74.0%	76.4%	76.3%	75.9%	78.9%	86.8%	92.5%
Economic Fees and Gap								
Wtd Avg Economic Gap	-9.98	-9.22	-8.37	-7.62	-5.76	-5.57	-6.60	-9.87
Wtd Avg Economic Model Fee	37.66	36.23	35.12	34.53	32.89	33.61	35.22	37.32
Wtd Avg Charged Fee	27.69	27.01	26.75	26.91	27.13	28.04	28.62	27.45
Appraisal Waivers								
Appraisal Waiver	2.1%	1.9%	1.7%	1.6%	0.9%	0.1%	0.1%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.15%	0.99%	0.96%	1.02%	1.33%	1.15%	1.04%	0.84%
- SDQ Rate for Loans with CE	1.69%	1.48%	1.46%	1.56%	2.02%	1.70%	1.43%	0.99%
- SDQ Rate for Loans without CE	0.42%	0.32%	0.29%	0.30%	0.35%	0.20%	0.16%	0.19%
SDQ Rate Excl. Katrina Loans	1.14%	0.97%	0.94%	0.99%	1.10%	1.16%	1.04%	0.84%
SDQ Rate for Katrina Loans	2.18%	2.12%	2.42%	2.92%	10.94%	0.92%	0.61%	0.39%
Serious Delinquent Loans								
SDQ Loan Count	21,301	17,352	16,391	16,945	20,043	16,347	14,306	8,967
SDQ Count for Loans with CE	18,017	14,920	14,262	14,873	17,884	15,317	13,623	8,579
SDQ Count for Loans without CE	3,284	2,432	2,129	2,072	2,159	1,030	683	388
SDQ Volume ($M)								
SDQ Volume	$3,150.8	$2,407.1	$2,162.1	$2,116.3	$2,329.1	$1,927.0	$1,726.2	$1,064.6
SDQ Volume for Loans with CE	$2,607.9	$2,031.4	$1,857.0	$1,841.8	$2,080.8	$1,809.9	$1,645.4	$1,022.2
SDQ Volume for Loans without CE	$542.8	$375.7	$305.1	$274.5	$248.3	$117.1	$80.8	$42.4

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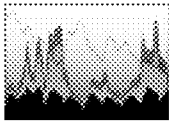

Single Family Conventional Book Characteristics
Comb LTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,064,988	1,005,376	966,222	940,776	853,178	824,878	797,905	708,194
Book Volume ($B)	$167.7	$153.9	$145.0	$139.2	$119.7	$112.3	$106.7	$91.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.8%	0.9%	0.8%	0.8%	0.7%	0.6%	0.5%	0.3%
OLTV 60.01% - 70.00%	1.6%	1.6%	1.5%	1.5%	1.2%	1.1%	0.9%	0.3%
OLTV 70.01% - 75.00%	2.3%	2.2%	2.1%	2.0%	1.7%	1.5%	1.3%	0.5%
OLTV 75.01% - 80.00%	40.3%	40.2%	39.1%	37.8%	29.7%	19.3%	12.5%	7.0%
OLTV 80.01% - 90.00%	0.9%	1.0%	1.0%	1.0%	1.3%	1.6%	1.6%	0.7%
OLTV 90.01% - 95.00%	53.9%	54.1%	55.3%	56.8%	65.1%	75.6%	82.9%	90.8%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	87.2%	87.3%	87.5%	87.7%	89.0%	90.6%	91.8%	93.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	94.6%	94.6%	94.6%	94.6%	94.5%	94.5%	94.5%	94.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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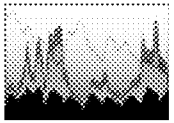

Single Family Conventional Book Characteristics
Comb LTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	94.6%	94.6%	94.6%	94.6%	94.5%	94.5%	94.4%	94.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	13.7%	15.5%	15.9%	16.8%	16.8%	7.5%	2.3%	1.3%
MTMLTV 60.01% - 70.00%	14.5%	15.9%	16.0%	16.7%	17.1%	13.2%	6.5%	2.8%
MTMLTV 70.01% - 75.00%	12.1%	13.2%	13.4%	13.7%	14.3%	12.1%	8.3%	4.8%
MTMLTV 75.01% - 80.00%	19.0%	20.7%	20.4%	20.3%	19.4%	17.9%	14.2%	11.2%
MTMLTV 80.01% - 90.00%	21.5%	20.1%	21.0%	20.5%	22.6%	31.6%	41.7%	41.8%
MTMLTV 90.01% - 95.00%	12.3%	10.5%	9.4%	8.9%	8.4%	14.5%	23.8%	34.0%
MTMLTV 95.01% - 97.00%	2.8%	1.8%	1.9%	1.7%	0.7%	1.6%	1.7%	2.5%
MTMLTV 97.01% - 100.00%	2.1%	1.3%	1.2%	0.9%	0.3%	0.9%	0.6%	0.6%
MTMLTV > 100.00%	2.0%	0.8%	0.6%	0.4%	0.1%	0.3%	0.2%	0.2%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	0.7%
Wtg Avg MTMLTV	76.4%	74.6%	74.3%	73.6%	73.3%	78.6%	83.3%	86.0%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%	0.8%	0.8%
FICO 550-579	0.7%	0.7%	0.8%	0.8%	1.0%	1.3%	1.6%	1.8%
FICO 580-619	3.5%	3.6%	3.7%	3.8%	4.5%	5.5%	6.2%	6.5%
FICO 620-659	12.2%	12.4%	12.7%	12.9%	14.1%	16.2%	17.6%	18.1%
FICO 660-699	21.7%	21.7%	21.6%	21.6%	21.8%	22.7%	23.2%	23.5%
FICO 700-739	26.0%	25.8%	25.6%	25.4%	25.1%	24.5%	23.9%	23.8%
FICO >= 740	34.9%	34.9%	34.8%	34.7%	32.5%	28.6%	26.0%	24.6%
FICO Missing	0.5%	0.4%	0.3%	0.3%	0.4%	0.5%	0.6%	0.9%
Wtd Avg FICO	713	712	712	711	708	701	697	695
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	77.0%	77.3%	77.6%	77.9%	78.2%	79.9%	83.2%	88.3%
Intermediate-term, fixed-rate	3.2%	3.5%	3.8%	4.1%	5.1%	6.0%	6.4%	5.2%
Adjustable-rate	7.9%	8.7%	9.3%	9.9%	12.7%	12.9%	9.9%	6.0%

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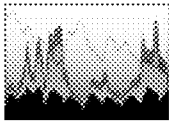

Single Family Conventional Book Characteristics
Comb LTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	6.3%	5.7%	5.5%	5.1%	3.5%	1.0%	0.4%	0.2%
Negative Amortization	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Interest Only fixed-rate	5.6%	4.7%	3.7%	2.9%	0.5%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	94.4%	94.5%	94.5%	94.7%	95.7%	96.4%	96.9%	97.6%
Second/Vacation Home	4.5%	4.4%	4.4%	4.4%	3.8%	3.2%	2.6%	1.9%
Investor Property	1.1%	1.1%	1.0%	0.9%	0.5%	0.4%	0.5%	0.5%
10-K Unit Type (Sums to 100%)								
1 Unit	98.0%	98.0%	98.1%	98.1%	98.0%	97.6%	97.3%	97.3%
2-4 Units	2.0%	2.0%	1.9%	1.9%	2.0%	2.4%	2.7%	2.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.6%	10.3%	10.1%	9.9%	8.9%	7.9%	7.7%	7.4%
Single Family Homes	89.4%	89.7%	89.9%	90.1%	91.1%	92.1%	92.3%	92.6%
Property Type (Sums to 100%)								
Manufactured	1.1%	1.2%	1.3%	1.3%	1.3%	1.4%	1.5%	1.6%
Condo/Coop	10.6%	10.3%	10.1%	9.8%	8.9%	7.9%	7.7%	7.4%
1 Unit	86.4%	86.5%	86.8%	86.9%	87.8%	88.3%	88.1%	88.4%
2-4 Units	2.0%	2.0%	1.9%	1.9%	2.0%	2.4%	2.7%	2.7%
Condo								
Condo	10.4%	10.2%	9.9%	9.7%	8.7%	7.8%	7.6%	7.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	79.1%	79.2%	80.0%	80.7%	79.3%	77.0%	74.3%	79.5%
Cash-Out Refinance	2.5%	2.4%	2.1%	1.8%	1.1%	1.1%	1.3%	0.8%
Other Refinance	18.4%	18.3%	18.0%	17.6%	19.6%	21.9%	24.4%	19.8%
Origination Type (Sums to 100%)								
TPO Broker	20.3%	19.4%	18.8%	18.6%	18.2%	19.5%	21.3%	22.8%
TPO Correspondent	33.3%	33.1%	32.6%	32.3%	30.9%	29.5%	28.3%	27.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Retail	46.3%	47.4%	48.6%	49.2%	50.9%	50.9%	50.4%	49.3%
Origination Year (Sums to 100%)								
< 2000	0.4%	0.5%	0.6%	0.6%	0.8%	1.1%	1.5%	2.9%
2000	0.4%	0.5%	0.6%	0.6%	0.9%	1.5%	2.9%	8.6%
2001	2.5%	2.9%	3.3%	3.6%	5.3%	8.5%	15.3%	42.1%
2002	5.7%	6.6%	7.4%	8.0%	11.7%	18.3%	30.5%	46.5%

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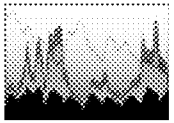

Single Family Conventional Book Characteristics
Comb LTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	15.5%	17.7%	19.5%	21.1%	29.7%	42.0%	49.8%	0.0%
2004	13.1%	15.0%	16.4%	17.7%	24.7%	28.6%	0.0%	0.0%
2005	17.9%	20.2%	22.2%	23.9%	26.9%	0.0%	0.0%	0.0%
2006	22.1%	24.7%	26.8%	24.5%	0.0%	0.0%	0.0%	0.0%
2007	22.1%	11.8%	3.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$164,577	$160,113	$156,950	$154,437	$145,579	$140,077	$136,404	$131,819
Loan Original Note Rate	6.22%	6.15%	6.12%	6.10%	5.92%	6.03%	6.29%	7.04%
Seasoning (Sums to 100%)								
Seasoned	2.1%	2.4%	2.0%	2.0%	2.0%	1.5%	1.8%	3.1%
Non-Seasoned	97.9%	97.6%	98.0%	98.0%	98.0%	98.5%	98.2%	96.9%
ACI								
ACI Probability	0.91%	0.89%	0.87%	0.87%	0.88%	0.99%	1.11%	1.10%
Wtd Avg ACI Score	682	684	685	686	685	682	677	676
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.12	-0.12	-0.12	-0.12	-0.10	-0.04	0.03
Credit Premium > 1.5	0.3%	0.3%	0.3%	0.2%	0.3%	0.4%	0.7%	0.8%
Prepay Premium								
Prepay Premium	2.1%	1.8%	1.6%	1.5%	1.1%	1.5%	2.2%	2.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.7%	5.1%	5.3%	5.5%	6.6%	7.4%	7.3%	6.5%
DTI Ratio > 20 and <= 30	16.1%	16.8%	17.2%	17.6%	19.3%	20.2%	20.3%	20.3%
DTI Ratio > 30 and <= 40	30.2%	30.5%	30.6%	30.6%	31.0%	30.4%	30.9%	32.4%
DTI Ratio > 40 and <= 50	29.6%	28.6%	28.0%	27.5%	25.2%	23.5%	23.5%	23.9%
DTI Ratio > 50	14.8%	14.6%	14.7%	14.9%	14.9%	15.4%	14.4%	12.6%
DTI Ratio Missing	4.6%	4.5%	4.2%	4.0%	3.0%	3.2%	3.5%	4.2%
Wtd Avg DTI Ratio	39.2%	38.9%	38.8%	38.7%	38.1%	37.8%	37.4%	37.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.7%	5.1%	5.3%	5.5%	6.5%	7.4%	7.3%	6.5%
DTI Ratio > 20 and <= 30	16.2%	16.9%	17.3%	17.7%	19.3%	20.2%	20.3%	20.3%
DTI Ratio > 30 and <= 40	30.6%	30.8%	30.9%	30.8%	31.1%	30.4%	30.9%	32.4%
DTI Ratio > 40 and <= 50	29.9%	28.9%	28.3%	27.7%	25.2%	23.5%	23.6%	23.9%
DTI Ratio > 50	15.0%	14.7%	14.8%	14.9%	14.9%	15.4%	14.4%	12.6%
DTI Ratio Missing	3.6%	3.6%	3.4%	3.3%	2.9%	3.2%	3.5%	4.2%

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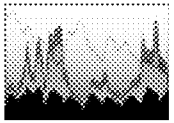

Single Family Conventional Book Characteristics
Comb LTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	39.2%	38.9%	38.8%	38.7%	38.1%	37.8%	37.4%	37.1%
Origination Term (Sums to 100%)								
<= 15 Years	3.2%	3.6%	3.8%	4.1%	5.1%	6.0%	6.4%	5.2%
> 15 Years amd <= 25 Years	1.8%	1.9%	2.0%	2.1%	2.4%	2.6%	2.5%	2.0%
> 25 Years and <= 30 Years	94.4%	94.1%	93.8%	93.6%	92.4%	91.4%	91.0%	92.6%
> 30 Years	0.6%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	82.5%	81.9%	81.3%	80.8%	78.7%	80.0%	83.2%	88.3%
Intermediate-Term Fixed Rate (excl Balloon)	3.0%	3.3%	3.5%	3.7%	4.6%	5.3%	5.6%	4.6%
Adjustable Rate	14.2%	14.5%	14.9%	15.1%	16.2%	14.0%	10.4%	6.5%
Balloon	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%	0.8%	0.6%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
40 Year (ARM & Fixed)	0.6%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%
Hybrid Arm	13.9%	14.1%	14.4%	14.6%	15.2%	12.8%	9.3%	5.3%
- 2/28 Hybrid Arm	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.7%	2.0%	2.2%	2.5%	3.6%	3.7%	2.8%	1.6%
- 5/1 Hybrid Arm	9.0%	9.2%	9.4%	9.3%	8.9%	6.9%	4.9%	2.9%
- 7/1 Hybrid Arm	2.3%	2.3%	2.3%	2.3%	2.3%	2.0%	1.6%	0.7%
- 10/1 Hybrid Arm	0.7%	0.6%	0.5%	0.5%	0.3%	0.1%	0.1%	0.1%
NegAm ARM	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Interest Only	11.9%	10.4%	9.3%	8.1%	3.9%	1.1%	0.4%	0.2%
- Interest Only ARM	6.3%	5.7%	5.5%	5.1%	3.5%	1.0%	0.4%	0.2%
- Interest Only FRM	5.6%	4.7%	3.7%	2.9%	0.5%	0.1%	0.0%	0.0%
Alt-A	15.1%	14.9%	13.8%	12.9%	9.1%	7.3%	8.2%	7.1%
- Alt-A Low/No Doc	9.9%	9.7%	9.2%	8.7%	6.2%	5.1%	5.6%	4.6%
- Alt-A No Disclosure	0.3%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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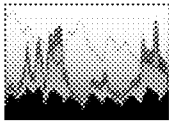

Single Family Conventional Book Characteristics
Comb LTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.6%	2.8%	3.0%	3.1%	3.1%	2.1%	2.1%	1.9%
- Alt-A SISA	1.5%	1.4%	1.2%	1.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.1%	0.9%	0.8%	0.5%	0.5%	0.5%	0.5%
- Alt-A Stated Income	4.5%	4.3%	4.0%	3.6%	2.5%	2.5%	3.0%	2.1%
Alt-A Full Doc (by SFC)	3.4%	3.2%	3.0%	2.6%	1.4%	0.6%	0.3%	0.1%
Alt-A Deals (no SFC)	1.8%	2.0%	1.5%	1.6%	1.5%	1.5%	2.2%	2.4%
My Community Mortgage	0.8%	0.6%	0.5%	0.4%	0.2%	0.1%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	21.2%	18.4%	16.0%	14.2%	10.3%	8.4%	8.5%	5.6%
- Select Lender Programs Non-Full Doc	11.2%	8.6%	6.8%	5.5%	4.2%	3.4%	2.9%	1.2%
- Other Low/No Doc	10.0%	9.7%	9.2%	8.7%	6.1%	5.0%	5.6%	4.4%
Subprime Deals								
Subprime	0.4%	0.3%	0.2%	0.2%	0.1%	0.2%	0.4%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%	0.3%
- Post 12/2005	0.4%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	79.7%	79.6%	80.6%	81.5%	85.5%	87.7%	86.8%	86.6%
Investor Channel	18.6%	18.9%	18.2%	17.4%	14.1%	12.1%	13.0%	13.3%
eChannel	1.3%	1.2%	1.1%	0.9%	0.4%	0.1%	0.1%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
Subprime Channel	0.4%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	43.6%	43.1%	41.6%	39.9%	30.2%	17.8%	11.2%	6.4%
- 75/20/05	2.3%	2.2%	2.1%	1.9%	1.6%	1.1%	0.8%	0.3%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.5%	0.5%	0.5%	0.6%	0.5%	0.5%	0.6%	0.6%
- 80/15/05	34.6%	34.5%	33.7%	32.5%	25.6%	15.4%	9.5%	5.3%
- 80/20/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
- Other	5.9%	5.6%	5.0%	4.5%	2.2%	0.5%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	45.8%	45.5%	44.2%	42.7%	34.0%	23.2%	15.7%	8.5%

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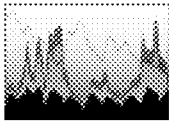

Single Family Conventional Book Characteristics
Comb LTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	3.3%	3.2%	3.0%	2.9%	2.4%	2.1%	1.6%	0.5%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.5%	0.5%	0.6%	0.6%	0.6%	0.5%	0.6%	0.6%
- 80/15/05	40.1%	39.9%	38.9%	37.4%	29.4%	19.1%	12.1%	6.5%
- 80/20/00	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 90/05/05	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%	0.6%	0.4%
- Other	1.2%	1.2%	1.1%	1.1%	0.9%	0.8%	0.6%	0.3%
EA/TPR								
EA/TPR	3.1%	3.1%	3.3%	3.4%	4.1%	5.2%	6.0%	5.8%
- EA I	1.4%	1.5%	1.6%	1.7%	1.9%	2.4%	2.6%	2.1%
- EA/TPR II	1.0%	1.0%	1.0%	1.1%	1.3%	1.7%	2.1%	2.4%
- EA/TPR III	0.7%	0.6%	0.6%	0.7%	0.9%	1.2%	1.3%	1.3%
10-K Property Region (Sums to 100%)								
Midwest	19.8%	20.0%	20.1%	20.2%	20.1%	19.3%	18.3%	18.0%
Northeast	17.0%	16.9%	16.7%	16.5%	16.0%	15.4%	14.6%	15.4%
Southeast	28.7%	29.0%	29.3%	29.4%	29.6%	29.7%	29.5%	28.6%
Southwest	21.8%	22.0%	22.2%	22.2%	22.4%	22.1%	21.6%	20.3%
West	12.7%	12.1%	11.8%	11.6%	11.8%	13.5%	16.1%	17.6%
Census Region (Sums to 100%)								
New England	5.1%	5.1%	5.0%	4.9%	4.6%	4.3%	4.1%	4.3%
Middle Atlantic	11.2%	11.1%	11.1%	11.0%	10.8%	10.5%	10.0%	10.5%
East North Central	15.8%	16.0%	16.1%	16.2%	16.2%	15.7%	15.2%	15.1%
East South Central	5.4%	5.5%	5.6%	5.7%	5.8%	5.6%	5.4%	5.1%
South Atlantic	23.7%	23.9%	24.0%	24.1%	24.2%	24.5%	24.4%	23.9%
West North Central	6.8%	6.8%	6.9%	6.9%	6.9%	6.3%	5.7%	5.4%
West South Central	11.4%	11.5%	11.7%	11.7%	11.9%	11.3%	10.7%	9.9%
Mountain	10.3%	10.2%	10.1%	10.1%	10.2%	10.8%	11.5%	11.1%
Pacific	10.1%	9.6%	9.2%	9.1%	9.2%	10.8%	12.9%	14.4%
US Territories	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Top 10 States								
01) TX	8.3%	8.3%	8.4%	8.4%	8.4%	7.9%	7.4%	6.9%
02) FL	7.7%	7.7%	7.7%	7.7%	7.9%	8.3%	8.5%	8.5%
03) IL	5.2%	5.1%	5.0%	5.0%	4.9%	4.8%	4.6%	4.5%
04) CA	5.0%	4.5%	4.2%	4.0%	4.0%	5.4%	7.5%	9.1%
05) GA	4.4%	4.4%	4.5%	4.5%	4.5%	4.5%	4.5%	4.4%

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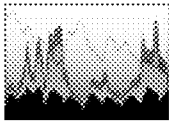

Single Family Conventional Book Characteristics
Comb LTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NY	3.9%	3.9%	3.9%	3.9%	3.9%	3.8%	3.6%	3.7%
07) PA	3.9%	3.9%	3.9%	3.9%	3.9%	3.7%	3.5%	3.7%
08) NC	3.8%	3.9%	3.9%	4.0%	4.0%	3.8%	3.7%	3.3%
09) NJ	3.4%	3.3%	3.2%	3.2%	3.0%	2.9%	2.8%	3.0%
10) OH	3.4%	3.5%	3.5%	3.6%	3.6%	3.5%	3.4%	3.5%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	25.0%	24.1%	22.8%	21.9%	20.4%	18.3%	19.2%	17.0%
02) CITIGROUP INC	8.1%	8.1%	7.6%	7.5%	6.6%	5.5%	4.4%	5.2%
03) BANK OF AMERICA CORPORATION	5.8%	6.0%	6.5%	6.8%	7.6%	7.9%	6.4%	3.9%
04) WELLS FARGO & COMPANY	5.2%	4.4%	4.3%	4.2%	3.1%	1.3%	1.0%	0.0%
05) WASHINGTON MUTUAL INC	4.6%	5.1%	5.6%	6.0%	8.1%	10.7%	12.1%	15.6%
06) JP MORGAN CHASE & CO	3.7%	3.5%	3.2%	3.0%	2.9%	3.3%	4.5%	4.6%
07) SUNTRUST BANKS INC	3.6%	3.6%	3.6%	3.6%	3.0%	2.5%	1.8%	0.9%
08) FIRST HORIZON NATIONAL CORPORATION	3.6%	3.7%	3.9%	4.0%	4.2%	4.1%	3.6%	2.8%
09) PHH CORPORATION	3.3%	3.4%	3.4%	3.5%	3.5%	3.8%	4.0%	5.0%
10) CERBERUS CAPITAL HOLDING	3.0%	3.0%	3.1%	3.1%	2.9%	3.1%	2.6%	1.8%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	25.2%	24.3%	23.0%	22.1%	20.6%	18.6%	19.5%	17.5%
02) CITIGROUP INC	10.4%	10.7%	10.5%	10.6%	10.3%	9.2%	8.3%	8.3%
03) JP MORGAN CHASE & CO	9.6%	9.9%	9.8%	9.7%	9.5%	9.7%	10.5%	12.3%
04) WELLS FARGO & COMPANY	9.0%	8.7%	9.1%	9.0%	8.1%	5.6%	3.5%	1.0%
05) BANK OF AMERICA CORPORATION	5.9%	6.2%	6.7%	7.0%	7.3%	7.0%	5.4%	2.1%
06) WASHINGTON MUTUAL INC	4.0%	4.5%	4.9%	5.3%	7.7%	11.5%	14.6%	20.9%
07) FIRST HORIZON NATIONAL CORPORATION	3.7%	3.9%	4.1%	4.2%	4.4%	4.5%	3.6%	2.4%
08) CERBERUS CAPITAL HOLDING	3.5%	3.6%	3.6%	3.7%	3.7%	4.2%	4.5%	4.7%
09) PHH CORPORATION	3.2%	3.3%	3.3%	3.3%	3.5%	3.8%	3.9%	4.7%
10) SUNTRUST BANKS INC	2.9%	2.7%	2.7%	2.7%	2.3%	2.0%	1.4%	0.5%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	45.2%	45.0%	44.4%	43.9%	39.7%	31.2%	23.1%	11.9%
Credit Enhancement	54.8%	55.0%	55.6%	56.1%	60.3%	68.8%	76.9%	88.1%
- Primary MI Only	41.7%	40.5%	40.7%	41.4%	46.6%	54.0%	58.7%	61.3%
- Pool Policy Only	4.7%	5.3%	5.2%	4.6%	2.2%	0.7%	0.8%	0.8%
- Pool Policy and Primary MI	2.5%	2.7%	2.6%	2.6%	2.8%	3.6%	5.4%	9.3%
- Full Recourse	1.2%	1.3%	1.3%	1.3%	1.1%	1.3%	1.9%	2.3%
- Shared Arrangement	0.7%	0.8%	0.9%	0.9%	1.2%	1.4%	1.2%	1.2%

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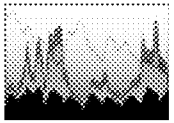

Single Family Conventional Book Characteristics
Comb LTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	3.9%	4.4%	4.9%	5.3%	6.4%	7.8%	8.9%	13.1%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	70.4%	76.8%	79.1%	79.9%	80.6%	79.6%	76.5%	79.5%
Interest Only with Credit Enhancement	52.5%	55.2%	57.4%	56.8%	58.0%	67.9%	89.8%	91.2%
Alt-A with Credit Enhancement	69.2%	71.5%	74.2%	73.5%	75.7%	86.1%	90.8%	94.2%
Economic Fees and Gap								
Wtd Avg Economic Gap	-10.33	-9.36	-8.25	-7.46	-5.87	-6.15	-7.96	-12.87
Wtd Avg Economic Model Fee	36.08	34.32	32.77	31.84	29.90	30.45	32.11	35.41
Wtd Avg Charged Fee	25.75	24.96	24.52	24.38	24.03	24.30	24.15	22.54
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.27%	1.09%	1.09%	1.16%	1.53%	1.37%	1.25%	0.93%
- SDQ Rate for Loans with CE	1.84%	1.61%	1.61%	1.73%	2.20%	1.83%	1.54%	1.03%
- SDQ Rate for Loans without CE	0.41%	0.30%	0.27%	0.25%	0.29%	0.19%	0.17%	0.18%
SDQ Rate Excl. Katrina Loans	1.26%	1.07%	1.06%	1.13%	1.32%	1.38%	1.27%	0.94%
SDQ Rate for Katrina Loans	2.41%	2.43%	2.68%	3.26%	10.49%	1.02%	0.57%	0.41%
Serious Delinquent Loans								
SDQ Loan Count	13,447	10,868	10,400	10,826	12,927	11,094	9,816	6,385
SDQ Count for Loans with CE	11,731	9,673	9,400	9,917	12,084	10,659	9,543	6,248
SDQ Count for Loans without CE	1,716	1,195	1,000	909	843	435	273	137
SDQ Volume ($M)								
SDQ Volume	$2,070.5	$1,585.1	$1,440.8	$1,434.2	$1,620.4	$1,424.6	$1,271.5	$811.7
SDQ Volume for Loans with CE	$1,771.1	$1,390.1	$1,287.0	$1,304.5	$1,513.0	$1,369.4	$1,238.6	$797.0
SDQ Volume for Loans without CE	$299.4	$195.0	$153.8	$129.7	$107.4	$55.1	$32.8	$14.7

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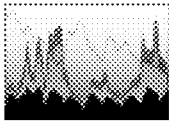

Single Family Conventional Book Characteristics
Comb LTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,324,610	1,194,317	1,065,171	979,178	663,708	513,990	389,002	247,723
Book Volume ($B)	$190.3	$166.8	$144.6	$129.8	$82.0	$61.8	$46.3	$27.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.4%	0.5%	0.5%	0.5%	0.7%	0.9%	1.2%	1.1%
OLTV 60.01% - 70.00%	0.6%	0.7%	0.7%	0.7%	0.6%	0.7%	0.8%	0.3%
OLTV 70.01% - 75.00%	3.1%	2.3%	1.5%	0.9%	0.6%	0.6%	0.7%	0.3%
OLTV 75.01% - 80.00%	31.1%	33.2%	34.0%	32.7%	20.8%	10.6%	6.1%	4.1%
OLTV 80.01% - 90.00%	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.8%	0.4%
OLTV 90.01% - 95.00%	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%	0.7%	0.4%
OLTV 95.01% - 97.00%	7.4%	8.3%	9.4%	10.6%	17.4%	26.8%	37.5%	54.8%
OLTV 97.01% - 100.00%	55.1%	52.6%	51.2%	51.6%	55.9%	56.1%	49.5%	36.5%
OLTV > 100.00%	1.7%	1.9%	2.1%	2.3%	3.2%	3.2%	2.8%	2.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	92.3%	92.0%	92.0%	92.3%	94.5%	96.1%	96.3%	96.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	8.0%	8.9%	10.1%	11.3%	18.3%	28.0%	38.9%	55.3%
Comb LTV 97.01% - 100.00%	89.5%	88.4%	87.0%	85.7%	77.6%	67.7%	57.0%	41.7%
Comb LTV > 100.00%	2.4%	2.7%	2.9%	3.0%	4.1%	4.3%	4.1%	3.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	99.8%	99.8%	99.7%	99.7%	99.6%	99.3%	99.0%	98.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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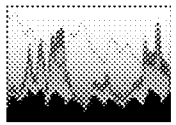

Single Family Conventional Book Characteristics
Comb LTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 95.01% - 97.00%	8.0%	8.9%	10.1%	11.3%	18.3%	28.0%	38.9%	55.3%
Comb LTV 97.01% - 100.00%	89.5%	88.4%	87.0%	85.7%	77.6%	67.7%	57.0%	41.7%
Comb LTV > 100.00%	2.4%	2.7%	2.9%	3.0%	4.1%	4.3%	4.1%	3.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	99.8%	99.8%	99.7%	99.7%	99.6%	99.3%	99.0%	98.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	4.2%	5.0%	5.6%	6.4%	8.4%	4.2%	2.5%	2.2%
MTMLTV 60.01% - 70.00%	6.0%	6.8%	7.2%	7.9%	9.5%	7.0%	4.0%	2.4%
MTMLTV 70.01% - 75.00%	8.5%	9.2%	8.7%	8.9%	8.8%	6.6%	4.1%	3.2%
MTMLTV 75.01% - 80.00%	15.2%	18.0%	19.1%	19.3%	15.5%	11.6%	6.8%	7.5%
MTMLTV 80.01% - 90.00%	20.4%	20.7%	21.6%	21.1%	22.4%	24.3%	26.0%	23.8%
MTMLTV 90.01% - 95.00%	10.3%	10.3%	10.6%	11.1%	15.5%	17.7%	26.6%	25.9%
MTMLTV 95.01% - 97.00%	6.0%	6.2%	5.6%	5.5%	6.5%	8.3%	12.6%	15.7%
MTMLTV 97.01% - 100.00%	15.6%	15.6%	13.3%	12.9%	10.5%	14.6%	13.9%	15.4%
MTMLTV > 100.00%	13.7%	8.2%	8.2%	6.7%	2.6%	5.4%	3.3%	3.7%
MTMLTV Missing	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
Wtg Avg MTMLTV	86.4%	84.5%	83.8%	83.1%	81.9%	85.8%	88.4%	89.3%
Credit Score (Sums to 100%)								
FICO < 550	0.9%	0.9%	1.0%	1.0%	1.2%	1.6%	1.9%	1.3%
FICO 550-579	1.4%	1.4%	1.4%	1.5%	1.7%	2.3%	2.9%	2.1%
FICO 580-619	8.1%	7.8%	7.4%	7.4%	8.1%	9.1%	8.9%	6.8%
FICO 620-659	18.5%	18.2%	17.9%	18.2%	19.9%	21.2%	19.6%	16.9%
FICO 660-699	24.3%	24.5%	24.5%	24.4%	23.8%	24.2%	24.8%	26.0%
FICO 700-739	23.0%	23.3%	23.4%	23.2%	22.1%	20.9%	21.3%	24.2%
FICO >= 740	22.8%	23.0%	23.4%	23.2%	21.6%	18.8%	18.9%	21.2%
FICO Missing	1.0%	0.9%	1.0%	1.1%	1.6%	1.9%	1.7%	1.5%
Wtd Avg FICO	692	693	693	693	689	683	683	691
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	79.7%	80.2%	81.3%	82.7%	86.9%	90.5%	91.6%	93.4%
Intermediate-term, fixed-rate	0.7%	0.8%	0.9%	1.0%	1.5%	2.0%	2.7%	2.4%
Adjustable-rate	3.7%	4.0%	4.7%	5.2%	7.1%	7.0%	5.2%	3.2%

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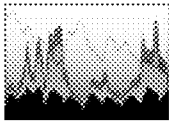

Single Family Conventional Book Characteristics
Comb LTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	7.8%	7.8%	8.2%	7.6%	4.4%	0.5%	0.5%	0.9%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	8.0%	7.1%	5.0%	3.4%	0.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	98.7%	98.6%	98.4%	98.8%	99.6%	99.7%	99.6%	99.4%
Second/Vacation Home	0.7%	0.8%	0.8%	0.7%	0.3%	0.2%	0.2%	0.3%
Investor Property	0.6%	0.7%	0.8%	0.5%	0.1%	0.1%	0.2%	0.3%
10-K Unit Type (Sums to 100%)								
1 Unit	98.8%	98.8%	98.8%	99.0%	99.3%	99.3%	99.3%	99.2%
2-4 Units	1.2%	1.2%	1.2%	1.0%	0.7%	0.7%	0.7%	0.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.2%	10.1%	9.8%	9.5%	8.4%	8.0%	8.6%	9.2%
Single Family Homes	89.8%	89.9%	90.2%	90.5%	91.6%	92.0%	91.4%	90.8%
Property Type (Sums to 100%)								
Manufactured	0.5%	0.6%	0.7%	0.8%	0.7%	0.7%	1.1%	1.1%
Condo/Coop	10.2%	10.1%	9.8%	9.5%	8.4%	8.0%	8.6%	9.2%
1 Unit	88.1%	88.1%	88.4%	88.7%	90.2%	90.6%	89.6%	88.8%
2-4 Units	1.2%	1.2%	1.2%	1.0%	0.7%	0.7%	0.7%	0.8%
Condo								
Condo	10.2%	10.1%	9.8%	9.5%	8.4%	8.0%	8.5%	9.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	95.7%	95.6%	95.9%	96.3%	96.3%	95.5%	94.2%	96.8%
Cash-Out Refinance	0.9%	1.0%	0.9%	0.7%	0.4%	0.4%	0.7%	1.0%
Other Refinance	3.4%	3.4%	3.3%	3.0%	3.3%	4.1%	5.0%	2.2%
Origination Type (Sums to 100%)								
TPO Broker	24.3%	23.3%	22.2%	21.7%	20.1%	21.6%	22.7%	23.6%
TPO Correspondent	35.0%	34.1%	32.8%	31.1%	26.8%	25.8%	22.9%	18.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	40.7%	42.6%	45.0%	47.2%	53.1%	52.5%	54.4%	57.9%
Origination Year (Sums to 100%)								
< 2000	0.3%	0.4%	0.5%	0.5%	0.7%	1.2%	2.0%	5.3%
2000	0.2%	0.3%	0.3%	0.4%	0.6%	1.2%	2.5%	9.2%
2001	0.7%	0.9%	1.0%	1.2%	2.3%	4.3%	9.4%	33.0%
2002	1.9%	2.3%	2.8%	3.3%	6.6%	12.8%	27.7%	52.5%

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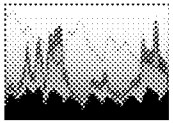

Single Family Conventional Book Characteristics
Comb LTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	6.7%	8.0%	9.7%	11.2%	21.8%	39.5%	58.3%	0.0%
2004	8.8%	10.5%	12.8%	14.9%	28.8%	40.9%	0.0%	0.0%
2005	16.4%	19.4%	23.3%	27.0%	39.1%	0.0%	0.0%	0.0%
2006	32.5%	38.0%	44.2%	41.5%	0.0%	0.0%	0.0%	0.0%
2007	32.4%	20.3%	5.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$146,898	$142,844	$138,995	$135,735	$126,353	$122,567	$120,871	$113,067
Loan Original Note Rate	6.61%	6.56%	6.54%	6.51%	6.24%	6.34%	6.55%	7.29%
Seasoning (Sums to 100%)								
Seasoned	1.9%	2.3%	2.6%	3.0%	3.2%	2.2%	3.6%	7.3%
Non-Seasoned	98.1%	97.7%	97.4%	97.0%	96.8%	97.8%	96.4%	92.7%
ACI								
ACI Probability	2.20%	2.13%	2.09%	2.06%	2.07%	2.24%	2.30%	1.67%
Wtd Avg ACI Score	654	654	656	657	657	653	651	660
Credit Premium								
Wtd Avg Credit Premium	-0.11	-0.13	-0.12	-0.11	-0.07	-0.04	0.03	0.08
Credit Premium > 1.5	0.4%	0.3%	0.4%	0.3%	0.3%	0.5%	1.1%	1.3%
Prepay Premium								
Prepay Premium	4.2%	3.9%	3.8%	3.4%	1.4%	1.7%	3.4%	2.7%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.1%	2.3%	2.5%	2.7%	3.7%	4.8%	5.0%	4.6%
DTI Ratio > 20 and <= 30	10.0%	10.5%	11.1%	11.7%	14.1%	15.9%	16.9%	17.4%
DTI Ratio > 30 and <= 40	27.6%	28.7%	29.6%	30.1%	31.6%	31.0%	31.7%	35.6%
DTI Ratio > 40 and <= 50	34.2%	34.1%	33.7%	33.1%	29.6%	26.4%	25.1%	25.3%
DTI Ratio > 50	22.6%	20.9%	19.7%	19.6%	19.2%	19.2%	16.9%	11.5%
DTI Ratio Missing	3.4%	3.5%	3.3%	2.8%	1.8%	2.8%	4.4%	5.6%
Wtd Avg DTI Ratio	42.7%	42.2%	41.7%	41.5%	40.6%	40.0%	39.2%	37.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.1%	2.3%	2.5%	2.6%	3.6%	4.7%	5.0%	4.6%
DTI Ratio > 20 and <= 30	10.0%	10.5%	11.2%	11.7%	14.1%	15.8%	16.9%	17.4%
DTI Ratio > 30 and <= 40	27.8%	28.9%	29.8%	30.3%	31.7%	31.0%	31.8%	35.6%
DTI Ratio > 40 and <= 50	34.6%	34.4%	34.0%	33.4%	29.6%	26.4%	25.1%	25.3%
DTI Ratio > 50	22.9%	21.1%	19.9%	19.8%	19.2%	19.2%	16.9%	11.5%
DTI Ratio Missing	2.6%	2.8%	2.7%	2.3%	1.7%	2.8%	4.4%	5.6%

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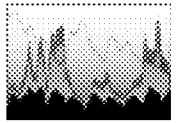

Single Family Conventional Book Characteristics
Comb LTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	42.7%	42.2%	41.8%	41.6%	40.6%	40.0%	39.2%	37.8%
Origination Term (Sums to 100%)								
<= 15 Years	0.7%	0.8%	0.9%	1.0%	1.5%	2.0%	2.8%	2.4%
> 15 Years amd <= 25 Years	0.5%	0.6%	0.6%	0.7%	0.7%	0.7%	0.8%	0.6%
> 25 Years and <= 30 Years	97.5%	97.8%	98.1%	98.1%	97.8%	97.3%	96.4%	96.9%
> 30 Years	1.3%	0.8%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	87.7%	87.3%	86.2%	86.1%	87.0%	90.5%	91.6%	93.4%
Intermediate-Term Fixed Rate (excl Balloon)	0.7%	0.8%	0.9%	1.0%	1.4%	1.8%	2.2%	1.9%
Adjustable Rate	11.5%	11.9%	12.9%	12.8%	11.5%	7.5%	5.7%	4.2%
Balloon	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	0.5%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.3%	1.1%
40 Year (ARM & Fixed)	1.3%	0.8%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	11.4%	11.8%	12.7%	12.6%	9.7%	7.2%	5.3%	3.8%
- 2/28 Hybrid Arm	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.7%	0.8%	1.0%	1.1%	1.4%	1.1%	2.2%	1.0%
- 5/1 Hybrid Arm	8.5%	8.8%	9.5%	9.1%	5.7%	3.9%	1.5%	1.2%
- 7/1 Hybrid Arm	1.5%	1.6%	1.8%	1.9%	2.2%	2.0%	1.4%	1.3%
- 10/1 Hybrid Arm	0.5%	0.4%	0.5%	0.4%	0.4%	0.2%	0.2%	0.4%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	15.8%	14.9%	13.1%	11.1%	4.5%	0.5%	0.5%	0.9%
- Interest Only ARM	7.8%	7.8%	8.2%	7.6%	4.4%	0.5%	0.5%	0.9%
- Interest Only FRM	8.0%	7.1%	5.0%	3.4%	0.1%	0.0%	0.0%	0.0%
Alt-A	22.3%	23.3%	22.5%	19.9%	8.8%	4.0%	6.7%	6.8%
- Alt-A Low/No Doc	11.9%	12.5%	11.8%	10.0%	3.8%	2.1%	4.2%	3.7%
- Alt-A No Disclosure	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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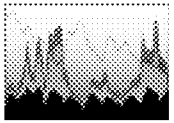

Single Family Conventional Book Characteristics
Comb LTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.8%	0.9%	0.8%	0.7%	0.3%	0.4%	0.5%	0.9%
- Alt-A SISA	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.3%	1.4%	1.2%	0.9%	0.2%	0.1%	0.1%	0.3%
- Alt-A Stated Income	9.4%	9.8%	9.6%	8.3%	3.3%	1.7%	3.6%	2.5%
Alt-A Full Doc (by SFC)	8.4%	8.7%	8.6%	7.7%	3.2%	0.5%	0.1%	0.0%
Alt-A Deals (no SFC)	1.9%	2.1%	2.1%	2.2%	1.8%	1.4%	2.4%	3.1%
My Community Mortgage	16.8%	14.9%	11.3%	9.9%	6.1%	6.4%	5.6%	2.9%
Non-Full Doc								
Non-Full Doc Total	12.8%	13.2%	12.3%	10.4%	4.3%	2.7%	5.0%	3.8%
- Select Lender Programs Non-Full Doc	0.7%	0.6%	0.4%	0.3%	0.4%	0.5%	0.7%	0.1%
- Other Low/No Doc	12.0%	12.6%	11.9%	10.1%	3.8%	2.1%	4.2%	3.7%
Subprime Deals								
Subprime	0.7%	0.6%	0.6%	0.7%	0.2%	0.2%	0.4%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%	0.2%
- Post 12/2005	0.7%	0.6%	0.6%	0.7%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	70.6%	68.7%	68.4%	70.0%	78.7%	82.1%	75.4%	75.4%
Investor Channel	26.7%	28.6%	28.8%	26.9%	17.9%	12.7%	16.6%	24.1%
eChannel	1.2%	1.1%	1.0%	0.9%	0.4%	0.1%	0.0%	0.0%
Underserved Channel	0.9%	1.1%	1.3%	1.5%	2.9%	5.0%	7.9%	0.4%
Subprime Channel	0.7%	0.6%	0.6%	0.7%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	35.4%	36.7%	36.4%	34.4%	21.1%	9.2%	3.9%	2.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	2.6%	1.8%	1.0%	0.5%	0.3%	0.2%	0.1%	0.0%
- 80/10/10	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/15/05	0.9%	1.0%	1.0%	1.0%	0.3%	0.2%	0.2%	0.1%
- 80/20/00	11.6%	12.4%	13.5%	14.1%	12.4%	8.1%	3.3%	1.9%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- Other	20.2%	21.4%	20.8%	18.7%	7.9%	0.6%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	36.6%	38.0%	38.0%	36.2%	24.1%	14.3%	10.7%	8.4%

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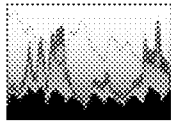

Single Family Conventional Book Characteristics
Comb LTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	1.5%	1.6%	1.6%	1.6%	1.5%	1.7%	2.1%	1.5%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
- 80/15/05	0.9%	1.0%	1.0%	1.0%	0.3%	0.2%	0.2%	0.1%
- 80/20/00	33.4%	34.6%	34.5%	32.7%	21.4%	11.5%	7.1%	4.9%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- Other	0.8%	0.8%	0.7%	0.8%	0.7%	0.8%	1.0%	1.8%
EA/TPR								
EA/TPR	6.4%	6.2%	6.6%	7.1%	9.4%	10.4%	9.3%	8.9%
- EA I	3.0%	3.0%	3.3%	3.6%	4.7%	5.0%	4.4%	3.9%
- EA/TPR II	2.4%	2.1%	2.2%	2.2%	2.7%	3.0%	2.9%	3.1%
- EA/TPR III	1.1%	1.0%	1.1%	1.3%	2.0%	2.3%	1.9%	1.9%
10-K Property Region (Sums to 100%)								
Midwest	19.9%	20.3%	20.6%	21.0%	20.8%	19.0%	17.0%	15.2%
Northeast	12.5%	12.6%	12.7%	12.6%	12.8%	11.4%	10.2%	9.9%
Southeast	31.3%	31.5%	31.7%	32.0%	33.6%	35.4%	35.7%	34.0%
Southwest	23.2%	23.2%	23.2%	23.1%	22.6%	21.8%	19.8%	19.6%
West	13.1%	12.5%	11.8%	11.3%	10.2%	12.4%	17.3%	21.2%
Census Region (Sums to 100%)								
New England	3.6%	3.6%	3.5%	3.5%	3.3%	3.0%	2.8%	2.7%
Middle Atlantic	7.2%	7.3%	7.3%	7.2%	7.3%	6.8%	6.0%	5.6%
East North Central	15.2%	15.5%	15.8%	16.1%	16.0%	14.7%	13.3%	11.9%
East South Central	6.6%	6.6%	6.6%	6.7%	6.5%	5.7%	5.1%	4.8%
South Atlantic	25.2%	25.3%	25.5%	25.7%	27.5%	30.0%	30.9%	29.5%
West North Central	7.9%	8.1%	8.3%	8.4%	8.2%	7.4%	6.2%	5.8%
West South Central	12.5%	12.7%	13.0%	13.1%	13.5%	12.5%	10.8%	10.4%
Mountain	9.9%	9.5%	9.1%	8.7%	7.6%	8.2%	8.6%	9.1%
Pacific	10.6%	10.1%	9.5%	9.1%	8.3%	10.4%	15.0%	19.0%
US Territories	1.2%	1.3%	1.5%	1.5%	1.8%	1.3%	1.1%	1.3%
Top 10 States								
01) TX	8.9%	9.0%	9.1%	9.2%	9.4%	8.7%	7.6%	7.4%
02) FL	7.6%	7.5%	7.4%	7.4%	8.0%	9.4%	9.6%	8.4%
03) CA	5.8%	5.4%	4.9%	4.5%	3.5%	5.2%	9.8%	12.7%
04) GA	5.5%	5.7%	5.8%	6.0%	6.3%	6.5%	6.9%	5.6%
05) IL	4.2%	4.2%	4.2%	4.2%	4.2%	4.3%	4.1%	3.2%

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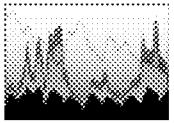

Single Family Conventional Book Characteristics
Comb LTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) OH	4.0%	4.1%	4.1%	4.2%	4.0%	3.4%	3.1%	2.9%
07) VA	3.4%	3.3%	3.3%	3.3%	3.5%	3.9%	4.0%	4.3%
08) NC	3.3%	3.4%	3.6%	3.6%	3.9%	3.9%	4.1%	4.7%
09) MI	3.3%	3.4%	3.6%	3.7%	3.9%	3.6%	3.2%	3.1%
10) PA	3.1%	3.2%	3.3%	3.3%	3.6%	3.3%	2.9%	2.8%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	20.2%	20.2%	19.4%	18.4%	13.8%	11.6%	10.7%	9.5%
02) CITIGROUP INC	7.9%	7.4%	7.1%	7.2%	6.0%	4.7%	2.9%	2.8%
03) SUNTRUST BANKS INC	6.1%	5.7%	5.4%	5.1%	3.3%	2.7%	2.3%	2.3%
04) LEHMAN BROTHERS HOLDINGS INC	5.0%	5.3%	5.5%	4.8%	2.3%	2.1%	4.4%	3.0%
05) FLAGSTAR BANCORP INC	4.2%	3.9%	3.9%	4.0%	5.1%	3.9%	2.8%	2.3%
06) FIRST HORIZON NATIONAL CORPORATION	3.9%	3.7%	3.5%	3.7%	3.9%	4.3%	3.7%	2.9%
07) CERBERUS CAPITAL HOLDING	3.2%	3.4%	3.8%	4.3%	5.5%	4.5%	2.5%	0.9%
08) PHH CORPORATION	3.2%	3.3%	3.5%	3.6%	4.2%	4.7%	5.4%	5.8%
09) AMTRUST FINANCIAL CORPORATION	3.1%	3.0%	2.7%	2.5%	1.8%	1.7%	1.6%	1.9%
10) JP MORGAN CHASE & CO	2.9%	2.5%	2.1%	2.2%	2.8%	4.2%	4.9%	6.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	20.3%	20.4%	19.5%	18.5%	13.9%	11.8%	10.9%	9.8%
02) CITIGROUP INC	10.1%	10.1%	10.3%	10.8%	10.9%	8.4%	5.9%	5.6%
03) JP MORGAN CHASE & CO	8.8%	9.0%	9.0%	9.0%	9.0%	8.6%	8.3%	11.9%
04) SUNTRUST BANKS INC	5.0%	4.4%	3.8%	3.7%	2.5%	2.2%	2.0%	1.8%
05) LEHMAN BROTHERS HOLDINGS INC	4.9%	5.2%	5.4%	4.7%	2.3%	2.1%	4.4%	2.9%
06) WELLS FARGO & COMPANY	4.6%	4.8%	4.8%	4.7%	5.6%	6.8%	4.5%	1.5%
07) FIRST HORIZON NATIONAL CORPORATION	3.9%	3.7%	3.6%	3.7%	3.9%	4.4%	3.6%	2.6%
08) CERBERUS CAPITAL HOLDING	3.5%	3.7%	4.1%	4.6%	5.9%	5.3%	3.9%	3.0%
09) PHH CORPORATION	3.1%	3.3%	3.5%	3.6%	4.2%	4.8%	5.2%	5.9%
10) INDYMAC BANCORP INC	2.5%	2.4%	2.1%	1.6%	0.6%	0.3%	0.1%	0.3%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	26.1%	25.9%	25.2%	25.2%	22.2%	17.8%	14.3%	8.1%
Credit Enhancement	73.9%	74.1%	74.8%	74.8%	77.8%	82.2%	85.7%	91.9%
- Primary MI Only	52.5%	49.4%	47.4%	48.0%	52.1%	56.6%	57.6%	58.5%
- Pool Policy Only	10.9%	12.9%	14.1%	12.7%	5.8%	1.4%	1.8%	3.4%
- Pool Policy and Primary MI	1.7%	2.0%	2.1%	1.8%	2.7%	3.9%	3.7%	7.6%
- Full Recourse	3.0%	3.2%	3.5%	3.6%	3.7%	4.4%	7.4%	7.7%
- Shared Arrangement	3.3%	3.8%	4.4%	4.9%	8.1%	10.3%	10.6%	8.9%

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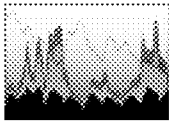

Single Family Conventional Book Characteristics
Comb LTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	2.4%	2.8%	3.4%	3.9%	5.4%	5.6%	4.7%	5.8%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	15.2%	27.3%	25.8%	25.3%	30.7%	0.0%	0.0%	0.0%
Interest Only with Credit Enhancement	76.8%	80.2%	86.3%	85.4%	87.0%	85.3%	98.5%	95.4%
Alt-A with Credit Enhancement	63.9%	67.1%	72.8%	72.1%	77.9%	85.4%	91.7%	94.5%
Economic Fees and Gap								
Wtd Avg Economic Gap	-17.29	-15.73	-11.77	-9.64	-3.86	-7.20	-17.67	-4.10
Wtd Avg Economic Model Fee	59.47	57.03	53.00	50.77	45.45	47.80	54.14	44.07
Wtd Avg Charged Fee	42.18	41.30	41.23	41.14	41.59	40.60	36.46	39.97
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.57%	2.03%	1.91%	2.02%	2.43%	1.99%	1.46%	1.04%
- SDQ Rate for Loans with CE	3.11%	2.48%	2.31%	2.46%	2.85%	2.19%	1.56%	1.03%
- SDQ Rate for Loans without CE	0.86%	0.59%	0.59%	0.60%	0.87%	0.97%	0.81%	1.21%
SDQ Rate Excl. Katrina Loans	2.55%	2.01%	1.88%	1.97%	2.15%	1.99%	1.46%	1.04%
SDQ Rate for Katrina Loans	4.71%	4.28%	4.64%	5.65%	14.84%	2.00%	1.48%	1.05%
Serious Delinquent Loans								
SDQ Loan Count	33,742	23,953	20,040	19,507	15,991	10,062	5,591	2,527
SDQ Count for Loans with CE	31,007	22,276	18,562	18,145	14,801	9,242	5,160	2,263
SDQ Count for Loans without CE	2,735	1,677	1,478	1,362	1,190	820	431	264
SDQ Volume ($M)								
SDQ Volume	$4,853.3	$3,262.7	$2,576.0	$2,340.3	$1,737.5	$1,121.3	$602.3	$239.6
SDQ Volume for Loans with CE	$4,410.5	$3,034.6	$2,390.6	$2,186.8	$1,619.0	$1,038.0	$567.8	$219.2
SDQ Volume for Loans without CE	$442.8	$228.1	$185.4	$153.5	$118.5	$83.4	$34.5	$20.5

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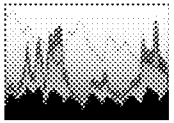

Single Family Conventional Book Characteristics
FICO < 580

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	281,983	270,241	266,522	266,787	251,969	268,763	298,063	273,426
Book Volume ($B)	$32.0	$30.1	$29.5	$29.7	$27.6	$29.6	$33.4	$29.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	18.0%	18.5%	18.9%	19.0%	18.1%	15.4%	13.6%	12.3%
OLTV 60.01% - 70.00%	17.8%	18.0%	18.2%	18.5%	18.0%	16.6%	15.9%	15.2%
OLTV 70.01% - 75.00%	11.8%	11.7%	12.0%	12.2%	12.8%	13.4%	14.2%	15.4%
OLTV 75.01% - 80.00%	22.0%	21.8%	21.8%	21.8%	22.5%	23.2%	23.8%	23.7%
OLTV 80.01% - 90.00%	10.7%	10.6%	10.7%	10.9%	12.0%	14.0%	15.8%	18.1%
OLTV 90.01% - 95.00%	6.6%	6.6%	6.6%	6.7%	7.6%	8.9%	9.5%	11.5%
OLTV 95.01% - 97.00%	1.8%	1.9%	2.0%	2.0%	2.4%	2.8%	2.7%	2.4%
OLTV 97.01% - 100.00%	11.2%	10.7%	9.7%	8.7%	6.3%	5.6%	4.1%	1.3%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	75.3%	75.0%	74.7%	74.4%	74.5%	75.8%	76.4%	76.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.2%	16.5%	16.8%	16.9%	15.6%	13.0%	11.5%	10.3%
Comb LTV 60.01% - 70.00%	17.0%	17.1%	17.3%	17.5%	16.7%	15.1%	14.4%	12.9%
Comb LTV 70.01% - 75.00%	11.2%	11.2%	11.3%	11.5%	12.0%	12.4%	12.8%	12.5%
Comb LTV 75.01% - 80.00%	20.8%	20.6%	20.6%	20.7%	21.4%	22.1%	22.1%	19.5%
Comb LTV 80.01% - 90.00%	10.5%	10.2%	10.2%	10.4%	11.0%	12.5%	13.8%	14.3%
Comb LTV 90.01% - 95.00%	6.4%	6.2%	6.2%	6.2%	6.8%	7.7%	7.9%	8.2%
Comb LTV 95.01% - 97.00%	1.5%	1.6%	1.7%	1.7%	2.0%	2.4%	2.4%	1.9%
Comb LTV 97.01% - 100.00%	11.5%	11.0%	9.9%	8.9%	6.4%	5.5%	4.1%	1.3%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.2%	0.3%	0.2%	0.1%	0.1%
Comb LTV Missing	4.7%	5.3%	5.7%	6.1%	7.8%	9.1%	10.8%	19.2%
Wtd Avg Comb LTV	75.9%	75.6%	75.2%	74.9%	75.0%	76.2%	76.6%	76.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.3%	16.6%	16.9%	16.9%	15.7%	13.1%	11.6%	10.5%
Comb LTV 60.01% - 70.00%	17.0%	17.2%	17.3%	17.5%	16.8%	15.2%	14.6%	13.3%
Comb LTV 70.01% - 75.00%	11.3%	11.2%	11.4%	11.6%	12.1%	12.5%	13.0%	13.0%
Comb LTV 75.01% - 80.00%	20.9%	20.7%	20.7%	20.8%	21.6%	22.3%	22.4%	20.2%
Comb LTV 80.01% - 90.00%	10.5%	10.3%	10.3%	10.4%	11.2%	12.7%	14.0%	14.8%

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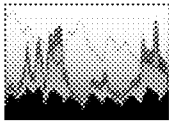

Single Family Conventional Book Characteristics
FICO < 580

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	6.4%	6.3%	6.2%	6.3%	6.8%	7.8%	8.0%	8.5%
Comb LTV 95.01% - 97.00%	1.6%	1.7%	1.7%	1.7%	2.0%	2.4%	2.4%	1.9%
Comb LTV 97.01% - 100.00%	11.5%	11.0%	9.9%	8.9%	6.4%	5.5%	4.1%	1.3%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.2%	0.3%	0.2%	0.2%	0.1%
Comb LTV Missing	4.3%	4.8%	5.2%	5.5%	7.1%	8.2%	9.6%	16.4%
Wtd Avg Comb LTV	75.9%	75.6%	75.2%	74.9%	75.0%	76.2%	76.6%	76.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	39.8%	43.5%	45.0%	46.6%	51.6%	43.6%	33.7%	30.4%
MTMLTV 60.01% - 70.00%	17.4%	18.2%	18.5%	18.8%	19.6%	21.0%	23.6%	23.7%
MTMLTV 70.01% - 75.00%	9.2%	8.9%	8.9%	8.9%	8.4%	9.9%	12.6%	13.6%
MTMLTV 75.01% - 80.00%	9.4%	8.7%	8.3%	8.0%	6.9%	8.6%	10.6%	12.8%
MTMLTV 80.01% - 90.00%	11.0%	9.4%	9.2%	8.8%	7.7%	9.5%	11.8%	13.7%
MTMLTV 90.01% - 95.00%	4.7%	3.9%	3.5%	3.3%	2.9%	3.6%	4.2%	4.2%
MTMLTV 95.01% - 97.00%	1.9%	1.7%	1.4%	1.2%	0.8%	1.0%	1.2%	0.8%
MTMLTV 97.01% - 100.00%	3.5%	3.4%	3.0%	2.6%	1.1%	1.4%	1.3%	0.5%
MTMLTV > 100.00%	2.7%	1.8%	1.7%	1.2%	0.3%	0.7%	0.4%	0.1%
MTMLTV Missing	0.5%	0.6%	0.6%	0.6%	0.7%	0.7%	0.5%	0.2%
Wtg Avg MTMLTV	64.6%	62.6%	61.7%	60.8%	58.4%	62.2%	65.8%	66.8%
Credit Score (Sums to 100%)								
FICO < 550	41.7%	41.4%	41.5%	41.6%	40.4%	38.9%	38.4%	37.8%
FICO 550-579	58.3%	58.6%	58.5%	58.4%	59.6%	61.1%	61.6%	62.2%
FICO 580-619	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 620-659	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 660-699	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 700-739	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO >= 740	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	549	549	548	548	549	549	549	547
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	78.8%	78.9%	77.4%	75.9%	74.0%	73.6%	73.9%	74.2%
Intermediate-term, fixed-rate	9.1%	9.9%	10.4%	10.8%	12.9%	13.8%	13.6%	13.6%
Adjustable-rate	6.5%	6.1%	6.2%	6.6%	7.3%	8.3%	8.3%	8.2%

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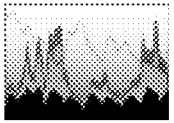

Single Family Conventional Book Characteristics
FICO < 580

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.0%
Negative Amortization	4.7%	4.3%	5.3%	6.2%	5.4%	4.2%	4.1%	3.9%
Interest Only fixed-rate	0.6%	0.5%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	97.6%	97.6%	97.5%	97.4%	97.2%	97.1%	97.0%	96.7%
Second/Vacation Home	0.9%	0.9%	0.9%	0.9%	1.0%	1.0%	1.0%	0.9%
Investor Property	1.5%	1.5%	1.6%	1.7%	1.9%	1.9%	2.1%	2.4%
10-K Unit Type (Sums to 100%)								
1 Unit	98.1%	98.0%	98.0%	97.9%	97.7%	97.3%	97.0%	96.4%
2-4 Units	1.9%	2.0%	2.0%	2.1%	2.3%	2.7%	3.0%	3.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	4.0%	4.0%	4.0%	3.9%	3.9%	3.9%	4.0%	3.9%
Single Family Homes	96.0%	96.0%	96.0%	96.1%	96.1%	96.1%	96.0%	96.1%
Property Type (Sums to 100%)								
Manufactured	2.4%	2.7%	2.9%	2.9%	2.3%	2.0%	2.2%	2.5%
Condo/Coop	4.0%	4.0%	4.0%	3.9%	3.8%	3.9%	3.9%	3.9%
1 Unit	91.7%	91.3%	91.1%	91.1%	91.6%	91.5%	90.9%	90.1%
2-4 Units	1.9%	2.0%	2.0%	2.1%	2.3%	2.7%	3.0%	3.5%
Condo								
Condo	3.8%	3.8%	3.8%	3.7%	3.6%	3.7%	3.8%	3.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	35.7%	35.4%	34.6%	33.7%	32.9%	33.7%	33.0%	35.4%
Cash-Out Refinance	45.4%	44.8%	44.9%	45.2%	42.1%	38.9%	39.6%	38.8%
Other Refinance	19.0%	19.8%	20.5%	21.1%	25.0%	27.3%	27.4%	25.8%
Origination Type (Sums to 100%)								
TPO Broker	23.6%	21.8%	21.9%	22.3%	21.3%	22.5%	24.0%	23.8%
TPO Correspondent	25.4%	24.9%	24.0%	23.3%	21.4%	20.9%	21.2%	20.9%
Undesignated	0.3%	0.3%	0.4%	0.4%	0.5%	0.7%	1.0%	1.8%
Retail	50.8%	53.0%	53.8%	54.0%	56.8%	55.9%	53.9%	53.5%
Origination Year (Sums to 100%)								
< 2000	4.6%	5.2%	5.5%	5.8%	7.7%	9.8%	12.6%	23.2%
2000	1.0%	1.1%	1.2%	1.2%	1.6%	2.2%	3.1%	6.1%
2001	4.3%	4.8%	5.2%	5.5%	7.6%	10.3%	14.9%	31.1%
2002	8.2%	9.2%	9.9%	10.4%	14.4%	19.7%	28.2%	39.6%

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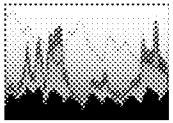

Single Family Conventional Book Characteristics
FICO < 580

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	16.5%	18.3%	19.5%	20.5%	27.8%	36.9%	41.3%	0.0%
2004	10.5%	11.7%	12.6%	13.4%	19.1%	21.0%	0.0%	0.0%
2005	14.2%	16.1%	17.7%	19.1%	21.9%	0.0%	0.0%	0.0%
2006	21.2%	23.6%	25.7%	24.1%	0.0%	0.0%	0.0%	0.0%
2007	19.5%	10.1%	2.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$120,642	$118,371	$117,843	$117,949	$115,983	$115,604	$116,326	$111,268
Loan Original Note Rate	7.05%	6.96%	6.93%	6.91%	6.69%	6.74%	6.90%	7.39%
Seasoning (Sums to 100%)								
Seasoned	4.9%	5.0%	5.2%	5.4%	5.5%	5.4%	5.8%	8.2%
Non-Seasoned	95.1%	95.0%	94.8%	94.6%	94.5%	94.6%	94.2%	91.8%
ACI								
ACI Probability	6.17%	6.00%	5.87%	5.76%	5.34%	5.19%	5.02%	4.18%
Wtd Avg ACI Score	601	603	604	604	607	608	609	615
Credit Premium								
Wtd Avg Credit Premium	0.10	0.08	0.07	0.08	0.05	0.02	0.03	-0.06
Credit Premium > 1.5	2.2%	1.8%	1.9%	1.8%	1.9%	2.3%	3.3%	2.8%
Prepay Premium								
Prepay Premium	8.8%	7.3%	8.1%	9.1%	7.6%	7.9%	10.4%	10.5%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.7%	7.1%	7.3%	7.4%	8.4%	8.8%	8.6%	8.3%
DTI Ratio > 20 and <= 30	16.8%	17.4%	17.5%	17.6%	18.7%	19.2%	19.5%	20.0%
DTI Ratio > 30 and <= 40	25.7%	26.1%	25.8%	25.6%	26.1%	26.9%	28.1%	30.1%
DTI Ratio > 40 and <= 50	24.3%	23.5%	22.7%	22.3%	20.4%	20.0%	20.5%	20.1%
DTI Ratio > 50	17.2%	16.7%	16.2%	15.7%	14.9%	14.6%	13.3%	11.0%
DTI Ratio Missing	9.3%	9.3%	10.5%	11.5%	11.4%	10.6%	10.1%	10.5%
Wtd Avg DTI Ratio	39.0%	38.7%	38.5%	38.3%	37.5%	37.3%	36.9%	36.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.7%	7.1%	7.3%	7.4%	8.4%	8.8%	8.6%	8.3%
DTI Ratio > 20 and <= 30	17.1%	17.7%	17.9%	17.9%	19.1%	19.5%	19.7%	20.1%
DTI Ratio > 30 and <= 40	26.3%	26.7%	26.5%	26.3%	26.9%	27.6%	28.6%	30.4%
DTI Ratio > 40 and <= 50	24.9%	24.3%	23.5%	23.0%	21.2%	20.6%	20.9%	20.3%
DTI Ratio > 50	17.9%	17.5%	17.0%	16.6%	15.7%	15.2%	13.7%	11.2%
DTI Ratio Missing	7.0%	6.7%	7.8%	8.8%	8.7%	8.2%	8.5%	9.7%

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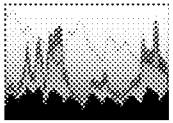

Single Family Conventional Book Characteristics
FICO < 580

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	39.1%	38.8%	38.6%	38.4%	37.7%	37.4%	36.9%	36.2%
Origination Term (Sums to 100%)								
<= 15 Years	9.1%	10.0%	10.5%	10.8%	13.0%	13.8%	13.7%	13.7%
> 15 Years amd <= 25 Years	4.3%	4.6%	4.8%	4.8%	5.0%	4.9%	4.8%	5.4%
> 25 Years and <= 30 Years	86.1%	85.0%	84.4%	84.2%	81.9%	81.1%	81.3%	80.6%
> 30 Years	0.5%	0.4%	0.3%	0.2%	0.2%	0.2%	0.2%	0.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	79.0%	79.2%	77.7%	76.1%	74.1%	73.6%	73.9%	74.2%
Intermediate-Term Fixed Rate (excl Balloon)	8.9%	9.7%	10.2%	10.5%	12.6%	13.4%	13.1%	12.9%
Adjustable Rate	11.6%	10.7%	11.8%	13.1%	13.0%	12.6%	12.4%	12.2%
Balloon	0.5%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.5%	0.4%	0.3%	0.2%	0.2%	0.2%	0.2%	0.4%
Hybrid Arm	5.9%	5.4%	5.4%	5.7%	5.6%	5.3%	3.3%	2.0%
- 2/28 Hybrid Arm	0.8%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.8%	1.8%	1.9%	2.1%	1.2%	1.4%	1.1%	0.5%
- 5/1 Hybrid Arm	2.2%	2.2%	2.3%	2.3%	2.9%	2.7%	1.5%	1.0%
- 7/1 Hybrid Arm	0.9%	1.0%	1.1%	1.1%	1.3%	1.1%	0.7%	0.4%
- 10/1 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%
NegAm ARM	4.7%	4.3%	5.3%	6.2%	5.4%	4.2%	4.1%	3.9%
Interest Only	0.9%	0.8%	0.7%	0.6%	0.3%	0.2%	0.1%	0.0%
- Interest Only ARM	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.0%
- Interest Only FRM	0.6%	0.5%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%
Alt-A	2.3%	2.2%	1.9%	1.8%	1.7%	2.1%	2.3%	2.5%
- Alt-A Low/No Doc	0.7%	0.7%	0.8%	0.8%	1.0%	1.2%	1.3%	1.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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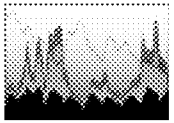

Single Family Conventional Book Characteristics
FICO < 580

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%	0.5%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
- Alt-A Stated Income	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.7%	0.5%
Alt-A Full Doc (by SFC)	0.2%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%
Alt-A Deals (no SFC)	1.4%	1.3%	0.9%	0.8%	0.6%	0.7%	0.9%	1.2%
My Community Mortgage	3.0%	2.5%	1.7%	1.2%	0.3%	0.2%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	1.5%	1.3%	1.3%	1.3%	1.4%	1.5%	1.6%	1.4%
- Select Lender Programs Non-Full Doc	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%
- Other Low/No Doc	1.1%	0.9%	0.9%	0.9%	1.0%	1.2%	1.4%	1.2%
Subprime Deals								
Subprime	5.1%	3.6%	3.3%	3.6%	2.5%	4.3%	7.4%	7.8%
- Pre 12/2005 (A-Minus Deals)	1.0%	1.1%	1.3%	1.4%	2.4%	4.3%	7.4%	7.8%
- Post 12/2005	4.1%	2.5%	2.0%	2.2%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	79.6%	79.7%	79.5%	79.1%	80.4%	76.2%	70.1%	63.1%
Investor Channel	9.5%	10.3%	10.6%	10.6%	9.9%	12.4%	17.1%	18.6%
eChannel	3.0%	3.3%	3.4%	3.3%	3.2%	2.8%	1.9%	1.0%
Underserved Channel	1.1%	1.2%	1.3%	1.3%	1.8%	2.2%	2.3%	0.1%
Subprime Channel	4.1%	2.5%	2.0%	2.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.7%	3.0%	3.3%	3.4%	4.8%	6.4%	8.7%	17.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	2.3%	2.2%	2.1%	2.0%	1.6%	1.0%	0.7%	0.5%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.5%	0.5%	0.5%	0.5%	0.6%	0.5%	0.4%	0.3%
- 80/15/05	0.2%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	1.4%	1.2%	1.2%	1.1%	0.6%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	3.9%	4.0%	4.0%	4.0%	4.0%	3.8%	3.2%	2.5%

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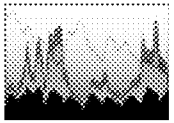

Single Family Conventional Book Characteristics
FICO < 580

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	0.9%	0.9%	0.9%	0.9%	1.0%	1.0%	0.8%	0.6%
- 80/15/05	0.3%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%
- 80/20/00	0.5%	0.5%	0.5%	0.4%	0.3%	0.3%	0.2%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	1.9%	1.9%	2.0%	2.0%	2.0%	2.0%	1.7%	1.3%
EA/TPR								
EA/TPR	40.3%	39.5%	38.5%	37.6%	35.0%	30.3%	24.9%	14.5%
- EA I	3.4%	3.4%	3.4%	3.4%	3.4%	3.8%	4.2%	4.2%
- EA/TPR II	6.1%	5.8%	5.2%	4.6%	3.2%	3.7%	4.4%	4.9%
- EA/TPR III	30.8%	30.3%	29.9%	29.6%	28.4%	22.9%	16.3%	5.4%
10-K Property Region (Sums to 100%)								
Midwest	18.4%	18.7%	18.5%	18.3%	18.6%	19.0%	18.4%	18.0%
Northeast	19.7%	20.0%	19.9%	19.8%	20.3%	19.9%	19.5%	19.9%
Southeast	30.4%	30.0%	29.5%	29.2%	28.1%	27.3%	26.2%	24.3%
Southwest	16.1%	15.8%	15.5%	15.2%	15.3%	15.3%	14.7%	14.5%
West	15.4%	15.5%	16.6%	17.5%	17.8%	18.4%	21.3%	23.2%
Census Region (Sums to 100%)								
New England	5.4%	5.5%	5.4%	5.4%	5.6%	5.7%	6.1%	6.3%
Middle Atlantic	12.6%	12.8%	12.7%	12.6%	13.0%	12.7%	12.0%	11.8%
East North Central	15.6%	15.7%	15.6%	15.4%	15.7%	16.1%	15.5%	15.2%
East South Central	5.7%	5.7%	5.6%	5.5%	5.3%	5.0%	4.6%	4.6%
South Atlantic	25.1%	24.7%	24.3%	24.1%	23.1%	22.6%	21.8%	20.0%
West North Central	5.1%	5.2%	5.1%	5.0%	4.9%	4.9%	4.8%	4.7%
West South Central	9.6%	9.5%	9.3%	9.1%	9.3%	9.0%	8.3%	7.9%
Mountain	5.6%	5.4%	5.3%	5.3%	5.4%	5.8%	6.0%	6.4%
Pacific	14.0%	14.1%	15.1%	16.1%	16.4%	16.9%	19.7%	21.6%
US Territories	1.3%	1.4%	1.5%	1.4%	1.4%	1.2%	1.1%	1.5%
Top 10 States								
01) CA	11.0%	11.2%	12.3%	13.2%	13.2%	13.3%	15.9%	17.4%
02) FL	8.2%	7.9%	7.8%	7.7%	7.3%	7.4%	7.5%	7.1%
03) TX	6.0%	5.8%	5.8%	5.7%	5.9%	5.8%	5.4%	5.2%
04) NY	4.7%	4.8%	4.8%	4.8%	5.2%	5.2%	5.2%	5.3%
05) IL	4.3%	4.3%	4.3%	4.2%	4.3%	4.6%	4.5%	4.4%

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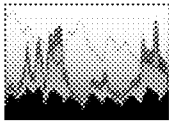

Single Family Conventional Book Characteristics
FICO < 580

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) GA	4.2%	4.3%	4.3%	4.3%	4.5%	4.6%	4.2%	3.4%
07) NJ	4.2%	4.2%	4.2%	4.2%	4.3%	4.3%	4.0%	3.8%
08) MI	4.0%	4.2%	4.2%	4.2%	4.5%	4.7%	4.6%	4.5%
09) PA	3.8%	3.8%	3.7%	3.6%	3.5%	3.2%	2.8%	2.7%
10) OH	3.7%	3.8%	3.8%	3.7%	3.7%	3.7%	3.5%	3.6%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	13.9%	14.2%	14.0%	14.3%	14.6%	14.7%	16.0%	14.6%
02) CERBERUS CAPITAL HOLDING	8.4%	8.0%	7.7%	7.5%	7.2%	5.8%	4.5%	3.1%
03) CITIGROUP INC	7.9%	7.6%	7.1%	6.6%	5.4%	4.1%	3.6%	4.0%
04) WACHOVIA CORPORATION	7.5%	7.1%	8.0%	8.9%	7.8%	6.4%	6.5%	6.2%
05) WASHINGTON MUTUAL INC	6.4%	7.0%	7.5%	7.8%	9.9%	12.2%	13.3%	15.4%
06) PHH CORPORATION	4.2%	4.6%	4.7%	4.6%	4.5%	4.2%	3.3%	2.5%
07) JP MORGAN CHASE & CO	4.1%	3.9%	3.6%	3.8%	2.8%	3.2%	3.9%	4.3%
08) BANK OF AMERICA CORPORATION	4.0%	4.1%	3.9%	3.8%	3.4%	3.2%	2.8%	3.7%
09) FLAGSTAR BANCORP INC	3.8%	3.7%	3.7%	3.7%	4.2%	4.6%	4.3%	3.6%
10) SUNTRUST BANKS INC	3.1%	2.9%	2.6%	2.4%	1.9%	1.6%	1.5%	1.3%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	13.9%	14.2%	13.9%	14.2%	14.4%	14.4%	15.3%	13.1%
02) CITIGROUP INC	10.1%	10.1%	9.7%	9.3%	8.4%	6.9%	6.3%	6.7%
03) CERBERUS CAPITAL HOLDING	9.8%	9.4%	9.2%	9.1%	9.2%	8.3%	7.7%	7.7%
04) JP MORGAN CHASE & CO	7.7%	7.7%	7.4%	7.5%	6.7%	7.1%	7.8%	9.4%
05) WACHOVIA CORPORATION	6.6%	6.2%	7.1%	7.8%	6.6%	5.0%	5.0%	4.5%
06) WASHINGTON MUTUAL INC	5.6%	6.1%	6.5%	6.8%	9.4%	12.9%	15.2%	19.4%
07) EVERBANK FINANCIAL CORPORATION	4.3%	4.8%	5.1%	5.3%	5.9%	4.9%	3.5%	1.3%
08) PHH CORPORATION	4.0%	4.5%	4.5%	4.4%	4.4%	4.0%	3.1%	2.4%
09) BANK OF AMERICA CORPORATION	4.0%	4.0%	3.9%	3.7%	3.3%	2.9%	2.6%	3.6%
10) WELLS FARGO & COMPANY	4.0%	4.2%	4.4%	4.4%	4.7%	4.3%	3.4%	3.4%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	64.2%	64.1%	64.0%	63.8%	66.1%	62.9%	58.3%	53.0%
Credit Enhancement	35.8%	35.9%	36.0%	36.2%	33.9%	37.1%	41.7%	47.0%
- Primary MI Only	22.7%	20.6%	19.3%	18.5%	18.7%	21.1%	22.5%	18.2%
- Pool Policy Only	2.6%	2.8%	3.1%	3.0%	2.3%	2.9%	4.1%	7.5%
- Pool Policy and Primary MI	2.8%	2.7%	2.8%	3.0%	2.5%	3.5%	5.0%	9.6%
- Full Recourse	5.6%	7.6%	8.7%	9.7%	8.0%	6.6%	6.9%	7.6%
- Shared Arrangement	1.3%	1.3%	1.2%	1.2%	1.4%	1.7%	1.8%	2.1%

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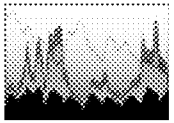

Single Family Conventional Book Characteristics
FICO < 580

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.8%	0.9%	0.9%	0.9%	1.1%	1.2%	1.4%	2.1%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	94.9%	96.5%	96.9%	97.3%	95.6%	92.8%	91.7%	85.9%
Interest Only with Credit Enhancement	38.8%	34.3%	28.1%	26.1%	13.7%	20.2%	24.1%	23.0%
Alt-A with Credit Enhancement	43.5%	46.2%	52.8%	53.4%	52.4%	54.7%	58.2%	65.3%
Economic Fees and Gap								
Wtd Avg Economic Gap	-29.97	-30.25	-28.46	-27.44	-28.85	-33.91	-34.86	-23.52
Wtd Avg Economic Model Fee	98.27	94.37	90.68	89.19	87.01	86.66	80.84	58.93
Wtd Avg Charged Fee	68.30	64.12	62.21	61.75	58.15	52.74	45.97	35.41
Appraisal Waivers								
Appraisal Waiver	1.3%	1.4%	1.4%	1.4%	1.3%	1.0%	0.8%	0.4%
Serious Delinquent Loans								
SDQ Rate All Loans	5.77%	4.97%	4.81%	5.29%	6.16%	5.40%	4.28%	3.56%
- SDQ Rate for Loans with CE	8.60%	7.43%	7.01%	7.61%	9.68%	8.54%	6.43%	4.79%
- SDQ Rate for Loans without CE	4.06%	3.48%	3.49%	3.90%	4.28%	3.54%	2.76%	2.47%
SDQ Rate Excl. Katrina Loans	5.73%	4.91%	4.73%	5.18%	5.56%	5.41%	4.30%	3.58%
SDQ Rate for Katrina Loans	7.30%	7.47%	8.06%	9.76%	24.01%	5.03%	3.36%	2.10%
Serious Delinquent Loans								
SDQ Loan Count	15,969	13,276	12,668	13,928	15,316	14,242	12,520	9,513
SDQ Count for Loans with CE	8,956	7,469	6,925	7,501	8,381	8,364	7,803	6,001
SDQ Count for Loans without CE	7,013	5,807	5,743	6,427	6,935	5,878	4,717	3,512
SDQ Volume ($M)								
SDQ Volume	$1,800.5	$1,463.7	$1,390.8	$1,489.0	$1,586.5	$1,482.2	$1,297.1	$940.0
SDQ Volume for Loans with CE	$1,005.5	$831.0	$771.4	$813.4	$903.0	$905.7	$838.0	$606.5
SDQ Volume for Loans without CE	$795.0	$632.7	$619.4	$675.6	$683.5	$576.5	$459.1	$333.6

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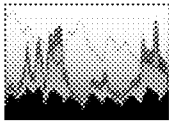

Single Family Conventional Book Characteristics
FICO 580-619

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	665,904	636,230	617,516	610,202	579,897	608,108	630,450	573,870
Book Volume ($B)	$85.9	$80.7	$77.6	$76.3	$70.6	$73.3	$75.6	$65.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	15.4%	16.0%	16.6%	16.8%	16.8%	15.4%	14.0%	11.1%
OLTV 60.01% - 70.00%	16.1%	16.7%	17.2%	17.4%	17.4%	16.5%	15.5%	12.8%
OLTV 70.01% - 75.00%	10.1%	10.4%	10.8%	11.0%	11.5%	12.3%	13.4%	14.3%
OLTV 75.01% - 80.00%	22.4%	22.6%	23.1%	23.2%	23.6%	23.8%	24.4%	25.5%
OLTV 80.01% - 90.00%	11.4%	11.4%	11.5%	11.7%	12.8%	14.3%	16.2%	19.2%
OLTV 90.01% - 95.00%	7.0%	7.0%	7.2%	7.3%	8.4%	9.6%	10.7%	13.6%
OLTV 95.01% - 97.00%	1.8%	1.9%	1.9%	2.0%	2.3%	2.6%	2.6%	2.3%
OLTV 97.01% - 100.00%	15.6%	13.7%	11.5%	10.3%	7.0%	5.1%	3.0%	1.1%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	77.5%	76.8%	76.1%	75.9%	75.5%	75.9%	76.3%	77.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.2%	14.7%	15.2%	15.3%	14.9%	13.5%	12.0%	8.6%
Comb LTV 60.01% - 70.00%	15.3%	15.8%	16.3%	16.5%	16.3%	15.2%	13.9%	9.9%
Comb LTV 70.01% - 75.00%	9.5%	9.8%	10.1%	10.3%	10.7%	11.1%	11.5%	10.3%
Comb LTV 75.01% - 80.00%	20.6%	20.9%	21.3%	21.4%	21.9%	22.1%	21.9%	19.6%
Comb LTV 80.01% - 90.00%	11.8%	11.7%	11.7%	11.8%	12.3%	13.2%	14.0%	14.2%
Comb LTV 90.01% - 95.00%	6.9%	6.8%	6.9%	7.0%	7.6%	8.4%	8.7%	9.1%
Comb LTV 95.01% - 97.00%	1.7%	1.7%	1.8%	1.8%	2.0%	2.4%	2.3%	1.7%
Comb LTV 97.01% - 100.00%	15.9%	14.0%	11.7%	10.5%	7.1%	5.1%	3.0%	1.0%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%
Comb LTV Missing	3.8%	4.3%	4.7%	5.1%	6.9%	8.9%	12.6%	25.5%
Wtd Avg Comb LTV	78.1%	77.4%	76.7%	76.4%	75.8%	76.2%	76.4%	77.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.2%	14.8%	15.2%	15.4%	15.0%	13.6%	12.2%	9.0%
Comb LTV 60.01% - 70.00%	15.4%	15.9%	16.4%	16.6%	16.4%	15.4%	14.1%	10.5%
Comb LTV 70.01% - 75.00%	9.6%	9.9%	10.2%	10.4%	10.8%	11.3%	11.9%	11.1%
Comb LTV 75.01% - 80.00%	20.8%	21.0%	21.5%	21.6%	22.1%	22.4%	22.4%	20.9%
Comb LTV 80.01% - 90.00%	11.9%	11.8%	11.9%	12.0%	12.6%	13.5%	14.5%	15.3%

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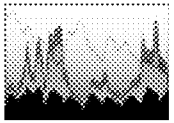

Single Family Conventional Book Characteristics
FICO 580-619

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	6.9%	6.9%	7.0%	7.1%	7.8%	8.6%	9.0%	9.9%
Comb LTV 95.01% - 97.00%	1.7%	1.7%	1.8%	1.8%	2.1%	2.4%	2.3%	1.8%
Comb LTV 97.01% - 100.00%	15.9%	14.0%	11.7%	10.5%	7.1%	5.1%	3.0%	1.0%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%
Comb LTV Missing	3.2%	3.6%	4.0%	4.3%	5.8%	7.4%	10.3%	20.3%
Wtd Avg Comb LTV	78.1%	77.4%	76.7%	76.4%	75.9%	76.2%	76.4%	77.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	37.4%	41.1%	43.3%	45.3%	50.0%	42.5%	32.6%	30.2%
MTMLTV 60.01% - 70.00%	16.1%	17.1%	17.6%	18.1%	19.2%	21.1%	23.8%	22.3%
MTMLTV 70.01% - 75.00%	8.6%	8.7%	8.9%	8.7%	8.4%	10.0%	12.9%	13.5%
MTMLTV 75.01% - 80.00%	9.2%	8.9%	8.7%	8.4%	7.3%	8.8%	11.0%	13.3%
MTMLTV 80.01% - 90.00%	11.6%	10.3%	10.0%	9.5%	8.6%	10.2%	12.6%	14.3%
MTMLTV 90.01% - 95.00%	5.1%	4.4%	3.9%	3.7%	3.2%	3.7%	4.2%	4.7%
MTMLTV 95.01% - 97.00%	2.3%	2.0%	1.6%	1.4%	1.0%	1.0%	1.1%	0.8%
MTMLTV 97.01% - 100.00%	5.1%	4.9%	3.6%	3.1%	1.5%	1.6%	1.0%	0.5%
MTMLTV > 100.00%	4.4%	2.4%	2.1%	1.5%	0.4%	0.6%	0.3%	0.1%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.4%	0.2%
Wtg Avg MTMLTV	66.7%	64.3%	63.0%	61.9%	59.3%	62.8%	66.0%	67.1%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 580-619	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
FICO 620-659	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 660-699	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 700-739	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO >= 740	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	603	603	603	603	603	603	603	603
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	81.1%	80.4%	79.3%	78.1%	75.2%	73.9%	74.7%	77.6%
Intermediate-term, fixed-rate	9.8%	10.7%	11.4%	12.0%	14.7%	16.4%	16.9%	15.2%
Adjustable-rate	4.7%	4.7%	4.9%	5.2%	6.3%	6.8%	5.7%	4.8%

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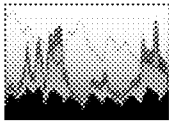

Single Family Conventional Book Characteristics
FICO 580-619

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	0.9%	0.9%	0.9%	0.9%	0.8%	0.4%	0.2%	0.1%
Negative Amortization	1.8%	1.9%	2.4%	2.9%	2.9%	2.5%	2.5%	2.4%
Interest Only fixed-rate	1.8%	1.4%	1.0%	0.9%	0.2%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	96.5%	96.4%	96.2%	96.1%	96.0%	96.0%	96.0%	96.0%
Second/Vacation Home	1.4%	1.5%	1.5%	1.5%	1.5%	1.5%	1.4%	1.3%
Investor Property	2.1%	2.2%	2.3%	2.3%	2.4%	2.5%	2.6%	2.7%
10-K Unit Type (Sums to 100%)								
1 Unit	97.5%	97.4%	97.4%	97.3%	97.0%	96.7%	96.5%	96.3%
2-4 Units	2.5%	2.6%	2.6%	2.7%	3.0%	3.3%	3.5%	3.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	5.0%	5.0%	4.8%	4.7%	4.5%	4.5%	4.5%	4.4%
Single Family Homes	95.0%	95.0%	95.2%	95.3%	95.5%	95.5%	95.5%	95.6%
Property Type (Sums to 100%)								
Manufactured	1.2%	1.3%	1.3%	1.4%	1.3%	1.3%	1.4%	1.4%
Condo/Coop	5.0%	5.0%	4.8%	4.7%	4.5%	4.5%	4.5%	4.4%
1 Unit	91.3%	91.2%	91.2%	91.2%	91.3%	91.0%	90.6%	90.6%
2-4 Units	2.5%	2.6%	2.6%	2.7%	2.9%	3.2%	3.5%	3.6%
Condo								
Condo	4.8%	4.7%	4.6%	4.5%	4.3%	4.3%	4.3%	4.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	38.3%	36.8%	35.2%	34.5%	32.5%	32.2%	31.4%	37.2%
Cash-Out Refinance	42.6%	43.2%	44.1%	44.3%	42.9%	40.6%	39.7%	34.6%
Other Refinance	19.1%	20.0%	20.7%	21.2%	24.6%	27.2%	28.9%	28.1%
Origination Type (Sums to 100%)								
TPO Broker	22.0%	21.2%	21.0%	21.3%	21.1%	22.2%	23.7%	24.3%
TPO Correspondent	32.4%	31.7%	30.8%	30.2%	28.5%	27.8%	26.4%	23.6%
Undesignated	0.2%	0.3%	0.3%	0.3%	0.5%	0.7%	1.0%	2.0%
Retail	45.3%	46.8%	47.9%	48.2%	50.0%	49.3%	48.9%	50.1%
Origination Year (Sums to 100%)								
< 2000	3.5%	4.0%	4.4%	4.7%	6.5%	8.8%	12.8%	27.2%
2000	0.6%	0.7%	0.7%	0.8%	1.1%	1.6%	2.5%	5.7%
2001	3.0%	3.4%	3.7%	4.0%	5.6%	7.9%	12.6%	29.3%
2002	6.8%	7.6%	8.3%	8.9%	12.3%	17.2%	26.4%	37.8%

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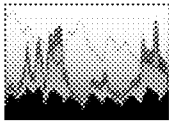

Single Family Conventional Book Characteristics
FICO 580-619

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	17.6%	19.6%	21.3%	22.6%	30.2%	39.9%	45.7%	0.0%
2004	12.4%	13.8%	15.1%	16.2%	22.3%	24.6%	0.0%	0.0%
2005	15.2%	16.9%	18.6%	20.1%	22.0%	0.0%	0.0%	0.0%
2006	20.7%	22.9%	24.8%	22.7%	0.0%	0.0%	0.0%	0.0%
2007	20.2%	11.2%	3.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$137,374	$135,321	$134,075	$133,196	$128,824	$126,363	$124,496	$118,266
Loan Original Note Rate	6.48%	6.41%	6.38%	6.36%	6.20%	6.29%	6.51%	7.17%
Seasoning (Sums to 100%)								
Seasoned	2.2%	2.4%	2.4%	2.5%	2.6%	2.6%	3.0%	4.6%
Non-Seasoned	97.8%	97.6%	97.6%	97.5%	97.4%	97.4%	97.0%	95.4%
ACI								
ACI Probability	2.83%	2.67%	2.54%	2.48%	2.31%	2.26%	2.25%	2.09%
Wtd Avg ACI Score	632	634	636	637	639	640	639	639
Credit Premium								
Wtd Avg Credit Premium	-0.07	-0.09	-0.09	-0.08	-0.06	-0.03	0.02	0.03
Credit Premium > 1.5	0.7%	0.6%	0.7%	0.7%	0.8%	1.0%	1.6%	1.6%
Prepay Premium								
Prepay Premium	3.7%	3.3%	3.7%	4.3%	3.8%	4.1%	5.4%	5.5%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.9%	6.3%	6.6%	6.8%	7.9%	8.6%	8.6%	8.2%
DTI Ratio > 20 and <= 30	16.3%	16.9%	17.4%	17.6%	19.0%	19.8%	20.3%	20.8%
DTI Ratio > 30 and <= 40	26.9%	27.3%	27.5%	27.5%	28.1%	28.6%	29.8%	32.2%
DTI Ratio > 40 and <= 50	25.4%	24.8%	24.1%	23.7%	22.0%	21.1%	20.9%	20.1%
DTI Ratio > 50	21.2%	20.1%	19.1%	18.5%	16.6%	15.4%	13.5%	11.2%
DTI Ratio Missing	4.4%	4.6%	5.3%	5.9%	6.4%	6.5%	7.0%	7.5%
Wtd Avg DTI Ratio	40.1%	39.7%	39.3%	39.1%	38.1%	37.5%	36.8%	36.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.9%	6.3%	6.6%	6.9%	7.9%	8.6%	8.7%	8.2%
DTI Ratio > 20 and <= 30	16.4%	17.1%	17.6%	17.8%	19.2%	20.0%	20.5%	20.9%
DTI Ratio > 30 and <= 40	27.2%	27.7%	27.9%	27.9%	28.6%	29.0%	30.2%	32.4%
DTI Ratio > 40 and <= 50	25.7%	25.1%	24.5%	24.1%	22.4%	21.5%	21.2%	20.3%
DTI Ratio > 50	21.5%	20.5%	19.5%	18.9%	17.0%	15.9%	13.9%	11.4%
DTI Ratio Missing	3.2%	3.4%	3.9%	4.5%	4.8%	5.0%	5.6%	6.8%

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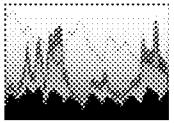

Single Family Conventional Book Characteristics
FICO 580-619

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	40.1%	39.7%	39.3%	39.1%	38.2%	37.6%	36.8%	36.2%
Origination Term (Sums to 100%)								
<= 15 Years	9.8%	10.7%	11.5%	12.0%	14.7%	16.4%	16.9%	15.2%
> 15 Years amd <= 25 Years	3.9%	4.2%	4.3%	4.4%	4.8%	4.9%	4.7%	4.5%
> 25 Years and <= 30 Years	85.2%	84.4%	83.8%	83.3%	80.4%	78.6%	78.2%	80.2%
> 30 Years	1.0%	0.7%	0.4%	0.3%	0.1%	0.1%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	82.7%	81.7%	80.2%	78.9%	75.4%	73.9%	74.7%	77.6%
Intermediate-Term Fixed Rate (excl Balloon)	9.5%	10.4%	11.1%	11.7%	14.2%	15.8%	16.2%	14.3%
Adjustable Rate	7.4%	7.5%	8.3%	9.1%	10.0%	9.7%	8.4%	7.3%
Balloon	0.4%	0.3%	0.4%	0.4%	0.4%	0.6%	0.7%	0.8%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	1.0%	0.7%	0.4%	0.3%	0.1%	0.1%	0.1%	0.2%
Hybrid Arm	5.2%	5.2%	5.4%	5.6%	6.2%	5.9%	3.9%	2.4%
- 2/28 Hybrid Arm	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.2%	1.3%	1.4%	1.5%	1.6%	1.7%	1.2%	0.6%
- 5/1 Hybrid Arm	2.6%	2.7%	2.8%	2.9%	3.3%	3.1%	1.9%	1.2%
- 7/1 Hybrid Arm	0.8%	0.9%	1.0%	1.0%	1.1%	1.0%	0.7%	0.4%
- 10/1 Hybrid Arm	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
NegAm ARM	1.8%	1.9%	2.4%	2.9%	2.9%	2.5%	2.5%	2.4%
Interest Only	2.6%	2.3%	1.9%	1.8%	1.0%	0.4%	0.2%	0.1%
- Interest Only ARM	0.9%	0.9%	0.9%	0.9%	0.8%	0.4%	0.2%	0.1%
- Interest Only FRM	1.8%	1.4%	1.0%	0.9%	0.2%	0.0%	0.0%	0.0%
Alt-A	2.2%	2.3%	2.1%	2.0%	2.0%	2.3%	2.8%	3.0%
- Alt-A Low/No Doc	0.6%	0.7%	0.7%	0.7%	0.9%	1.2%	1.4%	1.4%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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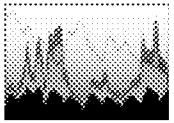

Single Family Conventional Book Characteristics
FICO 580-619

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
- Alt-A Stated Income	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.8%	0.7%
Alt-A Full Doc (by SFC)	0.3%	0.3%	0.4%	0.3%	0.2%	0.2%	0.1%	0.0%
Alt-A Deals (no SFC)	1.3%	1.3%	1.0%	0.9%	0.9%	1.0%	1.3%	1.6%
My Community Mortgage	6.9%	5.6%	3.5%	2.6%	0.7%	0.4%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	1.6%	1.5%	1.4%	1.5%	1.4%	1.6%	1.8%	1.5%
- Select Lender Programs Non-Full Doc	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.2%
- Other Low/No Doc	1.1%	1.0%	0.9%	0.9%	0.9%	1.2%	1.5%	1.4%
Subprime Deals								
Subprime	2.1%	1.6%	1.4%	1.5%	0.9%	1.6%	3.0%	3.1%
- Pre 12/2005 (A-Minus Deals)	0.4%	0.4%	0.5%	0.5%	0.9%	1.6%	3.0%	3.1%
- Post 12/2005	1.8%	1.2%	0.9%	1.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	87.3%	86.9%	86.6%	86.2%	85.2%	81.9%	75.7%	63.6%
Investor Channel	6.3%	6.8%	6.9%	7.0%	7.2%	8.4%	11.1%	11.8%
eChannel	1.5%	1.6%	1.7%	1.7%	1.8%	1.8%	1.6%	0.8%
Underserved Channel	0.4%	0.5%	0.5%	0.5%	0.7%	0.9%	1.0%	0.0%
Subprime Channel	1.8%	1.2%	0.9%	1.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.7%	3.1%	3.4%	3.6%	5.1%	7.1%	10.7%	23.7%
Subordinate Financing - RDW								
Subordinate Financing - RDW	3.0%	2.9%	2.9%	2.8%	2.2%	1.4%	1.0%	0.8%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.9%	0.9%	0.9%	0.9%	0.9%	0.8%	0.6%	0.6%
- 80/15/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	1.5%	1.4%	1.3%	1.2%	0.7%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	5.2%	5.4%	5.5%	5.5%	5.5%	5.3%	4.8%	3.7%

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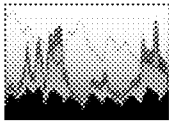

Single Family Conventional Book Characteristics
FICO 580-619

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	1.3%	1.4%	1.4%	1.4%	1.5%	1.4%	1.3%	1.2%
- 80/15/05	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.4%	0.3%
- 80/20/00	0.6%	0.6%	0.5%	0.5%	0.3%	0.2%	0.3%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	2.5%	2.6%	2.7%	2.7%	2.9%	2.9%	2.5%	1.8%
EA/TPR								
EA/TPR	16.1%	15.3%	15.2%	15.3%	15.1%	14.9%	14.0%	11.0%
- EA I	7.1%	7.0%	7.1%	7.1%	6.8%	6.7%	6.1%	4.4%
- EA/TPR II	6.2%	5.6%	5.5%	5.5%	5.3%	5.3%	5.1%	4.3%
- EA/TPR III	2.8%	2.7%	2.7%	2.7%	2.9%	2.9%	2.9%	2.3%
10-K Property Region (Sums to 100%)								
Midwest	18.8%	19.0%	18.9%	18.9%	19.0%	19.0%	18.5%	18.6%
Northeast	19.7%	20.0%	20.1%	20.0%	20.4%	19.9%	19.4%	18.8%
Southeast	28.8%	28.5%	28.1%	27.7%	26.6%	25.7%	24.8%	24.3%
Southwest	16.8%	16.4%	16.0%	15.8%	15.6%	15.5%	15.3%	15.6%
West	15.9%	16.2%	16.9%	17.5%	18.5%	19.8%	22.0%	22.7%
Census Region (Sums to 100%)								
New England	6.0%	6.1%	6.1%	6.1%	6.1%	6.2%	6.2%	5.9%
Middle Atlantic	12.3%	12.5%	12.5%	12.5%	12.8%	12.5%	12.0%	11.7%
East North Central	15.5%	15.6%	15.6%	15.5%	15.8%	15.9%	15.6%	15.6%
East South Central	5.1%	5.1%	5.0%	4.9%	4.7%	4.4%	4.2%	4.3%
South Atlantic	24.1%	23.8%	23.5%	23.2%	22.3%	21.6%	20.9%	20.3%
West North Central	5.8%	5.8%	5.8%	5.7%	5.5%	5.3%	5.0%	4.9%
West South Central	9.2%	9.0%	8.9%	8.7%	8.7%	8.4%	8.0%	8.0%
Mountain	6.9%	6.6%	6.5%	6.4%	6.3%	6.7%	7.0%	7.6%
Pacific	14.1%	14.4%	15.2%	15.8%	16.7%	18.0%	20.2%	20.8%
US Territories	1.0%	1.0%	1.0%	1.1%	1.0%	0.9%	0.8%	1.0%
Top 10 States								
01) CA	10.4%	10.8%	11.6%	12.2%	13.0%	14.0%	15.9%	16.0%
02) FL	8.2%	8.0%	7.9%	7.8%	7.5%	7.4%	7.3%	7.2%
03) TX	5.9%	5.8%	5.6%	5.6%	5.6%	5.5%	5.3%	5.3%
04) NY	4.8%	4.9%	4.9%	5.0%	5.3%	5.3%	5.2%	5.1%
05) IL	4.7%	4.7%	4.6%	4.6%	4.7%	4.9%	4.8%	4.5%

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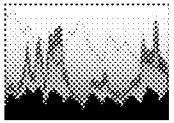

Single Family Conventional Book Characteristics
FICO 580-619

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NJ	4.2%	4.3%	4.3%	4.3%	4.4%	4.3%	4.1%	3.8%
07) GA	4.0%	4.0%	3.9%	3.9%	3.9%	3.9%	3.8%	3.6%
08) MI	3.7%	3.8%	3.9%	3.9%	4.2%	4.3%	4.3%	4.4%
09) OH	3.5%	3.6%	3.6%	3.5%	3.5%	3.5%	3.5%	3.7%
10) PA	3.4%	3.3%	3.3%	3.2%	3.1%	2.9%	2.7%	2.8%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	16.5%	15.9%	15.2%	14.8%	14.6%	14.3%	14.1%	11.8%
02) CITIGROUP INC	9.6%	9.2%	8.7%	8.2%	6.7%	5.3%	4.4%	4.9%
03) CERBERUS CAPITAL HOLDING	7.2%	7.1%	7.0%	6.9%	5.9%	5.2%	4.4%	2.7%
04) WASHINGTON MUTUAL INC	7.0%	7.7%	8.4%	8.9%	11.3%	13.7%	15.0%	15.8%
05) FLAGSTAR BANCORP INC	5.0%	5.0%	5.0%	5.0%	5.5%	5.4%	5.0%	4.2%
06) WACHOVIA CORPORATION	4.3%	4.4%	5.0%	5.5%	5.3%	4.6%	4.6%	4.5%
07) SUNTRUST BANKS INC	4.1%	3.9%	3.7%	3.5%	2.6%	2.2%	1.8%	1.5%
08) JP MORGAN CHASE & CO	3.6%	3.5%	3.4%	3.4%	3.3%	3.6%	4.7%	5.3%
09) BANK OF AMERICA CORPORATION	3.4%	3.4%	3.4%	3.4%	3.3%	3.0%	2.6%	2.9%
10) PHH CORPORATION	3.2%	3.4%	3.6%	3.6%	3.8%	3.7%	3.4%	2.9%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	16.6%	15.9%	15.3%	14.8%	14.6%	14.4%	14.0%	11.4%
02) CITIGROUP INC	12.9%	12.9%	12.6%	12.5%	11.2%	9.1%	8.2%	8.4%
03) JP MORGAN CHASE & CO	9.6%	9.9%	9.9%	9.9%	9.9%	10.1%	10.6%	12.0%
04) CERBERUS CAPITAL HOLDING	8.3%	8.3%	8.2%	8.2%	7.6%	7.5%	7.7%	7.5%
05) WASHINGTON MUTUAL INC	5.9%	6.5%	7.1%	7.6%	10.3%	14.0%	16.7%	19.9%
06) WELLS FARGO & COMPANY	5.4%	5.5%	5.7%	5.6%	5.6%	5.0%	4.0%	3.9%
07) BANK OF AMERICA CORPORATION	3.4%	3.4%	3.4%	3.3%	3.2%	2.9%	2.5%	3.3%
08) SUNTRUST BANKS INC	3.3%	3.1%	2.8%	2.7%	2.1%	1.8%	1.5%	1.1%
09) WACHOVIA CORPORATION	3.2%	3.2%	3.8%	4.2%	3.9%	3.0%	2.9%	2.5%
10) PHH CORPORATION	3.1%	3.4%	3.5%	3.5%	3.7%	3.6%	3.2%	2.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	62.1%	63.5%	65.0%	65.3%	67.5%	66.2%	63.3%	55.5%
Credit Enhancement	37.9%	36.5%	35.0%	34.7%	32.5%	33.8%	36.7%	44.5%
- Primary MI Only	29.1%	26.2%	23.7%	22.6%	20.6%	21.0%	21.2%	19.7%
- Pool Policy Only	2.0%	2.1%	2.3%	2.3%	2.1%	2.5%	3.5%	6.7%
- Pool Policy and Primary MI	1.9%	2.0%	2.1%	2.2%	2.1%	2.9%	4.4%	9.1%
- Full Recourse	2.2%	3.2%	3.7%	4.3%	4.0%	3.6%	3.9%	4.2%
- Shared Arrangement	1.1%	1.2%	1.2%	1.2%	1.4%	1.5%	1.5%	1.8%

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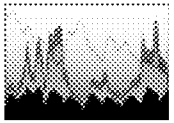

Single Family Conventional Book Characteristics
FICO 580-619

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	1.6%	1.8%	1.9%	2.0%	2.2%	2.2%	2.2%	3.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	87.1%	92.6%	93.6%	94.2%	91.7%	89.9%	88.5%	80.4%
Interest Only with Credit Enhancement	38.3%	31.8%	21.2%	18.1%	16.2%	18.8%	27.8%	38.6%
Alt-A with Credit Enhancement	51.6%	51.8%	56.6%	56.5%	55.7%	58.8%	61.3%	71.2%
Economic Fees and Gap								
Wtd Avg Economic Gap	-30.21	-29.11	-26.82	-25.62	-24.01	-25.89	-26.65	-21.58
Wtd Avg Economic Model Fee	66.49	63.30	60.23	58.98	56.42	57.98	57.41	50.30
Wtd Avg Charged Fee	36.28	34.19	33.40	33.36	32.41	32.08	30.76	28.72
Appraisal Waivers								
Appraisal Waiver	0.6%	0.6%	0.7%	0.7%	0.7%	0.7%	0.8%	0.4%
Serious Delinquent Loans								
SDQ Rate All Loans	3.34%	2.79%	2.71%	2.93%	3.45%	2.80%	2.45%	2.21%
- SDQ Rate for Loans with CE	5.39%	4.55%	4.46%	4.86%	6.01%	5.06%	4.30%	3.30%
- SDQ Rate for Loans without CE	2.05%	1.75%	1.73%	1.87%	2.18%	1.64%	1.38%	1.38%
SDQ Rate Excl. Katrina Loans	3.31%	2.75%	2.66%	2.86%	3.02%	2.81%	2.47%	2.22%
SDQ Rate for Katrina Loans	4.96%	4.91%	5.20%	6.08%	19.26%	2.43%	1.80%	1.58%
Serious Delinquent Loans								
SDQ Loan Count	21,956	17,559	16,541	17,658	19,750	16,720	15,166	12,348
SDQ Count for Loans with CE	13,655	10,656	9,753	10,354	11,395	10,289	9,774	7,998
SDQ Count for Loans without CE	8,301	6,903	6,788	7,304	8,355	6,431	5,392	4,350
SDQ Volume ($M)								
SDQ Volume	$2,704.8	$2,082.1	$1,914.5	$1,987.6	$2,100.0	$1,792.3	$1,609.5	$1,263.0
SDQ Volume for Loans with CE	$1,691.4	$1,278.6	$1,145.3	$1,181.1	$1,252.2	$1,147.3	$1,084.2	$851.7
SDQ Volume for Loans without CE	$1,013.3	$803.5	$769.3	$806.5	$847.8	$645.0	$525.3	$411.4

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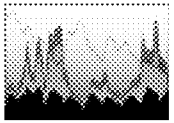

Single Family Conventional Book Characteristics
FICO 620-659

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,753,027	1,696,921	1,657,543	1,636,430	1,575,069	1,633,067	1,665,079	1,494,592
Book Volume ($B)	$243.0	$231.7	$223.3	$218.6	$202.8	$207.2	$209.2	$175.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	14.4%	14.9%	15.2%	15.4%	15.7%	15.0%	13.9%	11.0%
OLTV 60.01% - 70.00%	14.9%	15.3%	15.7%	15.8%	16.1%	15.6%	14.9%	12.1%
OLTV 70.01% - 75.00%	10.0%	10.2%	10.5%	10.7%	11.2%	12.1%	13.2%	14.1%
OLTV 75.01% - 80.00%	29.1%	29.4%	29.5%	29.2%	28.2%	27.9%	28.1%	28.6%
OLTV 80.01% - 90.00%	11.6%	11.5%	11.6%	11.7%	12.6%	13.7%	15.0%	17.6%
OLTV 90.01% - 95.00%	7.0%	6.9%	7.0%	7.2%	8.1%	9.2%	10.3%	13.5%
OLTV 95.01% - 97.00%	1.4%	1.4%	1.4%	1.5%	1.7%	2.0%	2.0%	2.1%
OLTV 97.01% - 100.00%	11.5%	10.2%	8.9%	8.3%	6.2%	4.4%	2.4%	1.0%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	77.1%	76.6%	76.2%	76.0%	75.6%	75.8%	76.0%	77.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.0%	13.4%	13.7%	13.8%	13.8%	13.0%	11.8%	8.2%
Comb LTV 60.01% - 70.00%	13.9%	14.3%	14.6%	14.8%	14.9%	14.2%	13.2%	9.0%
Comb LTV 70.01% - 75.00%	9.1%	9.4%	9.6%	9.8%	10.2%	10.8%	11.3%	9.9%
Comb LTV 75.01% - 80.00%	22.9%	23.3%	23.6%	23.7%	24.5%	25.1%	24.8%	21.8%
Comb LTV 80.01% - 90.00%	14.4%	14.2%	14.1%	14.0%	13.8%	13.7%	13.9%	13.2%
Comb LTV 90.01% - 95.00%	8.4%	8.3%	8.2%	8.2%	8.3%	8.8%	9.0%	9.5%
Comb LTV 95.01% - 97.00%	1.3%	1.3%	1.3%	1.3%	1.5%	1.7%	1.8%	1.6%
Comb LTV 97.01% - 100.00%	13.0%	11.5%	10.0%	9.3%	6.3%	4.4%	2.4%	1.0%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	3.7%	4.1%	4.5%	4.8%	6.4%	8.2%	11.7%	25.8%
Wtd Avg Comb LTV	78.5%	77.9%	77.4%	77.1%	76.4%	76.4%	76.4%	77.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.1%	13.5%	13.8%	13.9%	14.0%	13.1%	12.1%	8.7%
Comb LTV 60.01% - 70.00%	14.0%	14.3%	14.7%	14.9%	15.0%	14.4%	13.4%	9.7%
Comb LTV 70.01% - 75.00%	9.3%	9.5%	9.8%	9.9%	10.4%	11.0%	11.7%	10.9%
Comb LTV 75.01% - 80.00%	23.1%	23.5%	23.8%	23.9%	24.7%	25.5%	25.5%	23.5%
Comb LTV 80.01% - 90.00%	14.6%	14.4%	14.3%	14.2%	14.1%	14.0%	14.4%	14.5%

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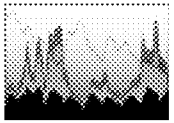

Single Family Conventional Book Characteristics
FICO 620-659

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	8.5%	8.4%	8.3%	8.3%	8.5%	9.0%	9.4%	10.5%
Comb LTV 95.01% - 97.00%	1.3%	1.3%	1.3%	1.3%	1.5%	1.8%	1.8%	1.7%
Comb LTV 97.01% - 100.00%	13.0%	11.5%	10.0%	9.3%	6.3%	4.4%	2.4%	1.0%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%
Comb LTV Missing	3.1%	3.4%	3.7%	4.0%	5.2%	6.6%	9.1%	19.4%
Wtd Avg Comb LTV	78.4%	77.9%	77.4%	77.1%	76.4%	76.4%	76.4%	77.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	37.6%	40.8%	42.7%	44.8%	49.4%	42.0%	31.0%	29.5%
MTMLTV 60.01% - 70.00%	16.3%	17.2%	17.7%	18.1%	19.4%	21.6%	24.3%	21.7%
MTMLTV 70.01% - 75.00%	9.3%	9.5%	9.4%	9.4%	9.1%	10.6%	14.0%	14.1%
MTMLTV 75.01% - 80.00%	10.7%	10.8%	10.5%	10.0%	8.3%	9.6%	12.2%	14.7%
MTMLTV 80.01% - 90.00%	12.9%	11.2%	10.7%	9.8%	8.2%	9.9%	12.3%	13.7%
MTMLTV 90.01% - 95.00%	4.5%	3.8%	3.5%	3.2%	2.8%	3.2%	3.9%	4.5%
MTMLTV 95.01% - 97.00%	1.7%	1.5%	1.2%	1.1%	0.8%	0.9%	0.8%	0.7%
MTMLTV 97.01% - 100.00%	3.6%	3.2%	2.4%	2.2%	1.2%	1.4%	0.8%	0.5%
MTMLTV > 100.00%	3.3%	1.7%	1.5%	1.1%	0.3%	0.5%	0.2%	0.1%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%
Wtg Avg MTMLTV	65.8%	63.7%	62.6%	61.6%	59.3%	62.7%	66.1%	67.1%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 580-619	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 620-659	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
FICO 660-699	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 700-739	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO >= 740	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	641	642	642	642	642	642	642	642
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	76.3%	75.7%	75.1%	74.4%	72.1%	71.0%	73.0%	77.2%
Intermediate-term, fixed-rate	10.5%	11.3%	12.1%	12.7%	15.5%	17.4%	18.3%	16.3%
Adjustable-rate	5.5%	5.8%	6.2%	6.6%	8.2%	8.7%	6.7%	4.6%

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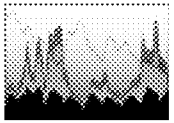

Single Family Conventional Book Characteristics
FICO 620-659

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.9%	2.7%	2.6%	2.5%	1.9%	0.9%	0.3%	0.1%
Negative Amortization	1.2%	1.3%	1.6%	1.9%	2.2%	1.9%	1.8%	1.8%
Interest Only fixed-rate	3.6%	3.1%	2.4%	1.8%	0.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	94.3%	94.3%	94.2%	94.2%	94.2%	94.2%	94.3%	94.6%
Second/Vacation Home	2.1%	2.1%	2.1%	2.1%	2.1%	2.0%	1.8%	1.7%
Investor Property	3.6%	3.6%	3.7%	3.7%	3.7%	3.8%	3.9%	3.8%
10-K Unit Type (Sums to 100%)								
1 Unit	96.5%	96.5%	96.4%	96.4%	96.3%	96.0%	95.8%	95.8%
2-4 Units	3.5%	3.5%	3.6%	3.6%	3.7%	4.0%	4.2%	4.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	6.3%	6.2%	6.0%	5.9%	5.5%	5.4%	5.3%	5.0%
Single Family Homes	93.7%	93.8%	94.0%	94.1%	94.5%	94.6%	94.7%	95.0%
Property Type (Sums to 100%)								
Manufactured	0.9%	1.0%	1.0%	1.0%	1.0%	1.0%	1.1%	1.0%
Condo/Coop	6.3%	6.2%	6.0%	5.9%	5.5%	5.4%	5.3%	5.0%
1 Unit	89.3%	89.4%	89.5%	89.5%	89.7%	89.6%	89.5%	89.9%
2-4 Units	3.5%	3.5%	3.5%	3.6%	3.7%	4.0%	4.1%	4.2%
Condo								
Condo	6.1%	5.9%	5.8%	5.6%	5.3%	5.2%	5.1%	4.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	36.9%	35.8%	34.9%	34.5%	32.1%	30.8%	29.5%	36.9%
Cash-Out Refinance	39.7%	40.2%	40.5%	40.5%	39.4%	37.4%	36.6%	31.7%
Other Refinance	23.4%	24.0%	24.6%	25.0%	28.5%	31.8%	33.9%	31.4%
Origination Type (Sums to 100%)								
TPO Broker	21.9%	21.6%	21.6%	21.8%	21.8%	23.1%	24.9%	26.3%
TPO Correspondent	34.1%	33.4%	32.5%	31.7%	29.9%	28.7%	27.5%	25.1%
Undesignated	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.7%	1.6%
Retail	43.8%	44.8%	45.7%	46.3%	48.0%	47.7%	46.8%	47.0%
Origination Year (Sums to 100%)								
< 2000	2.9%	3.3%	3.6%	3.8%	5.3%	7.4%	11.2%	26.7%
2000	0.5%	0.5%	0.6%	0.6%	0.9%	1.3%	2.2%	5.4%
2001	2.7%	3.0%	3.3%	3.5%	4.9%	7.1%	11.6%	29.7%
2002	6.7%	7.4%	8.1%	8.7%	11.8%	16.8%	25.9%	38.1%

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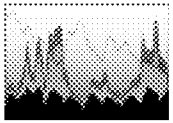

Single Family Conventional Book Characteristics
FICO 620-659

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	19.4%	21.2%	23.0%	24.5%	32.3%	42.7%	49.1%	0.0%
2004	12.8%	14.1%	15.3%	16.5%	22.3%	24.9%	0.0%	0.0%
2005	16.4%	18.0%	19.6%	21.0%	22.5%	0.0%	0.0%	0.0%
2006	20.5%	22.2%	23.7%	21.3%	0.0%	0.0%	0.0%	0.0%
2007	18.0%	10.3%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$148,184	$145,955	$143,993	$142,548	$136,417	$132,976	$130,379	$122,891
Loan Original Note Rate	6.27%	6.21%	6.18%	6.15%	5.99%	6.06%	6.28%	6.99%
Seasoning (Sums to 100%)								
Seasoned	1.8%	1.9%	1.8%	1.8%	1.8%	1.7%	2.0%	3.2%
Non-Seasoned	98.2%	98.1%	98.2%	98.2%	98.2%	98.3%	98.0%	96.8%
ACI								
ACI Probability	1.33%	1.26%	1.21%	1.17%	1.07%	1.04%	1.05%	1.00%
Wtd Avg ACI Score	658	660	661	662	666	667	666	665
Credit Premium								
Wtd Avg Credit Premium	-0.12	-0.13	-0.13	-0.13	-0.11	-0.10	-0.05	-0.02
Credit Premium > 1.5	0.3%	0.3%	0.2%	0.2%	0.3%	0.4%	0.6%	0.7%
Prepay Premium								
Prepay Premium	3.0%	2.8%	2.9%	3.1%	3.0%	3.1%	3.6%	3.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.9%	6.2%	6.5%	6.8%	7.8%	8.7%	8.7%	8.4%
DTI Ratio > 20 and <= 30	15.7%	16.2%	16.6%	16.9%	18.3%	19.2%	19.7%	20.6%
DTI Ratio > 30 and <= 40	27.6%	27.9%	28.1%	28.1%	28.5%	28.5%	29.5%	31.9%
DTI Ratio > 40 and <= 50	26.5%	26.0%	25.4%	25.0%	23.2%	22.1%	21.6%	20.7%
DTI Ratio > 50	18.7%	17.9%	17.4%	17.1%	15.9%	15.1%	13.7%	11.5%
DTI Ratio Missing	5.6%	5.7%	6.0%	6.1%	6.2%	6.4%	6.8%	6.9%
Wtd Avg DTI Ratio	39.7%	39.3%	39.1%	38.9%	38.1%	37.5%	36.9%	36.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.9%	6.3%	6.6%	6.8%	7.9%	8.7%	8.8%	8.4%
DTI Ratio > 20 and <= 30	15.8%	16.4%	16.8%	17.1%	18.6%	19.4%	19.9%	20.7%
DTI Ratio > 30 and <= 40	28.0%	28.3%	28.5%	28.6%	29.0%	29.0%	29.9%	32.1%
DTI Ratio > 40 and <= 50	26.9%	26.4%	25.9%	25.4%	23.6%	22.5%	22.0%	20.9%
DTI Ratio > 50	19.1%	18.4%	17.9%	17.6%	16.4%	15.5%	14.0%	11.7%
DTI Ratio Missing	4.2%	4.2%	4.4%	4.5%	4.5%	4.8%	5.4%	6.2%

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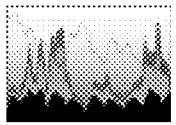

Single Family Conventional Book Characteristics
FICO 620-659

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	39.7%	39.4%	39.1%	38.9%	38.1%	37.6%	37.0%	36.3%
Origination Term (Sums to 100%)								
<= 15 Years	10.6%	11.3%	12.1%	12.7%	15.5%	17.4%	18.3%	16.3%
> 15 Years amd <= 25 Years	3.8%	3.9%	4.1%	4.2%	4.6%	4.7%	4.6%	4.1%
> 25 Years and <= 30 Years	84.8%	84.1%	83.5%	82.9%	79.8%	77.8%	77.0%	79.5%
> 30 Years	0.8%	0.6%	0.4%	0.2%	0.1%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	79.8%	78.8%	77.4%	76.2%	72.4%	71.0%	73.0%	77.2%
Intermediate-Term Fixed Rate (excl Balloon)	10.2%	11.0%	11.7%	12.3%	14.9%	16.7%	17.4%	15.4%
Adjustable Rate	9.6%	9.9%	10.5%	11.0%	12.2%	11.5%	8.8%	6.5%
Balloon	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.9%	0.9%
Various Product Types								
Second	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.8%	0.6%	0.4%	0.2%	0.1%	0.1%	0.1%	0.1%
Hybrid Arm	8.1%	8.3%	8.5%	8.7%	9.4%	8.9%	6.1%	3.6%
- 2/28 Hybrid Arm	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.3%	1.4%	1.6%	1.8%	2.3%	2.6%	1.8%	1.1%
- 5/1 Hybrid Arm	4.7%	4.8%	5.0%	5.0%	5.2%	4.8%	3.2%	1.9%
- 7/1 Hybrid Arm	1.5%	1.5%	1.5%	1.6%	1.6%	1.4%	1.0%	0.5%
- 10/1 Hybrid Arm	0.5%	0.5%	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%
NegAm ARM	1.2%	1.3%	1.6%	1.9%	2.2%	1.9%	1.8%	1.8%
Interest Only	6.5%	5.8%	5.0%	4.3%	2.2%	1.0%	0.3%	0.1%
- Interest Only ARM	2.9%	2.7%	2.6%	2.5%	1.9%	0.9%	0.3%	0.1%
- Interest Only FRM	3.6%	3.1%	2.4%	1.8%	0.3%	0.1%	0.0%	0.0%
Alt-A	11.9%	11.6%	10.5%	9.5%	6.8%	6.4%	6.9%	6.6%
- Alt-A Low/No Doc	6.9%	6.6%	6.0%	5.4%	3.8%	3.8%	4.1%	3.6%
- Alt-A No Disclosure	0.4%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%

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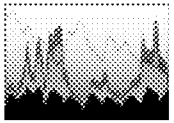

Single Family Conventional Book Characteristics
FICO 620-659

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.3%	1.3%	1.3%	1.2%	1.1%	1.1%	1.3%	1.2%
- Alt-A SISA	0.4%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.9%	0.8%	0.7%	0.6%	0.5%	0.6%	0.7%	0.6%
- Alt-A Stated Income	4.1%	3.9%	3.6%	3.2%	2.1%	2.0%	2.1%	1.7%
Alt-A Full Doc (by SFC)	3.1%	3.1%	2.8%	2.5%	1.3%	0.8%	0.5%	0.2%
Alt-A Deals (no SFC)	1.8%	1.9%	1.7%	1.7%	1.7%	1.8%	2.4%	2.8%
My Community Mortgage	4.2%	3.3%	2.2%	1.8%	0.7%	0.6%	0.3%	0.1%
Non-Full Doc								
Non-Full Doc Total	8.6%	8.2%	7.6%	6.9%	5.2%	5.0%	5.1%	3.8%
- Select Lender Programs Non-Full Doc	1.4%	1.4%	1.5%	1.4%	1.4%	1.2%	0.9%	0.2%
- Other Low/No Doc	7.2%	6.8%	6.1%	5.5%	3.8%	3.8%	4.2%	3.6%
Subprime Deals								
Subprime	0.8%	0.6%	0.5%	0.5%	0.3%	0.5%	0.9%	0.8%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	0.9%	0.8%
- Post 12/2005	0.7%	0.5%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	79.9%	79.8%	80.3%	80.9%	82.4%	80.7%	76.2%	63.1%
Investor Channel	15.1%	15.1%	14.4%	13.4%	10.9%	10.9%	12.1%	12.0%
eChannel	1.7%	1.8%	1.9%	1.9%	2.0%	1.8%	1.6%	0.7%
Underserved Channel	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.0%
Subprime Channel	0.7%	0.4%	0.3%	0.4%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.4%	2.7%	2.9%	3.2%	4.4%	6.2%	9.8%	24.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	8.6%	8.5%	8.0%	7.5%	5.3%	3.6%	2.6%	2.0%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.0%	3.0%	2.9%	2.8%	2.5%	2.2%	1.8%	1.4%
- 80/15/05	1.6%	1.6%	1.6%	1.5%	1.1%	0.8%	0.6%	0.5%
- 80/20/00	0.4%	0.4%	0.4%	0.4%	0.2%	0.1%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.4%	3.2%	2.9%	2.6%	1.2%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	12.2%	12.3%	12.1%	11.7%	10.5%	9.8%	8.8%	6.3%

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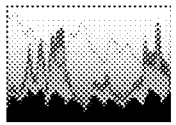

Single Family Conventional Book Characteristics
FICO 620-659

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	4.2%	4.2%	4.2%	4.1%	3.8%	3.5%	3.2%	2.5%
- 80/15/05	2.2%	2.2%	2.1%	2.0%	1.6%	1.4%	1.1%	0.8%
- 80/20/00	1.8%	1.7%	1.6%	1.4%	0.6%	0.4%	0.4%	0.3%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	3.6%	3.7%	3.8%	3.8%	4.0%	4.0%	3.6%	2.3%
EA/TPR								
EA/TPR	6.1%	5.9%	6.0%	6.1%	6.2%	6.2%	5.9%	4.3%
- EA I	3.4%	3.3%	3.4%	3.4%	3.4%	3.4%	3.1%	2.1%
- EA/TPR II	2.1%	1.9%	1.9%	2.0%	2.0%	2.0%	2.0%	1.6%
- EA/TPR III	0.7%	0.6%	0.6%	0.7%	0.7%	0.8%	0.8%	0.6%
10-K Property Region (Sums to 100%)								
Midwest	17.9%	18.1%	18.2%	18.2%	18.3%	18.1%	17.8%	18.3%
Northeast	19.3%	19.4%	19.4%	19.4%	19.4%	19.0%	18.7%	18.4%
Southeast	27.0%	26.7%	26.5%	26.3%	25.3%	24.4%	23.6%	23.2%
Southwest	17.0%	16.8%	16.7%	16.5%	16.3%	16.0%	15.8%	16.1%
West	18.8%	18.9%	19.2%	19.6%	20.6%	22.4%	24.1%	23.9%
Census Region (Sums to 100%)								
New England	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.1%	5.8%
Middle Atlantic	12.3%	12.3%	12.3%	12.3%	12.3%	12.0%	11.7%	11.7%
East North Central	14.8%	15.0%	15.0%	15.1%	15.3%	15.2%	15.0%	15.6%
East South Central	4.4%	4.4%	4.4%	4.3%	4.2%	4.0%	3.8%	3.9%
South Atlantic	23.0%	22.7%	22.5%	22.4%	21.5%	20.7%	20.1%	19.6%
West North Central	5.5%	5.5%	5.5%	5.5%	5.4%	5.1%	4.9%	4.8%
West South Central	8.4%	8.4%	8.3%	8.3%	8.3%	7.9%	7.4%	7.4%
Mountain	8.4%	8.2%	8.1%	8.0%	7.8%	8.0%	8.3%	8.7%
Pacific	16.5%	16.7%	17.1%	17.5%	18.5%	20.3%	22.1%	21.9%
US Territories	0.7%	0.7%	0.8%	0.8%	0.7%	0.6%	0.6%	0.6%
Top 10 States								
01) CA	12.0%	12.3%	12.7%	13.1%	14.0%	15.7%	17.3%	16.7%
02) FL	8.3%	8.1%	8.0%	8.0%	7.5%	7.2%	7.1%	6.8%
03) TX	5.7%	5.6%	5.6%	5.5%	5.5%	5.3%	5.0%	5.0%
04) NY	5.0%	5.0%	5.0%	5.1%	5.2%	5.2%	5.2%	5.2%
05) IL	4.7%	4.7%	4.6%	4.6%	4.6%	4.7%	4.6%	4.4%

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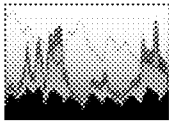

Single Family Conventional Book Characteristics
FICO 620-659

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NJ	4.2%	4.2%	4.2%	4.2%	4.1%	4.1%	3.9%	3.8%
07) GA	3.6%	3.7%	3.6%	3.6%	3.6%	3.6%	3.5%	3.6%
08) MI	3.5%	3.7%	3.7%	3.8%	4.0%	4.1%	4.1%	4.3%
09) OH	3.2%	3.2%	3.2%	3.3%	3.3%	3.2%	3.2%	3.6%
10) PA	3.1%	3.1%	3.0%	3.0%	3.0%	2.8%	2.6%	2.7%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	25.1%	24.8%	24.1%	23.5%	22.6%	21.4%	19.7%	15.9%
02) CITIGROUP INC	7.3%	7.0%	6.7%	6.5%	5.8%	4.9%	4.2%	4.6%
03) WASHINGTON MUTUAL INC	6.7%	7.2%	7.7%	8.2%	10.3%	12.5%	13.9%	15.2%
04) CERBERUS CAPITAL HOLDING	5.0%	5.0%	5.0%	5.0%	4.4%	4.2%	3.8%	2.5%
05) BANK OF AMERICA CORPORATION	4.3%	4.4%	4.6%	4.6%	4.9%	4.7%	3.9%	3.1%
06) JP MORGAN CHASE & CO	3.9%	3.8%	3.7%	3.7%	3.7%	4.1%	5.3%	5.8%
07) FLAGSTAR BANCORP INC	3.5%	3.5%	3.6%	3.6%	4.0%	3.8%	3.5%	3.3%
08) SUNTRUST BANKS INC	3.5%	3.3%	3.2%	3.0%	2.3%	1.9%	1.7%	1.4%
09) PHH CORPORATION	2.8%	3.0%	3.2%	3.3%	3.5%	3.4%	3.1%	2.8%
10) WACHOVIA CORPORATION	2.8%	2.9%	3.2%	3.5%	3.5%	3.2%	3.2%	3.3%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	25.3%	25.1%	24.3%	23.8%	22.9%	21.8%	20.0%	16.2%
02) CITIGROUP INC	10.0%	10.0%	9.9%	10.0%	9.6%	8.3%	7.8%	7.9%
03) JP MORGAN CHASE & CO	9.2%	9.5%	9.5%	9.4%	9.5%	9.8%	10.8%	12.6%
04) WELLS FARGO & COMPANY	6.6%	6.5%	6.6%	6.6%	6.2%	4.9%	4.0%	3.5%
05) CERBERUS CAPITAL HOLDING	5.9%	6.0%	6.1%	6.1%	5.8%	6.2%	6.7%	6.9%
06) WASHINGTON MUTUAL INC	5.8%	6.3%	6.7%	7.1%	9.5%	12.7%	15.4%	19.2%
07) BANK OF AMERICA CORPORATION	4.3%	4.4%	4.6%	4.6%	4.7%	4.3%	3.6%	3.3%
08) FIRST HORIZON NATIONAL CORPORATION	2.8%	2.8%	2.8%	2.9%	3.0%	3.0%	2.5%	1.9%
09) PHH CORPORATION	2.8%	3.0%	3.1%	3.2%	3.4%	3.3%	2.9%	2.5%
10) SUNTRUST BANKS INC	2.8%	2.6%	2.4%	2.3%	1.8%	1.6%	1.4%	0.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	63.8%	64.6%	65.6%	66.4%	69.3%	69.2%	67.3%	59.8%
Credit Enhancement	36.2%	35.4%	34.4%	33.6%	30.7%	30.8%	32.7%	40.2%
- Primary MI Only	24.5%	22.4%	20.8%	20.3%	19.2%	19.3%	19.5%	20.5%
- Pool Policy Only	6.1%	6.6%	6.6%	6.0%	4.0%	3.6%	4.3%	6.4%
- Pool Policy and Primary MI	1.8%	1.9%	1.9%	1.9%	1.8%	2.3%	3.1%	6.2%
- Full Recourse	1.4%	1.9%	2.2%	2.5%	2.4%	2.2%	2.4%	2.7%
- Shared Arrangement	0.8%	0.9%	0.9%	1.0%	1.1%	1.2%	1.2%	1.4%

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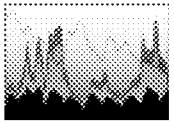

Single Family Conventional Book Characteristics
FICO 620-659

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	1.6%	1.7%	1.9%	2.0%	2.1%	2.1%	2.2%	3.1%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	76.5%	84.0%	85.5%	86.4%	82.1%	75.3%	77.6%	64.4%
Interest Only with Credit Enhancement	50.2%	50.5%	48.5%	44.3%	31.9%	26.1%	25.2%	37.4%
Alt-A with Credit Enhancement	59.1%	63.4%	67.7%	66.3%	59.9%	57.6%	59.3%	61.8%
Economic Fees and Gap								
Wtd Avg Economic Gap	-18.71	-17.70	-16.36	-15.61	-14.12	-14.68	-15.69	-15.99
Wtd Avg Economic Model Fee	48.58	46.39	44.43	43.48	41.08	41.25	41.02	39.01
Wtd Avg Charged Fee	29.87	28.68	28.07	27.87	26.96	26.57	25.33	23.02
Appraisal Waivers								
Appraisal Waiver	0.8%	0.9%	0.9%	0.9%	0.9%	0.9%	0.8%	0.4%
Serious Delinquent Loans								
SDQ Rate All Loans	1.96%	1.64%	1.63%	1.74%	2.01%	1.59%	1.45%	1.36%
- SDQ Rate for Loans with CE	3.26%	2.76%	2.76%	2.95%	3.59%	3.07%	2.78%	2.19%
- SDQ Rate for Loans without CE	1.23%	1.04%	1.05%	1.13%	1.30%	0.91%	0.79%	0.81%
SDQ Rate Excl. Katrina Loans	1.94%	1.62%	1.60%	1.69%	1.72%	1.60%	1.46%	1.36%
SDQ Rate for Katrina Loans	3.24%	3.16%	3.80%	4.69%	15.32%	1.35%	0.96%	0.83%
Serious Delinquent Loans								
SDQ Loan Count	33,975	27,546	26,742	28,131	31,293	25,473	23,661	19,650
SDQ Count for Loans with CE	20,284	16,238	15,437	16,021	17,418	15,432	15,040	12,585
SDQ Count for Loans without CE	13,691	11,308	11,305	12,110	13,875	10,041	8,621	7,065
SDQ Volume ($M)								
SDQ Volume	$4,562.0	$3,518.8	$3,278.0	$3,314.0	$3,414.0	$2,776.6	$2,553.8	$2,053.4
SDQ Volume for Loans with CE	$2,818.4	$2,149.4	$1,956.9	$1,938.6	$1,960.0	$1,745.6	$1,703.3	$1,374.3
SDQ Volume for Loans without CE	$1,743.7	$1,369.4	$1,321.1	$1,375.4	$1,454.1	$1,031.0	$850.5	$679.0

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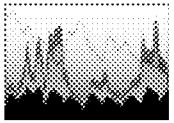

Single Family Conventional Book Characteristics
FICO 660-699

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	2,965,400	2,888,230	2,828,986	2,782,821	2,653,435	2,680,163	2,677,378	2,379,588
Book Volume ($B)	$435.4	$418.2	$404.3	$393.6	$359.6	$355.2	$349.9	$288.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	16.5%	17.0%	17.4%	17.7%	18.6%	18.3%	17.5%	13.6%
OLTV 60.01% - 70.00%	15.0%	15.3%	15.7%	15.9%	16.4%	16.2%	15.8%	13.1%
OLTV 70.01% - 75.00%	10.1%	10.3%	10.4%	10.5%	11.2%	12.0%	12.8%	14.0%
OLTV 75.01% - 80.00%	36.8%	36.9%	36.5%	35.9%	33.2%	31.5%	30.5%	30.9%
OLTV 80.01% - 90.00%	9.6%	9.5%	9.6%	9.7%	10.4%	11.3%	12.6%	15.1%
OLTV 90.01% - 95.00%	5.1%	4.9%	4.9%	5.0%	5.7%	6.5%	7.4%	10.3%
OLTV 95.01% - 97.00%	0.8%	0.9%	0.9%	0.9%	1.1%	1.3%	1.5%	1.9%
OLTV 97.01% - 100.00%	5.7%	5.0%	4.4%	4.2%	3.3%	2.6%	1.8%	1.0%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.6%	74.2%	73.9%	73.8%	73.3%	73.5%	73.8%	76.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.6%	15.0%	15.4%	15.6%	16.2%	15.8%	14.8%	10.1%
Comb LTV 60.01% - 70.00%	13.8%	14.1%	14.4%	14.6%	15.0%	14.7%	13.9%	9.7%
Comb LTV 70.01% - 75.00%	8.9%	9.1%	9.3%	9.5%	10.1%	10.7%	11.1%	9.6%
Comb LTV 75.01% - 80.00%	25.5%	25.8%	26.1%	26.3%	27.0%	27.5%	26.8%	23.4%
Comb LTV 80.01% - 90.00%	14.8%	14.4%	14.1%	13.9%	13.1%	12.5%	12.4%	11.6%
Comb LTV 90.01% - 95.00%	8.4%	8.0%	7.8%	7.6%	7.3%	7.2%	7.1%	7.5%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.9%	1.0%	1.2%	1.3%	1.4%
Comb LTV 97.01% - 100.00%	9.6%	8.7%	7.7%	7.0%	4.3%	2.9%	1.9%	1.1%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	3.4%	3.7%	4.1%	4.4%	5.7%	7.4%	10.6%	25.7%
Wtd Avg Comb LTV	77.1%	76.6%	76.2%	75.8%	74.8%	74.5%	74.5%	76.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.7%	15.1%	15.5%	15.7%	16.3%	16.0%	15.1%	10.7%
Comb LTV 60.01% - 70.00%	13.9%	14.2%	14.5%	14.7%	15.2%	14.8%	14.2%	10.4%
Comb LTV 70.01% - 75.00%	9.0%	9.2%	9.4%	9.6%	10.3%	10.9%	11.4%	10.7%
Comb LTV 75.01% - 80.00%	25.6%	26.0%	26.3%	26.5%	27.3%	27.9%	27.4%	25.2%
Comb LTV 80.01% - 90.00%	14.9%	14.5%	14.2%	14.0%	13.3%	12.8%	12.9%	12.9%

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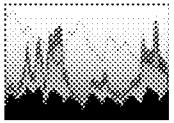

Single Family Conventional Book Characteristics
FICO 660-699

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	8.4%	8.1%	7.8%	7.7%	7.4%	7.4%	7.4%	8.4%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.9%	0.9%	1.0%	1.2%	1.3%	1.5%
Comb LTV 97.01% - 100.00%	9.6%	8.7%	7.7%	7.0%	4.3%	2.9%	1.9%	1.1%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	2.9%	3.2%	3.4%	3.7%	4.8%	6.0%	8.3%	19.1%
Wtd Avg Comb LTV	77.1%	76.6%	76.2%	75.8%	74.8%	74.5%	74.6%	76.7%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	40.9%	44.0%	45.7%	47.9%	52.8%	45.6%	34.1%	33.0%
MTMLTV 60.01% - 70.00%	16.3%	17.2%	17.6%	18.0%	19.4%	21.7%	24.0%	21.3%
MTMLTV 70.01% - 75.00%	9.7%	9.8%	9.7%	9.7%	9.5%	10.8%	14.4%	13.8%
MTMLTV 75.01% - 80.00%	12.1%	12.4%	11.9%	11.3%	9.0%	10.0%	12.7%	15.2%
MTMLTV 80.01% - 90.00%	12.7%	10.6%	9.9%	8.6%	6.0%	7.8%	10.2%	11.6%
MTMLTV 90.01% - 95.00%	3.3%	2.5%	2.2%	2.0%	1.7%	2.1%	2.8%	3.4%
MTMLTV 95.01% - 97.00%	1.0%	0.8%	0.7%	0.6%	0.4%	0.5%	0.6%	0.6%
MTMLTV 97.01% - 100.00%	1.9%	1.6%	1.2%	1.1%	0.6%	0.7%	0.5%	0.5%
MTMLTV > 100.00%	1.7%	0.9%	0.8%	0.6%	0.2%	0.3%	0.2%	0.1%
MTMLTV Missing	0.3%	0.4%	0.4%	0.3%	0.4%	0.5%	0.5%	0.5%
Wtg Avg MTMLTV	63.2%	61.3%	60.4%	59.3%	57.1%	60.5%	64.5%	65.5%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 580-619	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 620-659	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 660-699	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
FICO 700-739	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO >= 740	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg FICO	681	681	681	681	681	681	681	681
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	70.9%	70.4%	69.9%	69.5%	67.6%	66.7%	68.8%	74.2%
Intermediate-term, fixed-rate	12.2%	13.0%	13.9%	14.6%	17.9%	20.4%	21.8%	19.1%
Adjustable-rate	5.9%	6.3%	6.6%	7.0%	8.7%	9.5%	7.6%	4.9%

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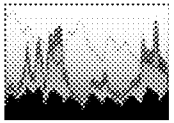

Single Family Conventional Book Characteristics
FICO 660-699

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	5.6%	5.3%	5.2%	4.8%	3.6%	1.8%	0.5%	0.2%
Negative Amortization	1.2%	1.3%	1.6%	1.9%	1.9%	1.5%	1.4%	1.5%
Interest Only fixed-rate	4.2%	3.6%	2.8%	2.1%	0.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.9%	90.9%	91.0%	91.0%	91.4%	91.8%	92.2%	93.0%
Second/Vacation Home	3.3%	3.3%	3.3%	3.3%	3.0%	2.7%	2.5%	2.2%
Investor Property	5.8%	5.8%	5.7%	5.7%	5.5%	5.4%	5.4%	4.9%
10-K Unit Type (Sums to 100%)								
1 Unit	95.8%	95.8%	95.8%	95.8%	95.7%	95.5%	95.4%	95.5%
2-4 Units	4.2%	4.2%	4.2%	4.2%	4.3%	4.5%	4.6%	4.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	7.9%	7.7%	7.5%	7.4%	6.8%	6.5%	6.4%	5.9%
Single Family Homes	92.1%	92.3%	92.5%	92.6%	93.2%	93.5%	93.6%	94.1%
Property Type (Sums to 100%)								
Manufactured	0.6%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%
Condo/Coop	7.9%	7.7%	7.5%	7.4%	6.8%	6.5%	6.4%	5.9%
1 Unit	87.3%	87.4%	87.6%	87.7%	88.2%	88.3%	88.3%	89.0%
2-4 Units	4.2%	4.2%	4.2%	4.2%	4.3%	4.5%	4.6%	4.5%
Condo								
Condo	7.6%	7.4%	7.3%	7.1%	6.6%	6.3%	6.1%	5.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	38.0%	37.0%	36.3%	35.9%	32.5%	30.1%	28.2%	36.5%
Cash-Out Refinance	35.7%	36.1%	36.4%	36.4%	35.9%	34.3%	34.0%	29.9%
Other Refinance	26.3%	26.9%	27.3%	27.7%	31.6%	35.5%	37.9%	33.6%
Origination Type (Sums to 100%)								
TPO Broker	21.0%	20.7%	20.6%	20.6%	20.3%	21.6%	23.3%	24.8%
TPO Correspondent	33.5%	33.1%	32.3%	31.7%	30.0%	28.8%	27.7%	25.7%
Undesignated	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.6%	1.5%
Retail	45.3%	46.0%	46.9%	47.5%	49.5%	49.3%	48.4%	47.9%
Origination Year (Sums to 100%)								
< 2000	2.4%	2.6%	2.9%	3.1%	4.3%	6.2%	9.7%	26.4%
2000	0.3%	0.3%	0.4%	0.4%	0.6%	0.8%	1.5%	4.4%
2001	2.3%	2.5%	2.7%	3.0%	4.1%	6.1%	10.4%	29.9%
2002	6.7%	7.3%	8.0%	8.6%	11.7%	16.8%	25.8%	39.3%

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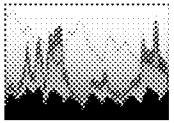

Single Family Conventional Book Characteristics
FICO 660-699

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	21.1%	22.8%	24.5%	26.2%	34.4%	45.3%	52.6%	0.0%
2004	13.2%	14.4%	15.5%	16.6%	22.2%	24.7%	0.0%	0.0%
2005	17.2%	18.5%	20.0%	21.4%	22.7%	0.0%	0.0%	0.0%
2006	20.4%	21.8%	23.1%	20.7%	0.0%	0.0%	0.0%	0.0%
2007	16.5%	9.7%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$158,017	$155,777	$153,627	$151,784	$144,284	$139,478	$135,955	$127,490
Loan Original Note Rate	6.10%	6.04%	6.01%	5.98%	5.82%	5.89%	6.09%	6.86%
Seasoning (Sums to 100%)								
Seasoned	1.9%	2.0%	1.7%	1.7%	1.7%	1.5%	1.7%	3.0%
Non-Seasoned	98.1%	98.0%	98.3%	98.3%	98.3%	98.5%	98.3%	97.0%
ACI								
ACI Probability	0.59%	0.57%	0.54%	0.52%	0.46%	0.45%	0.45%	0.44%
Wtd Avg ACI Score	686	688	690	691	695	696	696	695
Credit Premium								
Wtd Avg Credit Premium	-0.13	-0.14	-0.13	-0.13	-0.13	-0.12	-0.07	-0.03
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Prepay Premium								
Prepay Premium	3.2%	3.1%	3.2%	3.2%	2.9%	2.7%	2.9%	2.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.1%	7.4%	7.7%	8.0%	9.2%	10.3%	10.5%	9.7%
DTI Ratio > 20 and <= 30	16.5%	17.0%	17.3%	17.7%	19.2%	20.2%	20.9%	21.8%
DTI Ratio > 30 and <= 40	27.2%	27.4%	27.4%	27.4%	27.4%	27.2%	27.7%	30.2%
DTI Ratio > 40 and <= 50	25.5%	25.0%	24.4%	23.9%	22.0%	20.6%	20.0%	19.5%
DTI Ratio > 50	16.3%	15.9%	15.8%	15.8%	15.3%	14.8%	14.0%	12.0%
DTI Ratio Missing	7.3%	7.4%	7.4%	7.3%	7.0%	6.9%	6.9%	6.6%
Wtd Avg DTI Ratio	38.7%	38.4%	38.2%	38.1%	37.3%	36.7%	36.3%	35.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.1%	7.5%	7.8%	8.0%	9.3%	10.4%	10.7%	9.8%
DTI Ratio > 20 and <= 30	16.8%	17.3%	17.7%	18.0%	19.5%	20.6%	21.3%	22.0%
DTI Ratio > 30 and <= 40	27.7%	27.9%	27.9%	27.9%	27.9%	27.7%	28.2%	30.5%
DTI Ratio > 40 and <= 50	26.0%	25.4%	24.9%	24.4%	22.5%	21.1%	20.4%	19.7%
DTI Ratio > 50	16.8%	16.4%	16.3%	16.2%	15.7%	15.3%	14.3%	12.2%
DTI Ratio Missing	5.6%	5.5%	5.5%	5.4%	5.0%	4.9%	5.1%	5.8%

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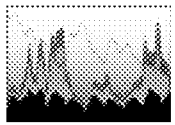

Single Family Conventional Book Characteristics
FICO 660-699

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	38.7%	38.5%	38.3%	38.1%	37.4%	36.8%	36.3%	35.8%
Origination Term (Sums to 100%)								
<= 15 Years	12.3%	13.1%	13.9%	14.7%	17.9%	20.5%	21.8%	19.2%
> 15 Years amd <= 25 Years	3.6%	3.8%	3.9%	4.0%	4.5%	4.6%	4.5%	3.9%
> 25 Years and <= 30 Years	83.6%	82.8%	82.0%	81.2%	77.5%	74.8%	73.6%	76.8%
> 30 Years	0.5%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	75.1%	74.0%	72.7%	71.6%	67.9%	66.8%	68.8%	74.3%
Intermediate-Term Fixed Rate (excl Balloon)	11.9%	12.6%	13.4%	14.1%	17.2%	19.5%	20.7%	18.0%
Adjustable Rate	12.7%	12.9%	13.4%	13.7%	14.2%	12.8%	9.4%	6.6%
Balloon	0.4%	0.4%	0.5%	0.5%	0.7%	0.9%	1.1%	1.1%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.5%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%
Hybrid Arm	11.0%	11.2%	11.3%	11.3%	11.1%	10.1%	7.4%	4.4%
- 2/28 Hybrid Arm	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.4%	1.6%	1.7%	1.9%	2.6%	2.8%	2.1%	1.3%
- 5/1 Hybrid Arm	7.1%	7.1%	7.1%	7.0%	6.2%	5.4%	3.9%	2.4%
- 7/1 Hybrid Arm	1.8%	1.8%	1.8%	1.8%	1.8%	1.7%	1.3%	0.6%
- 10/1 Hybrid Arm	0.7%	0.6%	0.6%	0.6%	0.4%	0.2%	0.1%	0.1%
NegAm ARM	1.2%	1.3%	1.6%	1.9%	1.9%	1.5%	1.4%	1.5%
Interest Only	9.8%	8.9%	8.0%	6.9%	3.8%	1.8%	0.5%	0.2%
- Interest Only ARM	5.6%	5.3%	5.2%	4.8%	3.6%	1.8%	0.5%	0.2%
- Interest Only FRM	4.2%	3.6%	2.8%	2.1%	0.3%	0.1%	0.0%	0.0%
Alt-A	19.0%	18.5%	17.2%	16.0%	12.3%	10.8%	10.5%	9.0%
- Alt-A Low/No Doc	13.3%	12.9%	12.0%	11.0%	8.6%	7.8%	7.5%	6.1%
- Alt-A No Disclosure	0.5%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%

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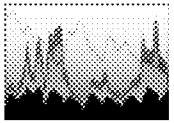

Single Family Conventional Book Characteristics
FICO 660-699

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.7%	2.8%	2.8%	2.8%	2.6%	2.6%	2.5%	2.1%
- Alt-A SISA	0.7%	0.6%	0.5%	0.4%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.7%	1.6%	1.4%	1.3%	1.1%	1.1%	1.1%	1.0%
- Alt-A Stated Income	7.7%	7.4%	7.0%	6.4%	4.8%	4.1%	3.9%	3.0%
Alt-A Full Doc (by SFC)	3.4%	3.3%	3.1%	2.7%	1.7%	0.9%	0.4%	0.1%
Alt-A Deals (no SFC)	2.3%	2.4%	2.2%	2.2%	2.0%	2.1%	2.6%	2.8%
My Community Mortgage	1.8%	1.4%	1.0%	0.8%	0.4%	0.3%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	19.0%	17.8%	16.5%	15.2%	11.8%	10.7%	9.9%	6.9%
- Select Lender Programs Non-Full Doc	5.7%	4.9%	4.5%	4.1%	3.3%	3.0%	2.4%	0.9%
- Other Low/No Doc	13.4%	12.9%	12.0%	11.1%	8.5%	7.7%	7.5%	6.0%
Subprime Deals								
Subprime	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.3%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.2%
- Post 12/2005	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	74.6%	74.6%	75.4%	76.4%	79.0%	79.0%	76.3%	62.9%
Investor Channel	21.0%	20.8%	19.7%	18.5%	14.9%	13.5%	13.2%	12.2%
eChannel	2.1%	2.2%	2.3%	2.3%	2.3%	2.2%	1.9%	0.9%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%
Subprime Channel	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.0%	2.2%	2.4%	2.6%	3.6%	5.3%	8.5%	24.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	15.2%	14.7%	13.8%	12.7%	8.8%	5.9%	4.3%	3.2%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.6%	4.5%	4.4%	4.2%	3.6%	3.0%	2.4%	1.9%
- 80/15/05	3.3%	3.2%	3.1%	2.9%	2.4%	2.0%	1.5%	1.1%
- 80/20/00	1.1%	1.1%	1.1%	1.0%	0.6%	0.3%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.7%	5.5%	4.9%	4.1%	1.9%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	20.2%	20.0%	19.3%	18.5%	16.0%	14.5%	12.5%	8.5%

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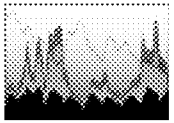

Single Family Conventional Book Characteristics
FICO 660-699

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	6.2%	6.2%	6.0%	5.9%	5.2%	4.7%	4.0%	3.2%
- 80/15/05	4.1%	4.0%	3.9%	3.7%	3.1%	2.8%	2.2%	1.6%
- 80/20/00	4.2%	4.1%	3.8%	3.3%	1.8%	1.2%	0.9%	0.5%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	4.9%	5.0%	5.0%	5.0%	5.3%	5.3%	4.8%	2.8%
EA/TPR								
EA/TPR	1.3%	1.3%	1.3%	1.4%	1.4%	1.5%	1.4%	1.1%
- EA I	0.9%	0.9%	0.9%	0.9%	1.0%	1.0%	0.9%	0.7%
- EA/TPR II	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%	0.3%
- EA/TPR III	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	16.8%	17.0%	17.1%	17.2%	17.5%	17.5%	17.3%	18.3%
Northeast	18.7%	18.8%	18.8%	18.8%	18.9%	18.6%	18.1%	18.0%
Southeast	25.6%	25.4%	25.2%	25.0%	24.0%	22.9%	22.3%	21.9%
Southwest	16.6%	16.5%	16.5%	16.4%	16.2%	16.0%	15.9%	16.3%
West	22.3%	22.3%	22.5%	22.7%	23.4%	25.0%	26.3%	25.5%
Census Region (Sums to 100%)								
New England	5.9%	6.0%	6.0%	6.0%	6.1%	6.1%	6.1%	5.9%
Middle Atlantic	11.8%	11.9%	11.8%	11.8%	11.8%	11.6%	11.3%	11.3%
East North Central	13.9%	14.0%	14.1%	14.2%	14.5%	14.6%	14.6%	15.5%
East South Central	3.9%	3.9%	3.9%	3.9%	3.8%	3.7%	3.6%	3.7%
South Atlantic	22.0%	21.8%	21.6%	21.5%	20.5%	19.6%	19.1%	18.5%
West North Central	5.2%	5.2%	5.2%	5.2%	5.2%	5.1%	4.9%	4.9%
West South Central	7.5%	7.5%	7.5%	7.4%	7.5%	7.2%	7.0%	7.0%
Mountain	9.4%	9.2%	9.2%	9.1%	8.8%	8.8%	9.0%	9.2%
Pacific	19.8%	19.9%	20.1%	20.3%	21.2%	22.8%	24.2%	23.4%
US Territories	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%
Top 10 States								
01) CA	14.5%	14.7%	14.9%	15.1%	16.0%	17.5%	18.8%	17.8%
02) FL	8.4%	8.2%	8.1%	8.0%	7.4%	6.9%	6.7%	6.4%
03) TX	5.2%	5.1%	5.1%	5.1%	5.0%	4.9%	4.7%	4.8%
04) NY	4.9%	5.0%	4.9%	5.0%	5.1%	5.1%	5.0%	5.0%
05) IL	4.6%	4.6%	4.6%	4.5%	4.6%	4.6%	4.6%	4.5%

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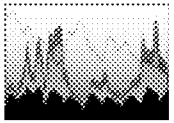

Single Family Conventional Book Characteristics
FICO 660-699

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NJ	4.0%	4.1%	4.0%	4.0%	4.0%	3.9%	3.8%	3.7%
07) MI	3.3%	3.4%	3.4%	3.5%	3.7%	3.8%	3.9%	4.2%
08) GA	3.3%	3.3%	3.3%	3.3%	3.2%	3.2%	3.2%	3.4%
09) VA	3.0%	3.0%	3.0%	3.0%	2.9%	2.8%	2.7%	2.5%
10) AZ	3.0%	2.9%	2.9%	2.8%	2.6%	2.5%	2.5%	2.5%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	25.1%	24.8%	24.1%	23.5%	22.4%	21.7%	20.4%	16.7%
02) WASHINGTON MUTUAL INC	7.2%	7.7%	8.1%	8.6%	10.5%	12.8%	14.3%	15.5%
03) CITIGROUP INC	7.2%	7.1%	6.7%	6.6%	6.0%	5.2%	4.5%	5.0%
04) BANK OF AMERICA CORPORATION	4.8%	4.8%	5.1%	5.2%	5.6%	5.5%	4.5%	3.2%
05) CERBERUS CAPITAL HOLDING	4.6%	4.7%	4.8%	4.8%	4.3%	3.8%	3.2%	2.3%
06) JP MORGAN CHASE & CO	4.5%	4.4%	4.2%	4.1%	4.1%	4.4%	5.4%	5.7%
07) WELLS FARGO & COMPANY	3.5%	3.0%	2.9%	2.8%	2.3%	1.6%	1.6%	2.0%
08) SUNTRUST BANKS INC	3.5%	3.3%	3.2%	3.0%	2.2%	1.9%	1.7%	1.3%
09) FLAGSTAR BANCORP INC	3.2%	3.3%	3.3%	3.4%	3.9%	3.8%	3.7%	3.6%
10) PHH CORPORATION	3.0%	3.2%	3.3%	3.4%	3.5%	3.5%	3.2%	2.8%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	25.3%	25.1%	24.4%	23.8%	22.7%	22.1%	20.7%	17.2%
02) JP MORGAN CHASE & CO	10.0%	10.1%	10.1%	10.0%	10.0%	10.4%	11.5%	13.3%
03) CITIGROUP INC	9.9%	10.0%	9.8%	10.0%	9.8%	8.8%	8.4%	8.3%
04) WELLS FARGO & COMPANY	7.3%	7.2%	7.3%	7.3%	6.8%	5.3%	4.2%	3.4%
05) WASHINGTON MUTUAL INC	6.3%	6.7%	7.1%	7.4%	9.5%	12.6%	15.4%	19.4%
06) CERBERUS CAPITAL HOLDING	5.3%	5.5%	5.6%	5.7%	5.4%	5.4%	5.6%	6.2%
07) BANK OF AMERICA CORPORATION	4.8%	4.8%	5.1%	5.2%	5.3%	5.0%	4.2%	3.3%
08) PHH CORPORATION	3.0%	3.1%	3.2%	3.3%	3.5%	3.4%	3.0%	2.6%
09) SUNTRUST BANKS INC	2.8%	2.6%	2.4%	2.3%	1.8%	1.5%	1.4%	0.8%
10) FIRST HORIZON NATIONAL CORPORATION	2.6%	2.6%	2.7%	2.8%	3.0%	3.0%	2.6%	1.8%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	72.4%	72.8%	73.4%	74.2%	77.0%	77.5%	75.6%	67.7%
Credit Enhancement	27.6%	27.2%	26.6%	25.8%	23.0%	22.5%	24.4%	32.3%
- Primary MI Only	15.6%	14.2%	13.3%	13.1%	12.8%	13.5%	14.4%	17.4%
- Pool Policy Only	7.8%	8.4%	8.3%	7.4%	4.7%	3.1%	3.2%	5.1%
- Pool Policy and Primary MI	1.3%	1.4%	1.4%	1.3%	1.2%	1.4%	1.9%	3.9%
- Full Recourse	1.0%	1.3%	1.5%	1.6%	1.7%	1.8%	2.1%	2.1%
- Shared Arrangement	0.7%	0.7%	0.7%	0.8%	0.9%	1.0%	0.9%	1.2%

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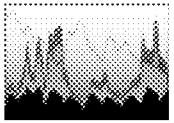

Single Family Conventional Book Characteristics
FICO 660-699

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	1.2%	1.3%	1.4%	1.5%	1.6%	1.7%	1.8%	2.6%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	78.7%	82.4%	83.2%	83.8%	78.1%	64.4%	66.3%	49.3%
Interest Only with Credit Enhancement	48.8%	51.0%	51.3%	48.1%	38.6%	27.1%	25.1%	32.7%
Alt-A with Credit Enhancement	49.9%	52.4%	54.5%	52.5%	43.7%	36.8%	39.7%	42.9%
Economic Fees and Gap								
Wtd Avg Economic Gap	-8.77	-7.86	-6.80	-6.07	-4.31	-4.31	-5.38	-8.74
Wtd Avg Economic Model Fee	34.99	33.42	31.87	30.89	28.23	27.67	27.69	29.32
Wtd Avg Charged Fee	26.22	25.56	25.07	24.81	23.93	23.35	22.32	20.58
Appraisal Waivers								
Appraisal Waiver	1.9%	1.9%	1.8%	1.8%	1.5%	1.1%	1.1%	0.5%
Serious Delinquent Loans								
SDQ Rate All Loans	0.97%	0.79%	0.76%	0.77%	0.94%	0.71%	0.65%	0.61%
- SDQ Rate for Loans with CE	1.97%	1.59%	1.52%	1.53%	1.94%	1.66%	1.52%	1.13%
- SDQ Rate for Loans without CE	0.60%	0.49%	0.49%	0.50%	0.62%	0.41%	0.35%	0.36%
SDQ Rate Excl. Katrina Loans	0.97%	0.78%	0.75%	0.74%	0.75%	0.71%	0.65%	0.61%
SDQ Rate for Katrina Loans	1.69%	1.70%	2.01%	2.41%	11.14%	0.55%	0.35%	0.36%
Serious Delinquent Loans								
SDQ Loan Count	28,634	22,585	21,329	21,099	24,494	18,630	17,101	13,960
SDQ Count for Loans with CE	15,835	12,276	11,186	10,893	12,027	10,308	10,195	8,469
SDQ Count for Loans without CE	12,799	10,309	10,143	10,206	12,467	8,322	6,906	5,491
SDQ Volume ($M)								
SDQ Volume	$4,248.6	$3,133.4	$2,762.7	$2,569.5	$2,699.6	$2,063.2	$1,870.9	$1,453.6
SDQ Volume for Loans with CE	$2,515.3	$1,821.9	$1,525.6	$1,374.6	$1,350.5	$1,166.7	$1,159.3	$913.7
SDQ Volume for Loans without CE	$1,733.3	$1,311.5	$1,237.2	$1,194.9	$1,349.1	$896.5	$711.5	$540.0

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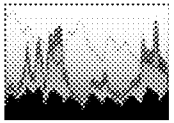

Single Family Conventional Book Characteristics
Purchase Money Mortgage

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	6,623,470	6,316,382	6,113,507	5,977,268	5,290,249	4,953,230	4,765,575	5,698,065
Book Volume ($B)	$984.2	$918.9	$874.3	$843.6	$696.3	$610.0	$542.5	$604.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	9.6%	9.7%	10.0%	10.1%	10.2%	9.6%	8.8%	9.2%
OLTV 60.01% - 70.00%	7.3%	7.4%	7.6%	7.7%	7.7%	7.5%	7.4%	8.0%
OLTV 70.01% - 75.00%	6.7%	6.6%	6.5%	6.5%	6.6%	6.6%	6.7%	7.3%
OLTV 75.01% - 80.00%	47.1%	47.8%	47.9%	47.6%	45.0%	41.6%	38.0%	35.2%
OLTV 80.01% - 90.00%	8.5%	8.6%	8.8%	9.0%	10.3%	11.9%	14.0%	16.1%
OLTV 90.01% - 95.00%	8.4%	8.4%	8.6%	8.9%	10.8%	13.7%	16.8%	19.0%
OLTV 95.01% - 97.00%	1.5%	1.6%	1.7%	1.8%	2.3%	3.1%	3.7%	3.4%
OLTV 97.01% - 100.00%	10.7%	9.6%	8.6%	8.1%	6.8%	5.8%	4.3%	1.7%
OLTV > 100.00%	0.3%	0.3%	0.3%	0.4%	0.4%	0.3%	0.2%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	79.8%	79.5%	79.3%	79.2%	79.4%	80.1%	80.8%	80.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	8.3%	8.4%	8.6%	8.7%	8.7%	7.9%	6.6%	5.4%
Comb LTV 60.01% - 70.00%	6.2%	6.4%	6.5%	6.6%	6.6%	6.2%	5.5%	4.5%
Comb LTV 70.01% - 75.00%	5.2%	5.3%	5.4%	5.4%	5.5%	5.3%	5.0%	4.2%
Comb LTV 75.01% - 80.00%	28.7%	29.4%	29.9%	30.3%	31.7%	32.0%	28.9%	22.2%
Comb LTV 80.01% - 90.00%	15.1%	14.9%	14.9%	14.9%	14.0%	12.8%	12.4%	10.4%
Comb LTV 90.01% - 95.00%	13.5%	13.3%	13.3%	13.3%	13.6%	14.2%	14.6%	12.1%
Comb LTV 95.01% - 97.00%	1.4%	1.5%	1.6%	1.6%	2.0%	2.7%	3.2%	2.5%
Comb LTV 97.01% - 100.00%	16.6%	15.4%	13.9%	12.8%	8.9%	6.6%	4.6%	1.8%
Comb LTV > 100.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.1%
Comb LTV Missing	4.5%	5.1%	5.6%	6.1%	8.5%	12.0%	18.9%	36.8%
Wtd Avg Comb LTV	83.2%	82.9%	82.5%	82.2%	81.4%	81.4%	81.9%	81.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	8.3%	8.4%	8.6%	8.7%	8.8%	8.0%	6.9%	5.9%
Comb LTV 60.01% - 70.00%	6.3%	6.4%	6.5%	6.6%	6.6%	6.3%	5.7%	5.0%
Comb LTV 70.01% - 75.00%	5.2%	5.3%	5.4%	5.5%	5.6%	5.4%	5.2%	4.6%
Comb LTV 75.01% - 80.00%	28.9%	29.6%	30.1%	30.5%	32.1%	32.5%	29.8%	24.5%
Comb LTV 80.01% - 90.00%	15.2%	15.0%	15.1%	15.0%	14.2%	13.1%	13.0%	11.9%

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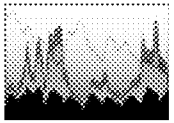

Single Family Conventional Book Characteristics
Purchase Money Mortgage

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	13.6%	13.4%	13.4%	13.5%	13.9%	14.6%	15.4%	13.9%
Comb LTV 95.01% - 97.00%	1.4%	1.5%	1.6%	1.7%	2.1%	2.8%	3.3%	2.7%
Comb LTV 97.01% - 100.00%	16.6%	15.4%	13.9%	12.8%	8.9%	6.6%	4.6%	1.8%
Comb LTV > 100.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.1%
Comb LTV Missing	4.0%	4.5%	5.0%	5.4%	7.5%	10.3%	15.8%	29.5%
Wtd Avg Comb LTV	83.2%	82.8%	82.4%	82.2%	81.4%	81.4%	83.6%	83.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	29.5%	32.1%	33.3%	34.9%	39.2%	32.4%	27.7%	34.2%
MTMLTV 60.01% - 70.00%	15.7%	16.8%	17.1%	17.6%	19.3%	19.4%	17.5%	17.4%
MTMLTV 70.01% - 75.00%	10.9%	11.4%	11.4%	11.6%	12.2%	12.6%	14.1%	11.5%
MTMLTV 75.01% - 80.00%	15.4%	16.1%	15.9%	15.6%	13.9%	15.3%	16.3%	15.6%
MTMLTV 80.01% - 90.00%	15.4%	13.4%	13.4%	12.3%	9.4%	12.4%	15.1%	13.6%
MTMLTV 90.01% - 95.00%	4.9%	4.0%	3.7%	3.5%	3.3%	4.5%	6.3%	5.7%
MTMLTV 95.01% - 97.00%	1.7%	1.5%	1.3%	1.2%	0.9%	1.2%	1.4%	1.1%
MTMLTV 97.01% - 100.00%	3.5%	3.1%	2.4%	2.2%	1.3%	1.7%	1.3%	0.8%
MTMLTV > 100.00%	3.1%	1.7%	1.5%	1.1%	0.3%	0.6%	0.3%	0.2%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	68.9%	67.1%	66.3%	65.4%	63.0%	65.9%	67.8%	65.6%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%	0.6%
FICO 550-579	0.7%	0.7%	0.7%	0.7%	0.8%	1.0%	1.3%	1.1%
FICO 580-619	3.3%	3.2%	3.1%	3.1%	3.3%	3.9%	4.4%	4.0%
FICO 620-659	9.1%	9.0%	8.9%	8.9%	9.4%	10.5%	11.4%	10.7%
FICO 660-699	16.8%	16.8%	16.8%	16.7%	16.8%	17.6%	18.2%	17.5%
FICO 700-739	22.7%	22.9%	23.0%	23.0%	23.0%	22.8%	22.2%	22.0%
FICO >= 740	45.3%	45.4%	45.5%	45.3%	43.8%	40.0%	36.2%	34.9%
FICO Missing	1.5%	1.5%	1.6%	1.7%	2.5%	3.6%	5.7%	9.2%
Wtd Avg FICO	725	725	725	725	723	718	713	713
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	75.8%	75.3%	75.0%	74.8%	73.6%	74.6%	78.4%	81.9%
Intermediate-term, fixed-rate	5.3%	5.6%	6.0%	6.2%	7.4%	8.3%	8.9%	9.2%
Adjustable-rate	7.3%	8.0%	8.3%	8.8%	11.2%	12.1%	9.5%	6.1%

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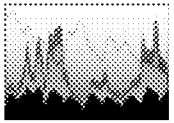

Single Family Conventional Book Characteristics
Purchase Money Mortgage

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	6.9%	6.9%	7.0%	6.8%	5.7%	2.9%	0.7%	0.2%
Negative Amortization	0.9%	1.0%	1.2%	1.3%	1.8%	1.9%	2.4%	2.5%
Interest Only fixed-rate	3.8%	3.3%	2.6%	2.0%	0.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	86.9%	86.7%	86.6%	86.6%	87.4%	88.8%	89.6%	91.6%
Second/Vacation Home	7.2%	7.3%	7.3%	7.3%	6.7%	5.8%	4.9%	4.0%
Investor Property	5.9%	6.0%	6.1%	6.0%	5.9%	5.5%	5.6%	4.5%
10-K Unit Type (Sums to 100%)								
1 Unit	97.0%	97.0%	97.0%	97.0%	96.7%	96.3%	95.8%	96.0%
2-4 Units	3.0%	3.0%	3.0%	3.0%	3.3%	3.7%	4.2%	4.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	13.0%	12.9%	12.7%	12.5%	11.6%	10.7%	10.2%	8.8%
Single Family Homes	87.0%	87.1%	87.3%	87.5%	88.4%	89.3%	89.8%	91.2%
Property Type (Sums to 100%)								
Manufactured	0.6%	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%	0.5%
Condo/Coop	13.0%	12.9%	12.7%	12.5%	11.6%	10.7%	10.2%	8.8%
1 Unit	83.4%	83.5%	83.6%	83.8%	84.4%	85.0%	85.0%	86.7%
2-4 Units	2.9%	3.0%	3.0%	3.0%	3.3%	3.7%	4.2%	4.0%
Condo								
Condo	12.4%	12.2%	12.0%	11.9%	11.1%	10.2%	9.6%	8.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Type (Sums to 100%)								
TPO Broker	19.6%	19.2%	18.8%	18.7%	18.2%	19.2%	20.5%	19.3%
TPO Correspondent	33.4%	32.7%	31.9%	31.3%	29.0%	27.0%	24.6%	22.6%
Undesignated	0.5%	0.6%	0.6%	0.7%	1.1%	1.8%	2.9%	5.0%
Retail	46.5%	47.5%	48.6%	49.3%	51.7%	52.0%	52.0%	53.1%
Origination Year (Sums to 100%)								
< 2000	3.6%	4.0%	4.4%	4.8%	7.3%	11.5%	19.5%	39.3%
2000	0.4%	0.4%	0.5%	0.5%	0.8%	1.4%	2.7%	6.5%
2001	1.6%	1.8%	2.0%	2.2%	3.3%	5.4%	10.2%	23.4%
2002	4.4%	5.0%	5.5%	5.9%	8.8%	14.1%	24.4%	30.8%

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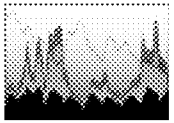

Single Family Conventional Book Characteristics
Purchase Money Mortgage

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	13.0%	14.5%	15.6%	16.7%	24.0%	35.1%	43.2%	0.0%
2004	14.4%	16.1%	17.4%	18.6%	26.5%	32.5%	0.0%	0.0%
2005	19.8%	21.9%	23.8%	25.4%	29.3%	0.0%	0.0%	0.0%
2006	23.6%	25.9%	27.9%	25.8%	0.0%	0.0%	0.0%	0.0%
2007	19.2%	10.4%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$158,475	$155,423	$152,808	$150,722	$140,725	$131,856	$122,599	$115,713
Loan Original Note Rate	6.19%	6.14%	6.12%	6.10%	5.95%	6.10%	6.42%	7.11%
Seasoning (Sums to 100%)								
Seasoned	2.8%	3.1%	2.8%	2.8%	3.0%	3.3%	4.5%	6.2%
Non-Seasoned	97.2%	96.9%	97.2%	97.2%	97.0%	96.7%	95.5%	93.8%
ACI								
ACI Probability	0.83%	0.79%	0.75%	0.73%	0.69%	0.73%	0.75%	0.58%
Wtd Avg ACI Score	701	703	704	705	706	703	699	704
Credit Premium								
Wtd Avg Credit Premium	-0.12	-0.13	-0.13	-0.12	-0.11	-0.10	-0.06	-0.03
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%	0.4%	0.4%
Prepay Premium								
Prepay Premium	2.4%	2.4%	2.4%	2.4%	2.3%	2.5%	3.3%	2.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.6%	7.9%	8.2%	8.4%	9.5%	10.3%	10.4%	10.0%
DTI Ratio > 20 and <= 30	17.9%	18.3%	18.7%	18.9%	20.3%	21.0%	21.5%	23.3%
DTI Ratio > 30 and <= 40	27.6%	27.8%	27.9%	28.0%	28.0%	27.6%	28.2%	30.6%
DTI Ratio > 40 and <= 50	24.6%	24.1%	23.7%	23.3%	21.2%	19.6%	18.4%	16.7%
DTI Ratio > 50	15.2%	14.6%	14.2%	14.1%	13.3%	12.8%	11.4%	8.8%
DTI Ratio Missing	7.1%	7.2%	7.3%	7.3%	7.7%	8.7%	10.2%	10.5%
Wtd Avg DTI Ratio	38.0%	37.7%	37.5%	37.3%	36.6%	36.0%	35.4%	34.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.8%	8.1%	8.3%	8.5%	9.7%	10.5%	10.5%	10.1%
DTI Ratio > 20 and <= 30	18.4%	18.8%	19.1%	19.4%	20.7%	21.4%	21.8%	23.4%
DTI Ratio > 30 and <= 40	28.3%	28.5%	28.6%	28.6%	28.6%	28.1%	28.6%	30.7%
DTI Ratio > 40 and <= 50	25.2%	24.7%	24.3%	23.9%	21.7%	20.0%	18.8%	16.8%
DTI Ratio > 50	15.7%	15.1%	14.7%	14.6%	13.8%	13.3%	11.7%	8.9%
DTI Ratio Missing	4.7%	4.8%	4.9%	4.9%	5.4%	6.6%	8.7%	10.0%

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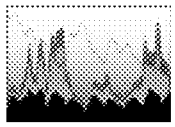

Single Family Conventional Book Characteristics
Purchase Money Mortgage

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	38.0%	37.7%	37.5%	37.4%	36.6%	36.1%	35.4%	34.4%
Origination Term (Sums to 100%)								
<= 15 Years	5.4%	5.7%	6.0%	6.2%	7.4%	8.4%	9.0%	9.3%
> 15 Years amd <= 25 Years	1.3%	1.3%	1.3%	1.4%	1.5%	1.5%	1.5%	1.6%
> 25 Years and <= 30 Years	92.8%	92.6%	92.3%	92.1%	90.9%	89.9%	89.2%	88.7%
> 30 Years	0.6%	0.4%	0.3%	0.3%	0.2%	0.3%	0.3%	0.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	79.6%	78.5%	77.5%	76.8%	73.9%	74.7%	78.4%	81.9%
Intermediate-Term Fixed Rate (excl Balloon)	5.0%	5.3%	5.6%	5.8%	6.8%	7.5%	7.9%	8.2%
Adjustable Rate	15.1%	15.8%	16.5%	17.0%	18.7%	17.0%	12.7%	8.8%
Balloon	0.3%	0.3%	0.4%	0.4%	0.6%	0.8%	1.0%	1.0%
Various Product Types								
Second	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
40 Year (ARM & Fixed)	0.6%	0.4%	0.3%	0.3%	0.2%	0.3%	0.3%	0.4%
Hybrid Arm	13.6%	14.2%	14.6%	14.8%	15.0%	13.0%	8.3%	4.4%
- 2/28 Hybrid Arm	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.5%	1.7%	1.9%	2.1%	2.9%	3.1%	2.1%	1.0%
- 5/1 Hybrid Arm	8.8%	9.2%	9.5%	9.4%	8.8%	7.1%	4.2%	2.4%
- 7/1 Hybrid Arm	2.4%	2.5%	2.5%	2.5%	2.7%	2.5%	1.7%	0.8%
- 10/1 Hybrid Arm	0.8%	0.7%	0.7%	0.7%	0.6%	0.3%	0.2%	0.2%
NegAm ARM	0.9%	1.0%	1.2%	1.3%	1.8%	1.9%	2.4%	2.5%
Interest Only	10.7%	10.2%	9.6%	8.9%	6.0%	3.0%	0.7%	0.2%
- Interest Only ARM	6.9%	6.9%	7.0%	6.8%	5.7%	2.9%	0.7%	0.2%
- Interest Only FRM	3.8%	3.3%	2.6%	2.0%	0.3%	0.1%	0.0%	0.0%
Alt-A	15.2%	15.6%	14.9%	14.4%	12.1%	10.6%	9.8%	6.5%
- Alt-A Low/No Doc	9.8%	9.9%	9.8%	9.4%	8.1%	7.3%	6.9%	4.5%
- Alt-A No Disclosure	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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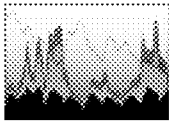

Single Family Conventional Book Characteristics
Purchase Money Mortgage

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.3%	2.6%	2.7%	2.7%	2.9%	2.5%	2.2%	1.5%
- Alt-A SISA	0.6%	0.5%	0.5%	0.4%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.2%	1.2%	1.1%	1.0%	0.8%	0.7%	0.7%	0.6%
- Alt-A Stated Income	5.5%	5.6%	5.5%	5.2%	4.4%	4.1%	3.9%	2.4%
Alt-A Full Doc (by SFC)	3.0%	3.0%	3.0%	2.7%	1.9%	1.2%	0.4%	0.1%
Alt-A Deals (no SFC)	2.4%	2.6%	2.2%	2.2%	2.1%	2.1%	2.6%	1.9%
My Community Mortgage	3.4%	2.9%	2.0%	1.6%	0.8%	0.7%	0.5%	0.1%
Non-Full Doc								
Non-Full Doc Total	23.8%	22.9%	22.2%	21.2%	17.8%	15.2%	12.5%	7.4%
- Select Lender Programs Non-Full Doc	14.1%	13.1%	12.6%	11.9%	9.9%	8.1%	5.8%	3.2%
- Other Low/No Doc	9.7%	9.8%	9.7%	9.3%	7.9%	7.1%	6.6%	4.3%
Subprime Deals								
Subprime	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.4%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%	0.2%
- Post 12/2005	0.2%	0.2%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	76.0%	74.9%	74.9%	75.0%	74.9%	73.1%	66.4%	52.6%
Investor Channel	18.0%	18.7%	18.4%	17.9%	16.0%	14.5%	14.4%	11.7%
eChannel	2.7%	2.8%	2.8%	2.8%	2.6%	2.2%	1.5%	0.5%
Underserved Channel	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.7%	0.0%
Subprime Channel	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.9%	3.3%	3.6%	3.9%	6.1%	9.7%	16.9%	35.2%
Subordinate Financing - RDW								
Subordinate Financing - RDW	21.4%	21.0%	20.3%	19.4%	14.5%	10.1%	6.9%	4.3%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.5%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	6.5%	6.5%	6.5%	6.4%	5.5%	4.4%	3.2%	2.2%
- 80/15/05	5.6%	5.6%	5.6%	5.5%	5.0%	4.2%	3.1%	1.8%
- 80/20/00	2.2%	2.2%	2.2%	2.2%	1.5%	0.9%	0.3%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.2%	6.0%	5.5%	4.9%	2.2%	0.4%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	24.7%	24.5%	24.0%	23.3%	19.7%	16.5%	12.4%	8.1%

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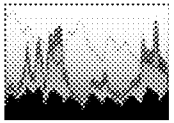

Single Family Conventional Book Characteristics
Purchase Money Mortgage

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	8.1%	8.2%	8.2%	8.1%	7.3%	6.1%	4.7%	3.4%
- 80/15/05	6.7%	6.7%	6.7%	6.6%	6.1%	5.5%	4.2%	2.5%
- 80/20/00	6.7%	6.6%	6.1%	5.6%	3.7%	2.5%	1.7%	0.7%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	2.6%	2.5%	2.5%	2.4%	2.1%	1.8%	1.3%	1.1%
EA/TPR								
EA/TPR	2.2%	2.1%	2.1%	2.1%	2.3%	2.6%	2.5%	1.6%
- EA I	1.0%	1.0%	1.0%	1.0%	1.1%	1.2%	1.2%	0.7%
- EA/TPR II	0.7%	0.7%	0.6%	0.6%	0.6%	0.7%	0.8%	0.6%
- EA/TPR III	0.5%	0.4%	0.4%	0.5%	0.6%	0.6%	0.5%	0.3%
10-K Property Region (Sums to 100%)								
Midwest	16.2%	16.2%	16.2%	16.3%	16.1%	15.5%	14.7%	15.1%
Northeast	18.6%	18.7%	18.8%	18.8%	19.2%	19.2%	19.0%	20.2%
Southeast	28.4%	28.4%	28.4%	28.4%	27.8%	27.1%	26.5%	25.0%
Southwest	19.6%	19.5%	19.3%	19.2%	18.7%	18.2%	17.9%	17.5%
West	17.2%	17.2%	17.2%	17.4%	18.2%	20.1%	22.0%	22.2%
Census Region (Sums to 100%)								
New England	5.1%	5.1%	5.1%	5.2%	5.2%	5.1%	4.8%	5.1%
Middle Atlantic	12.4%	12.5%	12.5%	12.6%	13.0%	13.1%	13.3%	14.2%
East North Central	12.8%	12.9%	12.9%	13.0%	12.9%	12.5%	12.0%	12.4%
East South Central	4.6%	4.6%	4.5%	4.5%	4.3%	4.1%	3.9%	3.6%
South Atlantic	24.2%	24.3%	24.4%	24.3%	23.9%	23.4%	23.0%	21.8%
West North Central	5.6%	5.5%	5.5%	5.5%	5.3%	5.0%	4.5%	4.5%
West South Central	9.8%	9.8%	9.7%	9.6%	9.5%	9.4%	9.5%	9.4%
Mountain	10.3%	10.2%	10.1%	10.0%	9.6%	9.3%	8.9%	8.5%
Pacific	14.5%	14.5%	14.5%	14.6%	15.6%	17.6%	19.6%	20.0%
US Territories	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%
Top 10 States								
01) FL	9.3%	9.5%	9.6%	9.6%	9.7%	9.6%	9.4%	8.5%
02) CA	8.7%	8.8%	8.8%	9.0%	9.9%	12.0%	14.3%	14.7%
03) TX	7.3%	7.2%	7.2%	7.1%	7.0%	6.9%	7.1%	7.1%
04) NY	5.0%	5.1%	5.1%	5.1%	5.4%	5.6%	5.9%	6.3%
05) IL	4.4%	4.4%	4.3%	4.4%	4.3%	4.1%	3.9%	3.7%

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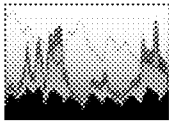

Single Family Conventional Book Characteristics
Purchase Money Mortgage

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NJ	3.9%	3.9%	3.9%	3.9%	4.0%	4.0%	3.9%	4.3%
07) GA	3.8%	3.8%	3.8%	3.7%	3.6%	3.5%	3.6%	3.5%
08) PA	3.6%	3.6%	3.6%	3.6%	3.6%	3.5%	3.4%	3.7%
09) AZ	3.3%	3.3%	3.3%	3.2%	3.2%	3.1%	2.9%	2.7%
10) VA	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.0%	3.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	24.2%	24.3%	24.0%	23.6%	23.5%	22.6%	19.6%	13.9%
02) CITIGROUP INC	8.6%	8.3%	7.6%	7.6%	6.5%	5.4%	4.5%	5.1%
03) WASHINGTON MUTUAL INC	4.9%	5.4%	5.8%	6.2%	8.1%	10.6%	12.7%	14.4%
04) PHH CORPORATION	4.7%	4.8%	5.0%	5.1%	5.4%	5.4%	5.0%	4.4%
05) WELLS FARGO & COMPANY	4.5%	3.9%	3.8%	3.6%	2.9%	1.9%	1.9%	2.6%
06) BANK OF AMERICA CORPORATION	4.3%	4.3%	4.6%	4.7%	4.9%	4.8%	4.1%	4.1%
07) JP MORGAN CHASE & CO	4.1%	3.9%	3.7%	3.6%	3.5%	3.7%	4.9%	5.5%
08) SUNTRUST BANKS INC	4.0%	3.8%	3.6%	3.4%	2.4%	2.0%	1.8%	1.4%
09) CERBERUS CAPITAL HOLDING	3.3%	3.3%	3.4%	3.4%	3.0%	2.6%	2.0%	1.8%
10) AMTRUST FINANCIAL CORPORATION	2.9%	2.9%	2.8%	2.7%	2.4%	2.0%	1.7%	1.5%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	24.4%	24.5%	24.2%	23.9%	23.7%	22.9%	19.9%	14.5%
02) CITIGROUP INC	10.7%	10.6%	10.2%	10.3%	9.8%	9.0%	8.6%	8.7%
03) JP MORGAN CHASE & CO	10.1%	10.3%	10.3%	10.0%	9.6%	9.5%	10.6%	12.2%
04) WELLS FARGO & COMPANY	8.3%	8.0%	8.2%	8.2%	7.6%	6.1%	5.1%	4.7%
05) BANK OF AMERICA CORPORATION	4.6%	4.7%	5.0%	5.1%	5.1%	4.7%	4.2%	4.9%
06) WASHINGTON MUTUAL INC	4.5%	5.0%	5.3%	5.7%	7.8%	11.2%	14.9%	19.5%
07) PHH CORPORATION	4.5%	4.6%	4.7%	4.8%	5.3%	5.2%	4.6%	3.8%
08) CERBERUS CAPITAL HOLDING	3.8%	3.8%	3.9%	4.0%	3.8%	3.8%	3.9%	5.1%
09) SUNTRUST BANKS INC	3.2%	2.9%	2.7%	2.6%	1.9%	1.6%	1.4%	0.8%
10) FIRST HORIZON NATIONAL CORPORATION	2.8%	2.8%	2.8%	2.8%	2.9%	2.9%	2.2%	1.4%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	67.2%	67.7%	68.1%	68.4%	68.5%	66.1%	60.8%	56.8%
Credit Enhancement	32.8%	32.3%	31.9%	31.6%	31.5%	33.9%	39.2%	43.2%
- Primary MI Only	22.0%	20.5%	19.4%	19.2%	19.6%	22.0%	24.8%	25.1%
- Pool Policy Only	5.5%	6.1%	6.3%	6.0%	4.5%	2.9%	3.2%	4.9%
- Pool Policy and Primary MI	1.3%	1.3%	1.4%	1.4%	1.6%	2.0%	3.0%	5.1%
- Full Recourse	1.5%	1.6%	1.7%	1.8%	2.0%	2.5%	3.5%	3.2%
- Shared Arrangement	1.1%	1.2%	1.3%	1.3%	1.7%	2.0%	2.0%	2.0%

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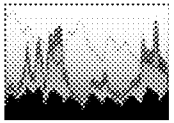

Single Family Conventional Book Characteristics
Purchase Money Mortgage

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	1.4%	1.6%	1.8%	1.9%	2.2%	2.5%	2.7%	3.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	67.7%	70.6%	71.7%	72.6%	68.5%	58.6%	60.5%	49.8%
Interest Only with Credit Enhancement	44.6%	45.3%	44.9%	43.0%	39.1%	24.8%	22.4%	34.7%
Alt-A with Credit Enhancement	48.3%	49.6%	51.9%	51.0%	47.2%	40.8%	47.7%	51.2%
Economic Fees and Gap								
Wtd Avg Economic Gap	-6.78	-5.95	-4.73	-3.98	-1.97	-2.45	-4.42	-5.48
Wtd Avg Economic Model Fee	32.62	31.34	29.94	29.14	27.09	27.21	27.73	26.32
Wtd Avg Charged Fee	25.84	25.39	25.22	25.16	25.12	24.75	23.31	20.85
Appraisal Waivers								
Appraisal Waiver	2.6%	2.5%	2.4%	2.2%	1.5%	0.6%	0.5%	0.2%
Serious Delinquent Loans								
SDQ Rate All Loans	1.07%	0.88%	0.84%	0.87%	1.08%	0.97%	1.00%	0.79%
- SDQ Rate for Loans with CE	2.28%	1.88%	1.78%	1.87%	2.25%	2.00%	1.84%	1.35%
- SDQ Rate for Loans without CE	0.40%	0.33%	0.33%	0.35%	0.47%	0.40%	0.44%	0.39%
SDQ Rate Excl. Katrina Loans	1.06%	0.87%	0.82%	0.85%	0.92%	0.97%	1.00%	0.79%
SDQ Rate for Katrina Loans	2.13%	2.09%	2.35%	2.84%	9.93%	1.02%	0.81%	0.75%
Serious Delinquent Loans								
SDQ Loan Count	70,512	54,971	50,543	51,654	56,302	47,377	46,660	43,385
SDQ Count for Loans with CE	53,418	41,514	37,515	38,188	40,267	35,075	34,195	31,056
SDQ Count for Loans without CE	17,094	13,457	13,028	13,466	16,035	12,302	12,465	12,329
SDQ Volume ($M)								
SDQ Volume	$9,833.3	$7,194.8	$6,231.8	$5,995.9	$5,939.0	$4,949.2	$4,738.6	$4,164.1
SDQ Volume for Loans with CE	$7,510.9	$5,525.8	$4,724.7	$4,530.0	$4,372.7	$3,823.7	$3,667.5	$3,157.3
SDQ Volume for Loans without CE	$2,322.4	$1,668.9	$1,507.1	$1,466.0	$1,566.3	$1,125.5	$1,071.0	$1,006.8

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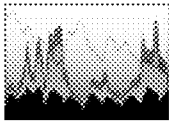

Single Family Conventional Book Characteristics
Cash-Out Refinance

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	5,254,939	5,150,045	5,041,541	4,947,072	4,706,005	4,606,935	4,625,450	3,752,626
Book Volume ($B)	$763.5	$741.5	$718.7	$698.6	$635.9	$598.9	$594.0	$435.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	33.4%	33.7%	33.8%	33.8%	33.9%	32.7%	31.3%	27.5%
OLTV 60.01% - 70.00%	25.7%	25.8%	25.9%	26.0%	25.8%	24.8%	23.7%	20.9%
OLTV 70.01% - 75.00%	11.6%	11.7%	11.8%	11.9%	12.5%	13.9%	15.6%	21.6%
OLTV 75.01% - 80.00%	22.9%	22.7%	22.5%	22.3%	21.7%	21.9%	22.2%	22.5%
OLTV 80.01% - 90.00%	6.1%	5.9%	5.9%	5.9%	6.0%	6.6%	7.0%	7.3%
OLTV 90.01% - 95.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	64.9%	64.7%	64.7%	64.7%	64.7%	65.2%	65.7%	67.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	31.1%	31.3%	31.4%	31.4%	31.3%	29.7%	27.9%	20.9%
Comb LTV 60.01% - 70.00%	24.8%	24.8%	24.8%	24.8%	24.4%	23.2%	21.6%	16.2%
Comb LTV 70.01% - 75.00%	11.1%	11.1%	11.1%	11.2%	11.5%	12.4%	13.4%	15.0%
Comb LTV 75.01% - 80.00%	20.7%	20.6%	20.6%	20.5%	20.3%	20.8%	20.9%	19.9%
Comb LTV 80.01% - 90.00%	8.9%	8.6%	8.3%	8.2%	7.8%	7.7%	7.9%	7.4%
Comb LTV 90.01% - 95.00%	0.6%	0.5%	0.4%	0.4%	0.2%	0.2%	0.2%	0.2%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.7%	2.9%	3.1%	3.4%	4.4%	5.9%	8.2%	20.5%
Wtd Avg Comb LTV	65.9%	65.7%	65.6%	65.5%	65.4%	65.8%	66.3%	67.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	31.2%	31.4%	31.5%	31.6%	31.4%	30.0%	28.2%	22.0%
Comb LTV 60.01% - 70.00%	24.9%	24.9%	24.9%	24.9%	24.6%	23.4%	21.9%	17.2%
Comb LTV 70.01% - 75.00%	11.2%	11.2%	11.3%	11.3%	11.7%	12.7%	13.8%	16.5%
Comb LTV 75.01% - 80.00%	20.8%	20.7%	20.7%	20.6%	20.5%	21.0%	21.2%	20.9%
Comb LTV 80.01% - 90.00%	8.9%	8.6%	8.3%	8.2%	7.8%	7.8%	7.9%	7.4%

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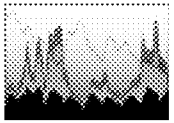

Single Family Conventional Book Characteristics
Cash-Out Refinance

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	0.6%	0.5%	0.4%	0.4%	0.2%	0.2%	0.2%	0.2%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.3%	2.5%	2.7%	2.9%	3.8%	5.0%	6.7%	15.7%
Wtd Avg Comb LTV	65.9%	65.7%	65.6%	65.5%	65.4%	65.8%	66.3%	68.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	58.4%	61.5%	63.0%	65.3%	70.5%	64.9%	50.2%	46.7%
MTMLTV 60.01% - 70.00%	17.4%	17.7%	17.6%	17.4%	17.1%	20.3%	26.6%	23.6%
MTMLTV 70.01% - 75.00%	8.1%	7.7%	7.4%	7.0%	5.8%	7.1%	11.3%	13.4%
MTMLTV 75.01% - 80.00%	7.7%	7.3%	6.8%	6.2%	4.5%	5.0%	7.8%	10.9%
MTMLTV 80.01% - 90.00%	6.8%	5.1%	4.6%	3.7%	1.9%	2.5%	3.9%	5.0%
MTMLTV 90.01% - 95.00%	0.9%	0.5%	0.4%	0.3%	0.1%	0.1%	0.1%	0.2%
MTMLTV 95.01% - 97.00%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
Wtg Avg MTMLTV	54.1%	52.7%	52.1%	51.1%	49.3%	52.5%	57.3%	58.4%
Credit Score (Sums to 100%)								
FICO < 550	0.9%	0.8%	0.8%	0.9%	0.8%	0.8%	0.9%	1.1%
FICO 550-579	1.1%	1.0%	1.0%	1.1%	1.0%	1.1%	1.3%	1.5%
FICO 580-619	4.8%	4.7%	4.8%	4.8%	4.8%	5.0%	5.0%	5.2%
FICO 620-659	12.6%	12.6%	12.6%	12.7%	12.6%	12.9%	12.9%	12.8%
FICO 660-699	20.4%	20.4%	20.5%	20.5%	20.3%	20.4%	20.0%	19.8%
FICO 700-739	23.2%	23.3%	23.3%	23.2%	23.3%	23.3%	23.1%	22.6%
FICO >= 740	36.6%	36.8%	36.6%	36.3%	36.6%	35.5%	35.2%	33.2%
FICO Missing	0.5%	0.4%	0.4%	0.5%	0.7%	1.0%	1.5%	3.8%
Wtd Avg FICO	712	712	712	711	711	710	709	707
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	68.2%	67.5%	66.6%	65.7%	63.1%	60.8%	61.5%	64.4%
Intermediate-term, fixed-rate	19.0%	19.8%	20.7%	21.6%	25.5%	29.2%	30.6%	29.5%
Adjustable-rate	4.5%	4.7%	4.8%	5.1%	6.2%	6.8%	5.7%	4.2%

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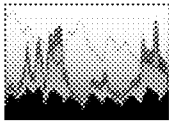

Single Family Conventional Book Characteristics
Cash-Out Refinance

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	3.8%	3.7%	3.6%	3.3%	2.5%	1.3%	0.5%	0.2%
Negative Amortization	1.6%	1.7%	2.1%	2.5%	2.4%	1.9%	1.7%	1.7%
Interest Only fixed-rate	3.0%	2.7%	2.3%	1.8%	0.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.7%	91.9%	92.0%	92.1%	92.5%	92.7%	92.9%	93.3%
Second/Vacation Home	2.1%	2.1%	2.0%	2.0%	1.9%	1.8%	1.7%	1.5%
Investor Property	6.2%	6.1%	6.0%	5.9%	5.6%	5.6%	5.5%	5.2%
10-K Unit Type (Sums to 100%)								
1 Unit	95.2%	95.3%	95.3%	95.4%	95.4%	95.2%	95.3%	95.5%
2-4 Units	4.8%	4.7%	4.7%	4.6%	4.6%	4.8%	4.7%	4.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	5.3%	5.3%	5.3%	5.3%	5.1%	4.9%	4.9%	4.3%
Single Family Homes	94.7%	94.7%	94.7%	94.7%	94.9%	95.1%	95.1%	95.7%
Property Type (Sums to 100%)								
Manufactured	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.6%	0.6%
Condo/Coop	5.3%	5.3%	5.3%	5.3%	5.1%	4.9%	4.9%	4.3%
1 Unit	89.4%	89.5%	89.6%	89.7%	89.8%	89.7%	89.8%	90.6%
2-4 Units	4.8%	4.7%	4.7%	4.6%	4.6%	4.8%	4.6%	4.5%
Condo								
Condo	5.1%	5.1%	5.1%	5.0%	4.9%	4.8%	4.7%	4.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cash-Out Refinance	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Other Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Type (Sums to 100%)								
TPO Broker	20.7%	20.7%	20.9%	21.2%	21.5%	23.0%	24.3%	25.5%
TPO Correspondent	34.2%	34.0%	33.5%	33.1%	31.6%	30.3%	29.4%	25.5%
Undesignated	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.8%	2.1%
Retail	45.0%	45.1%	45.4%	45.5%	46.6%	46.3%	45.6%	47.0%
Origination Year (Sums to 100%)								
< 2000	1.6%	1.8%	2.0%	2.1%	3.1%	4.5%	6.9%	20.5%
2000	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.9%	2.6%
2001	2.2%	2.4%	2.7%	2.9%	4.0%	6.1%	9.9%	32.4%
2002	7.5%	8.1%	8.7%	9.4%	12.6%	18.2%	26.6%	44.6%

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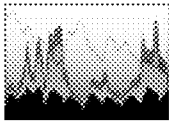

Single Family Conventional Book Characteristics
Cash-Out Refinance

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	22.9%	24.5%	26.2%	28.0%	36.2%	48.6%	55.7%	0.0%
2004	11.8%	12.6%	13.5%	14.5%	19.4%	22.1%	0.0%	0.0%
2005	18.5%	19.7%	21.3%	22.8%	24.4%	0.0%	0.0%	0.0%
2006	19.7%	20.9%	22.2%	20.0%	0.0%	0.0%	0.0%	0.0%
2007	15.5%	9.7%	3.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$158,737	$157,087	$155,289	$153,565	$145,507	$138,373	$134,646	$123,794
Loan Original Note Rate	6.01%	5.96%	5.93%	5.90%	5.74%	5.80%	5.96%	6.70%
Seasoning (Sums to 100%)								
Seasoned	1.7%	1.7%	1.3%	1.2%	1.2%	1.2%	1.2%	2.2%
Non-Seasoned	98.3%	98.3%	98.7%	98.8%	98.8%	98.8%	98.8%	97.8%
ACI								
ACI Probability	0.49%	0.47%	0.46%	0.46%	0.43%	0.44%	0.46%	0.44%
Wtd Avg ACI Score	715	716	717	718	721	722	722	720
Credit Premium								
Wtd Avg Credit Premium	-0.11	-0.11	-0.11	-0.11	-0.11	-0.09	-0.05	-0.02
Credit Premium > 1.5	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%	0.4%	0.4%
Prepay Premium								
Prepay Premium	3.2%	3.0%	3.3%	3.5%	3.3%	3.1%	3.3%	3.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.4%	9.6%	9.9%	10.1%	11.4%	12.7%	13.0%	12.7%
DTI Ratio > 20 and <= 30	20.5%	20.8%	21.1%	21.3%	22.6%	23.7%	24.3%	25.4%
DTI Ratio > 30 and <= 40	26.9%	26.9%	26.8%	26.7%	26.4%	26.0%	26.4%	27.7%
DTI Ratio > 40 and <= 50	22.0%	21.6%	21.3%	20.9%	19.4%	18.2%	17.7%	17.0%
DTI Ratio > 50	14.4%	14.3%	14.3%	14.2%	13.7%	13.3%	12.5%	11.2%
DTI Ratio Missing	6.8%	6.7%	6.7%	6.8%	6.5%	6.1%	6.1%	6.1%
Wtd Avg DTI Ratio	36.9%	36.7%	36.6%	36.5%	35.8%	35.2%	34.7%	34.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.5%	9.7%	10.0%	10.2%	11.5%	12.8%	13.2%	12.8%
DTI Ratio > 20 and <= 30	20.9%	21.2%	21.4%	21.7%	23.0%	24.2%	24.8%	25.7%
DTI Ratio > 30 and <= 40	27.3%	27.4%	27.3%	27.2%	26.9%	26.5%	26.9%	28.0%
DTI Ratio > 40 and <= 50	22.4%	22.0%	21.6%	21.2%	19.7%	18.6%	18.1%	17.2%
DTI Ratio > 50	14.8%	14.6%	14.6%	14.6%	14.1%	13.6%	12.8%	11.4%
DTI Ratio Missing	5.2%	5.0%	5.1%	5.1%	4.7%	4.2%	4.3%	5.0%

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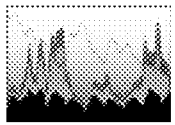

Single Family Conventional Book Characteristics
Cash-Out Refinance

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.9%	36.7%	36.6%	36.5%	35.8%	35.2%	34.7%	34.3%
Origination Term (Sums to 100%)								
<= 15 Years	19.0%	19.8%	20.7%	21.6%	25.6%	29.3%	30.7%	29.5%
> 15 Years amd <= 25 Years	5.2%	5.3%	5.4%	5.4%	5.7%	5.7%	5.5%	4.9%
> 25 Years and <= 30 Years	75.3%	74.5%	73.6%	72.8%	68.6%	65.0%	63.8%	65.5%
> 30 Years	0.5%	0.4%	0.3%	0.2%	0.1%	0.0%	0.0%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	71.2%	70.2%	68.9%	67.5%	63.4%	60.8%	61.5%	64.4%
Intermediate-Term Fixed Rate (excl Balloon)	18.6%	19.4%	20.3%	21.2%	25.0%	28.4%	29.7%	28.4%
Adjustable Rate	9.8%	10.0%	10.4%	10.9%	11.1%	9.9%	7.9%	6.2%
Balloon	0.4%	0.4%	0.4%	0.4%	0.6%	0.8%	0.9%	1.0%
Various Product Types								
Second	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.5%	0.4%	0.3%	0.2%	0.1%	0.0%	0.0%	0.1%
Hybrid Arm	7.9%	8.0%	8.0%	8.0%	7.8%	7.1%	5.4%	3.5%
- 2/28 Hybrid Arm	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.1%	1.2%	1.3%	1.5%	1.9%	2.0%	1.4%	1.0%
- 5/1 Hybrid Arm	4.6%	4.7%	4.7%	4.6%	4.3%	3.8%	3.0%	2.0%
- 7/1 Hybrid Arm	1.4%	1.4%	1.3%	1.3%	1.2%	1.1%	0.9%	0.4%
- 10/1 Hybrid Arm	0.7%	0.7%	0.6%	0.6%	0.4%	0.2%	0.1%	0.1%
NegAm ARM	1.6%	1.7%	2.1%	2.5%	2.4%	1.9%	1.7%	1.7%
Interest Only	6.8%	6.4%	5.9%	5.2%	2.8%	1.3%	0.5%	0.2%
- Interest Only ARM	3.8%	3.7%	3.6%	3.3%	2.5%	1.3%	0.5%	0.2%
- Interest Only FRM	3.0%	2.7%	2.3%	1.8%	0.3%	0.1%	0.0%	0.0%
Alt-A	14.5%	14.1%	12.9%	12.0%	9.3%	7.8%	7.3%	6.3%
- Alt-A Low/No Doc	10.4%	10.0%	9.4%	8.7%	6.9%	6.0%	5.4%	4.2%
- Alt-A No Disclosure	0.5%	0.4%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%

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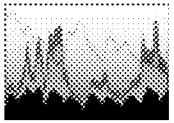

Single Family Conventional Book Characteristics
Cash-Out Refinance

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.7%	2.8%	2.8%	2.7%	2.5%	2.3%	2.0%	1.6%
- Alt-A SISA	0.8%	0.7%	0.5%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.3%	1.2%	1.1%	1.0%	0.8%	0.8%	0.8%	0.7%
- Alt-A Stated Income	5.1%	5.0%	4.7%	4.4%	3.5%	2.9%	2.6%	1.9%
Alt-A Full Doc (by SFC)	2.1%	2.0%	1.8%	1.6%	0.9%	0.5%	0.3%	0.1%
Alt-A Deals (no SFC)	2.1%	2.1%	1.7%	1.7%	1.5%	1.3%	1.7%	2.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	17.3%	16.3%	15.2%	13.9%	11.0%	8.9%	7.3%	4.5%
- Select Lender Programs Non-Full Doc	6.8%	6.2%	5.7%	5.2%	4.1%	2.9%	1.9%	0.3%
- Other Low/No Doc	10.5%	10.1%	9.4%	8.7%	6.9%	6.0%	5.4%	4.2%
Subprime Deals								
Subprime	0.6%	0.4%	0.4%	0.4%	0.2%	0.5%	0.9%	1.0%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	0.9%	1.0%
- Post 12/2005	0.5%	0.3%	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	80.3%	80.6%	81.5%	82.3%	84.3%	83.9%	81.7%	70.1%
Investor Channel	15.8%	15.6%	14.5%	13.6%	11.1%	10.1%	10.2%	9.9%
eChannel	2.0%	2.0%	2.0%	2.0%	2.0%	2.1%	2.0%	1.1%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.5%	0.3%	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.4%	1.5%	1.7%	1.8%	2.6%	3.9%	6.2%	18.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	5.6%	5.4%	4.9%	4.4%	3.1%	1.6%	1.1%	0.9%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.8%	1.8%	1.7%	1.7%	1.4%	1.2%	1.0%	0.8%
- 80/15/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.4%	3.3%	2.9%	2.5%	1.6%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	10.2%	10.2%	10.0%	9.7%	9.4%	9.2%	8.6%	6.1%

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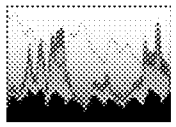

Single Family Conventional Book Characteristics
Cash-Out Refinance

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%
- 80/10/10	2.7%	2.6%	2.6%	2.5%	2.2%	2.0%	1.9%	1.5%
- 80/15/05	0.4%	0.4%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
- 80/20/00	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.8%	6.8%	6.8%	6.7%	6.9%	6.8%	6.3%	4.4%
EA/TPR								
EA/TPR	2.8%	2.7%	2.7%	2.8%	2.8%	2.9%	2.9%	2.0%
- EA I	1.0%	1.0%	1.0%	1.1%	1.1%	1.2%	1.2%	0.9%
- EA/TPR II	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	0.8%	0.6%
- EA/TPR III	1.1%	1.1%	1.1%	1.1%	1.1%	1.0%	0.9%	0.4%
10-K Property Region (Sums to 100%)								
Midwest	14.3%	14.4%	14.6%	14.7%	15.4%	16.2%	16.8%	19.7%
Northeast	20.9%	21.0%	20.9%	20.9%	21.2%	21.3%	20.9%	19.4%
Southeast	22.8%	22.5%	22.2%	21.9%	20.6%	19.6%	19.1%	17.6%
Southwest	11.1%	11.0%	10.9%	10.8%	10.8%	10.8%	11.1%	11.8%
West	31.0%	31.1%	31.4%	31.7%	32.0%	32.2%	32.1%	31.4%
Census Region (Sums to 100%)								
New England	7.4%	7.5%	7.6%	7.6%	7.9%	8.0%	8.1%	7.8%
Middle Atlantic	12.5%	12.5%	12.4%	12.3%	12.3%	12.3%	11.9%	10.6%
East North Central	11.1%	11.2%	11.3%	11.4%	11.9%	12.5%	13.1%	16.0%
East South Central	2.7%	2.6%	2.6%	2.6%	2.7%	2.8%	2.8%	3.0%
South Atlantic	20.5%	20.2%	20.0%	19.7%	18.3%	17.1%	16.6%	14.9%
West North Central	4.9%	5.0%	5.1%	5.1%	5.4%	5.6%	5.6%	5.8%
West South Central	3.1%	3.0%	3.1%	3.1%	3.3%	3.4%	3.3%	2.9%
Mountain	8.4%	8.3%	8.2%	8.0%	7.6%	7.2%	7.4%	8.3%
Pacific	28.8%	29.0%	29.3%	29.6%	30.0%	30.5%	30.6%	30.0%
US Territories	0.6%	0.6%	0.7%	0.7%	0.7%	0.7%	0.6%	0.7%
Top 10 States								
01) CA	22.6%	22.8%	23.2%	23.6%	24.3%	24.7%	24.7%	23.2%
02) FL	7.7%	7.5%	7.3%	7.1%	6.1%	5.4%	5.2%	4.3%
03) NY	5.7%	5.7%	5.6%	5.6%	5.7%	5.8%	5.5%	4.9%
04) NJ	4.3%	4.3%	4.2%	4.2%	4.1%	4.1%	4.0%	3.3%
05) MA	3.8%	3.9%	3.9%	4.0%	4.2%	4.4%	4.5%	4.6%

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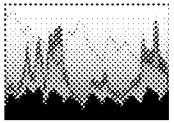

Single Family Conventional Book Characteristics
Cash-Out Refinance

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) VA	3.6%	3.6%	3.6%	3.6%	3.4%	3.1%	2.9%	2.4%
07) IL	3.6%	3.5%	3.5%	3.5%	3.6%	3.7%	3.8%	4.2%
08) MD	3.4%	3.4%	3.4%	3.3%	3.0%	2.7%	2.5%	2.0%
09) WA	3.3%	3.2%	3.2%	3.1%	3.0%	3.1%	3.3%	3.8%
10) AZ	2.9%	2.9%	2.8%	2.7%	2.2%	1.6%	1.7%	1.7%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	22.4%	22.2%	21.5%	20.9%	19.3%	17.7%	16.9%	14.2%
02) WASHINGTON MUTUAL INC	8.1%	8.6%	9.0%	9.4%	11.4%	14.0%	15.4%	16.7%
03) CITIGROUP INC	7.7%	7.6%	7.2%	7.0%	6.3%	5.3%	4.7%	5.2%
04) CERBERUS CAPITAL HOLDING	6.3%	6.3%	6.4%	6.3%	5.6%	5.0%	4.2%	2.8%
05) BANK OF AMERICA CORPORATION	5.4%	5.2%	5.6%	5.6%	6.1%	5.7%	4.2%	2.3%
06) JP MORGAN CHASE & CO	4.5%	4.4%	4.1%	3.9%	3.7%	3.9%	4.8%	5.3%
07) WELLS FARGO & COMPANY	3.6%	3.3%	3.2%	2.9%	2.2%	1.4%	1.4%	1.2%
08) FLAGSTAR BANCORP INC	3.6%	3.7%	3.8%	4.0%	4.6%	4.9%	5.0%	5.1%
09) SUNTRUST BANKS INC	3.3%	3.2%	3.1%	3.0%	2.3%	1.9%	1.8%	1.2%
10) WACHOVIA CORPORATION	2.8%	2.9%	3.1%	3.4%	3.4%	3.2%	3.2%	3.4%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	22.7%	22.5%	21.8%	21.2%	19.7%	18.2%	17.1%	14.3%
02) CITIGROUP INC	10.6%	10.7%	10.4%	10.4%	10.2%	9.1%	8.9%	9.1%
03) JP MORGAN CHASE & CO	9.7%	9.9%	9.8%	9.6%	9.9%	10.7%	11.7%	13.2%
04) WELLS FARGO & COMPANY	7.5%	7.4%	7.5%	7.5%	6.8%	5.2%	4.2%	2.4%
05) CERBERUS CAPITAL HOLDING	7.3%	7.4%	7.5%	7.5%	7.2%	7.2%	7.4%	8.1%
06) WASHINGTON MUTUAL INC	6.7%	7.1%	7.5%	7.9%	9.9%	13.2%	15.6%	19.5%
07) BANK OF AMERICA CORPORATION	5.3%	5.2%	5.5%	5.6%	5.7%	5.0%	3.8%	2.4%
08) SUNTRUST BANKS INC	2.6%	2.6%	2.4%	2.3%	1.9%	1.6%	1.5%	0.8%
09) PHH CORPORATION	2.6%	2.7%	2.7%	2.7%	2.8%	2.8%	2.6%	1.9%
10) FIRST HORIZON NATIONAL CORPORATION	2.2%	2.2%	2.3%	2.4%	2.6%	2.8%	2.5%	1.8%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	88.7%	88.4%	88.3%	88.5%	90.0%	90.6%	89.4%	86.3%
Credit Enhancement	11.3%	11.6%	11.7%	11.5%	10.0%	9.4%	10.6%	13.7%
- Primary MI Only	4.4%	4.0%	3.8%	3.8%	3.7%	4.1%	4.7%	4.7%
- Pool Policy Only	4.7%	5.0%	4.9%	4.5%	3.0%	2.2%	2.5%	4.2%
- Pool Policy and Primary MI	0.7%	0.7%	0.7%	0.6%	0.3%	0.4%	0.5%	1.2%
- Full Recourse	0.8%	1.2%	1.5%	1.8%	1.9%	1.7%	1.7%	1.9%
- Shared Arrangement	0.4%	0.4%	0.5%	0.5%	0.5%	0.5%	0.5%	0.8%

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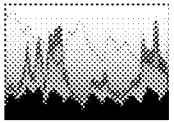

Single Family Conventional Book Characteristics
Cash-Out Refinance

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.3%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%	1.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	80.6%	84.9%	85.6%	86.2%	82.4%	72.0%	73.4%	54.5%
Interest Only with Credit Enhancement	27.5%	29.7%	29.1%	26.6%	22.5%	12.5%	11.1%	14.0%
Alt-A with Credit Enhancement	33.7%	35.9%	37.4%	36.1%	29.3%	22.8%	24.7%	29.9%
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.98	-3.46	-2.96	-2.54	-1.33	-1.71	-2.77	-6.99
Wtd Avg Economic Model Fee	29.54	28.36	27.50	27.03	25.40	25.97	26.54	28.36
Wtd Avg Charged Fee	25.56	24.90	24.53	24.49	24.07	24.26	23.78	21.37
Appraisal Waivers								
Appraisal Waiver	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	0.7%
Serious Delinquent Loans								
SDQ Rate All Loans	0.71%	0.59%	0.58%	0.61%	0.74%	0.59%	0.51%	0.49%
- SDQ Rate for Loans with CE	2.14%	1.73%	1.67%	1.74%	2.36%	2.33%	1.97%	1.43%
- SDQ Rate for Loans without CE	0.54%	0.45%	0.45%	0.48%	0.58%	0.42%	0.34%	0.35%
SDQ Rate Excl. Katrina Loans	0.70%	0.58%	0.56%	0.59%	0.59%	0.59%	0.51%	0.49%
SDQ Rate for Katrina Loans	1.71%	1.68%	1.96%	2.42%	10.76%	0.69%	0.47%	0.42%
Serious Delinquent Loans								
SDQ Loan Count	36,938	29,964	28,899	30,015	34,615	26,894	23,377	17,718
SDQ Count for Loans with CE	11,521	9,260	8,655	8,790	10,310	9,789	9,403	6,773
SDQ Count for Loans without CE	25,417	20,704	20,244	21,225	24,305	17,105	13,974	10,945
SDQ Volume ($M)								
SDQ Volume	$4,894.3	$3,730.4	$3,436.6	$3,393.4	$3,530.3	$2,710.3	$2,334.4	$1,656.3
SDQ Volume for Loans with CE	$1,706.7	$1,273.0	$1,110.2	$1,044.5	$1,089.7	$1,033.8	$1,007.5	$671.7
SDQ Volume for Loans without CE	$3,187.6	$2,457.4	$2,326.4	$2,349.0	$2,440.6	$1,676.5	$1,326.9	$984.6

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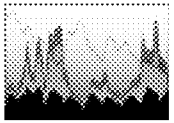

Single Family Conventional Book Characteristics
Other Refinance

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	5,364,977	5,384,691	5,391,942	5,408,264	5,725,438	6,201,316	6,457,799	5,047,395
Book Volume ($B)	$680.0	$677.4	$671.7	$668.9	$706.2	$773.9	$811.2	$572.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	32.5%	33.1%	33.6%	34.1%	34.6%	34.0%	32.5%	25.8%
OLTV 60.01% - 70.00%	17.7%	17.9%	18.0%	18.2%	18.3%	18.4%	18.2%	17.3%
OLTV 70.01% - 75.00%	12.6%	12.7%	12.7%	12.7%	12.8%	12.9%	13.2%	14.0%
OLTV 75.01% - 80.00%	26.6%	26.1%	25.6%	25.0%	24.0%	23.6%	23.9%	26.8%
OLTV 80.01% - 90.00%	7.8%	7.6%	7.6%	7.6%	7.8%	8.4%	9.3%	12.7%
OLTV 90.01% - 95.00%	2.5%	2.3%	2.2%	2.2%	2.3%	2.4%	2.7%	3.2%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 97.01% - 100.00%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	66.0%	65.7%	65.4%	65.2%	65.1%	65.4%	66.1%	69.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	27.6%	28.1%	28.5%	28.8%	29.0%	28.3%	26.9%	18.0%
Comb LTV 60.01% - 70.00%	16.3%	16.5%	16.6%	16.7%	16.8%	16.6%	16.0%	11.7%
Comb LTV 70.01% - 75.00%	11.8%	11.9%	12.0%	12.0%	12.1%	12.1%	11.8%	9.4%
Comb LTV 75.01% - 80.00%	22.9%	22.9%	22.9%	22.7%	22.6%	22.6%	22.2%	19.1%
Comb LTV 80.01% - 90.00%	11.5%	11.0%	10.6%	10.2%	9.6%	9.2%	9.1%	8.5%
Comb LTV 90.01% - 95.00%	4.5%	4.2%	3.9%	3.7%	3.3%	3.2%	3.2%	3.2%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	0.7%	0.6%	0.5%	0.4%	0.2%	0.2%	0.1%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	4.4%	4.7%	5.0%	5.3%	6.2%	7.6%	10.5%	30.0%
Wtd Avg Comb LTV	68.3%	67.9%	67.6%	67.3%	66.9%	67.0%	67.3%	69.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	27.7%	28.2%	28.6%	28.9%	29.2%	28.5%	27.2%	18.9%
Comb LTV 60.01% - 70.00%	16.4%	16.6%	16.7%	16.9%	16.9%	16.8%	16.2%	12.5%
Comb LTV 70.01% - 75.00%	11.9%	12.0%	12.1%	12.1%	12.2%	12.3%	12.1%	10.2%
Comb LTV 75.01% - 80.00%	23.1%	23.1%	23.0%	22.9%	22.8%	22.9%	22.6%	20.6%
Comb LTV 80.01% - 90.00%	11.6%	11.1%	10.7%	10.3%	9.8%	9.4%	9.4%	9.6%

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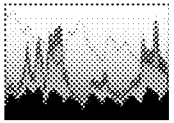

Single Family Conventional Book Characteristics
Other Refinance

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	4.5%	4.2%	3.9%	3.7%	3.3%	3.2%	3.2%	3.2%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	0.7%	0.6%	0.5%	0.4%	0.2%	0.2%	0.1%	0.1%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	3.8%	4.1%	4.3%	4.6%	5.4%	6.6%	9.0%	24.8%
Wtd Avg Comb LTV	68.3%	67.9%	67.6%	67.3%	67.0%	67.0%	67.4%	69.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	66.0%	68.1%	69.2%	70.6%	70.0%	60.4%	48.2%	48.8%
MTMLTV 60.01% - 70.00%	13.1%	13.4%	13.8%	14.1%	15.8%	19.5%	21.7%	19.3%
MTMLTV 70.01% - 75.00%	6.0%	6.0%	5.9%	5.8%	6.1%	8.6%	12.5%	11.3%
MTMLTV 75.01% - 80.00%	6.4%	6.2%	5.6%	4.9%	4.3%	5.9%	9.6%	11.6%
MTMLTV 80.01% - 90.00%	5.8%	4.3%	3.8%	3.0%	2.3%	3.8%	5.8%	6.8%
MTMLTV 90.01% - 95.00%	1.1%	0.7%	0.5%	0.4%	0.3%	0.5%	0.9%	1.2%
MTMLTV 95.01% - 97.00%	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
MTMLTV 97.01% - 100.00%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%
MTMLTV > 100.00%	0.2%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%
MTMLTV Missing	1.0%	1.0%	1.1%	1.1%	1.2%	1.2%	1.1%	0.8%
Wtg Avg MTMLTV	49.9%	48.6%	48.2%	47.4%	47.8%	52.8%	57.8%	58.0%
Credit Score (Sums to 100%)								
FICO < 550	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%	0.5%
FICO 550-579	0.6%	0.5%	0.6%	0.6%	0.6%	0.7%	0.7%	0.8%
FICO 580-619	2.4%	2.4%	2.4%	2.4%	2.5%	2.6%	2.7%	3.2%
FICO 620-659	8.4%	8.2%	8.2%	8.2%	8.2%	8.5%	8.7%	9.6%
FICO 660-699	16.8%	16.6%	16.4%	16.3%	16.1%	16.3%	16.3%	17.0%
FICO 700-739	23.3%	23.2%	23.2%	23.1%	23.1%	23.2%	23.0%	22.7%
FICO >= 740	47.4%	47.9%	48.0%	48.1%	48.0%	46.9%	46.0%	40.1%
FICO Missing	0.8%	0.8%	0.9%	0.9%	1.2%	1.5%	2.1%	6.1%
Wtd Avg FICO	728	728	728	728	728	726	725	720
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	63.0%	62.3%	61.7%	61.0%	58.6%	57.3%	57.9%	62.9%
Intermediate-term, fixed-rate	25.1%	26.2%	27.4%	28.5%	31.3%	33.2%	34.2%	31.7%
Adjustable-rate	5.8%	6.1%	6.0%	6.1%	7.1%	7.8%	7.1%	4.6%

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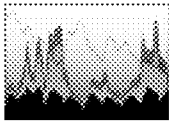

Single Family Conventional Book Characteristics
Other Refinance

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	3.5%	3.3%	3.1%	2.8%	2.2%	1.3%	0.6%	0.2%
Negative Amortization	0.6%	0.6%	0.7%	0.8%	0.6%	0.4%	0.3%	0.5%
Interest Only fixed-rate	2.0%	1.6%	1.2%	0.8%	0.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	92.4%	92.6%	92.8%	93.0%	93.4%	93.6%	93.7%	94.2%
Second/Vacation Home	2.9%	2.8%	2.8%	2.7%	2.6%	2.5%	2.4%	1.9%
Investor Property	4.7%	4.5%	4.4%	4.3%	4.0%	3.9%	3.9%	3.9%
10-K Unit Type (Sums to 100%)								
1 Unit	96.5%	96.5%	96.6%	96.7%	96.7%	96.7%	96.7%	96.6%
2-4 Units	3.5%	3.5%	3.4%	3.3%	3.3%	3.3%	3.3%	3.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	6.7%	6.6%	6.4%	6.3%	6.2%	6.2%	6.2%	5.3%
Single Family Homes	93.3%	93.4%	93.6%	93.7%	93.8%	93.8%	93.8%	94.7%
Property Type (Sums to 100%)								
Manufactured	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%
Condo/Coop	6.7%	6.6%	6.4%	6.3%	6.2%	6.2%	6.2%	5.3%
1 Unit	89.2%	89.3%	89.6%	89.7%	89.9%	89.9%	89.9%	90.8%
2-4 Units	3.5%	3.4%	3.4%	3.3%	3.3%	3.3%	3.3%	3.4%
Condo								
Condo	6.5%	6.4%	6.2%	6.1%	6.0%	6.0%	6.0%	5.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Refinance	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Origination Type (Sums to 100%)								
TPO Broker	20.4%	20.1%	19.9%	19.7%	19.4%	19.9%	20.7%	22.0%
TPO Correspondent	30.4%	30.0%	29.4%	28.9%	27.7%	26.8%	26.4%	24.3%
Undesignated	0.3%	0.4%	0.4%	0.4%	0.6%	0.7%	1.1%	3.4%
Retail	48.9%	49.5%	50.3%	51.0%	52.4%	52.5%	51.8%	50.3%
Origination Year (Sums to 100%)								
< 2000	3.2%	3.4%	3.7%	3.9%	4.9%	6.3%	9.2%	30.0%
2000	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	1.4%
2001	3.0%	3.2%	3.3%	3.5%	4.2%	5.3%	7.9%	27.2%
2002	11.8%	12.4%	13.1%	13.7%	15.5%	18.4%	24.2%	41.4%

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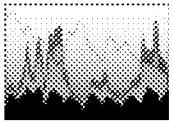

Single Family Conventional Book Characteristics
Other Refinance

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	39.6%	41.2%	42.8%	44.3%	48.4%	53.5%	58.3%	0.0%
2004	13.4%	14.0%	14.4%	14.9%	16.5%	16.3%	0.0%	0.0%
2005	10.0%	10.4%	10.8%	11.2%	10.4%	0.0%	0.0%	0.0%
2006	9.2%	9.4%	9.8%	8.2%	0.0%	0.0%	0.0%	0.0%
2007	9.6%	5.8%	1.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$146,326	$144,747	$142,835	$141,214	$137,286	$135,296	$133,397	$124,128
Loan Original Note Rate	5.77%	5.74%	5.72%	5.69%	5.63%	5.67%	5.81%	6.63%
Seasoning (Sums to 100%)								
Seasoned	2.2%	2.3%	1.5%	1.4%	1.1%	1.0%	0.9%	1.8%
Non-Seasoned	97.8%	97.7%	98.5%	98.6%	98.9%	99.0%	99.1%	98.2%
ACI								
ACI Probability	0.28%	0.27%	0.26%	0.25%	0.24%	0.25%	0.26%	0.29%
Wtd Avg ACI Score	731	733	734	735	737	737	736	730
Credit Premium								
Wtd Avg Credit Premium	-0.11	-0.11	-0.12	-0.11	-0.12	-0.11	-0.07	0.00
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Prepay Premium								
Prepay Premium	1.5%	1.4%	1.4%	1.5%	1.3%	1.2%	1.2%	1.7%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	17.0%	17.5%	17.9%	18.4%	19.4%	19.9%	20.1%	17.4%
DTI Ratio > 20 and <= 30	24.5%	24.9%	25.2%	25.5%	26.2%	26.6%	27.0%	28.1%
DTI Ratio > 30 and <= 40	24.8%	24.6%	24.5%	24.3%	23.9%	23.8%	24.1%	26.6%
DTI Ratio > 40 and <= 50	17.1%	16.6%	16.1%	15.7%	14.7%	14.3%	14.1%	14.2%
DTI Ratio > 50	10.9%	10.7%	10.7%	10.6%	10.4%	10.3%	9.8%	8.7%
DTI Ratio Missing	5.7%	5.6%	5.6%	5.6%	5.4%	5.2%	4.9%	5.0%
Wtd Avg DTI Ratio	33.3%	33.1%	32.9%	32.7%	32.3%	32.1%	31.8%	32.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	17.2%	17.7%	18.2%	18.6%	19.7%	20.2%	20.4%	17.6%
DTI Ratio > 20 and <= 30	25.0%	25.4%	25.7%	26.0%	26.8%	27.1%	27.6%	28.4%
DTI Ratio > 30 and <= 40	25.2%	25.1%	24.9%	24.7%	24.4%	24.2%	24.6%	26.9%
DTI Ratio > 40 and <= 50	17.4%	16.8%	16.4%	15.9%	15.0%	14.6%	14.3%	14.3%
DTI Ratio > 50	11.1%	10.9%	10.9%	10.8%	10.6%	10.5%	10.0%	8.8%
DTI Ratio Missing	4.1%	4.0%	4.0%	3.9%	3.7%	3.4%	3.1%	4.1%

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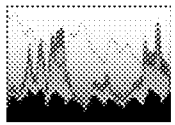

Single Family Conventional Book Characteristics
Other Refinance

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	33.3%	33.1%	32.9%	32.7%	32.3%	32.1%	31.8%	32.0%
Origination Term (Sums to 100%)								
<= 15 Years	25.2%	26.2%	27.4%	28.5%	31.4%	33.3%	34.3%	31.8%
> 15 Years amd <= 25 Years	6.1%	6.3%	6.4%	6.5%	6.8%	6.7%	6.4%	5.9%
> 25 Years and <= 30 Years	68.4%	67.3%	66.0%	64.8%	61.8%	60.0%	59.3%	62.2%
> 30 Years	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	65.0%	63.9%	62.9%	61.8%	58.7%	57.3%	57.9%	62.9%
Intermediate-Term Fixed Rate (excl Balloon)	24.5%	25.5%	26.6%	27.7%	30.4%	32.2%	33.0%	30.5%
Adjustable Rate	9.9%	10.0%	9.8%	9.8%	9.9%	9.4%	7.9%	5.4%
Balloon	0.7%	0.7%	0.7%	0.8%	0.9%	1.1%	1.2%	1.2%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
Hybrid Arm	9.0%	9.0%	8.7%	8.6%	8.7%	8.4%	7.2%	4.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.2%	1.3%	1.3%	1.5%	1.9%	2.1%	1.7%	1.1%
- 5/1 Hybrid Arm	5.3%	5.3%	5.0%	4.8%	4.6%	4.4%	3.8%	2.4%
- 7/1 Hybrid Arm	1.9%	1.9%	1.9%	1.8%	1.8%	1.7%	1.5%	0.7%
- 10/1 Hybrid Arm	0.6%	0.5%	0.5%	0.5%	0.3%	0.2%	0.2%	0.1%
NegAm ARM	0.6%	0.6%	0.7%	0.8%	0.6%	0.4%	0.3%	0.5%
Interest Only	5.5%	4.8%	4.3%	3.6%	2.3%	1.3%	0.6%	0.2%
- Interest Only ARM	3.5%	3.3%	3.1%	2.8%	2.2%	1.3%	0.6%	0.2%
- Interest Only FRM	2.0%	1.6%	1.2%	0.8%	0.1%	0.0%	0.0%	0.0%
Alt-A	9.7%	9.2%	7.9%	7.2%	5.8%	5.2%	5.0%	4.4%
- Alt-A Low/No Doc	6.2%	5.8%	5.3%	4.9%	4.1%	3.8%	3.7%	3.2%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%

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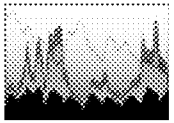

Single Family Conventional Book Characteristics
Other Refinance

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.6%	1.6%	1.6%	1.5%	1.4%	1.3%	1.2%	1.0%
- Alt-A SISA	0.4%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.7%	0.6%	0.6%	0.5%	0.4%	0.4%	0.5%	0.5%
- Alt-A Stated Income	3.4%	3.1%	2.9%	2.7%	2.2%	2.1%	2.0%	1.6%
Alt-A Full Doc (by SFC)	1.5%	1.4%	1.2%	1.0%	0.5%	0.3%	0.2%	0.0%
Alt-A Deals (no SFC)	2.0%	2.0%	1.3%	1.3%	1.2%	1.0%	1.2%	1.2%
My Community Mortgage	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	17.1%	16.1%	15.2%	14.3%	12.7%	11.9%	10.9%	6.9%
- Select Lender Programs Non-Full Doc	11.1%	10.5%	10.1%	9.6%	8.9%	8.4%	7.6%	4.1%
- Other Low/No Doc	6.0%	5.6%	5.1%	4.7%	3.8%	3.5%	3.3%	2.8%
Subprime Deals								
Subprime	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- Post 12/2005	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	83.8%	83.9%	84.9%	85.4%	85.9%	85.3%	83.4%	64.3%
Investor Channel	11.3%	11.0%	9.8%	9.1%	7.7%	7.0%	6.1%	6.0%
eChannel	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	0.9%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.9%	3.1%	3.4%	3.6%	4.4%	5.8%	8.6%	28.7%
Subordinate Financing - RDW								
Subordinate Financing - RDW	8.9%	8.3%	7.6%	6.8%	5.4%	3.9%	3.2%	2.4%
- 75/20/05	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.5%	3.3%	3.2%	3.0%	2.7%	2.4%	2.1%	1.6%
- 80/15/05	1.6%	1.5%	1.4%	1.2%	1.0%	0.9%	0.8%	0.5%
- 80/20/00	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- Other	3.3%	3.0%	2.6%	2.2%	1.3%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	16.9%	16.5%	16.0%	15.5%	14.8%	14.0%	12.5%	7.6%

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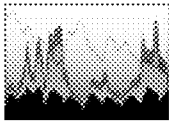

Single Family Conventional Book Characteristics
Other Refinance

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.6%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.0%	4.8%	4.6%	4.4%	4.1%	3.8%	3.5%	2.7%
- 80/15/05	2.2%	2.0%	1.9%	1.7%	1.5%	1.4%	1.2%	0.8%
- 80/20/00	0.7%	0.6%	0.5%	0.4%	0.3%	0.2%	0.2%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	8.2%	8.2%	8.2%	8.2%	8.1%	7.8%	6.9%	3.7%
EA/TPR								
EA/TPR	1.0%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	0.8%
- EA I	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
- EA/TPR II	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.3%	0.3%
- EA/TPR III	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	20.7%	20.8%	20.7%	20.6%	20.3%	19.8%	19.5%	20.7%
Northeast	15.7%	15.8%	15.8%	15.7%	15.9%	15.8%	15.8%	16.1%
Southeast	21.6%	21.4%	21.4%	21.4%	21.3%	21.0%	20.9%	20.1%
Southwest	17.2%	17.2%	17.3%	17.3%	17.4%	17.2%	17.1%	16.8%
West	24.8%	24.7%	24.7%	24.9%	25.1%	26.1%	26.8%	26.4%
Census Region (Sums to 100%)								
New England	6.1%	6.1%	6.1%	6.0%	6.0%	6.0%	6.0%	6.1%
Middle Atlantic	9.2%	9.2%	9.2%	9.3%	9.4%	9.4%	9.3%	9.6%
East North Central	17.5%	17.5%	17.5%	17.4%	17.2%	16.9%	16.6%	17.6%
East South Central	4.0%	4.0%	4.0%	4.0%	4.0%	3.8%	3.7%	3.8%
South Atlantic	17.9%	17.7%	17.7%	17.7%	17.6%	17.5%	17.4%	16.6%
West North Central	6.1%	6.1%	6.0%	6.0%	5.8%	5.6%	5.4%	5.6%
West South Central	7.2%	7.3%	7.4%	7.4%	7.5%	7.3%	7.1%	6.8%
Mountain	9.1%	9.0%	9.0%	9.0%	9.0%	9.2%	9.4%	9.3%
Pacific	22.9%	22.8%	22.9%	23.0%	23.3%	24.3%	24.8%	24.5%
US Territories	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Top 10 States								
01) CA	17.1%	17.0%	17.0%	17.1%	17.1%	18.0%	18.6%	18.5%
02) IL	5.6%	5.6%	5.5%	5.4%	5.3%	5.3%	5.3%	5.5%
03) TX	5.0%	5.0%	5.1%	5.1%	5.2%	5.1%	5.0%	4.7%
04) MI	4.7%	4.7%	4.7%	4.7%	4.6%	4.5%	4.4%	4.6%
05) FL	4.5%	4.4%	4.3%	4.3%	4.3%	4.3%	4.4%	4.2%

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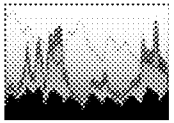

Single Family Conventional Book Characteristics
Other Refinance

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NY	3.5%	3.5%	3.5%	3.6%	3.7%	3.7%	3.6%	3.7%
07) MA	3.4%	3.4%	3.4%	3.3%	3.3%	3.3%	3.4%	3.3%
08) WA	3.4%	3.4%	3.4%	3.5%	3.6%	3.6%	3.7%	3.5%
09) GA	3.2%	3.2%	3.2%	3.2%	3.2%	3.1%	3.0%	3.0%
10) NJ	3.2%	3.2%	3.1%	3.1%	3.2%	3.2%	3.2%	3.2%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	22.7%	22.4%	22.0%	21.6%	21.2%	21.4%	20.6%	18.2%
02) WASHINGTON MUTUAL INC	13.0%	13.5%	14.0%	14.5%	15.5%	16.5%	17.3%	16.9%
03) CITIGROUP INC	7.7%	7.6%	6.9%	6.8%	6.5%	5.9%	5.3%	5.8%
04) BANK OF AMERICA CORPORATION	5.7%	5.8%	6.0%	6.1%	6.3%	6.2%	5.4%	2.9%
05) JP MORGAN CHASE & CO	5.3%	5.2%	5.2%	5.1%	5.1%	5.4%	6.0%	5.8%
06) CERBERUS CAPITAL HOLDING	4.6%	4.6%	4.6%	4.6%	4.4%	4.2%	3.8%	2.4%
07) FIRST HORIZON NATIONAL CORPORATION	2.7%	2.8%	2.8%	2.8%	2.9%	2.8%	2.7%	2.2%
08) FLAGSTAR BANCORP INC	2.7%	2.8%	2.8%	2.9%	3.0%	3.0%	3.0%	3.2%
09) PHH CORPORATION	2.6%	2.7%	2.7%	2.7%	2.7%	2.7%	2.6%	2.0%
10) SUNTRUST BANKS INC	2.6%	2.5%	2.4%	2.3%	2.0%	1.8%	1.7%	1.1%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	23.0%	22.7%	22.2%	21.9%	21.5%	21.7%	20.8%	18.6%
02) CITIGROUP INC	10.7%	10.8%	10.2%	10.3%	10.1%	9.4%	8.9%	9.1%
03) WASHINGTON MUTUAL INC	10.6%	11.0%	11.4%	11.8%	13.1%	14.9%	16.8%	19.9%
04) JP MORGAN CHASE & CO	10.2%	10.3%	10.3%	10.0%	10.1%	10.4%	11.2%	11.9%
05) WELLS FARGO & COMPANY	7.4%	7.3%	7.4%	7.4%	6.8%	5.5%	4.6%	3.5%
06) CERBERUS CAPITAL HOLDING	5.7%	5.8%	5.9%	5.9%	5.9%	5.9%	6.1%	6.9%
07) BANK OF AMERICA CORPORATION	5.6%	5.6%	5.8%	6.0%	6.1%	5.9%	5.2%	3.4%
08) FIRST HORIZON NATIONAL CORPORATION	3.0%	3.1%	3.1%	3.2%	3.2%	3.2%	2.9%	1.9%
09) PHH CORPORATION	2.5%	2.6%	2.6%	2.6%	2.6%	2.6%	2.5%	1.9%
10) SUNTRUST BANKS INC	2.1%	2.0%	1.9%	1.8%	1.7%	1.6%	1.4%	0.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	88.7%	89.0%	89.4%	89.7%	90.4%	90.2%	88.8%	81.9%
Credit Enhancement	11.3%	11.0%	10.6%	10.3%	9.6%	9.8%	11.2%	18.1%
- Primary MI Only	6.8%	6.3%	6.0%	5.9%	5.8%	6.3%	7.2%	9.8%
- Pool Policy Only	2.6%	2.7%	2.5%	2.2%	1.6%	1.4%	1.6%	3.6%
- Pool Policy and Primary MI	0.6%	0.6%	0.5%	0.5%	0.5%	0.5%	0.7%	1.9%
- Full Recourse	0.3%	0.5%	0.5%	0.6%	0.5%	0.4%	0.3%	0.7%
- Shared Arrangement	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%

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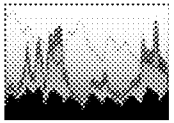

Single Family Conventional Book Characteristics
Other Refinance

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.6%	0.6%	0.7%	0.7%	0.7%	0.8%	0.9%	1.4%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	66.9%	72.9%	74.5%	75.7%	64.6%	37.6%	25.1%	22.5%
Interest Only with Credit Enhancement	26.2%	26.9%	25.4%	22.1%	17.6%	13.6%	13.6%	16.5%
Alt-A with Credit Enhancement	28.0%	28.3%	29.2%	26.8%	21.0%	17.8%	19.6%	26.2%
Economic Fees and Gap								
Wtd Avg Economic Gap	-1.81	-1.21	-0.64	-0.15	0.60	0.66	0.41	-1.59
Wtd Avg Economic Model Fee	20.29	19.27	18.43	17.82	16.84	16.81	16.96	18.87
Wtd Avg Charged Fee	18.48	18.06	17.79	17.67	17.45	17.47	17.37	17.29
Appraisal Waivers								
Appraisal Waiver	3.2%	3.0%	2.9%	2.7%	2.3%	1.6%	1.6%	0.8%
Serious Delinquent Loans								
SDQ Rate All Loans	0.48%	0.41%	0.41%	0.44%	0.55%	0.40%	0.36%	0.39%
- SDQ Rate for Loans with CE	1.82%	1.59%	1.63%	1.80%	2.24%	1.89%	1.63%	1.19%
- SDQ Rate for Loans without CE	0.33%	0.28%	0.28%	0.30%	0.38%	0.23%	0.19%	0.23%
SDQ Rate Excl. Katrina Loans	0.48%	0.40%	0.40%	0.43%	0.44%	0.39%	0.36%	0.39%
SDQ Rate for Katrina Loans	1.01%	1.03%	1.22%	1.51%	7.46%	0.46%	0.31%	0.33%
Serious Delinquent Loans								
SDQ Loan Count	25,701	22,003	22,149	23,720	31,300	24,206	22,722	19,075
SDQ Count for Loans with CE	10,009	8,551	8,580	9,329	11,997	11,542	11,942	9,986
SDQ Count for Loans without CE	15,692	13,452	13,569	14,391	19,303	12,664	10,780	9,089
SDQ Volume ($M)								
SDQ Volume	$3,285.6	$2,678.2	$2,602.1	$2,725.9	$3,427.5	$2,615.0	$2,431.3	$1,968.7
SDQ Volume for Loans with CE	$1,346.1	$1,084.9	$1,041.4	$1,099.5	$1,353.9	$1,290.7	$1,336.3	$1,084.1
SDQ Volume for Loans without CE	$1,939.6	$1,593.3	$1,560.7	$1,626.3	$2,073.6	$1,324.2	$1,095.0	$884.5

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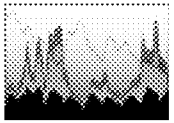

Single Family Conventional Book Characteristics
Long-Term Fixed Rate (excl Balloon)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	11,581,629	11,127,787	10,756,541	10,462,784	9,537,136	9,359,095	9,544,565	9,401,153
Book Volume ($B)	$1,768.6	$1,674.5	$1,594.9	$1,532.9	$1,332.6	$1,263.6	$1,260.0	$1,134.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	19.7%	20.1%	20.4%	20.6%	21.1%	20.2%	19.0%	14.6%
OLTV 60.01% - 70.00%	15.5%	15.8%	16.0%	16.1%	16.4%	16.1%	15.7%	13.3%
OLTV 70.01% - 75.00%	9.9%	10.0%	10.1%	10.1%	10.6%	11.3%	12.1%	13.1%
OLTV 75.01% - 80.00%	34.8%	34.8%	34.5%	34.1%	32.0%	30.9%	30.2%	31.0%
OLTV 80.01% - 90.00%	8.4%	8.4%	8.5%	8.6%	9.4%	10.5%	11.8%	14.5%
OLTV 90.01% - 95.00%	5.0%	4.8%	4.9%	5.0%	5.7%	6.8%	7.7%	10.7%
OLTV 95.01% - 97.00%	0.8%	0.9%	0.9%	1.0%	1.2%	1.5%	1.6%	1.8%
OLTV 97.01% - 100.00%	5.6%	5.0%	4.4%	4.2%	3.3%	2.6%	1.7%	0.8%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.3%	73.0%	72.7%	72.6%	72.4%	72.9%	73.4%	75.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.4%	17.8%	18.1%	18.2%	18.4%	17.4%	16.0%	10.1%
Comb LTV 60.01% - 70.00%	14.3%	14.5%	14.7%	14.8%	15.0%	14.4%	13.6%	8.9%
Comb LTV 70.01% - 75.00%	8.8%	9.0%	9.1%	9.2%	9.6%	10.1%	10.3%	8.5%
Comb LTV 75.01% - 80.00%	25.4%	25.6%	25.8%	26.0%	26.3%	26.7%	25.9%	21.7%
Comb LTV 80.01% - 90.00%	13.0%	12.7%	12.5%	12.3%	11.7%	11.3%	11.3%	10.1%
Comb LTV 90.01% - 95.00%	7.8%	7.5%	7.4%	7.3%	7.1%	7.1%	7.0%	7.1%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.9%	0.9%	1.1%	1.3%	1.4%	1.3%
Comb LTV 97.01% - 100.00%	8.4%	7.6%	6.7%	6.1%	4.0%	2.9%	1.9%	0.9%
Comb LTV > 100.00%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	3.8%	4.2%	4.6%	5.0%	6.6%	8.7%	12.6%	31.2%
Wtd Avg Comb LTV	75.5%	75.1%	74.7%	74.5%	73.7%	73.8%	73.9%	75.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.5%	17.9%	18.1%	18.3%	18.5%	17.5%	16.2%	10.8%
Comb LTV 60.01% - 70.00%	14.3%	14.6%	14.8%	14.9%	15.1%	14.6%	13.9%	9.7%
Comb LTV 70.01% - 75.00%	8.9%	9.0%	9.2%	9.3%	9.8%	10.2%	10.6%	9.4%
Comb LTV 75.01% - 80.00%	25.6%	25.8%	26.0%	26.2%	26.6%	27.1%	26.6%	23.7%
Comb LTV 80.01% - 90.00%	13.1%	12.8%	12.6%	12.4%	11.9%	11.5%	11.7%	11.4%

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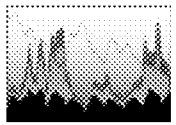

Single Family Conventional Book Characteristics
Long-Term Fixed Rate (excl Balloon)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.9%	7.6%	7.5%	7.4%	7.2%	7.3%	7.4%	8.1%
Comb LTV 95.01% - 97.00%	0.8%	0.9%	0.9%	0.9%	1.1%	1.3%	1.4%	1.5%
Comb LTV 97.01% - 100.00%	8.4%	7.6%	6.7%	6.1%	4.0%	2.9%	1.9%	0.9%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	3.3%	3.6%	4.0%	4.3%	5.6%	7.2%	10.3%	24.6%
Wtd Avg Comb LTV	75.5%	75.1%	74.7%	74.5%	73.8%	73.8%	74.0%	76.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	43.0%	46.1%	47.7%	49.8%	54.3%	47.0%	35.7%	36.4%
MTMLTV 60.01% - 70.00%	16.9%	17.6%	17.8%	18.0%	18.9%	21.2%	23.1%	20.8%
MTMLTV 70.01% - 75.00%	9.6%	9.6%	9.4%	9.3%	9.1%	10.6%	14.0%	12.9%
MTMLTV 75.01% - 80.00%	11.8%	11.9%	11.3%	10.6%	8.6%	9.4%	12.6%	14.4%
MTMLTV 80.01% - 90.00%	10.9%	8.9%	8.6%	7.7%	5.8%	7.5%	9.9%	10.7%
MTMLTV 90.01% - 95.00%	2.9%	2.3%	2.1%	2.0%	1.7%	2.1%	2.9%	3.3%
MTMLTV 95.01% - 97.00%	1.0%	0.8%	0.7%	0.6%	0.4%	0.5%	0.6%	0.6%
MTMLTV 97.01% - 100.00%	1.9%	1.6%	1.3%	1.1%	0.7%	0.7%	0.6%	0.4%
MTMLTV > 100.00%	1.6%	0.9%	0.8%	0.6%	0.2%	0.3%	0.2%	0.1%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%
Wtg Avg MTMLTV	62.3%	60.6%	59.7%	58.7%	56.6%	60.0%	64.0%	64.2%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%
FICO 550-579	0.8%	0.8%	0.8%	0.9%	0.9%	1.1%	1.2%	1.2%
FICO 580-619	4.0%	3.9%	3.9%	3.9%	4.0%	4.3%	4.5%	4.4%
FICO 620-659	11.0%	10.9%	10.8%	10.9%	11.0%	11.6%	12.1%	12.0%
FICO 660-699	18.5%	18.5%	18.4%	18.4%	18.3%	18.8%	19.1%	18.9%
FICO 700-739	22.8%	22.9%	22.9%	22.9%	22.9%	23.1%	23.0%	22.7%
FICO >= 740	41.3%	41.4%	41.5%	41.4%	40.8%	38.5%	36.7%	33.8%
FICO Missing	1.0%	0.9%	1.0%	1.0%	1.4%	1.9%	2.7%	6.3%
Wtd Avg FICO	718	719	719	718	718	715	712	710
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	95.8%	96.4%	97.1%	97.7%	99.6%	99.9%	100.0%	100.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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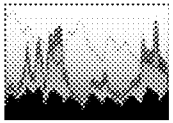

Single Family Conventional Book Characteristics
Long-Term Fixed Rate (excl Balloon)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	4.2%	3.6%	2.9%	2.3%	0.4%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.6%	90.7%	90.8%	91.0%	91.7%	92.3%	92.5%	93.3%
Second/Vacation Home	4.1%	4.0%	4.0%	3.9%	3.5%	3.1%	2.7%	2.4%
Investor Property	5.3%	5.3%	5.2%	5.1%	4.8%	4.6%	4.8%	4.3%
10-K Unit Type (Sums to 100%)								
1 Unit	96.3%	96.3%	96.4%	96.4%	96.3%	96.1%	95.9%	96.1%
2-4 Units	3.7%	3.7%	3.6%	3.6%	3.7%	3.9%	4.1%	3.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.2%	8.0%	7.8%	7.7%	7.1%	6.8%	6.8%	6.4%
Single Family Homes	91.8%	92.0%	92.2%	92.3%	92.9%	93.2%	93.2%	93.6%
Property Type (Sums to 100%)								
Manufactured	0.6%	0.6%	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%
Condo/Coop	8.2%	8.0%	7.8%	7.7%	7.1%	6.8%	6.8%	6.4%
1 Unit	87.5%	87.7%	87.9%	88.0%	88.5%	88.5%	88.4%	89.2%
2-4 Units	3.7%	3.7%	3.6%	3.6%	3.7%	3.9%	4.0%	3.9%
Condo								
Condo	7.8%	7.6%	7.4%	7.3%	6.7%	6.5%	6.5%	6.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.3%	43.1%	42.5%	42.3%	38.6%	36.1%	33.8%	43.6%
Cash-Out Refinance	30.7%	31.1%	31.0%	30.8%	30.3%	28.8%	29.0%	24.7%
Other Refinance	25.0%	25.8%	26.5%	27.0%	31.1%	35.1%	37.3%	31.7%
Origination Type (Sums to 100%)								
TPO Broker	20.3%	20.1%	19.9%	19.8%	19.7%	21.2%	22.6%	22.4%
TPO Correspondent	35.2%	34.8%	34.2%	33.6%	31.8%	30.2%	28.7%	25.6%
Undesignated	0.3%	0.4%	0.4%	0.4%	0.6%	1.0%	1.5%	3.6%
Retail	44.2%	44.7%	45.6%	46.1%	47.8%	47.7%	47.3%	48.4%
Origination Year (Sums to 100%)								
< 2000	2.8%	3.0%	3.3%	3.6%	5.1%	7.5%	11.6%	31.5%
2000	0.3%	0.3%	0.3%	0.3%	0.5%	0.8%	1.4%	4.1%
2001	2.1%	2.3%	2.6%	2.8%	4.0%	6.0%	9.9%	28.3%

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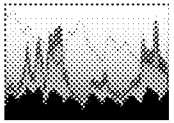

Single Family Conventional Book Characteristics
Long-Term Fixed Rate (excl Balloon)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2002	6.8%	7.4%	8.1%	8.7%	11.9%	16.9%	24.8%	36.1%
2003	21.4%	23.3%	25.2%	27.0%	35.5%	46.5%	52.3%	0.0%
2004	11.8%	12.8%	13.9%	15.0%	19.8%	22.4%	0.0%	0.0%
2005	16.8%	18.3%	19.8%	21.3%	23.2%	0.0%	0.0%	0.0%
2006	20.2%	21.9%	23.5%	21.3%	0.0%	0.0%	0.0%	0.0%
2007	18.0%	10.7%	3.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$161,026	$158,629	$156,209	$154,165	$146,155	$140,303	$136,313	$126,432
Loan Original Note Rate	6.21%	6.17%	6.16%	6.15%	6.03%	6.13%	6.31%	7.03%
Seasoning (Sums to 100%)								
Seasoned	1.3%	1.4%	1.3%	1.3%	1.2%	1.2%	1.3%	2.2%
Non-Seasoned	98.7%	98.6%	98.7%	98.7%	98.8%	98.8%	98.7%	97.8%
ACI								
ACI Probability	0.70%	0.67%	0.64%	0.62%	0.59%	0.60%	0.61%	0.55%
Wtd Avg ACI Score	707	708	709	710	712	711	709	707
Credit Premium								
Wtd Avg Credit Premium	-0.15	-0.16	-0.16	-0.15	-0.14	-0.10	-0.06	-0.02
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Prepay Premium								
Prepay Premium	0.8%	0.8%	0.7%	0.7%	0.8%	1.2%	1.6%	2.1%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.1%	9.5%	9.8%	10.1%	11.5%	12.5%	12.7%	11.3%
DTI Ratio > 20 and <= 30	19.8%	20.3%	20.7%	21.1%	22.7%	23.6%	24.1%	25.1%
DTI Ratio > 30 and <= 40	27.2%	27.3%	27.3%	27.3%	27.2%	27.1%	27.7%	30.3%
DTI Ratio > 40 and <= 50	22.9%	22.4%	21.9%	21.4%	19.6%	18.5%	18.0%	17.3%
DTI Ratio > 50	15.2%	14.8%	14.5%	14.5%	13.7%	13.0%	11.9%	10.0%
DTI Ratio Missing	5.9%	5.9%	5.7%	5.6%	5.4%	5.3%	5.5%	5.9%
Wtd Avg DTI Ratio	37.3%	37.0%	36.8%	36.6%	35.8%	35.2%	34.7%	34.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.2%	9.6%	10.0%	10.3%	11.7%	12.7%	12.9%	11.4%
DTI Ratio > 20 and <= 30	20.2%	20.7%	21.1%	21.5%	23.1%	24.0%	24.5%	25.2%
DTI Ratio > 30 and <= 40	27.7%	27.8%	27.8%	27.8%	27.7%	27.6%	28.1%	30.5%
DTI Ratio > 40 and <= 50	23.3%	22.8%	22.3%	21.9%	20.0%	18.8%	18.3%	17.5%
DTI Ratio > 50	15.5%	15.1%	14.9%	14.8%	14.0%	13.3%	12.2%	10.1%

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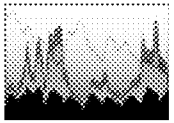

Single Family Conventional Book Characteristics
Long-Term Fixed Rate (excl Balloon)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
DTI Ratio Missing	4.0%	4.0%	3.9%	3.8%	3.5%	3.6%	4.0%	5.3%
Wtd Avg DTI Ratio	37.3%	37.0%	36.8%	36.7%	35.8%	35.2%	34.7%	34.4%
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 15 Years amd <= 25 Years	5.3%	5.6%	5.8%	6.0%	7.0%	7.3%	7.2%	5.6%
> 25 Years and <= 30 Years	94.2%	94.1%	94.0%	93.9%	93.0%	92.7%	92.8%	94.4%
> 30 Years	0.5%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	4.2%	3.6%	2.9%	2.3%	0.4%	0.1%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	4.2%	3.6%	2.9%	2.3%	0.4%	0.1%	0.0%	0.0%
Alt-A	11.2%	11.1%	10.3%	9.6%	7.3%	6.9%	7.3%	6.1%
- Alt-A Low/No Doc	8.1%	7.9%	7.4%	6.9%	5.5%	5.2%	5.3%	4.1%

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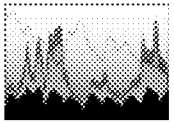

Single Family Conventional Book Characteristics
Long-Term Fixed Rate (excl Balloon)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A No Disclosure	0.3%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	2.0%	2.1%	2.2%	2.1%	2.0%	1.8%	1.7%	1.3%
- Alt-A SISA	0.5%	0.5%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.1%	1.0%	0.9%	0.7%	0.7%	0.7%	0.7%
- Alt-A Stated Income	4.1%	4.0%	3.8%	3.5%	2.7%	2.7%	2.8%	2.2%
Alt-A Full Doc (by SFC)	1.8%	1.7%	1.5%	1.4%	0.6%	0.4%	0.2%	0.1%
Alt-A Deals (no SFC)	1.4%	1.4%	1.3%	1.3%	1.3%	1.4%	1.8%	1.9%
My Community Mortgage	1.9%	1.6%	1.1%	0.9%	0.4%	0.3%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	19.0%	17.9%	16.8%	15.6%	12.5%	11.0%	9.9%	6.5%
- Select Lender Programs Non-Full Doc	11.0%	10.1%	9.5%	8.8%	7.3%	6.1%	4.9%	2.7%
- Other Low/No Doc	8.0%	7.8%	7.3%	6.8%	5.3%	5.0%	5.0%	3.8%
Subprime Deals								
Subprime	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.3%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%	0.2%
- Post 12/2005	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	82.1%	81.8%	82.2%	82.6%	83.9%	82.2%	78.4%	61.1%
Investor Channel	13.1%	13.1%	12.5%	11.8%	9.3%	8.9%	8.9%	8.4%
eChannel	2.1%	2.1%	2.1%	2.1%	2.0%	1.8%	1.6%	0.7%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.0%
Subprime Channel	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.5%	2.7%	3.0%	3.3%	4.6%	6.8%	10.8%	29.8%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.3%	12.8%	12.0%	11.2%	8.1%	5.5%	4.1%	3.1%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.3%	4.2%	4.1%	3.9%	3.3%	2.8%	2.3%	1.8%
- 80/15/05	3.0%	2.9%	2.8%	2.7%	2.2%	1.8%	1.4%	1.0%
- 80/20/00	1.2%	1.2%	1.1%	1.1%	0.7%	0.4%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.3%	4.1%	3.6%	3.1%	1.5%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								

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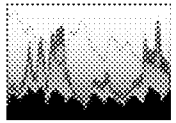

Single Family Conventional Book Characteristics
Long-Term Fixed Rate (excl Balloon)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Subordinate Financing - Enhanced	17.7%	17.4%	16.9%	16.3%	14.3%	13.2%	11.3%	7.6%
- 75/20/05	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.6%	5.5%	5.4%	5.2%	4.7%	4.3%	3.8%	3.0%
- 80/15/05	3.6%	3.5%	3.4%	3.3%	2.8%	2.5%	2.0%	1.5%
- 80/20/00	3.0%	2.8%	2.6%	2.3%	1.2%	0.9%	0.7%	0.4%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	5.0%	5.0%	5.0%	5.0%	5.2%	5.0%	4.4%	2.5%
EA/TPR								
EA/TPR	2.6%	2.5%	2.5%	2.6%	2.7%	2.8%	2.7%	1.9%
- EA I	1.1%	1.1%	1.1%	1.1%	1.2%	1.3%	1.2%	0.9%
- EA/TPR II	0.8%	0.7%	0.7%	0.7%	0.7%	0.8%	0.8%	0.7%
- EA/TPR III	0.7%	0.7%	0.7%	0.7%	0.8%	0.8%	0.7%	0.4%
10-K Property Region (Sums to 100%)								
Midwest	16.8%	16.9%	16.9%	17.0%	17.0%	16.8%	16.5%	17.4%
Northeast	19.3%	19.4%	19.5%	19.5%	19.7%	19.3%	18.7%	18.8%
Southeast	25.0%	24.9%	24.7%	24.6%	23.7%	22.8%	22.2%	21.4%
Southwest	16.7%	16.5%	16.4%	16.3%	16.0%	15.7%	15.6%	16.0%
West	22.2%	22.4%	22.4%	22.6%	23.7%	25.4%	27.0%	26.4%
Census Region (Sums to 100%)								
New England	6.4%	6.5%	6.5%	6.5%	6.6%	6.7%	6.6%	6.3%
Middle Atlantic	12.0%	12.0%	12.0%	12.0%	12.1%	11.8%	11.4%	11.8%
East North Central	13.5%	13.6%	13.6%	13.7%	13.7%	13.7%	13.6%	14.4%
East South Central	4.0%	3.9%	3.9%	3.9%	3.7%	3.5%	3.3%	3.4%
South Atlantic	21.5%	21.4%	21.3%	21.2%	20.3%	19.6%	19.2%	18.4%
West North Central	5.6%	5.6%	5.6%	5.6%	5.5%	5.2%	5.0%	5.0%
West South Central	7.3%	7.2%	7.2%	7.2%	7.1%	6.9%	6.6%	6.7%
Mountain	9.3%	9.2%	9.1%	9.0%	8.7%	8.7%	9.0%	9.3%
Pacific	20.0%	20.2%	20.3%	20.5%	21.6%	23.4%	25.0%	24.4%
US Territories	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
Top 10 States								
01) CA	13.9%	14.2%	14.3%	14.5%	15.6%	17.3%	18.8%	18.1%
02) FL	7.5%	7.4%	7.4%	7.3%	6.9%	6.6%	6.4%	6.1%
03) TX	5.0%	4.9%	4.9%	4.9%	4.8%	4.6%	4.5%	4.7%
04) NY	4.9%	5.0%	5.0%	5.0%	5.1%	5.1%	4.9%	5.0%

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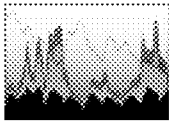

Single Family Conventional Book Characteristics
Long-Term Fixed Rate (excl Balloon)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
05) IL	4.2%	4.2%	4.1%	4.1%	4.0%	4.0%	4.0%	4.1%
06) NJ	3.9%	3.9%	3.9%	3.9%	3.9%	3.8%	3.7%	3.7%
07) VA	3.3%	3.3%	3.3%	3.3%	3.2%	3.2%	3.1%	2.8%
08) WA	3.2%	3.2%	3.2%	3.2%	3.2%	3.3%	3.3%	3.4%
09) MA	3.2%	3.2%	3.3%	3.3%	3.4%	3.5%	3.6%	3.4%
10) GA	3.2%	3.2%	3.2%	3.2%	3.1%	3.1%	3.1%	3.2%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	23.4%	23.2%	22.5%	22.0%	21.3%	20.8%	20.0%	16.5%
02) CITIGROUP INC	7.9%	7.6%	7.4%	7.2%	6.4%	5.4%	4.5%	5.2%
03) WASHINGTON MUTUAL INC	7.1%	7.6%	8.2%	8.7%	10.7%	12.9%	14.0%	14.5%
04) CERBERUS CAPITAL HOLDING	5.1%	5.1%	5.2%	5.2%	4.7%	4.2%	3.5%	2.3%
05) JP MORGAN CHASE & CO	4.6%	4.4%	4.3%	4.2%	4.4%	4.8%	5.9%	5.5%
06) BANK OF AMERICA CORPORATION	4.4%	4.4%	4.7%	4.8%	5.5%	5.5%	4.5%	3.4%
07) WELLS FARGO & COMPANY	4.3%	3.8%	3.7%	3.5%	2.7%	1.8%	1.8%	2.3%
08) SUNTRUST BANKS INC	3.7%	3.6%	3.4%	3.3%	2.4%	2.0%	1.8%	1.3%
09) PHH CORPORATION	3.2%	3.3%	3.3%	3.4%	3.4%	3.3%	3.1%	2.8%
10) FLAGSTAR BANCORP INC	3.1%	3.2%	3.2%	3.3%	3.7%	3.8%	3.8%	3.5%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	23.7%	23.6%	22.9%	22.3%	21.7%	21.3%	20.4%	17.1%
02) CITIGROUP INC	10.7%	10.7%	10.7%	10.8%	10.4%	9.3%	8.6%	8.9%
03) JP MORGAN CHASE & CO	10.6%	10.9%	10.8%	10.7%	11.1%	11.6%	12.6%	13.4%
04) WELLS FARGO & COMPANY	8.7%	8.7%	8.9%	8.9%	8.2%	6.5%	5.1%	3.8%
05) CERBERUS CAPITAL HOLDING	5.9%	6.0%	6.2%	6.2%	6.0%	6.0%	6.2%	6.7%
06) WASHINGTON MUTUAL INC	5.8%	6.3%	6.7%	7.2%	9.3%	12.4%	14.9%	18.5%
07) BANK OF AMERICA CORPORATION	4.4%	4.4%	4.7%	4.8%	5.1%	4.8%	4.1%	3.7%
08) PHH CORPORATION	3.1%	3.1%	3.1%	3.2%	3.3%	3.1%	2.8%	2.4%
09) SUNTRUST BANKS INC	2.9%	2.7%	2.5%	2.4%	1.9%	1.6%	1.4%	0.8%
10) FIRST HORIZON NATIONAL CORPORATION	2.6%	2.6%	2.7%	2.7%	2.7%	2.8%	2.4%	1.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	77.8%	78.4%	79.0%	79.3%	80.2%	78.7%	76.3%	68.1%
Credit Enhancement	22.2%	21.6%	21.0%	20.7%	19.8%	21.3%	23.7%	31.9%
- Primary MI Only	15.0%	13.9%	13.2%	13.1%	12.9%	13.8%	14.9%	17.4%
- Pool Policy Only	3.5%	3.8%	3.7%	3.3%	2.4%	2.4%	3.0%	5.5%
- Pool Policy and Primary MI	0.9%	1.0%	1.0%	1.0%	1.0%	1.3%	1.9%	4.0%
- Full Recourse	0.8%	0.8%	0.8%	0.8%	0.7%	0.8%	0.9%	1.3%

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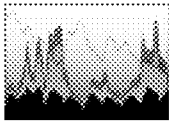

Single Family Conventional Book Characteristics
Long-Term Fixed Rate (excl Balloon)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Shared Arrangement	0.8%	0.9%	0.9%	1.0%	1.2%	1.1%	1.0%	1.1%
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	1.1%	1.3%	1.4%	1.5%	1.7%	1.9%	2.0%	2.6%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	26.1%	26.4%	26.6%	26.7%	25.2%	26.6%	26.9%	27.3%
Interest Only with Credit Enhancement	38.5%	39.3%	37.4%	32.9%	16.3%	16.4%	15.1%	20.1%
Alt-A with Credit Enhancement	36.8%	38.3%	38.9%	36.6%	31.1%	32.8%	36.1%	43.1%
Economic Fees and Gap								
Wtd Avg Economic Gap	-6.92	-6.19	-5.24	-4.67	-3.47	-4.24	-5.41	-6.70
Wtd Avg Economic Model Fee	30.04	28.89	27.61	26.95	25.35	26.14	26.95	26.73
Wtd Avg Charged Fee	23.12	22.70	22.37	22.29	21.88	21.89	21.54	20.03
Appraisal Waivers								
Appraisal Waiver	2.4%	2.3%	2.2%	2.1%	1.6%	1.0%	1.0%	0.4%
Serious Delinquent Loans								
SDQ Rate All Loans	0.93%	0.78%	0.77%	0.83%	1.04%	0.89%	0.83%	0.74%
- SDQ Rate for Loans with CE	2.21%	1.88%	1.85%	2.00%	2.55%	2.22%	1.97%	1.40%
- SDQ Rate for Loans without CE	0.51%	0.43%	0.43%	0.46%	0.59%	0.46%	0.41%	0.41%
SDQ Rate Excl. Katrina Loans	0.92%	0.77%	0.75%	0.80%	0.87%	0.89%	0.83%	0.74%
SDQ Rate for Katrina Loans	2.10%	2.08%	2.37%	2.89%	10.98%	0.97%	0.72%	0.73%
Serious Delinquent Loans								
SDQ Loan Count	106,946	86,132	81,980	85,579	97,840	81,744	77,595	66,741
SDQ Count for Loans with CE	62,938	50,326	46,923	48,790	55,138	49,703	49,035	42,149
SDQ Count for Loans without CE	44,008	35,806	35,057	36,789	42,702	32,041	28,560	24,592
SDQ Volume ($M)								
SDQ Volume	$14,088.0	$10,771.0	$9,831.6	$9,849.1	$10,581.3	$8,756.1	$8,205.3	$6,762.4
SDQ Volume for Loans with CE	$8,295.8	$6,316.2	$5,638.8	$5,609.2	$5,994.7	$5,451.4	$5,365.7	$4,423.9
SDQ Volume for Loans without CE	$5,792.2	$4,454.7	$4,192.8	$4,239.9	$4,586.6	$3,304.7	$2,839.7	$2,338.5

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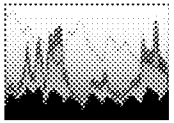

Single Family Conventional Book Characteristics
Intermediate-Term Fixed Rate (excl Balloon)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	4,006,543	4,059,321	4,120,376	4,182,015	4,456,006	4,769,061	4,937,694	4,080,470
Book Volume ($B)	$358.3	$365.5	$373.8	$382.3	$421.1	$465.1	$487.6	$348.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	48.2%	48.1%	47.9%	47.8%	47.4%	46.4%	45.0%	38.7%
OLTV 60.01% - 70.00%	19.7%	19.8%	19.8%	19.9%	20.0%	20.2%	20.3%	19.7%
OLTV 70.01% - 75.00%	9.6%	9.7%	9.8%	9.8%	10.2%	10.8%	11.6%	14.5%
OLTV 75.01% - 80.00%	17.2%	17.1%	17.1%	17.1%	16.8%	16.7%	16.9%	19.2%
OLTV 80.01% - 90.00%	4.2%	4.2%	4.2%	4.3%	4.4%	4.7%	5.0%	6.3%
OLTV 90.01% - 95.00%	0.9%	0.9%	0.9%	0.9%	1.0%	1.0%	1.1%	1.5%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV 97.01% - 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV > 100.00%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	59.4%	59.5%	59.5%	59.6%	59.8%	60.2%	60.8%	63.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	42.7%	42.6%	42.4%	42.2%	41.3%	39.9%	37.8%	27.1%
Comb LTV 60.01% - 70.00%	19.2%	19.2%	19.2%	19.1%	19.0%	18.7%	18.1%	13.6%
Comb LTV 70.01% - 75.00%	9.6%	9.6%	9.6%	9.7%	9.8%	10.1%	10.2%	9.5%
Comb LTV 75.01% - 80.00%	16.6%	16.5%	16.5%	16.4%	16.1%	15.9%	15.5%	14.1%
Comb LTV 80.01% - 90.00%	5.5%	5.5%	5.4%	5.4%	5.3%	5.2%	5.2%	4.8%
Comb LTV 90.01% - 95.00%	1.4%	1.4%	1.4%	1.4%	1.3%	1.3%	1.2%	1.2%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	4.7%	5.0%	5.3%	5.6%	6.9%	8.6%	11.8%	29.5%
Wtd Avg Comb LTV	61.0%	61.0%	61.0%	61.1%	61.2%	61.4%	61.8%	63.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	42.9%	42.8%	42.6%	42.4%	41.6%	40.3%	38.3%	28.6%
Comb LTV 60.01% - 70.00%	19.3%	19.3%	19.3%	19.3%	19.2%	19.0%	18.4%	14.6%
Comb LTV 70.01% - 75.00%	9.7%	9.7%	9.8%	9.8%	10.0%	10.3%	10.5%	10.5%
Comb LTV 75.01% - 80.00%	16.8%	16.7%	16.6%	16.6%	16.3%	16.2%	15.9%	15.3%
Comb LTV 80.01% - 90.00%	5.5%	5.5%	5.5%	5.4%	5.4%	5.3%	5.3%	5.2%

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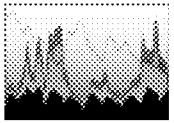

Single Family Conventional Book Characteristics
Intermediate-Term Fixed Rate (excl Balloon)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	1.4%	1.4%	1.4%	1.4%	1.3%	1.3%	1.3%	1.3%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	4.0%	4.2%	4.5%	4.8%	5.9%	7.4%	10.0%	24.3%
Wtd Avg Comb LTV	61.1%	61.1%	61.1%	61.1%	61.2%	61.5%	61.9%	63.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	87.5%	88.1%	87.8%	87.8%	85.3%	76.5%	64.9%	64.0%
MTMLTV 60.01% - 70.00%	6.6%	6.6%	6.9%	7.1%	9.4%	14.5%	19.2%	17.0%
MTMLTV 70.01% - 75.00%	2.2%	2.0%	2.0%	2.0%	2.3%	4.2%	7.8%	8.4%
MTMLTV 75.01% - 80.00%	1.8%	1.6%	1.6%	1.5%	1.5%	2.6%	4.8%	6.6%
MTMLTV 80.01% - 90.00%	1.0%	0.8%	0.8%	0.7%	0.6%	1.2%	2.3%	3.0%
MTMLTV 90.01% - 95.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%
MTMLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.7%	0.5%
Wtg Avg MTMLTV	37.9%	37.7%	38.0%	38.1%	40.0%	45.5%	50.6%	50.4%
Credit Score (Sums to 100%)								
FICO < 550	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%
FICO 550-579	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%
FICO 580-619	2.3%	2.3%	2.3%	2.3%	2.4%	2.5%	2.5%	2.7%
FICO 620-659	6.9%	7.0%	7.0%	7.0%	7.2%	7.4%	7.5%	7.8%
FICO 660-699	14.4%	14.4%	14.5%	14.6%	14.7%	14.9%	14.9%	14.9%
FICO 700-739	21.7%	21.8%	21.8%	21.8%	21.9%	22.1%	22.1%	21.8%
FICO >= 740	53.2%	53.1%	52.9%	52.6%	51.7%	50.4%	49.6%	45.1%
FICO Missing	0.6%	0.6%	0.7%	0.8%	1.2%	1.7%	2.6%	6.6%
Wtd Avg FICO	734	734	733	733	732	731	730	727
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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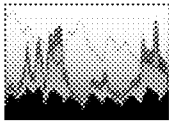

Single Family Conventional Book Characteristics
Intermediate-Term Fixed Rate (excl Balloon)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.6%	91.8%	91.8%	91.9%	92.4%	92.7%	93.0%	93.3%
Second/Vacation Home	3.7%	3.6%	3.6%	3.5%	3.2%	3.0%	2.8%	2.8%
Investor Property	4.7%	4.6%	4.6%	4.6%	4.4%	4.2%	4.2%	4.0%
10-K Unit Type (Sums to 100%)								
1 Unit	96.2%	96.2%	96.3%	96.3%	96.3%	96.3%	96.4%	96.4%
2-4 Units	3.8%	3.8%	3.7%	3.7%	3.7%	3.7%	3.6%	3.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	5.5%	5.4%	5.3%	5.3%	5.1%	5.1%	5.0%	4.6%
Single Family Homes	94.5%	94.6%	94.7%	94.7%	94.9%	94.9%	95.0%	95.4%
Property Type (Sums to 100%)								
Manufactured	0.5%	0.6%	0.6%	0.6%	0.5%	0.4%	0.4%	0.3%
Condo/Coop	5.5%	5.4%	5.3%	5.3%	5.1%	5.1%	5.0%	4.6%
1 Unit	90.2%	90.3%	90.4%	90.4%	90.6%	90.8%	91.0%	91.4%
2-4 Units	3.8%	3.8%	3.7%	3.7%	3.7%	3.7%	3.6%	3.6%
Condo								
Condo	5.2%	5.1%	5.0%	5.0%	4.8%	4.8%	4.8%	4.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	13.9%	13.3%	13.1%	12.9%	11.3%	9.8%	8.8%	14.3%
Cash-Out Refinance	39.7%	39.4%	39.0%	38.7%	37.7%	36.6%	36.2%	35.6%
Other Refinance	46.4%	47.2%	47.9%	48.5%	51.0%	53.5%	54.9%	50.1%
Origination Type (Sums to 100%)								
TPO Broker	17.2%	17.4%	17.5%	17.6%	17.9%	18.4%	18.7%	19.5%
TPO Correspondent	28.5%	28.3%	28.1%	27.9%	27.1%	26.5%	25.9%	21.9%
Undesignated	0.2%	0.2%	0.3%	0.3%	0.5%	0.8%	1.2%	3.2%
Retail	54.0%	54.1%	54.2%	54.2%	54.5%	54.3%	54.1%	55.3%
Origination Year (Sums to 100%)								
< 2000	3.2%	3.5%	3.8%	4.0%	5.4%	7.2%	10.5%	29.6%
2000	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	1.9%
2001	4.1%	4.3%	4.4%	4.6%	5.2%	6.4%	9.0%	26.7%
2002	14.7%	15.1%	15.5%	15.9%	17.5%	20.2%	25.5%	41.8%

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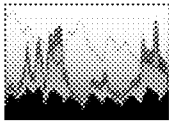

Single Family Conventional Book Characteristics
Intermediate-Term Fixed Rate (excl Balloon)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	40.8%	41.8%	42.6%	43.4%	46.3%	50.4%	54.3%	0.0%
2004	14.2%	14.5%	14.7%	15.0%	15.9%	15.5%	0.0%	0.0%
2005	9.8%	10.0%	10.1%	10.3%	9.3%	0.0%	0.0%	0.0%
2006	7.6%	7.7%	7.6%	6.6%	0.0%	0.0%	0.0%	0.0%
2007	5.5%	3.0%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$120,955	$120,385	$119,799	$119,188	$116,883	$115,026	$112,616	$103,480
Loan Original Note Rate	5.47%	5.45%	5.45%	5.44%	5.41%	5.46%	5.60%	6.40%
Seasoning (Sums to 100%)								
Seasoned	1.4%	1.4%	1.1%	1.1%	1.1%	1.1%	1.1%	2.4%
Non-Seasoned	98.6%	98.6%	98.9%	98.9%	98.9%	98.9%	98.9%	97.6%
ACI								
ACI Probability	0.16%	0.16%	0.16%	0.16%	0.15%	0.15%	0.15%	0.15%
Wtd Avg ACI Score	755	755	756	756	756	755	755	752
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.10	-0.11	-0.11	-0.11	-0.11	-0.06	-0.01
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Prepay Premium								
Prepay Premium	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	1.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	19.7%	19.9%	20.0%	20.1%	20.6%	21.0%	21.3%	19.6%
DTI Ratio > 20 and <= 30	26.3%	26.4%	26.5%	26.5%	26.7%	27.0%	27.4%	28.7%
DTI Ratio > 30 and <= 40	23.2%	23.2%	23.1%	23.1%	22.9%	22.9%	23.1%	24.8%
DTI Ratio > 40 and <= 50	14.7%	14.6%	14.4%	14.3%	13.9%	13.6%	13.2%	12.5%
DTI Ratio > 50	11.1%	11.0%	11.0%	11.0%	10.8%	10.6%	10.0%	8.5%
DTI Ratio Missing	5.0%	5.0%	5.0%	5.0%	5.1%	5.0%	4.9%	5.8%
Wtd Avg DTI Ratio	32.3%	32.3%	32.2%	32.2%	32.0%	31.8%	31.4%	31.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	20.0%	20.1%	20.3%	20.4%	20.9%	21.3%	21.6%	19.7%
DTI Ratio > 20 and <= 30	26.9%	27.0%	27.1%	27.1%	27.3%	27.5%	28.0%	29.0%
DTI Ratio > 30 and <= 40	23.7%	23.6%	23.6%	23.5%	23.4%	23.3%	23.6%	25.0%
DTI Ratio > 40 and <= 50	15.0%	14.9%	14.7%	14.6%	14.2%	13.9%	13.5%	12.7%
DTI Ratio > 50	11.3%	11.3%	11.2%	11.2%	11.1%	10.8%	10.2%	8.6%
DTI Ratio Missing	3.1%	3.1%	3.1%	3.1%	3.2%	3.1%	3.2%	5.0%

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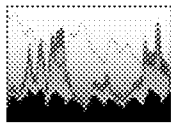

Single Family Conventional Book Characteristics
Intermediate-Term Fixed Rate (excl Balloon)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	32.4%	32.3%	32.2%	32.2%	32.0%	31.8%	31.4%	31.2%
Origination Term (Sums to 100%)								
<= 15 Years	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.1%	0.2%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	6.0%	5.8%	5.5%	5.4%	5.0%	4.6%	4.4%	3.7%
- Alt-A Low/No Doc	4.6%	4.5%	4.4%	4.4%	4.1%	3.8%	3.5%	2.8%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%

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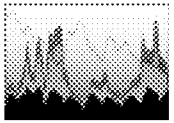

Single Family Conventional Book Characteristics
Intermediate-Term Fixed Rate (excl Balloon)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.6%	1.7%	1.7%	1.7%	1.6%	1.5%	1.3%	1.1%
- Alt-A SISA	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
- Alt-A Stated Income	2.1%	2.1%	2.1%	2.1%	1.9%	1.8%	1.7%	1.3%
Alt-A Full Doc (by SFC)	0.4%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.0%
Alt-A Deals (no SFC)	1.1%	1.0%	0.8%	0.8%	0.7%	0.7%	0.8%	0.8%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	14.0%	13.4%	13.0%	12.6%	11.3%	10.3%	8.8%	5.3%
- Select Lender Programs Non-Full Doc	9.6%	9.0%	8.8%	8.4%	7.4%	6.6%	5.5%	2.7%
- Other Low/No Doc	4.4%	4.3%	4.3%	4.2%	3.9%	3.6%	3.3%	2.6%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	87.1%	87.0%	87.1%	87.1%	86.3%	85.2%	82.8%	65.1%
Investor Channel	7.8%	7.7%	7.3%	7.1%	6.7%	6.2%	5.4%	5.9%
eChannel	2.2%	2.2%	2.1%	2.1%	2.0%	2.0%	1.9%	0.9%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.9%	3.1%	3.4%	3.7%	4.9%	6.7%	9.9%	28.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	3.4%	3.2%	3.0%	2.8%	2.3%	1.5%	1.2%	0.9%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.0%	1.0%	1.0%	1.0%	1.0%	0.9%	0.8%	0.6%
- 80/15/05	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	1.8%	1.7%	1.4%	1.2%	0.8%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	10.6%	10.6%	10.5%	10.4%	10.3%	10.1%	9.3%	6.1%

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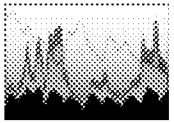

Single Family Conventional Book Characteristics
Intermediate-Term Fixed Rate (excl Balloon)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.4%	1.1%
- 80/15/05	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.3%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	8.1%	8.0%	8.0%	7.9%	7.9%	7.7%	7.1%	4.4%
EA/TPR								
EA/TPR	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.3%
- EA I	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- EA/TPR III	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	18.4%	18.4%	18.5%	18.5%	18.5%	18.6%	19.0%	21.2%
Northeast	20.3%	20.3%	20.2%	20.2%	20.2%	20.0%	20.0%	20.2%
Southeast	23.1%	23.0%	22.9%	22.9%	22.6%	22.2%	21.9%	21.6%
Southwest	16.1%	16.1%	16.1%	16.0%	15.9%	15.7%	15.5%	15.6%
West	22.2%	22.3%	22.4%	22.5%	22.8%	23.4%	23.5%	21.4%
Census Region (Sums to 100%)								
New England	6.0%	6.1%	6.1%	6.1%	6.2%	6.2%	6.4%	6.5%
Middle Atlantic	13.2%	13.2%	13.1%	13.1%	13.1%	12.9%	12.8%	12.7%
East North Central	14.7%	14.8%	14.8%	14.8%	14.9%	15.0%	15.4%	17.3%
East South Central	4.7%	4.7%	4.7%	4.6%	4.6%	4.5%	4.4%	4.5%
South Atlantic	18.7%	18.7%	18.7%	18.6%	18.3%	18.1%	17.8%	17.4%
West North Central	6.2%	6.2%	6.2%	6.2%	6.2%	6.1%	6.2%	6.5%
West South Central	8.5%	8.5%	8.4%	8.4%	8.3%	8.1%	7.8%	7.7%
Mountain	6.7%	6.7%	6.7%	6.7%	6.7%	6.7%	6.9%	6.9%
Pacific	20.5%	20.6%	20.7%	20.8%	21.2%	21.8%	21.9%	19.9%
US Territories	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%	0.5%	0.6%
Top 10 States								
01) CA	15.6%	15.7%	15.7%	15.8%	16.2%	16.7%	16.8%	14.9%
02) NY	6.1%	6.1%	6.1%	6.1%	6.1%	6.0%	5.7%	5.8%
03) FL	5.7%	5.7%	5.7%	5.7%	5.6%	5.5%	5.4%	5.3%
04) TX	5.7%	5.7%	5.6%	5.6%	5.5%	5.3%	5.1%	4.9%
05) IL	4.7%	4.7%	4.7%	4.7%	4.7%	4.8%	4.9%	5.4%

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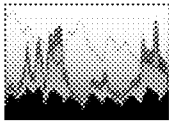

Single Family Conventional Book Characteristics
Intermediate-Term Fixed Rate (excl Balloon)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NJ	3.8%	3.9%	3.8%	3.8%	3.9%	3.9%	4.0%	3.7%
07) MI	3.3%	3.3%	3.4%	3.4%	3.4%	3.5%	3.6%	4.1%
08) PA	3.2%	3.2%	3.2%	3.2%	3.2%	3.1%	3.1%	3.2%
09) OH	3.1%	3.2%	3.2%	3.1%	3.1%	3.1%	3.2%	3.6%
10) MA	3.0%	3.0%	3.0%	3.0%	3.1%	3.2%	3.3%	3.4%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	16.3%	16.3%	16.2%	16.0%	16.0%	16.1%	15.2%	11.6%
02) WASHINGTON MUTUAL INC	14.6%	14.9%	15.2%	15.5%	16.4%	17.5%	18.7%	17.4%
03) CITIGROUP INC	8.2%	8.0%	7.8%	7.7%	7.1%	6.2%	5.2%	5.7%
04) BANK OF AMERICA CORPORATION	5.7%	5.6%	5.7%	5.6%	5.5%	5.2%	4.5%	3.0%
05) JP MORGAN CHASE & CO	4.9%	4.9%	4.8%	4.7%	4.7%	4.8%	5.1%	6.4%
06) CERBERUS CAPITAL HOLDING	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.6%	2.1%
07) FLAGSTAR BANCORP INC	3.1%	3.2%	3.2%	3.3%	3.4%	3.5%	3.6%	3.5%
08) SUNTRUST BANKS INC	3.0%	3.0%	2.9%	2.8%	2.5%	2.3%	2.0%	1.1%
09) PHH CORPORATION	2.8%	2.8%	2.8%	2.8%	2.7%	2.6%	2.5%	1.9%
10) WELLS FARGO & COMPANY	2.6%	2.3%	2.2%	2.1%	1.7%	1.2%	1.3%	1.7%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	16.4%	16.3%	16.2%	16.1%	16.0%	16.2%	15.3%	11.7%
02) WASHINGTON MUTUAL INC	12.0%	12.3%	12.5%	12.8%	14.0%	15.7%	17.9%	20.2%
03) CITIGROUP INC	11.7%	11.6%	11.5%	11.5%	11.1%	10.2%	9.5%	9.6%
04) JP MORGAN CHASE & CO	10.4%	10.5%	10.5%	10.3%	10.4%	10.6%	10.8%	12.2%
05) WELLS FARGO & COMPANY	7.5%	7.4%	7.4%	7.3%	6.7%	5.6%	4.8%	3.7%
06) BANK OF AMERICA CORPORATION	5.9%	5.8%	5.9%	5.9%	5.6%	5.4%	4.7%	3.9%
07) CERBERUS CAPITAL HOLDING	5.2%	5.2%	5.3%	5.3%	5.5%	5.9%	6.3%	6.7%
08) FIRST HORIZON NATIONAL CORPORATION	2.7%	2.8%	2.8%	2.8%	3.0%	3.1%	2.8%	1.6%
09) PHH CORPORATION	2.7%	2.7%	2.7%	2.6%	2.6%	2.5%	2.3%	1.8%
10) SUNTRUST BANKS INC	2.6%	2.6%	2.5%	2.5%	2.2%	2.0%	1.7%	0.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	97.1%	97.2%	97.2%	97.3%	97.4%	97.3%	96.5%	93.5%
Credit Enhancement	2.9%	2.8%	2.8%	2.7%	2.6%	2.7%	3.5%	6.5%
- Primary MI Only	1.9%	1.8%	1.7%	1.7%	1.6%	1.7%	2.2%	4.1%
- Pool Policy Only	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.9%
- Pool Policy and Primary MI	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.2%
- Full Recourse	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.6%
- Shared Arrangement	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.7%

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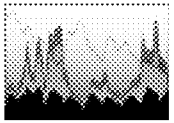

Single Family Conventional Book Characteristics
Intermediate-Term Fixed Rate (excl Balloon)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	0.0%	0.0%	0.0%	0.0%	22.1%	15.2%	12.9%	10.3%
Interest Only with Credit Enhancement	32.3%	32.4%	37.2%	37.6%	39.9%	9.5%	13.2%	7.0%
Alt-A with Credit Enhancement	9.1%	9.3%	9.7%	9.9%	10.5%	10.1%	10.4%	13.3%
Economic Fees and Gap								
Wtd Avg Economic Gap	6.29	6.30	6.35	6.41	6.41	6.10	5.27	1.26
Wtd Avg Economic Model Fee	10.64	10.57	10.49	10.45	10.54	10.88	11.57	15.26
Wtd Avg Charged Fee	16.93	16.87	16.84	16.86	16.95	16.98	16.85	16.53
Appraisal Waivers								
Appraisal Waiver	2.1%	2.0%	1.9%	1.9%	1.7%	1.4%	1.4%	0.7%
Serious Delinquent Loans								
SDQ Rate All Loans	0.24%	0.21%	0.22%	0.24%	0.35%	0.20%	0.18%	0.20%
- SDQ Rate for Loans with CE	1.10%	1.01%	1.07%	1.20%	1.63%	1.32%	1.09%	0.81%
- SDQ Rate for Loans without CE	0.21%	0.18%	0.19%	0.20%	0.30%	0.16%	0.14%	0.15%
SDQ Rate Excl. Katrina Loans	0.24%	0.21%	0.21%	0.22%	0.23%	0.20%	0.18%	0.20%
SDQ Rate for Katrina Loans	0.64%	0.65%	0.77%	0.95%	6.06%	0.28%	0.19%	0.20%
Serious Delinquent Loans								
SDQ Loan Count	9,698	8,634	9,080	9,785	15,243	9,592	8,736	8,027
SDQ Count for Loans with CE	1,584	1,479	1,569	1,790	2,472	2,253	2,354	2,401
SDQ Count for Loans without CE	8,114	7,155	7,511	7,995	12,771	7,339	6,382	5,626
SDQ Volume ($M)								
SDQ Volume	$707.6	$628.6	$650.4	$693.1	$1,127.8	$669.4	$586.4	$491.1
SDQ Volume for Loans with CE	$110.9	$105.1	$109.5	$121.3	$173.1	$161.6	$165.3	$149.2
SDQ Volume for Loans without CE	$596.7	$523.5	$540.9	$571.7	$954.7	$507.8	$421.1	$342.0

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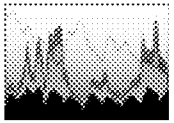

Single Family Conventional Book Characteristics
Adjustable Rate

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,585,553	1,593,061	1,596,318	1,611,467	1,638,917	1,519,499	1,236,891	901,082
Book Volume ($B)	$290.3	$287.2	$284.8	$284.3	$270.9	$236.3	$179.7	$110.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	16.4%	16.9%	16.8%	17.0%	17.4%	17.9%	19.5%	16.9%
OLTV 60.01% - 70.00%	14.5%	14.8%	14.9%	15.2%	15.3%	15.5%	16.0%	15.1%
OLTV 70.01% - 75.00%	9.8%	9.9%	10.0%	10.1%	10.7%	11.9%	13.5%	15.0%
OLTV 75.01% - 80.00%	47.4%	47.2%	46.9%	46.5%	43.6%	39.3%	34.6%	34.1%
OLTV 80.01% - 90.00%	6.3%	6.1%	6.2%	6.3%	7.3%	8.6%	9.6%	11.7%
OLTV 90.01% - 95.00%	3.2%	3.1%	3.1%	3.2%	4.0%	5.0%	5.5%	6.2%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.2%	0.2%
OLTV 97.01% - 100.00%	2.1%	1.8%	1.7%	1.5%	1.4%	1.4%	1.1%	0.8%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.2%	73.0%	72.9%	72.8%	72.8%	72.7%	72.0%	73.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.8%	15.2%	15.1%	15.3%	15.5%	15.6%	16.7%	13.7%
Comb LTV 60.01% - 70.00%	13.3%	13.5%	13.6%	13.8%	14.0%	14.0%	14.1%	12.2%
Comb LTV 70.01% - 75.00%	8.5%	8.6%	8.7%	8.8%	9.5%	10.5%	11.6%	11.5%
Comb LTV 75.01% - 80.00%	29.1%	29.7%	30.0%	30.4%	32.0%	32.8%	29.1%	26.6%
Comb LTV 80.01% - 90.00%	15.0%	14.5%	14.4%	14.1%	13.0%	11.1%	10.2%	9.0%
Comb LTV 90.01% - 95.00%	8.2%	7.8%	7.6%	7.4%	7.2%	6.7%	6.2%	5.4%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Comb LTV 97.01% - 100.00%	7.4%	6.7%	6.3%	5.7%	3.3%	1.8%	1.3%	0.9%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	3.5%	3.8%	4.1%	4.4%	5.4%	7.4%	10.6%	20.5%
Wtd Avg Comb LTV	76.5%	76.1%	76.0%	75.7%	74.8%	73.9%	72.8%	73.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.8%	15.2%	15.1%	15.3%	15.5%	15.6%	16.7%	13.7%
Comb LTV 60.01% - 70.00%	13.3%	13.5%	13.6%	13.8%	14.0%	14.0%	14.1%	12.3%
Comb LTV 70.01% - 75.00%	8.5%	8.6%	8.7%	8.8%	9.5%	10.5%	11.7%	11.7%
Comb LTV 75.01% - 80.00%	29.1%	29.7%	30.1%	30.4%	32.0%	32.9%	29.2%	26.9%
Comb LTV 80.01% - 90.00%	15.0%	14.5%	14.4%	14.1%	13.0%	11.1%	10.3%	9.2%

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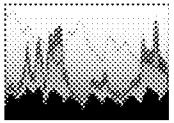

Single Family Conventional Book Characteristics
Adjustable Rate

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	8.2%	7.8%	7.6%	7.4%	7.2%	6.7%	6.2%	5.5%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Comb LTV 97.01% - 100.00%	7.4%	6.7%	6.3%	5.6%	3.3%	1.8%	1.3%	0.9%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	3.5%	3.8%	4.1%	4.3%	5.3%	7.3%	10.4%	19.5%
Wtd Avg Comb LTV	76.5%	76.1%	76.0%	75.7%	74.8%	73.9%	77.7%	82.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	35.9%	39.2%	39.3%	41.0%	46.0%	40.9%	37.5%	42.7%
MTMLTV 60.01% - 70.00%	18.0%	19.4%	19.9%	20.6%	22.3%	21.3%	21.8%	17.2%
MTMLTV 70.01% - 75.00%	10.8%	11.4%	11.9%	12.2%	12.4%	12.3%	14.7%	12.0%
MTMLTV 75.01% - 80.00%	13.2%	13.4%	13.8%	13.8%	12.6%	15.0%	14.6%	16.1%
MTMLTV 80.01% - 90.00%	15.7%	13.0%	12.2%	10.2%	5.2%	7.5%	8.3%	8.4%
MTMLTV 90.01% - 95.00%	3.3%	1.8%	1.5%	1.2%	1.0%	1.9%	2.3%	2.8%
MTMLTV 95.01% - 97.00%	0.8%	0.4%	0.3%	0.3%	0.2%	0.3%	0.3%	0.3%
MTMLTV 97.01% - 100.00%	1.0%	0.6%	0.5%	0.3%	0.2%	0.4%	0.2%	0.3%
MTMLTV > 100.00%	1.3%	0.5%	0.4%	0.2%	0.1%	0.1%	0.1%	0.1%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
Wtg Avg MTMLTV	64.6%	62.4%	62.1%	61.1%	58.6%	61.0%	61.9%	60.5%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.5%	0.6%	0.6%	0.6%	0.7%	1.0%	1.5%
FICO 550-579	0.7%	0.6%	0.7%	0.7%	0.7%	0.9%	1.3%	1.7%
FICO 580-619	2.2%	2.1%	2.3%	2.4%	2.6%	3.0%	3.5%	4.3%
FICO 620-659	8.0%	7.9%	8.2%	8.5%	9.1%	10.1%	10.2%	10.3%
FICO 660-699	19.0%	18.9%	19.1%	19.0%	18.9%	19.2%	18.4%	17.2%
FICO 700-739	26.0%	26.0%	26.2%	26.1%	25.8%	25.0%	23.4%	21.0%
FICO >= 740	42.0%	42.4%	41.4%	40.9%	40.0%	38.0%	36.8%	32.6%
FICO Missing	1.5%	1.6%	1.6%	1.8%	2.3%	3.2%	5.3%	11.4%
Wtd Avg FICO	723	724	722	721	720	717	714	709
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	49.9%	51.9%	51.6%	53.0%	61.9%	74.0%	79.5%	73.6%

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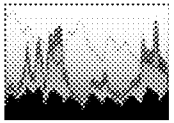

Single Family Conventional Book Characteristics
Adjustable Rate

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	41.6%	39.2%	37.9%	35.1%	26.3%	14.9%	6.5%	3.5%
Negative Amortization	8.5%	8.9%	10.5%	11.9%	11.8%	11.1%	14.0%	22.9%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	83.8%	84.1%	84.0%	84.4%	85.9%	87.4%	88.8%	88.5%
Second/Vacation Home	7.3%	7.2%	7.2%	7.0%	5.9%	4.8%	3.9%	3.1%
Investor Property	8.9%	8.7%	8.8%	8.7%	8.2%	7.8%	7.3%	8.4%
10-K Unit Type (Sums to 100%)								
1 Unit	96.2%	96.4%	96.4%	96.4%	96.3%	95.8%	95.4%	93.7%
2-4 Units	3.8%	3.6%	3.6%	3.6%	3.7%	4.2%	4.6%	6.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	16.7%	16.6%	16.3%	16.0%	14.8%	13.1%	12.4%	11.0%
Single Family Homes	83.3%	83.4%	83.7%	84.0%	85.2%	86.9%	87.6%	89.0%
Property Type (Sums to 100%)								
Manufactured	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.7%
Condo/Coop	16.7%	16.6%	16.3%	16.0%	14.8%	13.1%	12.4%	11.0%
1 Unit	79.4%	79.6%	79.9%	80.2%	81.3%	82.4%	82.6%	82.1%
2-4 Units	3.8%	3.6%	3.6%	3.6%	3.7%	4.2%	4.6%	6.2%
Condo								
Condo	16.3%	16.1%	15.9%	15.6%	14.5%	12.9%	12.1%	10.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	51.0%	50.7%	50.6%	50.3%	48.1%	43.8%	38.3%	48.1%
Cash-Out Refinance	25.8%	25.8%	26.4%	26.7%	26.0%	25.2%	26.0%	24.2%
Other Refinance	23.1%	23.5%	23.0%	22.9%	25.9%	31.0%	35.7%	27.7%
Origination Type (Sums to 100%)								
TPO Broker	23.2%	22.4%	22.7%	22.8%	22.3%	22.8%	24.9%	25.7%
TPO Correspondent	23.4%	23.4%	22.2%	22.1%	20.5%	18.0%	15.6%	14.1%
Undesignated	0.6%	0.7%	0.7%	0.8%	1.0%	1.5%	2.5%	5.6%
Retail	52.8%	53.5%	54.3%	54.3%	56.2%	57.7%	57.0%	54.5%
Origination Year (Sums to 100%)								
< 2000	3.2%	3.3%	3.5%	3.7%	5.0%	7.5%	12.7%	31.3%
2000	0.2%	0.2%	0.3%	0.3%	0.4%	0.7%	1.5%	4.8%
2001	0.3%	0.4%	0.4%	0.5%	0.9%	1.7%	4.3%	16.4%
2002	2.7%	3.1%	3.6%	3.9%	6.1%	11.4%	25.0%	47.4%

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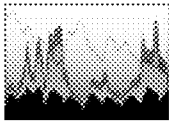

Single Family Conventional Book Characteristics
Adjustable Rate

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	14.6%	16.0%	15.9%	16.6%	23.2%	36.8%	56.5%	0.0%
2004	21.2%	23.0%	23.4%	24.5%	33.4%	41.9%	0.0%	0.0%
2005	24.5%	26.1%	27.8%	29.2%	30.9%	0.0%	0.0%	0.0%
2006	21.1%	22.1%	23.2%	21.3%	0.0%	0.0%	0.0%	0.0%
2007	12.1%	5.7%	1.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$193,983	$191,090	$188,606	$186,275	$174,373	$164,059	$154,065	$134,654
Loan Original Note Rate	5.54%	5.43%	5.40%	5.35%	5.10%	5.07%	5.27%	6.17%
Seasoning (Sums to 100%)								
Seasoned	9.2%	9.7%	6.6%	5.7%	6.0%	6.2%	9.5%	22.1%
Non-Seasoned	90.8%	90.3%	93.4%	94.3%	94.0%	93.8%	90.5%	77.9%
ACI								
ACI Probability	0.45%	0.44%	0.43%	0.43%	0.42%	0.43%	0.52%	0.64%
Wtd Avg ACI Score	705	707	707	708	711	714	717	715
Credit Premium								
Wtd Avg Credit Premium	0.10	0.09	0.09	0.09	0.03	-0.10	-0.05	0.00
Credit Premium > 1.5	0.5%	0.4%	0.4%	0.3%	0.3%	0.3%	0.7%	0.7%
Prepay Premium								
Prepay Premium	14.6%	13.6%	14.3%	14.8%	11.9%	10.7%	12.5%	13.1%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.0%	10.5%	10.4%	10.5%	12.1%	14.3%	15.8%	14.4%
DTI Ratio > 20 and <= 30	18.0%	18.5%	18.2%	18.2%	19.3%	19.9%	20.8%	20.6%
DTI Ratio > 30 and <= 40	27.2%	27.2%	27.0%	26.7%	25.7%	23.1%	21.3%	20.6%
DTI Ratio > 40 and <= 50	23.3%	22.5%	22.2%	21.8%	19.5%	16.8%	13.8%	11.6%
DTI Ratio > 50	8.5%	8.3%	8.4%	8.5%	8.8%	9.3%	7.9%	5.8%
DTI Ratio Missing	13.0%	13.0%	13.9%	14.4%	14.6%	16.5%	20.4%	27.0%
Wtd Avg DTI Ratio	35.5%	35.2%	35.3%	35.3%	34.6%	33.7%	32.4%	31.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.2%	10.7%	10.6%	10.7%	12.3%	14.7%	16.2%	14.6%
DTI Ratio > 20 and <= 30	18.5%	19.0%	18.7%	18.7%	19.8%	20.6%	21.6%	21.0%
DTI Ratio > 30 and <= 40	27.9%	27.9%	27.6%	27.4%	26.3%	23.9%	22.0%	21.0%
DTI Ratio > 40 and <= 50	23.9%	23.1%	22.9%	22.4%	20.1%	17.4%	14.3%	11.9%
DTI Ratio > 50	8.9%	8.7%	8.9%	9.0%	9.4%	9.9%	8.4%	6.0%
DTI Ratio Missing	10.6%	10.5%	11.3%	11.8%	12.1%	13.5%	17.5%	25.5%

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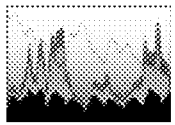

Single Family Conventional Book Characteristics
Adjustable Rate

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	35.6%	35.3%	35.4%	35.3%	34.7%	33.9%	32.5%	31.6%
Origination Term (Sums to 100%)								
<= 15 Years	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	0.5%
> 15 Years amd <= 25 Years	0.3%	0.3%	0.3%	0.3%	0.5%	0.9%	1.1%	1.1%
> 25 Years and <= 30 Years	98.7%	98.7%	98.7%	98.7%	98.4%	97.6%	96.9%	95.1%
> 30 Years	0.9%	0.8%	0.8%	0.8%	0.8%	1.0%	1.4%	3.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.9%	0.8%	0.8%	0.8%	0.8%	1.0%	1.4%	3.2%
Hybrid Arm	87.9%	87.2%	85.4%	83.6%	79.5%	79.0%	75.2%	60.2%
- 2/28 Hybrid Arm	0.5%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	10.7%	11.6%	12.3%	13.2%	16.9%	19.7%	18.6%	15.4%
- 5/1 Hybrid Arm	54.5%	54.1%	52.7%	50.8%	44.8%	42.5%	40.0%	33.3%
- 7/1 Hybrid Arm	16.2%	15.9%	15.4%	15.0%	14.5%	14.8%	14.9%	9.4%
- 10/1 Hybrid Arm	5.9%	5.4%	4.9%	4.6%	3.4%	2.1%	1.7%	2.1%
NegAm ARM	8.5%	8.9%	10.5%	11.9%	11.8%	11.1%	14.0%	22.9%
Interest Only	41.6%	39.2%	37.9%	35.1%	26.3%	14.9%	6.5%	3.5%
- Interest Only ARM	41.6%	39.2%	37.9%	35.1%	26.3%	14.9%	6.5%	3.5%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	36.2%	35.7%	32.1%	29.9%	24.1%	17.9%	13.0%	9.1%
- Alt-A Low/No Doc	20.2%	19.3%	18.9%	17.7%	14.4%	11.2%	8.3%	6.4%
- Alt-A No Disclosure	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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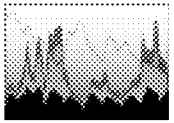

Single Family Conventional Book Characteristics
Adjustable Rate

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	4.3%	4.5%	4.6%	4.5%	4.7%	3.8%	3.0%	3.2%
- Alt-A SISA	1.6%	1.4%	1.3%	1.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.5%	1.3%	1.3%	1.1%	0.8%	0.7%	0.6%	0.5%
- Alt-A Stated Income	12.6%	12.0%	11.6%	11.0%	8.9%	6.7%	4.7%	2.7%
Alt-A Full Doc (by SFC)	7.5%	7.4%	7.5%	6.5%	5.1%	3.3%	1.3%	0.3%
Alt-A Deals (no SFC)	8.5%	8.9%	5.7%	5.8%	4.6%	3.3%	3.4%	2.4%
My Community Mortgage	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	33.4%	31.8%	31.2%	29.7%	25.2%	21.3%	17.1%	9.8%
- Select Lender Programs Non-Full Doc	13.0%	12.3%	12.2%	11.9%	10.8%	10.2%	8.7%	3.5%
- Other Low/No Doc	20.5%	19.5%	19.0%	17.8%	14.4%	11.2%	8.4%	6.3%
Subprime Deals								
Subprime	1.1%	0.7%	0.6%	0.7%	0.4%	0.9%	2.4%	3.1%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.3%	0.9%	2.4%	3.1%
- Post 12/2005	1.1%	0.6%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	54.4%	54.8%	57.7%	59.4%	63.2%	66.6%	63.0%	51.7%
Investor Channel	39.4%	39.4%	36.5%	34.5%	30.7%	25.6%	26.4%	28.5%
eChannel	3.4%	3.4%	3.5%	3.5%	3.3%	3.5%	3.1%	1.5%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	1.0%	0.6%	0.4%	0.5%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.7%	1.8%	1.9%	2.0%	2.8%	4.2%	7.5%	18.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	22.5%	21.6%	21.0%	20.1%	15.1%	9.7%	6.3%	3.8%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%
- 75/25/00	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	7.8%	7.7%	7.5%	7.5%	6.5%	5.1%	3.7%	2.5%
- 80/15/05	4.8%	4.6%	4.5%	4.4%	4.0%	3.3%	2.3%	1.2%
- 80/20/00	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	9.0%	8.5%	8.2%	7.4%	3.9%	0.6%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	28.6%	28.1%	27.5%	26.8%	23.6%	20.1%	15.3%	8.2%

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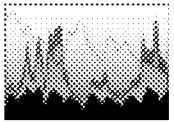

Single Family Conventional Book Characteristics
Adjustable Rate

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	10.3%	10.2%	10.0%	9.9%	8.9%	7.3%	5.5%	3.6%
- 80/15/05	6.2%	6.0%	5.8%	5.7%	5.3%	4.7%	3.2%	1.7%
- 80/20/00	6.4%	6.2%	6.0%	5.6%	4.0%	2.5%	1.2%	0.3%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- Other	5.1%	5.1%	5.1%	4.9%	4.9%	5.1%	4.9%	2.2%
EA/TPR								
EA/TPR	0.4%	0.4%	0.5%	0.5%	0.6%	0.7%	0.3%	0.1%
- EA I	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.2%	0.0%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.0%
- EA/TPR III	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	14.5%	14.9%	15.0%	15.1%	16.3%	16.5%	16.1%	15.9%
Northeast	12.0%	12.1%	11.9%	11.8%	12.1%	12.1%	11.5%	12.5%
Southeast	24.8%	24.5%	24.4%	24.0%	22.5%	21.0%	19.8%	18.7%
Southwest	14.0%	14.1%	14.1%	14.1%	14.6%	14.7%	14.9%	13.2%
West	34.7%	34.4%	34.7%	35.0%	34.4%	35.6%	37.6%	39.7%
Census Region (Sums to 100%)								
New England	4.7%	4.8%	4.7%	4.8%	5.1%	5.1%	4.8%	5.0%
Middle Atlantic	7.1%	7.1%	6.8%	6.7%	6.8%	6.8%	6.5%	7.3%
East North Central	12.1%	12.4%	12.5%	12.6%	13.6%	14.0%	14.1%	14.5%
East South Central	2.0%	2.0%	2.0%	2.0%	2.1%	2.2%	2.1%	2.1%
South Atlantic	23.1%	22.8%	22.6%	22.3%	20.7%	19.1%	17.9%	16.8%
West North Central	4.0%	4.1%	4.1%	4.2%	4.6%	4.5%	4.1%	3.2%
West South Central	3.2%	3.4%	3.4%	3.3%	3.5%	3.8%	3.9%	3.8%
Mountain	13.0%	12.9%	12.9%	12.8%	12.5%	11.8%	11.1%	9.0%
Pacific	30.9%	30.6%	30.9%	31.3%	31.1%	32.8%	35.5%	38.2%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Top 10 States								
01) CA	24.5%	24.4%	24.7%	25.1%	24.8%	26.5%	29.4%	32.5%
02) FL	9.6%	9.2%	9.1%	8.9%	7.6%	6.3%	5.5%	5.4%
03) IL	5.4%	5.5%	5.4%	5.4%	5.6%	5.7%	5.9%	5.8%
04) AZ	4.3%	4.2%	4.2%	4.1%	3.8%	3.3%	3.0%	2.5%
05) WA	4.1%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	3.7%

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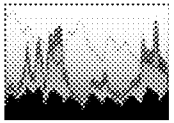

Single Family Conventional Book Characteristics
Adjustable Rate

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) VA	3.8%	3.8%	3.7%	3.7%	3.5%	3.2%	2.9%	2.5%
07) CO	3.6%	3.7%	3.7%	3.8%	4.2%	4.5%	4.8%	4.0%
08) MI	3.3%	3.5%	3.5%	3.6%	4.1%	4.2%	4.2%	4.5%
09) NJ	3.1%	3.1%	3.0%	3.0%	3.1%	3.1%	2.9%	2.9%
10) NV	3.0%	3.0%	3.0%	2.9%	2.6%	2.1%	1.4%	0.9%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	31.3%	31.3%	31.8%	31.7%	30.8%	29.8%	25.3%	19.5%
02) CITIGROUP INC	8.6%	9.0%	5.7%	5.9%	5.4%	4.7%	6.1%	5.6%
03) BANK OF AMERICA CORPORATION	7.9%	8.1%	8.5%	8.5%	8.0%	7.7%	7.0%	2.1%
04) WASHINGTON MUTUAL INC	7.3%	7.7%	8.0%	8.0%	9.6%	13.1%	18.1%	28.0%
05) LEHMAN BROTHERS HOLDINGS INC	6.4%	6.3%	6.5%	6.0%	5.5%	4.7%	2.5%	0.5%
06) PHH CORPORATION	5.7%	5.9%	6.1%	6.2%	6.3%	7.0%	7.2%	6.3%
07) WACHOVIA CORPORATION	4.7%	4.6%	5.7%	6.7%	7.3%	7.3%	9.2%	11.1%
08) JP MORGAN CHASE & CO	3.7%	3.5%	3.4%	2.6%	1.4%	0.8%	0.9%	1.6%
09) FIRST HORIZON NATIONAL CORPORATION	3.1%	3.3%	3.5%	3.5%	4.1%	4.1%	3.6%	2.3%
10) CERBERUS CAPITAL HOLDING	2.5%	2.7%	2.8%	3.0%	3.0%	2.6%	1.6%	1.2%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	31.4%	31.4%	31.9%	31.9%	30.9%	30.0%	25.4%	19.0%
02) CITIGROUP INC	8.9%	9.3%	6.0%	6.2%	6.0%	6.2%	8.3%	6.9%
03) BANK OF AMERICA CORPORATION	8.3%	8.5%	8.8%	8.9%	8.5%	7.8%	7.2%	2.6%
04) WASHINGTON MUTUAL INC	7.6%	8.0%	8.3%	8.3%	10.0%	13.7%	19.2%	30.9%
05) LEHMAN BROTHERS HOLDINGS INC	6.1%	6.0%	6.1%	5.6%	5.0%	3.8%	1.0%	0.3%
06) PHH CORPORATION	5.9%	6.1%	6.3%	6.4%	6.6%	7.3%	7.6%	6.8%
07) JP MORGAN CHASE & CO	5.7%	5.6%	5.6%	4.6%	2.8%	1.7%	0.9%	2.0%
08) WACHOVIA CORPORATION	4.3%	4.2%	5.2%	6.2%	6.6%	6.2%	7.4%	8.0%
09) FIRST HORIZON NATIONAL CORPORATION	2.9%	3.0%	3.2%	3.4%	3.9%	4.0%	3.4%	2.1%
10) CERBERUS CAPITAL HOLDING	2.7%	2.9%	3.1%	3.2%	3.4%	3.2%	2.8%	3.4%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	71.8%	70.6%	69.5%	69.3%	72.7%	76.8%	73.7%	68.5%
Credit Enhancement	28.2%	29.4%	30.5%	30.7%	27.3%	23.2%	26.3%	31.5%
- Primary MI Only	7.9%	6.9%	6.8%	7.0%	8.0%	10.1%	11.7%	12.8%
- Pool Policy Only	15.3%	15.9%	16.2%	15.5%	10.5%	3.7%	2.4%	2.0%
- Pool Policy and Primary MI	1.8%	1.8%	1.8%	1.3%	1.1%	0.8%	0.7%	1.0%
- Full Recourse	2.4%	4.1%	5.1%	6.0%	6.7%	7.2%	9.8%	12.0%
- Shared Arrangement	0.5%	0.5%	0.5%	0.6%	0.7%	1.1%	1.6%	3.5%

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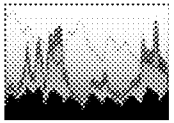

Single Family Conventional Book Characteristics
Adjustable Rate

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.1%	0.2%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	73.3%	77.8%	79.0%	80.0%	74.6%	61.9%	62.5%	48.2%
Interest Only with Credit Enhancement	35.3%	36.7%	36.8%	35.6%	31.5%	19.1%	15.9%	22.6%
Alt-A with Credit Enhancement	50.1%	51.6%	56.9%	57.7%	50.6%	31.0%	34.4%	31.8%
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.66	-3.10	-2.87	-2.25	-0.02	1.50	2.30	-0.74
Wtd Avg Economic Model Fee	38.72	36.22	35.57	34.59	31.08	28.32	24.98	26.03
Wtd Avg Charged Fee	35.03	33.10	32.67	32.31	31.03	29.79	27.24	25.26
Appraisal Waivers								
Appraisal Waiver	1.9%	1.9%	1.9%	1.9%	1.6%	1.5%	1.8%	0.9%
Serious Delinquent Loans								
SDQ Rate All Loans	1.05%	0.76%	0.65%	0.62%	0.54%	0.45%	0.49%	0.55%
- SDQ Rate for Loans with CE	2.40%	1.66%	1.34%	1.20%	1.09%	1.14%	1.12%	1.00%
- SDQ Rate for Loans without CE	0.53%	0.40%	0.37%	0.37%	0.34%	0.22%	0.24%	0.33%
SDQ Rate Excl. Katrina Loans	1.04%	0.75%	0.65%	0.60%	0.48%	0.44%	0.48%	0.55%
SDQ Rate for Katrina Loans	2.13%	2.08%	2.41%	3.07%	10.42%	0.78%	0.64%	0.56%
Serious Delinquent Loans								
SDQ Loan Count	16,124	11,838	10,217	9,711	8,674	6,636	5,865	4,788
SDQ Count for Loans with CE	10,213	7,352	6,097	5,562	4,736	4,111	3,767	2,861
SDQ Count for Loans without CE	5,911	4,486	4,120	4,149	3,938	2,525	2,098	1,927
SDQ Volume ($M)								
SDQ Volume	$3,165.0	$2,158.8	$1,750.1	$1,534.7	$1,132.4	$792.4	$650.6	$468.7
SDQ Volume for Loans with CE	$2,128.7	$1,441.2	$1,110.6	$925.1	$624.7	$501.8	$440.8	$297.9
SDQ Volume for Loans without CE	$1,036.3	$717.7	$639.4	$609.5	$507.8	$290.6	$209.8	$170.8

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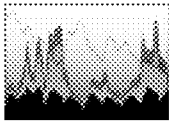

Single Family Conventional Book Characteristics
40 Year (ARM & Fixed)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	63,700	50,501	39,467	32,938	25,233	28,528	29,625	40,079
Book Volume ($B)	$11.1	$8.2	$5.8	$4.4	$2.3	$2.5	$2.6	$3.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	12.5%	13.6%	15.2%	15.7%	14.1%	12.9%	11.9%	11.2%
OLTV 60.01% - 70.00%	13.1%	14.4%	16.1%	17.0%	15.5%	15.2%	14.6%	13.7%
OLTV 70.01% - 75.00%	10.0%	10.9%	12.3%	13.3%	17.0%	18.4%	17.9%	18.2%
OLTV 75.01% - 80.00%	33.4%	35.2%	38.2%	39.9%	40.2%	40.1%	41.0%	41.4%
OLTV 80.01% - 90.00%	8.3%	8.0%	8.0%	8.0%	9.5%	9.7%	10.7%	11.5%
OLTV 90.01% - 95.00%	4.7%	4.3%	4.0%	3.8%	3.5%	3.3%	3.6%	3.7%
OLTV 95.01% - 97.00%	0.7%	0.4%	0.2%	0.1%	0.0%	0.1%	0.1%	0.1%
OLTV 97.01% - 100.00%	17.2%	13.3%	5.9%	2.2%	0.2%	0.1%	0.2%	0.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	78.4%	76.9%	74.5%	73.3%	73.6%	74.0%	74.6%	75.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	11.1%	11.8%	12.8%	12.6%	8.7%	6.8%	4.5%	4.1%
Comb LTV 60.01% - 70.00%	11.7%	12.6%	13.8%	14.0%	10.0%	9.0%	6.8%	5.9%
Comb LTV 70.01% - 75.00%	8.0%	8.5%	9.3%	9.6%	10.2%	10.5%	7.5%	7.3%
Comb LTV 75.01% - 80.00%	20.0%	21.5%	23.5%	24.5%	25.4%	25.1%	21.8%	20.9%
Comb LTV 80.01% - 90.00%	13.9%	13.7%	13.6%	12.8%	7.4%	5.0%	4.1%	4.0%
Comb LTV 90.01% - 95.00%	8.6%	8.0%	7.6%	7.0%	3.3%	2.6%	2.3%	2.2%
Comb LTV 95.01% - 97.00%	0.8%	0.5%	0.3%	0.2%	0.0%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	20.5%	15.9%	8.1%	4.0%	0.2%	0.2%	0.2%	0.2%
Comb LTV > 100.00%	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	5.2%	7.3%	10.9%	15.3%	34.8%	40.7%	52.7%	55.2%
Wtd Avg Comb LTV	81.1%	79.5%	77.0%	75.6%	74.4%	74.5%	75.6%	75.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	11.1%	11.8%	12.8%	12.6%	8.6%	6.9%	4.5%	4.0%
Comb LTV 60.01% - 70.00%	11.7%	12.6%	13.8%	14.0%	10.0%	9.1%	6.9%	6.0%
Comb LTV 70.01% - 75.00%	8.0%	8.5%	9.3%	9.6%	10.2%	10.5%	7.6%	7.4%
Comb LTV 75.01% - 80.00%	20.0%	21.5%	23.5%	24.5%	25.5%	25.2%	21.9%	21.1%
Comb LTV 80.01% - 90.00%	13.9%	13.7%	13.6%	12.8%	7.5%	5.1%	4.2%	4.3%

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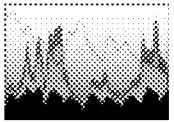

Single Family Conventional Book Characteristics
40 Year (ARM & Fixed)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	8.6%	8.0%	7.6%	7.1%	3.4%	2.7%	2.5%	2.6%
Comb LTV 95.01% - 97.00%	0.8%	0.5%	0.3%	0.2%	0.0%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	20.5%	15.9%	8.1%	4.0%	0.2%	0.2%	0.2%	0.2%
Comb LTV > 100.00%	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	5.2%	7.3%	10.8%	15.2%	34.5%	40.3%	52.1%	54.2%
Wtd Avg Comb LTV	81.0%	79.5%	77.0%	75.6%	74.4%	74.6%	75.7%	76.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	22.5%	28.5%	37.3%	46.1%	82.5%	90.8%	92.6%	90.9%
MTMLTV 60.01% - 70.00%	10.2%	11.9%	12.4%	12.0%	6.0%	3.8%	3.5%	4.2%
MTMLTV 70.01% - 75.00%	8.5%	9.0%	8.9%	8.3%	3.7%	1.3%	1.2%	1.1%
MTMLTV 75.01% - 80.00%	16.4%	18.0%	17.3%	16.1%	4.6%	2.2%	1.1%	0.8%
MTMLTV 80.01% - 90.00%	17.6%	14.4%	14.2%	12.0%	2.4%	1.5%	1.1%	2.0%
MTMLTV 90.01% - 95.00%	5.4%	4.0%	2.9%	2.5%	0.6%	0.4%	0.4%	0.9%
MTMLTV 95.01% - 97.00%	2.2%	1.6%	1.0%	0.5%	0.0%	0.0%	0.0%	0.1%
MTMLTV 97.01% - 100.00%	7.5%	8.9%	4.0%	2.1%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	9.6%	3.7%	2.0%	0.3%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	72.9%	67.8%	61.1%	54.7%	32.6%	31.1%	35.1%	40.8%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.5%	0.5%	0.9%	1.0%	1.4%	1.6%
FICO 550-579	1.0%	0.9%	0.9%	0.8%	1.0%	1.1%	1.3%	1.4%
FICO 580-619	8.1%	7.3%	5.5%	4.5%	3.1%	3.2%	3.2%	3.1%
FICO 620-659	18.1%	16.3%	13.6%	12.0%	7.0%	6.9%	6.5%	6.3%
FICO 660-699	20.8%	19.9%	18.6%	17.3%	12.0%	11.6%	9.7%	9.6%
FICO 700-739	19.0%	19.2%	19.8%	19.5%	14.7%	13.2%	11.4%	11.1%
FICO >= 740	27.1%	29.0%	31.0%	31.5%	30.0%	26.5%	19.6%	18.7%
FICO Missing	5.3%	7.0%	10.1%	14.0%	31.4%	36.5%	46.8%	48.3%
Wtd Avg FICO	698	702	708	711	718	715	706	704
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	75.6%	69.2%	58.3%	47.6%	11.5%	1.3%	1.1%	1.2%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	10.0%	11.7%	14.5%	15.7%	11.9%	13.6%	12.8%	10.9%

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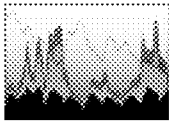

Single Family Conventional Book Characteristics
40 Year (ARM & Fixed)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Negative Amortization	12.2%	17.3%	25.9%	36.3%	76.5%	85.0%	86.0%	87.8%
Interest Only fixed-rate	2.1%	1.8%	1.2%	0.3%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.1%	86.9%	83.4%	79.6%	69.5%	66.9%	69.5%	69.9%
Second/Vacation Home	2.5%	2.9%	3.3%	3.5%	1.5%	1.1%	0.6%	0.6%
Investor Property	8.4%	10.2%	13.3%	16.9%	28.9%	32.0%	29.9%	29.5%
10-K Unit Type (Sums to 100%)								
1 Unit	93.8%	93.0%	91.3%	89.5%	82.0%	79.0%	78.3%	78.6%
2-4 Units	6.2%	7.0%	8.7%	10.5%	18.0%	21.0%	21.7%	21.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.8%	10.7%	10.7%	10.8%	8.0%	7.6%	6.8%	6.6%
Single Family Homes	89.2%	89.3%	89.3%	89.2%	92.0%	92.4%	93.2%	93.4%
Property Type (Sums to 100%)								
Manufactured	0.3%	0.4%	0.5%	0.7%	1.6%	1.8%	2.5%	2.7%
Condo/Coop	10.8%	10.7%	10.7%	10.8%	8.0%	7.6%	6.8%	6.6%
1 Unit	82.8%	81.9%	80.1%	78.1%	72.5%	69.7%	69.1%	69.4%
2-4 Units	6.1%	7.0%	8.7%	10.4%	17.9%	20.9%	21.7%	21.3%
Condo								
Condo	10.7%	10.6%	10.6%	10.6%	7.8%	7.5%	6.7%	6.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	50.7%	49.0%	47.7%	49.9%	61.6%	65.4%	71.0%	72.2%
Cash-Out Refinance	32.9%	34.2%	34.9%	32.5%	16.8%	11.7%	10.1%	9.2%
Other Refinance	16.4%	16.8%	17.4%	17.6%	21.6%	22.9%	18.9%	18.6%
Origination Type (Sums to 100%)								
TPO Broker	25.3%	23.5%	21.8%	18.7%	3.5%	2.6%	2.8%	2.7%
TPO Correspondent	25.2%	22.1%	15.0%	11.1%	0.5%	0.2%	0.2%	0.3%
Undesignated	1.6%	2.3%	3.5%	4.8%	10.8%	12.4%	15.6%	15.3%
Retail	47.8%	52.1%	59.7%	65.4%	85.2%	84.8%	81.4%	81.6%
Origination Year (Sums to 100%)								
< 2000	11.5%	16.1%	24.1%	33.7%	76.1%	88.9%	94.0%	97.2%
2000	0.1%	0.1%	0.1%	0.2%	0.5%	0.7%	1.2%	1.5%
2001	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.5%	0.6%
2002	0.1%	0.1%	0.2%	0.3%	0.8%	1.0%	1.5%	0.7%

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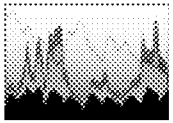

Single Family Conventional Book Characteristics
40 Year (ARM & Fixed)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	0.8%	1.1%	1.3%	0.8%	2.2%	3.0%	2.7%	0.0%
2004	1.0%	1.5%	2.1%	2.3%	5.8%	6.1%	0.0%	0.0%
2005	3.3%	4.6%	6.8%	8.8%	14.5%	0.0%	0.0%	0.0%
2006	26.7%	36.8%	52.8%	53.8%	0.0%	0.0%	0.0%	0.0%
2007	56.6%	39.6%	12.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$182,775	$174,331	$162,006	$149,984	$116,706	$111,346	$110,528	$111,301
Loan Original Note Rate	6.52%	6.42%	6.39%	6.41%	6.42%	6.68%	7.12%	7.21%
Seasoning (Sums to 100%)								
Seasoned	10.3%	14.4%	20.6%	26.4%	59.1%	68.9%	68.7%	70.8%
Non-Seasoned	89.7%	85.6%	79.4%	73.6%	40.9%	31.1%	31.3%	29.2%
ACI								
ACI Probability	1.30%	1.08%	0.76%	0.55%	0.28%	0.28%	0.28%	0.27%
Wtd Avg ACI Score	678	684	693	699	714	715	717	718
Credit Premium								
Wtd Avg Credit Premium	-0.03	-0.07	-0.05	-0.01	-0.04	-0.19	-0.44	-0.51
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	1.8%	2.0%	3.0%	4.1%	4.7%	3.5%	1.9%	1.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.3%	5.4%	7.1%	8.8%	11.9%	12.9%	10.7%	10.3%
DTI Ratio > 20 and <= 30	9.4%	10.3%	11.4%	12.0%	13.2%	12.7%	11.1%	11.0%
DTI Ratio > 30 and <= 40	22.4%	23.2%	23.6%	22.8%	18.5%	16.1%	14.2%	14.4%
DTI Ratio > 40 and <= 50	29.8%	28.2%	25.4%	22.1%	10.0%	7.7%	6.4%	6.0%
DTI Ratio > 50	25.4%	22.3%	17.9%	14.8%	5.1%	2.4%	2.0%	1.9%
DTI Ratio Missing	8.6%	10.6%	14.7%	19.6%	41.3%	48.1%	55.5%	56.4%
Wtd Avg DTI Ratio	42.8%	41.6%	39.8%	38.2%	32.1%	29.6%	29.7%	29.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.3%	5.4%	7.1%	8.8%	11.9%	13.0%	10.7%	10.3%
DTI Ratio > 20 and <= 30	9.5%	10.3%	11.4%	12.0%	13.2%	12.7%	11.1%	11.0%
DTI Ratio > 30 and <= 40	22.6%	23.4%	23.8%	22.9%	18.5%	16.1%	14.2%	14.4%
DTI Ratio > 40 and <= 50	30.1%	28.5%	25.6%	22.3%	10.0%	7.7%	6.4%	6.0%
DTI Ratio > 50	25.9%	22.7%	18.3%	15.1%	5.2%	2.5%	2.0%	1.9%
DTI Ratio Missing	7.6%	9.7%	13.8%	18.9%	41.2%	48.0%	55.5%	56.4%

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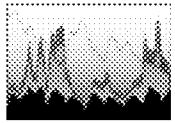

Single Family Conventional Book Characteristics
40 Year (ARM & Fixed)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	42.9%	41.7%	39.9%	38.3%	32.1%	29.6%	29.7%	29.8%
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 30 Years	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	77.7%	71.0%	59.5%	48.0%	11.6%	1.3%	1.1%	1.2%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	22.3%	29.0%	40.5%	52.0%	88.4%	98.7%	98.9%	98.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
40 Year (ARM & Fixed)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hybrid Arm	9.3%	10.6%	13.0%	13.4%	6.6%	7.3%	4.7%	2.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.7%	1.0%	1.3%	1.7%	2.7%	3.2%	1.8%	0.5%
- 5/1 Hybrid Arm	5.7%	7.0%	8.9%	9.3%	3.1%	3.3%	2.3%	1.5%
- 7/1 Hybrid Arm	2.1%	2.2%	2.3%	2.0%	0.6%	0.7%	0.5%	0.3%
- 10/1 Hybrid Arm	0.7%	0.4%	0.4%	0.4%	0.1%	0.1%	0.1%	0.4%
NegAm ARM	12.2%	17.3%	25.9%	36.3%	76.5%	85.0%	86.0%	87.8%
Interest Only	2.2%	1.9%	1.2%	0.4%	0.1%	0.1%	0.1%	0.1%
- Interest Only ARM	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Interest Only FRM	2.1%	1.8%	1.2%	0.3%	0.0%	0.0%	0.0%	0.0%
Alt-A	11.8%	12.5%	14.0%	16.8%	23.3%	23.2%	7.1%	6.0%
- Alt-A Low/No Doc	6.3%	6.1%	6.6%	7.3%	7.8%	6.4%	6.3%	5.8%
- Alt-A No Disclosure	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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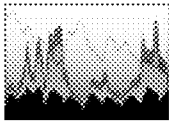

Single Family Conventional Book Characteristics
40 Year (ARM & Fixed)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.3%	1.6%	2.2%	2.9%	3.1%	3.7%	3.3%	3.0%
- Alt-A SISA	1.2%	1.0%	0.8%	0.6%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.5%	0.3%	0.3%	0.3%	0.2%	0.2%	0.0%	0.0%
- Alt-A Stated Income	3.1%	3.1%	3.2%	3.5%	4.5%	2.5%	2.9%	2.8%
Alt-A Full Doc (by SFC)	1.9%	1.7%	1.3%	1.1%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	3.6%	4.7%	6.2%	8.4%	15.5%	16.8%	0.8%	0.2%
My Community Mortgage	15.8%	12.4%	5.1%	1.9%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	19.4%	18.8%	18.9%	17.1%	7.8%	6.5%	6.3%	5.8%
- Select Lender Programs Non-Full Doc	13.1%	12.7%	12.4%	9.8%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	6.3%	6.1%	6.6%	7.3%	7.8%	6.4%	6.3%	5.8%
Subprime Deals								
Subprime	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	76.2%	71.8%	63.3%	55.0%	16.6%	7.2%	4.2%	1.9%
Investor Channel	16.7%	19.6%	24.5%	28.8%	48.6%	52.1%	43.2%	43.0%
eChannel	1.3%	1.3%	1.2%	0.9%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	5.2%	7.3%	10.9%	15.3%	34.8%	40.7%	52.6%	55.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	15.5%	15.1%	14.7%	13.5%	3.0%	0.5%	0.1%	0.0%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.7%	4.9%	5.1%	4.8%	0.5%	0.1%	0.0%	0.0%
- 80/15/05	3.5%	3.4%	3.3%	3.2%	0.5%	0.3%	0.1%	0.0%
- 80/20/00	0.4%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.4%	6.1%	5.7%	5.2%	1.9%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	16.8%	16.3%	15.8%	14.3%	3.5%	0.9%	0.4%	0.3%

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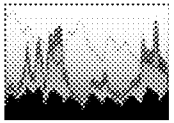

Single Family Conventional Book Characteristics
40 Year (ARM & Fixed)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.5%	5.8%	6.0%	5.7%	2.0%	0.3%	0.1%	0.1%
- 80/15/05	3.8%	3.7%	3.6%	3.3%	0.6%	0.3%	0.1%	0.1%
- 80/20/00	3.7%	2.8%	2.3%	1.8%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.3%	3.5%	3.4%	3.1%	0.8%	0.2%	0.1%	0.1%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	9.5%	10.1%	10.7%	9.7%	9.0%	7.9%	5.1%	3.5%
Northeast	15.8%	15.2%	14.8%	14.0%	10.0%	8.6%	10.1%	10.0%
Southeast	26.7%	25.6%	23.1%	20.9%	15.9%	15.4%	14.5%	14.6%
Southwest	10.2%	9.4%	8.1%	7.3%	4.4%	3.5%	3.8%	3.6%
West	37.8%	39.7%	43.3%	48.0%	60.7%	64.6%	66.6%	68.2%
Census Region (Sums to 100%)								
New England	5.0%	4.8%	4.8%	4.6%	2.4%	2.0%	2.2%	2.2%
Middle Atlantic	9.9%	9.5%	9.4%	8.9%	7.1%	6.5%	7.7%	7.7%
East North Central	7.7%	8.4%	9.2%	8.4%	8.3%	7.6%	4.9%	3.3%
East South Central	1.4%	1.4%	1.1%	1.0%	0.8%	0.7%	0.8%	0.9%
South Atlantic	26.1%	24.9%	22.4%	20.1%	15.3%	14.8%	13.8%	13.9%
West North Central	2.8%	2.7%	2.3%	1.9%	1.1%	0.6%	0.6%	0.5%
West South Central	2.2%	2.1%	2.0%	1.9%	1.8%	1.6%	1.7%	1.7%
Mountain	9.8%	8.8%	7.5%	6.7%	2.8%	1.8%	1.9%	1.7%
Pacific	35.0%	37.2%	41.1%	46.0%	60.1%	64.3%	66.4%	68.1%
US Territories	0.2%	0.2%	0.2%	0.3%	0.3%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	26.6%	29.2%	33.8%	39.4%	55.0%	60.2%	62.7%	64.5%
02) FL	10.1%	9.8%	9.1%	8.4%	7.7%	7.4%	6.6%	6.3%
03) MD	5.8%	5.3%	4.5%	3.9%	2.1%	2.2%	1.8%	2.0%
04) WA	4.8%	4.6%	4.4%	4.1%	3.3%	2.7%	2.6%	2.5%
05) NY	4.6%	4.6%	4.9%	5.0%	5.7%	5.8%	6.9%	6.7%

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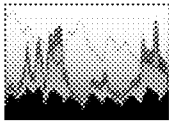

Single Family Conventional Book Characteristics
40 Year (ARM & Fixed)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) IL	4.3%	4.9%	5.7%	5.1%	6.1%	6.6%	4.0%	2.5%
07) VA	3.9%	3.6%	3.3%	3.0%	2.2%	1.8%	1.6%	1.7%
08) AZ	3.6%	3.2%	2.6%	2.2%	1.0%	0.7%	0.9%	0.9%
09) NJ	3.5%	3.3%	3.0%	2.7%	0.9%	0.4%	0.5%	0.5%
10) MA	2.6%	2.6%	2.5%	2.5%	1.2%	1.0%	1.1%	1.1%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	26.2%	20.7%	12.1%	8.7%	0.2%	0.2%	0.3%	0.4%
02) WASHINGTON MUTUAL INC	12.1%	16.8%	25.1%	34.8%	72.7%	84.9%	85.6%	87.3%
03) WELLS FARGO & COMPANY	12.0%	11.9%	11.0%	6.9%	0.0%	0.0%	0.0%	0.0%
04) CITIGROUP INC	10.4%	10.2%	8.8%	8.7%	0.2%	0.3%	0.4%	0.4%
05) BANK OF AMERICA CORPORATION	9.7%	10.6%	12.7%	13.2%	1.6%	1.7%	2.4%	2.7%
06) SUNTRUST BANKS INC	4.5%	3.5%	2.6%	1.0%	0.0%	0.0%	0.0%	0.0%
07) NATIONAL CITY CORPORATION	2.3%	2.4%	3.3%	2.6%	3.5%	3.4%	1.7%	0.1%
08) JP MORGAN CHASE & CO	2.1%	2.3%	0.7%	0.1%	0.0%	0.0%	0.0%	0.0%
09) FLAGSTAR BANCORP INC	1.8%	1.7%	2.2%	0.5%	0.3%	0.0%	0.0%	0.0%
10) HSBC HOLDINGS PLC	1.7%	1.7%	1.5%	1.1%	0.6%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	26.2%	20.7%	12.1%	8.7%	0.2%	0.2%	0.3%	0.4%
02) WASHINGTON MUTUAL INC	12.2%	16.9%	25.2%	35.0%	73.2%	85.6%	86.5%	88.4%
03) WELLS FARGO & COMPANY	12.1%	12.0%	11.0%	7.0%	0.1%	0.1%	0.1%	0.1%
04) CITIGROUP INC	10.7%	10.7%	9.5%	9.7%	2.3%	2.5%	3.2%	3.1%
05) BANK OF AMERICA CORPORATION	9.9%	10.9%	13.1%	13.8%	1.6%	1.7%	2.4%	2.7%
06) JP MORGAN CHASE & CO	5.2%	5.9%	4.2%	2.9%	1.6%	0.6%	0.2%	0.2%
07) SUNTRUST BANKS INC	4.1%	2.9%	1.8%	0.8%	0.0%	0.0%	0.0%	0.0%
08) NATIONAL CITY CORPORATION	2.1%	2.0%	2.7%	1.8%	2.0%	2.0%	1.1%	0.1%
09) HSBC HOLDINGS PLC	1.7%	1.7%	1.5%	1.1%	0.6%	0.0%	0.0%	0.0%
10) FIRST HORIZON NATIONAL CORPORATION	1.7%	1.4%	1.3%	1.3%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	65.5%	69.3%	75.6%	78.3%	75.4%	77.6%	73.8%	74.3%
Credit Enhancement	34.5%	30.7%	24.4%	21.7%	24.6%	22.4%	26.2%	25.7%
- Primary MI Only	28.7%	23.1%	14.3%	9.6%	4.1%	2.4%	2.0%	1.6%
- Pool Policy Only	2.4%	3.2%	3.9%	4.0%	3.7%	1.3%	1.0%	1.0%
- Pool Policy and Primary MI	0.5%	0.5%	0.6%	0.7%	0.8%	0.0%	0.0%	0.0%
- Full Recourse	1.2%	1.5%	2.0%	2.5%	5.1%	5.9%	7.4%	7.2%
- Shared Arrangement	1.6%	2.3%	3.4%	4.7%	10.9%	12.8%	15.8%	15.8%

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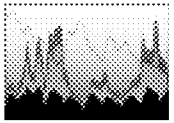

Single Family Conventional Book Characteristics
40 Year (ARM & Fixed)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.1%	0.1%	0.1%	0.2%	0.1%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	19.1%	19.5%	19.6%	20.0%	19.9%	16.2%	19.1%	18.1%
Interest Only with Credit Enhancement	86.0%	89.0%	84.9%	96.5%	100.0%	100.0%	100.0%	100.0%
Alt-A with Credit Enhancement	31.2%	33.6%	35.9%	31.9%	23.8%	11.1%	31.3%	30.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-28.92	-24.93	-15.60	-10.39	-0.38	-0.55	-2.49	-2.86
Wtd Avg Economic Model Fee	58.80	51.81	41.62	35.89	20.93	17.75	18.12	18.05
Wtd Avg Charged Fee	29.80	26.81	25.93	25.40	20.65	17.58	16.31	15.92
Appraisal Waivers								
Appraisal Waiver	1.6%	1.4%	1.4%	1.1%	0.2%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.65%	0.34%	0.26%	0.22%	0.20%	0.22%	0.32%	0.23%
- SDQ Rate for Loans with CE	1.20%	0.57%	0.36%	0.32%	0.19%	0.29%	0.45%	0.24%
- SDQ Rate for Loans without CE	0.35%	0.23%	0.22%	0.18%	0.20%	0.20%	0.26%	0.22%
SDQ Rate Excl. Katrina Loans	0.65%	0.34%	0.25%	0.22%	0.20%	0.22%	0.32%	0.23%
SDQ Rate for Katrina Loans	0.00%	2.38%	2.38%	0.00%	0.00%	2.13%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	405	166	97	69	47	60	88	86
SDQ Count for Loans with CE	266	91	37	26	13	21	40	29
SDQ Count for Loans without CE	139	75	60	43	34	39	48	57
SDQ Volume ($M)								
SDQ Volume	$74.5	$26.6	$14.3	$9.3	$5.2	$6.3	$9.3	$8.5
SDQ Volume for Loans with CE	$46.5	$15.0	$5.4	$3.2	$1.6	$2.4	$4.4	$3.3
SDQ Volume for Loans without CE	$28.0	$11.6	$8.9	$6.1	$3.5	$3.8	$5.0	$5.3

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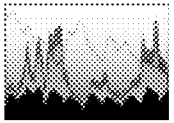

Single Family Conventional Book Characteristics
NegAm ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	159,334	162,682	183,705	203,052	215,170	203,654	211,599	235,660
Book Volume ($B)	$24.7	$25.5	$29.9	$33.8	$32.0	$26.2	$25.2	$25.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	18.1%	18.5%	19.2%	19.8%	19.7%	18.8%	18.0%	15.9%
OLTV 60.01% - 70.00%	22.3%	22.3%	22.7%	23.0%	22.6%	24.1%	23.7%	20.9%
OLTV 70.01% - 75.00%	16.4%	16.1%	16.3%	16.5%	18.4%	21.0%	23.3%	20.7%
OLTV 75.01% - 80.00%	38.1%	38.0%	36.8%	35.9%	32.9%	29.2%	29.2%	33.9%
OLTV 80.01% - 90.00%	4.7%	4.8%	4.6%	4.5%	5.9%	6.2%	4.8%	7.0%
OLTV 90.01% - 95.00%	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	0.9%	1.4%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Wtd Avg OLTV	70.7%	70.6%	70.3%	70.0%	70.1%	70.1%	70.3%	71.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.5%	17.0%	17.9%	18.4%	18.5%	17.1%	15.7%	12.7%
Comb LTV 60.01% - 70.00%	20.9%	20.9%	21.4%	21.7%	21.3%	22.2%	21.1%	17.4%
Comb LTV 70.01% - 75.00%	14.2%	14.0%	14.3%	14.6%	16.8%	18.7%	20.1%	16.2%
Comb LTV 75.01% - 80.00%	30.1%	29.8%	29.3%	28.9%	27.3%	25.0%	23.4%	25.4%
Comb LTV 80.01% - 90.00%	11.2%	11.1%	10.6%	10.2%	8.1%	4.6%	2.5%	3.7%
Comb LTV 90.01% - 95.00%	0.2%	0.3%	0.2%	0.2%	0.4%	0.5%	0.7%	1.1%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	6.9%	7.0%	6.4%	5.9%	7.6%	11.9%	16.5%	23.5%
Wtd Avg Comb LTV	71.6%	71.4%	71.0%	70.7%	70.2%	69.7%	69.7%	71.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.5%	17.0%	17.8%	18.4%	18.4%	17.0%	15.5%	12.6%
Comb LTV 60.01% - 70.00%	20.9%	20.9%	21.4%	21.7%	21.3%	22.1%	21.0%	17.3%
Comb LTV 70.01% - 75.00%	14.2%	14.0%	14.3%	14.6%	16.8%	18.7%	20.0%	16.1%
Comb LTV 75.01% - 80.00%	30.1%	29.8%	29.3%	29.0%	27.3%	25.0%	23.3%	25.4%
Comb LTV 80.01% - 90.00%	11.2%	11.1%	10.5%	10.2%	8.0%	4.6%	2.5%	3.7%

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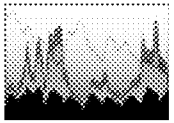

Single Family Conventional Book Characteristics
NegAm ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	0.2%	0.3%	0.2%	0.2%	0.4%	0.5%	0.7%	1.1%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	6.9%	7.0%	6.4%	5.9%	7.7%	12.1%	17.1%	23.7%
Wtd Avg Comb LTV	71.6%	71.4%	71.0%	70.7%	70.2%	69.7%	69.7%	71.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	40.0%	43.1%	44.3%	46.1%	63.5%	75.2%	69.2%	68.4%
MTMLTV 60.01% - 70.00%	11.8%	13.7%	15.3%	17.1%	16.5%	15.5%	22.3%	17.0%
MTMLTV 70.01% - 75.00%	8.1%	9.5%	10.6%	11.3%	7.7%	4.9%	6.2%	8.2%
MTMLTV 75.01% - 80.00%	9.8%	11.0%	11.5%	12.0%	9.9%	3.1%	1.9%	5.1%
MTMLTV 80.01% - 90.00%	19.4%	18.2%	16.3%	12.6%	2.3%	1.3%	0.4%	1.2%
MTMLTV 90.01% - 95.00%	6.1%	3.1%	1.5%	0.7%	0.1%	0.1%	0.0%	0.1%
MTMLTV 95.01% - 97.00%	1.5%	0.6%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	1.5%	0.3%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	1.8%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Wtg Avg MTMLTV	61.0%	58.3%	57.6%	56.6%	49.2%	44.9%	47.2%	48.7%
Credit Score (Sums to 100%)								
FICO < 550	3.2%	2.5%	2.6%	2.6%	2.2%	2.2%	2.5%	2.1%
FICO 550-579	2.9%	2.6%	2.7%	2.8%	2.4%	2.5%	2.9%	2.4%
FICO 580-619	6.4%	6.0%	6.4%	6.6%	6.4%	6.9%	7.5%	6.1%
FICO 620-659	12.0%	11.8%	12.2%	12.5%	13.6%	15.0%	14.7%	12.6%
FICO 660-699	21.3%	21.8%	21.9%	22.0%	21.8%	20.6%	19.0%	17.5%
FICO 700-739	21.5%	22.1%	21.8%	21.5%	20.1%	17.8%	16.2%	15.8%
FICO >= 740	24.8%	25.4%	25.2%	25.1%	24.6%	21.7%	19.5%	20.4%
FICO Missing	7.8%	7.8%	7.3%	6.9%	8.8%	13.2%	17.7%	23.1%
Wtd Avg FICO	693	696	695	694	694	690	685	691
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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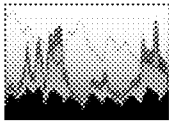

Single Family Conventional Book Characteristics
NegAm ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	73.0%	73.2%	74.5%	75.5%	76.0%	77.1%	77.5%	76.2%
Second/Vacation Home	5.2%	5.0%	4.7%	4.4%	2.9%	1.2%	1.1%	1.0%
Investor Property	21.7%	21.7%	20.8%	20.1%	21.1%	21.8%	21.4%	22.8%
10-K Unit Type (Sums to 100%)								
1 Unit	90.6%	90.5%	90.8%	91.0%	89.9%	85.7%	84.0%	82.2%
2-4 Units	9.4%	9.5%	9.2%	9.0%	10.1%	14.3%	16.0%	17.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.5%	12.5%	12.2%	11.9%	11.3%	9.0%	8.1%	6.4%
Single Family Homes	87.5%	87.5%	87.8%	88.1%	88.7%	91.0%	91.9%	93.6%
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	12.5%	12.5%	12.2%	11.9%	11.3%	9.0%	8.1%	6.4%
1 Unit	78.1%	78.0%	78.6%	79.1%	78.7%	76.8%	75.9%	75.8%
2-4 Units	9.4%	9.5%	9.2%	9.0%	10.0%	14.3%	16.0%	17.7%
Condo								
Condo	12.4%	12.4%	12.1%	11.8%	11.3%	8.9%	8.0%	6.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	35.3%	35.7%	34.5%	33.6%	38.1%	44.2%	52.4%	58.9%
Cash-Out Refinance	48.7%	48.5%	49.8%	50.6%	47.7%	43.7%	39.0%	29.9%
Other Refinance	16.0%	15.7%	15.8%	15.8%	14.3%	12.1%	8.6%	11.2%
Origination Type (Sums to 100%)								
TPO Broker	45.9%	44.0%	45.6%	46.8%	48.6%	48.7%	46.4%	36.2%
TPO Correspondent	16.9%	17.7%	16.9%	16.4%	10.3%	0.3%	0.3%	0.5%
Undesignated	2.7%	2.8%	2.6%	2.4%	3.1%	4.8%	6.5%	8.9%
Retail	34.5%	35.5%	35.0%	34.4%	38.0%	46.2%	46.8%	54.4%
Origination Year (Sums to 100%)								
< 2000	17.8%	17.6%	16.0%	14.9%	19.3%	29.9%	38.2%	54.5%
2000	1.8%	1.9%	1.8%	1.8%	2.5%	4.3%	7.0%	11.5%
2001	0.9%	0.8%	0.8%	0.9%	1.5%	3.0%	5.6%	9.5%
2002	3.0%	3.3%	3.4%	3.6%	6.8%	14.4%	25.3%	24.5%

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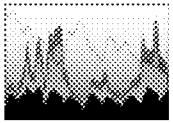

Single Family Conventional Book Characteristics
NegAm ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	4.0%	4.4%	4.9%	5.6%	11.7%	24.5%	24.0%	0.0%
2004	11.0%	11.5%	12.3%	12.8%	24.0%	23.8%	0.0%	0.0%
2005	31.4%	33.3%	33.7%	34.6%	34.3%	0.0%	0.0%	0.0%
2006	27.1%	27.2%	27.0%	25.9%	0.0%	0.0%	0.0%	0.0%
2007	3.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$170,747	$172,843	$177,869	$181,541	$166,110	$148,689	$138,516	$126,737
Loan Original Note Rate	4.39%	4.20%	4.24%	4.27%	4.31%	4.91%	5.37%	5.77%
Seasoning (Sums to 100%)								
Seasoned	21.0%	18.5%	17.5%	16.9%	21.2%	28.5%	35.2%	48.9%
Non-Seasoned	79.0%	81.5%	82.5%	83.1%	78.8%	71.5%	64.8%	51.1%
ACI								
ACI Probability	0.70%	0.68%	0.69%	0.70%	0.71%	0.70%	0.71%	0.58%
Wtd Avg ACI Score	677	677	677	677	677	678	679	688
Credit Premium								
Wtd Avg Credit Premium	0.28	0.34	0.36	0.38	0.40	0.34	0.22	-0.13
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	72.8%	72.5%	73.8%	74.6%	68.8%	58.3%	47.8%	32.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.5%	9.1%	8.7%	8.5%	10.4%	14.8%	10.6%	12.4%
DTI Ratio > 20 and <= 30	9.7%	10.2%	9.7%	9.3%	9.4%	9.5%	9.4%	12.6%
DTI Ratio > 30 and <= 40	16.6%	17.3%	16.4%	15.8%	11.7%	5.8%	6.4%	9.1%
DTI Ratio > 40 and <= 50	11.4%	12.0%	11.4%	10.9%	6.7%	2.0%	2.2%	3.0%
DTI Ratio > 50	0.7%	0.7%	0.6%	0.6%	0.8%	1.0%	1.3%	1.7%
DTI Ratio Missing	53.2%	50.7%	53.1%	54.8%	61.0%	67.0%	70.1%	61.2%
Wtd Avg DTI Ratio	31.9%	31.8%	31.7%	31.7%	29.0%	23.4%	25.9%	26.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.5%	9.1%	8.7%	8.5%	10.4%	14.8%	10.6%	12.4%
DTI Ratio > 20 and <= 30	9.7%	10.2%	9.7%	9.4%	9.4%	9.5%	9.4%	12.6%
DTI Ratio > 30 and <= 40	16.6%	17.3%	16.4%	15.8%	11.7%	5.8%	6.4%	9.1%
DTI Ratio > 40 and <= 50	11.4%	12.0%	11.4%	10.9%	6.7%	2.0%	2.2%	3.0%
DTI Ratio > 50	0.7%	0.7%	0.6%	0.6%	0.9%	1.0%	1.3%	1.7%
DTI Ratio Missing	53.2%	50.6%	53.0%	54.8%	61.0%	67.0%	70.1%	61.2%

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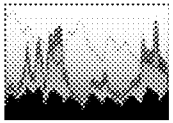

Single Family Conventional Book Characteristics
NegAm ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	31.8%	31.8%	31.7%	31.7%	29.0%	23.4%	25.9%	26.8%
Origination Term (Sums to 100%)								
<= 15 Years	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.4%	0.4%
> 15 Years amd <= 25 Years	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%
> 25 Years and <= 30 Years	94.4%	94.3%	94.8%	95.2%	94.2%	91.4%	90.5%	86.6%
> 30 Years	5.5%	5.6%	5.0%	4.7%	5.5%	8.1%	8.8%	12.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	99.9%	99.9%	100.0%	100.0%	99.9%	99.9%	99.9%	99.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	5.5%	5.6%	5.0%	4.7%	5.5%	8.1%	8.8%	12.6%
Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.4%	0.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- 5/1 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.8%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	40.0%	42.1%	40.1%	38.6%	29.7%	17.9%	12.4%	13.2%
- Alt-A Low/No Doc	20.6%	21.9%	20.7%	19.9%	17.7%	12.8%	10.7%	12.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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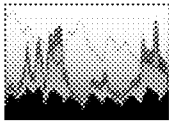

Single Family Conventional Book Characteristics
NegAm ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	4.3%	4.7%	4.6%	4.5%	6.1%	8.6%	7.2%	8.7%
- Alt-A SISA	1.2%	1.3%	1.2%	1.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- Alt-A Stated Income	15.1%	15.8%	14.8%	14.1%	11.6%	4.2%	3.5%	3.5%
Alt-A Full Doc (by SFC)	1.4%	1.5%	1.4%	1.3%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	18.0%	18.8%	18.1%	17.4%	12.0%	5.1%	1.7%	1.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	20.6%	21.9%	20.7%	19.9%	17.7%	12.8%	10.7%	12.2%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	20.6%	21.9%	20.7%	19.9%	17.7%	12.8%	10.7%	12.2%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	43.4%	40.7%	44.0%	46.1%	47.8%	40.5%	14.2%	19.8%
Investor Channel	49.7%	52.3%	49.7%	48.0%	44.6%	47.7%	69.3%	56.8%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	6.9%	7.0%	6.3%	5.9%	7.6%	11.8%	16.5%	23.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	9.0%	8.5%	8.1%	7.7%	3.4%	0.1%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.4%	5.5%	5.1%	4.7%	2.4%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.5%	2.9%	3.0%	3.0%	1.0%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	9.7%	9.2%	8.8%	8.5%	4.3%	0.5%	0.4%	0.3%

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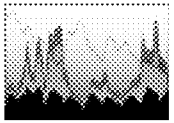

Single Family Conventional Book Characteristics
NegAm ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	6.6%	6.7%	6.2%	5.8%	3.6%	0.2%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.0%	2.4%	2.5%	2.6%	0.5%	0.2%	0.1%	0.1%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	3.3%	3.5%	3.4%	3.4%	3.8%	3.9%	3.7%	3.9%
Northeast	5.1%	4.5%	4.4%	4.4%	5.4%	6.7%	6.5%	6.3%
Southeast	14.8%	12.5%	11.7%	11.0%	8.6%	6.5%	5.8%	7.2%
Southwest	6.9%	6.3%	6.1%	6.0%	6.7%	5.9%	5.3%	4.5%
West	69.8%	73.3%	74.4%	75.3%	75.5%	77.0%	78.6%	78.0%
Census Region (Sums to 100%)								
New England	1.4%	1.3%	1.3%	1.2%	1.6%	1.9%	1.6%	1.8%
Middle Atlantic	3.7%	3.1%	3.1%	3.0%	3.7%	4.7%	4.8%	4.5%
East North Central	2.5%	2.7%	2.6%	2.7%	2.8%	2.9%	2.8%	3.4%
East South Central	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.2%
South Atlantic	14.6%	12.3%	11.5%	10.8%	8.5%	6.4%	5.8%	7.1%
West North Central	1.0%	1.0%	1.0%	1.0%	1.2%	1.2%	1.2%	0.9%
West South Central	1.1%	1.1%	1.0%	1.0%	1.1%	1.2%	1.3%	1.7%
Mountain	9.0%	8.4%	8.0%	7.8%	7.5%	5.0%	4.1%	3.0%
Pacific	66.4%	69.8%	71.2%	72.3%	73.4%	76.4%	78.2%	77.6%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	63.2%	66.7%	68.2%	69.3%	70.6%	73.8%	75.8%	74.9%
02) FL	11.6%	9.1%	8.4%	7.9%	5.9%	4.3%	4.0%	4.9%
03) AZ	3.1%	2.7%	2.6%	2.6%	2.5%	1.5%	1.2%	0.8%
04) NV	3.0%	3.1%	2.8%	2.6%	1.8%	0.5%	0.4%	0.4%
05) NJ	2.0%	1.4%	1.5%	1.5%	2.0%	2.3%	2.1%	1.3%

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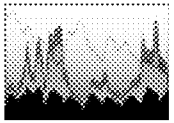

Single Family Conventional Book Characteristics
NegAm ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) CO	2.0%	1.6%	1.6%	1.7%	2.4%	2.6%	2.2%	1.3%
07) WA	1.7%	1.8%	1.7%	1.7%	1.6%	1.5%	1.4%	1.8%
08) IL	1.1%	1.2%	1.2%	1.2%	1.5%	1.8%	2.0%	2.4%
09) OR	1.1%	0.8%	0.8%	0.8%	1.0%	1.0%	0.9%	0.8%
10) VA	1.1%	1.1%	1.1%	1.0%	0.9%	0.6%	0.4%	0.6%
Top 10 Sellers								
01) WACHOVIA CORPORATION	44.1%	41.4%	44.6%	47.0%	51.0%	51.4%	49.7%	32.2%
02) COUNTRYWIDE FINANCIAL CORPORATION	30.9%	32.4%	30.7%	29.5%	17.4%	0.1%	0.2%	0.3%
03) WASHINGTON MUTUAL INC	22.1%	23.2%	21.8%	20.8%	27.8%	45.3%	45.7%	61.1%
04) BEAR STEARNS COMPANIES INC	1.0%	1.0%	1.0%	1.0%	1.5%	0.0%	0.0%	0.0%
05) COAST FEDERAL BANK FSB	0.5%	0.5%	0.4%	0.4%	0.5%	0.8%	1.2%	1.7%
06) TEMPLE-INLAND INC	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%	0.4%	0.7%
07) FIRST NATIONWIDE BANK FSB (AS SAN FRANCI	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.5%	0.7%
08) CITIGROUP INC	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.5%	0.7%
09) CERBERUS CAPITAL HOLDING	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
10) GLENDALE FEDERAL BANK	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Top 10 Servicers								
01) WACHOVIA CORPORATION	44.1%	41.4%	44.6%	47.0%	51.0%	51.4%	49.6%	32.1%
02) COUNTRYWIDE FINANCIAL CORPORATION	30.9%	32.4%	30.7%	29.5%	17.4%	0.2%	0.3%	0.4%
03) WASHINGTON MUTUAL INC	22.7%	23.8%	22.3%	21.2%	28.4%	46.1%	46.9%	62.9%
04) BEAR STEARNS COMPANIES INC	0.9%	1.0%	1.0%	1.0%	1.4%	0.0%	0.0%	0.0%
05) CITIGROUP INC	0.6%	0.6%	0.6%	0.5%	0.7%	1.1%	1.5%	2.1%
06) EVERBANK FINANCIAL CORPORATION	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.7%
07) TEMPLE-INLAND INC	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.3%	0.4%
08) CERBERUS CAPITAL HOLDING	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%
09) BANK OF AMERICA CORPORATION	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
10) MIDLAND FINANCIAL CO	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	26.7%	22.2%	21.0%	20.0%	25.5%	38.2%	37.5%	51.9%
Credit Enhancement	73.3%	77.8%	79.0%	80.0%	74.5%	61.8%	62.5%	48.1%
- Primary MI Only	0.5%	0.4%	0.4%	0.4%	0.6%	1.0%	1.1%	1.9%
- Pool Policy Only	38.0%	31.3%	29.5%	28.1%	18.2%	2.3%	1.3%	0.7%
- Pool Policy and Primary MI	2.7%	2.2%	2.1%	2.0%	1.3%	0.1%	0.2%	0.2%
- Full Recourse	29.7%	41.9%	45.3%	47.8%	52.3%	55.3%	55.7%	39.6%
- Shared Arrangement	2.4%	1.9%	1.7%	1.6%	2.1%	3.1%	4.2%	5.6%

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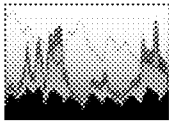

Single Family Conventional Book Characteristics
NegAm ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	73.3%	77.8%	79.0%	80.0%	74.5%	61.8%	62.5%	48.1%
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement	79.0%	78.6%	78.0%	77.6%	66.9%	22.9%	30.9%	22.7%
Economic Fees and Gap								
Wtd Avg Economic Gap	-7.05	-7.04	-7.18	-7.26	-5.86	-5.42	-4.49	-5.48
Wtd Avg Economic Model Fee	33.00	34.20	32.87	31.90	25.17	17.79	14.77	18.59
Wtd Avg Charged Fee	25.89	27.09	25.65	24.60	19.36	12.62	10.69	13.56
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.86%	0.55%	0.37%	0.29%	0.19%	0.22%	0.30%	0.25%
- SDQ Rate for Loans with CE	1.22%	0.67%	0.41%	0.28%	0.12%	0.15%	0.25%	0.23%
- SDQ Rate for Loans without CE	0.35%	0.34%	0.30%	0.30%	0.29%	0.29%	0.35%	0.27%
SDQ Rate Excl. Katrina Loans	0.86%	0.55%	0.37%	0.29%	0.19%	0.22%	0.30%	0.25%
SDQ Rate for Katrina Loans	1.49%	0.00%	0.00%	0.00%	6.93%	0.96%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	1,129	843	638	552	389	430	602	558
SDQ Count for Loans with CE	932	642	449	352	154	146	260	218
SDQ Count for Loans without CE	197	201	189	200	235	284	342	340
SDQ Volume ($M)								
SDQ Volume	$255.2	$176.7	$123.0	$95.7	$45.5	$45.6	$65.2	$53.6
SDQ Volume for Loans with CE	$231.0	$154.1	$102.2	$73.4	$24.0	$18.7	$31.5	$21.3
SDQ Volume for Loans without CE	$24.2	$22.6	$20.7	$22.3	$21.5	$26.9	$33.7	$32.3

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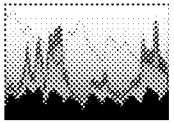

Single Family Conventional Book Characteristics
Interest Only

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	834,477	753,469	681,547	603,965	363,576	182,658	63,234	22,239
Book Volume ($B)	$194.8	$173.4	$155.0	$135.3	$75.9	$36.4	$12.0	$3.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	12.5%	13.1%	13.7%	14.2%	15.9%	18.4%	29.0%	30.3%
OLTV 60.01% - 70.00%	13.1%	13.6%	14.0%	14.3%	14.9%	15.3%	16.5%	14.3%
OLTV 70.01% - 75.00%	8.6%	8.6%	8.6%	8.5%	8.6%	9.8%	11.4%	12.0%
OLTV 75.01% - 80.00%	52.9%	54.6%	55.3%	55.5%	53.2%	47.7%	32.3%	27.6%
OLTV 80.01% - 90.00%	5.5%	5.0%	4.9%	4.8%	5.1%	5.7%	5.3%	4.6%
OLTV 90.01% - 95.00%	2.9%	2.2%	2.0%	1.9%	1.8%	2.4%	3.7%	4.4%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%
OLTV 97.01% - 100.00%	4.4%	2.9%	1.5%	0.8%	0.4%	0.6%	1.6%	6.4%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	75.2%	74.5%	73.9%	73.6%	72.8%	71.8%	67.6%	68.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	11.6%	12.1%	12.7%	13.1%	14.8%	17.2%	27.3%	28.8%
Comb LTV 60.01% - 70.00%	11.8%	12.2%	12.6%	13.0%	14.1%	14.7%	16.2%	13.9%
Comb LTV 70.01% - 75.00%	7.0%	7.1%	7.3%	7.3%	7.9%	9.5%	11.5%	11.6%
Comb LTV 75.01% - 80.00%	26.3%	27.6%	29.0%	30.2%	36.4%	42.9%	31.1%	26.9%
Comb LTV 80.01% - 90.00%	17.2%	16.8%	16.8%	16.7%	15.3%	10.7%	8.2%	6.6%
Comb LTV 90.01% - 95.00%	10.3%	9.2%	8.7%	8.3%	6.2%	3.5%	3.8%	4.3%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%
Comb LTV 97.01% - 100.00%	15.3%	14.2%	12.1%	10.5%	4.8%	0.8%	1.6%	6.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.4%	0.5%	0.6%	0.7%	0.5%	0.6%	0.2%	1.4%
Wtd Avg Comb LTV	80.2%	79.5%	78.8%	78.2%	75.8%	73.0%	68.6%	69.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	11.6%	12.1%	12.7%	13.1%	14.8%	17.2%	27.3%	28.8%
Comb LTV 60.01% - 70.00%	11.8%	12.2%	12.6%	13.0%	14.1%	14.7%	16.2%	13.9%
Comb LTV 70.01% - 75.00%	7.0%	7.1%	7.3%	7.3%	7.9%	9.5%	11.5%	11.6%
Comb LTV 75.01% - 80.00%	26.3%	27.6%	29.0%	30.2%	36.4%	42.9%	31.1%	26.9%
Comb LTV 80.01% - 90.00%	17.2%	16.8%	16.8%	16.7%	15.3%	10.7%	8.2%	6.6%

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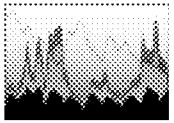

Single Family Conventional Book Characteristics
Interest Only

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	10.3%	9.2%	8.7%	8.3%	6.2%	3.5%	3.8%	4.3%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%
Comb LTV 97.01% - 100.00%	15.3%	14.2%	12.1%	10.5%	4.8%	0.8%	1.6%	6.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.4%	0.5%	0.6%	0.7%	0.5%	0.6%	0.2%	1.2%
Wtd Avg Comb LTV	80.2%	79.5%	78.8%	78.2%	75.8%	73.0%	68.6%	69.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	16.6%	19.3%	21.0%	23.3%	31.3%	29.1%	36.2%	35.9%
MTMLTV 60.01% - 70.00%	14.6%	16.8%	17.8%	19.4%	25.0%	20.2%	21.6%	17.3%
MTMLTV 70.01% - 75.00%	12.0%	13.2%	13.4%	14.2%	15.9%	13.5%	15.2%	12.8%
MTMLTV 75.01% - 80.00%	19.9%	22.7%	23.5%	23.7%	21.1%	26.7%	16.5%	19.1%
MTMLTV 80.01% - 90.00%	25.2%	21.6%	20.1%	16.5%	5.8%	8.5%	7.3%	8.5%
MTMLTV 90.01% - 95.00%	4.9%	2.7%	2.1%	1.7%	0.8%	1.4%	2.3%	3.9%
MTMLTV 95.01% - 97.00%	1.2%	0.7%	0.5%	0.4%	0.1%	0.2%	0.4%	1.2%
MTMLTV 97.01% - 100.00%	2.4%	1.9%	0.9%	0.5%	0.1%	0.2%	0.4%	1.0%
MTMLTV > 100.00%	3.1%	1.1%	0.7%	0.3%	0.0%	0.1%	0.1%	0.3%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	74.1%	71.5%	70.3%	68.8%	64.5%	66.1%	62.8%	64.3%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
FICO 580-619	1.2%	1.1%	1.0%	1.0%	0.9%	0.9%	1.0%	1.2%
FICO 620-659	8.1%	7.7%	7.2%	7.0%	5.8%	5.7%	5.0%	5.2%
FICO 660-699	21.9%	21.6%	20.9%	20.2%	18.2%	18.0%	14.5%	12.8%
FICO 700-739	28.8%	28.8%	29.0%	29.1%	30.3%	30.5%	27.3%	25.7%
FICO >= 740	39.9%	40.6%	41.8%	42.5%	44.7%	44.7%	51.6%	53.7%
FICO Missing	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.4%	1.1%
Wtd Avg FICO	724	725	726	727	730	729	736	737
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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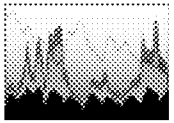

Single Family Conventional Book Characteristics
Interest Only

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	62.0%	64.9%	69.7%	73.8%	93.8%	96.7%	97.3%	98.8%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	38.0%	35.1%	30.3%	26.2%	6.2%	3.3%	2.7%	1.2%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	84.6%	84.6%	84.6%	85.1%	86.7%	87.2%	89.7%	90.4%
Second/Vacation Home	7.2%	7.4%	7.6%	7.7%	6.6%	5.2%	5.9%	7.4%
Investor Property	8.2%	8.0%	7.8%	7.2%	6.8%	7.6%	4.4%	2.1%
10-K Unit Type (Sums to 100%)								
1 Unit	96.3%	96.5%	96.9%	97.2%	97.6%	97.4%	98.6%	99.3%
2-4 Units	3.7%	3.5%	3.1%	2.8%	2.4%	2.6%	1.4%	0.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	15.9%	15.9%	16.0%	16.0%	16.1%	14.3%	12.6%	10.2%
Single Family Homes	84.1%	84.1%	84.0%	84.0%	83.9%	85.7%	87.4%	89.8%
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	15.9%	15.9%	16.0%	16.0%	16.1%	14.3%	12.6%	10.2%
1 Unit	80.4%	80.6%	80.9%	81.2%	81.6%	83.2%	85.9%	89.1%
2-4 Units	3.7%	3.5%	3.1%	2.8%	2.4%	2.5%	1.4%	0.7%
Condo								
Condo	15.7%	15.7%	15.8%	15.9%	15.9%	14.1%	12.3%	9.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	54.1%	53.8%	54.2%	55.3%	55.0%	50.7%	33.6%	37.3%
Cash-Out Refinance	26.7%	27.3%	27.3%	26.7%	23.7%	21.9%	26.4%	26.8%
Other Refinance	19.2%	18.9%	18.6%	17.9%	21.3%	27.3%	40.1%	35.9%
Origination Type (Sums to 100%)								
TPO Broker	27.3%	26.2%	25.3%	24.0%	19.8%	18.7%	20.8%	18.9%
TPO Correspondent	32.6%	31.9%	30.9%	29.8%	22.8%	16.7%	6.6%	8.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	40.1%	41.9%	43.8%	46.2%	57.4%	64.6%	72.6%	72.7%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	1.0%	8.8%
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%
2001	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%	2.6%	17.4%
2002	0.5%	0.6%	0.8%	0.9%	2.3%	6.9%	28.8%	73.3%

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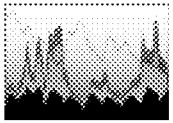

Single Family Conventional Book Characteristics
Interest Only

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	2.1%	2.5%	2.9%	3.5%	7.9%	22.2%	67.5%	0.0%
2004	9.2%	11.0%	13.0%	15.4%	34.2%	70.2%	0.0%	0.0%
2005	21.3%	24.9%	28.9%	33.8%	55.3%	0.0%	0.0%	0.0%
2006	36.4%	42.2%	48.0%	46.3%	0.0%	0.0%	0.0%	0.0%
2007	30.5%	18.8%	6.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$235,738	$232,438	$229,684	$226,301	$210,920	$201,376	$192,826	$178,987
Loan Original Note Rate	6.28%	6.19%	6.12%	6.05%	5.45%	5.15%	4.97%	5.75%
Seasoning (Sums to 100%)								
Seasoned	1.4%	1.7%	1.6%	1.1%	0.8%	0.5%	1.6%	7.7%
Non-Seasoned	98.6%	98.3%	98.4%	98.9%	99.2%	99.5%	98.4%	92.3%
ACI								
ACI Probability	0.68%	0.65%	0.58%	0.52%	0.36%	0.32%	0.18%	0.17%
Wtd Avg ACI Score	690	692	695	699	706	710	729	733
Credit Premium								
Wtd Avg Credit Premium	0.10	0.09	0.10	0.10	0.08	-0.23	-0.26	-0.15
Credit Premium > 1.5	0.5%	0.4%	0.4%	0.4%	0.4%	0.2%	0.1%	0.1%
Prepay Premium								
Prepay Premium	9.5%	9.0%	8.6%	8.1%	6.5%	8.1%	8.1%	4.1%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.9%	6.4%	6.8%	7.1%	9.7%	13.5%	23.4%	28.3%
DTI Ratio > 20 and <= 30	14.2%	14.9%	15.5%	15.9%	18.4%	18.3%	20.3%	21.7%
DTI Ratio > 30 and <= 40	29.3%	29.8%	30.1%	30.3%	30.9%	26.3%	18.3%	13.3%
DTI Ratio > 40 and <= 50	30.6%	29.9%	29.3%	28.9%	25.6%	21.0%	12.1%	7.2%
DTI Ratio > 50	10.7%	9.7%	9.0%	9.0%	7.6%	8.4%	7.1%	4.6%
DTI Ratio Missing	9.2%	9.4%	9.2%	8.8%	7.8%	12.4%	18.7%	25.0%
Wtd Avg DTI Ratio	38.2%	37.7%	37.3%	37.1%	35.5%	34.3%	29.7%	26.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.0%	6.4%	6.9%	7.2%	9.7%	13.6%	23.4%	28.3%
DTI Ratio > 20 and <= 30	14.4%	15.1%	15.7%	16.1%	18.5%	18.5%	20.3%	21.7%
DTI Ratio > 30 and <= 40	29.5%	30.1%	30.5%	30.7%	31.1%	26.4%	18.3%	13.3%
DTI Ratio > 40 and <= 50	30.9%	30.2%	29.6%	29.2%	25.7%	21.1%	12.1%	7.2%
DTI Ratio > 50	10.8%	9.8%	9.1%	9.2%	7.7%	8.6%	7.1%	4.6%
DTI Ratio Missing	8.4%	8.5%	8.2%	7.7%	7.3%	11.8%	18.7%	25.0%

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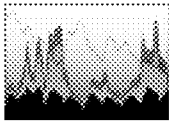

Single Family Conventional Book Characteristics
Interest Only

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	38.2%	37.7%	37.3%	37.1%	35.5%	34.3%	29.7%	26.2%
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
> 15 Years amd <= 25 Years	0.1%	0.2%	0.2%	0.3%	1.1%	4.0%	9.9%	12.3%
> 25 Years and <= 30 Years	99.7%	99.7%	99.7%	99.6%	98.8%	95.9%	90.0%	87.6%
> 30 Years	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	38.0%	35.0%	30.3%	26.2%	6.1%	3.3%	2.6%	1.2%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Adjustable Rate	62.0%	64.9%	69.7%	73.8%	93.8%	96.7%	97.3%	98.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Hybrid Arm	59.9%	62.5%	66.8%	70.3%	78.8%	72.6%	72.5%	85.3%
- 2/28 Hybrid Arm	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	5.7%	6.5%	7.6%	8.8%	15.8%	15.8%	3.8%	3.2%
- 5/1 Hybrid Arm	39.2%	41.0%	43.7%	45.0%	44.9%	41.6%	42.9%	46.3%
- 7/1 Hybrid Arm	8.8%	9.0%	9.5%	10.3%	11.5%	10.3%	17.4%	22.8%
- 10/1 Hybrid Arm	6.1%	6.0%	6.0%	6.2%	6.6%	5.0%	8.5%	13.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	62.0%	64.9%	69.7%	73.8%	93.8%	96.7%	97.3%	98.8%
- Interest Only FRM	38.0%	35.1%	30.3%	26.2%	6.2%	3.3%	2.7%	1.2%
Alt-A	50.2%	51.6%	51.0%	49.3%	48.7%	48.5%	32.9%	25.4%
- Alt-A Low/No Doc	34.0%	34.5%	33.3%	31.5%	29.2%	29.4%	20.3%	18.0%
- Alt-A No Disclosure	1.0%	0.7%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%

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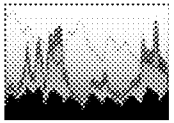

Single Family Conventional Book Characteristics
Interest Only

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	6.3%	7.0%	7.3%	7.4%	9.9%	10.0%	10.0%	9.4%
- Alt-A SISA	2.9%	2.8%	2.6%	2.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	3.4%	3.3%	2.9%	2.6%	1.6%	1.6%	1.0%	0.2%
- Alt-A Stated Income	20.4%	20.6%	20.0%	18.9%	17.7%	17.8%	9.2%	8.4%
Alt-A Full Doc (by SFC)	12.2%	12.7%	13.2%	13.0%	13.6%	13.4%	6.2%	0.3%
Alt-A Deals (no SFC)	4.0%	4.4%	4.5%	4.8%	5.9%	5.7%	6.5%	7.1%
My Community Mortgage	2.5%	1.6%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	47.4%	46.6%	44.8%	42.2%	37.7%	36.2%	29.1%	26.7%
- Select Lender Programs Non-Full Doc	13.4%	12.1%	11.6%	10.8%	8.5%	7.0%	9.1%	8.7%
- Other Low/No Doc	34.0%	34.5%	33.3%	31.5%	29.2%	29.2%	20.1%	18.0%
Subprime Deals								
Subprime	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	48.0%	46.3%	46.5%	47.7%	45.4%	41.5%	53.0%	56.2%
Investor Channel	50.0%	51.8%	51.7%	50.4%	53.3%	57.8%	46.8%	42.4%
eChannel	1.7%	1.7%	1.7%	1.8%	1.3%	0.7%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	1.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	32.3%	32.5%	31.6%	30.4%	21.7%	9.6%	4.4%	2.2%
- 75/20/05	0.5%	0.4%	0.4%	0.4%	0.3%	0.2%	0.0%	0.0%
- 75/25/00	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	8.6%	8.7%	8.9%	9.1%	8.4%	5.9%	3.8%	1.9%
- 80/15/05	6.1%	5.8%	5.6%	5.5%	3.8%	1.8%	0.6%	0.2%
- 80/20/00	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	16.7%	17.3%	16.6%	15.4%	9.1%	1.7%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	37.0%	37.6%	37.4%	36.9%	33.8%	29.0%	17.2%	11.1%

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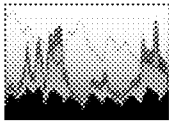

Single Family Conventional Book Characteristics
Interest Only

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.7%	0.6%	0.6%	0.6%	0.5%	0.4%	0.2%	0.1%
- 75/25/00	0.4%	0.4%	0.4%	0.4%	0.2%	0.2%	0.1%	0.1%
- 80/10/10	11.6%	11.8%	12.1%	12.4%	12.2%	10.4%	6.2%	3.3%
- 80/15/05	7.8%	7.6%	7.3%	7.2%	5.7%	4.6%	1.9%	1.0%
- 80/20/00	11.4%	12.0%	11.5%	11.0%	9.1%	6.2%	0.8%	0.3%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.0%	5.1%	5.3%	5.4%	6.2%	7.2%	8.0%	6.2%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	9.4%	9.7%	10.1%	10.4%	11.7%	10.5%	10.0%	11.8%
Northeast	11.3%	11.3%	11.2%	10.9%	9.8%	8.9%	11.8%	15.5%
Southeast	28.3%	28.5%	28.6%	28.9%	27.7%	26.5%	31.4%	33.6%
Southwest	14.3%	14.5%	14.7%	14.8%	15.3%	15.0%	14.8%	13.8%
West	36.7%	36.0%	35.4%	35.0%	35.6%	39.1%	32.0%	25.3%
Census Region (Sums to 100%)								
New England	3.5%	3.6%	3.7%	3.7%	3.6%	3.2%	3.6%	4.8%
Middle Atlantic	7.4%	7.4%	7.2%	6.9%	5.9%	5.5%	7.9%	10.3%
East North Central	7.4%	7.7%	8.0%	8.2%	9.1%	8.0%	8.2%	10.1%
East South Central	1.7%	1.8%	1.8%	1.9%	1.9%	2.1%	2.6%	2.4%
South Atlantic	26.9%	27.0%	27.1%	27.3%	26.0%	24.5%	29.0%	31.5%
West North Central	2.8%	2.9%	3.0%	3.1%	3.6%	3.3%	2.5%	2.9%
West South Central	2.2%	2.2%	2.3%	2.3%	2.4%	3.0%	4.6%	5.6%
Mountain	16.0%	16.1%	16.3%	16.5%	16.9%	15.9%	11.4%	8.2%
Pacific	32.0%	31.3%	30.6%	30.0%	30.5%	34.5%	30.1%	24.1%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Top 10 States								
01) CA	24.5%	24.1%	23.6%	23.2%	24.2%	29.2%	26.7%	20.6%
02) FL	11.6%	11.6%	11.5%	11.4%	10.2%	9.1%	10.3%	11.1%
03) AZ	6.0%	6.0%	6.0%	6.1%	5.8%	4.7%	3.3%	2.4%
04) VA	4.6%	4.6%	4.7%	4.8%	4.9%	4.0%	3.0%	2.5%
05) WA	4.5%	4.4%	4.2%	4.1%	3.9%	3.3%	2.1%	2.4%

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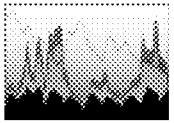

Single Family Conventional Book Characteristics
Interest Only

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NV	3.8%	3.8%	3.9%	4.0%	4.4%	4.1%	1.4%	0.8%
07) MD	3.7%	3.6%	3.5%	3.6%	3.2%	2.4%	1.6%	1.8%
08) CO	3.6%	3.7%	3.9%	4.0%	4.8%	5.4%	5.5%	3.8%
09) IL	3.4%	3.4%	3.5%	3.5%	3.5%	2.6%	2.9%	3.4%
10) NJ	3.3%	3.3%	3.3%	3.2%	2.9%	2.5%	3.3%	4.3%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	35.9%	36.3%	36.3%	35.9%	33.4%	32.3%	16.5%	5.6%
02) LEHMAN BROTHERS HOLDINGS INC	9.5%	10.2%	11.1%	11.4%	15.5%	20.5%	11.8%	0.6%
03) CITIGROUP INC	5.6%	5.5%	5.2%	5.4%	2.8%	1.0%	0.0%	0.0%
04) WASHINGTON MUTUAL INC	5.2%	5.6%	5.4%	5.1%	6.1%	8.7%	19.1%	26.4%
05) INDYMAC BANCORP INC	4.9%	4.1%	3.7%	3.2%	1.2%	1.0%	0.9%	0.0%
06) SUNTRUST BANKS INC	4.7%	4.2%	3.8%	3.6%	1.8%	0.6%	0.0%	0.0%
07) BANK OF AMERICA CORPORATION	4.6%	4.7%	5.1%	5.2%	4.9%	1.5%	0.0%	0.0%
08) PHH CORPORATION	4.0%	4.3%	4.6%	5.1%	6.7%	9.1%	21.2%	31.2%
09) JP MORGAN CHASE & CO	3.3%	3.2%	3.1%	2.7%	1.8%	0.8%	0.0%	0.0%
10) FIRST HORIZON NATIONAL CORPORATION	3.0%	2.9%	2.8%	2.9%	3.6%	3.5%	1.5%	0.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	36.1%	36.4%	36.4%	36.0%	33.5%	32.5%	16.5%	5.6%
02) LEHMAN BROTHERS HOLDINGS INC	9.1%	9.7%	10.6%	10.9%	14.5%	17.6%	1.2%	0.2%
03) JP MORGAN CHASE & CO	6.5%	6.6%	6.5%	5.8%	3.9%	1.0%	0.0%	0.0%
04) CITIGROUP INC	6.0%	6.0%	5.8%	6.2%	4.3%	4.9%	12.3%	0.4%
05) WASHINGTON MUTUAL INC	5.2%	5.6%	5.4%	5.1%	6.2%	8.8%	19.2%	26.8%
06) INDYMAC BANCORP INC	5.0%	4.3%	3.8%	3.3%	1.3%	1.0%	0.9%	0.0%
07) BANK OF AMERICA CORPORATION	4.6%	4.7%	5.1%	5.2%	4.9%	1.5%	0.0%	0.0%
08) PHH CORPORATION	4.5%	4.9%	5.3%	6.0%	8.4%	12.9%	32.1%	52.1%
09) SUNTRUST BANKS INC	4.4%	3.8%	3.3%	3.3%	1.6%	0.6%	0.0%	0.0%
10) WELLS FARGO & COMPANY	3.2%	2.9%	3.2%	3.1%	3.9%	1.4%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	63.5%	62.4%	63.0%	65.1%	69.4%	80.9%	84.1%	77.4%
Credit Enhancement	36.5%	37.6%	37.0%	34.9%	30.6%	19.1%	15.9%	22.6%
- Primary MI Only	9.9%	6.8%	5.1%	4.7%	4.2%	5.9%	6.8%	5.1%
- Pool Policy Only	23.8%	27.5%	28.7%	27.5%	23.5%	10.5%	3.8%	0.4%
- Pool Policy and Primary MI	2.3%	2.6%	2.5%	1.8%	1.7%	0.8%	0.3%	0.0%
- Full Recourse	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%	2.2%
- Shared Arrangement	0.4%	0.4%	0.5%	0.5%	0.9%	1.4%	4.5%	15.0%

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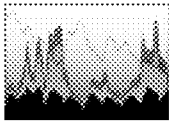

Single Family Conventional Book Characteristics
Interest Only

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	36.5%	37.6%	37.0%	34.9%	30.6%	19.1%	15.9%	22.6%
Alt-A with Credit Enhancement	56.9%	60.8%	63.0%	61.7%	53.5%	27.3%	15.5%	2.2%
Economic Fees and Gap								
Wtd Avg Economic Gap	-13.00	-11.35	-9.05	-7.46	-1.94	1.71	6.51	6.65
Wtd Avg Economic Model Fee	50.68	47.58	44.34	42.43	38.75	36.03	26.88	24.08
Wtd Avg Charged Fee	37.68	36.22	35.29	34.96	36.80	37.74	33.39	30.73
Appraisal Waivers								
Appraisal Waiver	1.9%	1.9%	2.0%	2.0%	1.4%	0.3%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.18%	0.75%	0.55%	0.43%	0.21%	0.08%	0.10%	0.15%
- SDQ Rate for Loans with CE	2.33%	1.47%	1.05%	0.82%	0.36%	0.16%	0.33%	0.29%
- SDQ Rate for Loans without CE	0.50%	0.31%	0.25%	0.21%	0.15%	0.06%	0.05%	0.11%
SDQ Rate Excl. Katrina Loans	1.18%	0.75%	0.55%	0.43%	0.18%	0.07%	0.10%	0.15%
SDQ Rate for Katrina Loans	1.42%	1.34%	1.41%	2.11%	8.51%	0.44%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	9,784	5,578	3,692	2,553	766	136	64	33
SDQ Count for Loans with CE	7,196	4,154	2,634	1,725	396	56	36	16
SDQ Count for Loans without CE	2,588	1,424	1,058	828	370	80	28	17
SDQ Volume ($M)								
SDQ Volume	$2,429.4	$1,364.3	$870.0	$571.9	$146.7	$25.8	$10.7	$5.3
SDQ Volume for Loans with CE	$1,816.2	$1,045.6	$645.0	$402.4	$78.0	$10.7	$6.2	$2.3
SDQ Volume for Loans without CE	$613.2	$318.7	$225.0	$169.5	$68.7	$15.1	$4.5	$3.0

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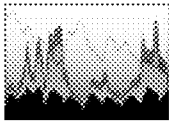

Single Family Conventional Book Characteristics
Interest Only ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	522,944	495,538	480,760	450,645	341,273	176,508	61,566	21,956
Book Volume ($B)	$120.7	$112.6	$108.0	$99.8	$71.2	$35.2	$11.7	$3.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	14.1%	14.7%	14.9%	15.1%	16.1%	18.5%	29.3%	30.5%
OLTV 60.01% - 70.00%	13.6%	14.0%	14.1%	14.4%	14.9%	15.3%	16.5%	14.3%
OLTV 70.01% - 75.00%	8.5%	8.4%	8.4%	8.2%	8.5%	9.8%	11.5%	12.0%
OLTV 75.01% - 80.00%	54.5%	55.1%	55.2%	55.7%	53.4%	47.8%	32.0%	27.4%
OLTV 80.01% - 90.00%	4.9%	4.5%	4.5%	4.4%	5.0%	5.6%	5.3%	4.6%
OLTV 90.01% - 95.00%	2.1%	1.6%	1.6%	1.5%	1.6%	2.2%	3.5%	4.3%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%
OLTV 97.01% - 100.00%	2.2%	1.5%	1.3%	0.7%	0.4%	0.6%	1.7%	6.5%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.0%	73.5%	73.3%	73.1%	72.7%	71.7%	67.5%	68.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.0%	13.5%	13.8%	14.0%	15.0%	17.2%	27.6%	29.0%
Comb LTV 60.01% - 70.00%	12.4%	12.8%	12.9%	13.2%	14.1%	14.7%	16.2%	13.9%
Comb LTV 70.01% - 75.00%	7.2%	7.3%	7.3%	7.2%	7.7%	9.5%	11.5%	11.6%
Comb LTV 75.01% - 80.00%	28.2%	29.4%	30.2%	31.2%	36.4%	43.1%	30.9%	26.8%
Comb LTV 80.01% - 90.00%	17.4%	16.8%	16.6%	16.5%	15.3%	10.7%	8.2%	6.5%
Comb LTV 90.01% - 95.00%	8.8%	7.8%	7.4%	7.2%	5.8%	3.2%	3.6%	4.2%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%
Comb LTV 97.01% - 100.00%	12.2%	11.5%	10.8%	9.8%	5.0%	0.8%	1.7%	6.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.7%	0.8%	0.9%	1.0%	0.6%	0.7%	0.2%	1.4%
Wtd Avg Comb LTV	78.8%	78.2%	77.9%	77.5%	75.7%	72.9%	68.5%	69.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.0%	13.5%	13.8%	14.0%	15.0%	17.2%	27.6%	29.0%
Comb LTV 60.01% - 70.00%	12.4%	12.8%	12.9%	13.2%	14.1%	14.7%	16.2%	14.0%
Comb LTV 70.01% - 75.00%	7.2%	7.3%	7.3%	7.2%	7.7%	9.5%	11.5%	11.6%
Comb LTV 75.01% - 80.00%	28.2%	29.4%	30.2%	31.2%	36.4%	43.1%	30.9%	26.8%
Comb LTV 80.01% - 90.00%	17.4%	16.8%	16.6%	16.5%	15.3%	10.7%	8.2%	6.5%

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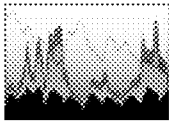

Single Family Conventional Book Characteristics
Interest Only ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	8.8%	7.8%	7.4%	7.2%	5.8%	3.2%	3.6%	4.2%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%
Comb LTV 97.01% - 100.00%	12.2%	11.5%	10.8%	9.8%	5.0%	0.8%	1.7%	6.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.7%	0.8%	0.9%	1.0%	0.6%	0.7%	0.2%	1.2%
Wtd Avg Comb LTV	78.8%	78.2%	77.9%	77.5%	75.7%	72.9%	68.4%	69.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	20.7%	23.7%	24.9%	26.8%	32.0%	29.3%	36.6%	36.1%
MTMLTV 60.01% - 70.00%	16.6%	18.8%	19.5%	21.0%	25.3%	20.3%	21.6%	17.4%
MTMLTV 70.01% - 75.00%	12.5%	13.7%	14.0%	14.6%	15.9%	13.5%	15.1%	12.8%
MTMLTV 75.01% - 80.00%	18.3%	19.7%	20.3%	20.7%	20.4%	26.8%	16.4%	18.9%
MTMLTV 80.01% - 90.00%	23.3%	19.6%	17.9%	14.8%	5.6%	8.4%	7.2%	8.5%
MTMLTV 90.01% - 95.00%	4.4%	2.2%	1.7%	1.2%	0.7%	1.3%	2.2%	3.8%
MTMLTV 95.01% - 97.00%	1.0%	0.5%	0.4%	0.3%	0.1%	0.2%	0.4%	1.2%
MTMLTV 97.01% - 100.00%	1.4%	0.9%	0.7%	0.3%	0.1%	0.1%	0.4%	1.0%
MTMLTV > 100.00%	1.8%	0.7%	0.6%	0.2%	0.0%	0.1%	0.1%	0.3%
MTMLTV Missing	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	71.7%	69.2%	68.4%	67.2%	64.2%	66.0%	62.7%	64.2%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
FICO 580-619	0.6%	0.6%	0.7%	0.7%	0.8%	0.8%	1.0%	1.2%
FICO 620-659	5.8%	5.6%	5.4%	5.5%	5.3%	5.4%	4.8%	5.1%
FICO 660-699	20.2%	19.8%	19.5%	19.0%	17.9%	17.9%	14.4%	12.7%
FICO 700-739	29.7%	29.6%	29.7%	29.8%	30.6%	30.6%	27.2%	25.7%
FICO >= 740	43.6%	44.2%	44.6%	44.9%	45.3%	44.9%	52.0%	53.9%
FICO Missing	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.4%	1.1%
Wtd Avg FICO	729	730	730	730	731	730	736	738
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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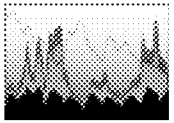

Single Family Conventional Book Characteristics
Interest Only ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	82.4%	82.7%	83.0%	83.6%	86.0%	86.8%	89.4%	90.3%
Second/Vacation Home	8.5%	8.5%	8.4%	8.4%	6.8%	5.4%	6.1%	7.5%
Investor Property	9.1%	8.8%	8.6%	8.0%	7.2%	7.9%	4.5%	2.1%
10-K Unit Type (Sums to 100%)								
1 Unit	96.6%	96.8%	97.0%	97.2%	97.5%	97.4%	98.5%	99.3%
2-4 Units	3.4%	3.2%	3.0%	2.8%	2.5%	2.6%	1.5%	0.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	18.2%	18.1%	18.1%	17.9%	16.6%	14.5%	12.7%	10.1%
Single Family Homes	81.8%	81.9%	81.9%	82.1%	83.4%	85.5%	87.3%	89.9%
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	18.2%	18.1%	18.1%	17.9%	16.6%	14.5%	12.7%	10.1%
1 Unit	78.4%	78.7%	79.0%	79.3%	80.9%	82.9%	85.8%	89.2%
2-4 Units	3.4%	3.2%	3.0%	2.8%	2.5%	2.6%	1.5%	0.7%
Condo								
Condo	18.0%	17.9%	17.8%	17.7%	16.4%	14.3%	12.4%	9.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	56.1%	56.3%	56.8%	57.8%	56.1%	50.9%	33.3%	37.1%
Cash-Out Refinance	24.0%	24.1%	23.9%	23.4%	22.3%	21.6%	26.2%	26.8%
Other Refinance	19.9%	19.6%	19.2%	18.8%	21.6%	27.5%	40.5%	36.1%
Origination Type (Sums to 100%)								
TPO Broker	23.8%	22.8%	22.8%	21.6%	19.6%	18.2%	20.2%	18.9%
TPO Correspondent	24.3%	24.0%	23.8%	23.9%	20.9%	16.2%	6.3%	8.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	51.9%	53.2%	53.4%	54.5%	59.5%	65.6%	73.5%	72.6%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	1.1%	8.9%
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%
2001	0.0%	0.0%	0.1%	0.1%	0.2%	0.5%	2.6%	17.4%
2002	0.8%	0.9%	1.1%	1.2%	2.4%	7.1%	29.1%	73.2%

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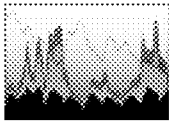

Single Family Conventional Book Characteristics
Interest Only ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	3.3%	3.7%	4.0%	4.6%	8.2%	22.2%	67.2%	0.0%
2004	14.2%	16.3%	18.0%	20.1%	35.3%	69.9%	0.0%	0.0%
2005	29.5%	32.8%	35.5%	39.1%	53.9%	0.0%	0.0%	0.0%
2006	31.5%	34.9%	37.2%	34.9%	0.0%	0.0%	0.0%	0.0%
2007	20.7%	11.4%	4.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$233,633	$230,080	$227,350	$224,146	$210,837	$201,520	$192,792	$179,020
Loan Original Note Rate	6.01%	5.93%	5.88%	5.83%	5.41%	5.12%	4.94%	5.73%
Seasoning (Sums to 100%)								
Seasoned	2.3%	2.5%	2.4%	1.5%	0.9%	0.5%	1.6%	7.8%
Non-Seasoned	97.7%	97.5%	97.6%	98.5%	99.1%	99.5%	98.4%	92.2%
ACI								
ACI Probability	0.49%	0.46%	0.45%	0.42%	0.36%	0.32%	0.18%	0.16%
Wtd Avg ACI Score	698	699	701	703	706	711	730	733
Credit Premium								
Wtd Avg Credit Premium	0.18	0.16	0.16	0.16	0.09	-0.24	-0.27	-0.16
Credit Premium > 1.5	0.7%	0.6%	0.6%	0.5%	0.5%	0.2%	0.1%	0.1%
Prepay Premium								
Prepay Premium	14.3%	12.9%	11.9%	10.8%	6.9%	8.4%	8.3%	4.1%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.6%	8.1%	8.2%	8.3%	10.1%	13.8%	23.9%	28.5%
DTI Ratio > 20 and <= 30	16.5%	17.0%	17.1%	17.2%	18.6%	18.4%	20.3%	21.7%
DTI Ratio > 30 and <= 40	30.7%	30.9%	30.9%	31.0%	31.0%	26.3%	18.1%	13.1%
DTI Ratio > 40 and <= 50	29.2%	28.3%	27.9%	27.7%	25.4%	20.8%	11.8%	7.0%
DTI Ratio > 50	7.2%	6.9%	6.8%	7.0%	6.9%	8.0%	6.8%	4.4%
DTI Ratio Missing	8.8%	8.8%	8.9%	8.8%	8.1%	12.8%	19.2%	25.3%
Wtd Avg DTI Ratio	36.4%	36.1%	36.0%	36.0%	35.2%	34.1%	29.5%	26.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.7%	8.2%	8.4%	8.5%	10.1%	13.9%	23.9%	28.5%
DTI Ratio > 20 and <= 30	16.7%	17.3%	17.5%	17.6%	18.7%	18.5%	20.3%	21.7%
DTI Ratio > 30 and <= 40	31.1%	31.4%	31.4%	31.4%	31.2%	26.4%	18.1%	13.1%
DTI Ratio > 40 and <= 50	29.6%	28.8%	28.4%	28.1%	25.5%	20.9%	11.8%	7.0%
DTI Ratio > 50	7.5%	7.0%	7.0%	7.2%	6.9%	8.1%	6.8%	4.4%
DTI Ratio Missing	7.4%	7.4%	7.4%	7.3%	7.6%	12.2%	19.2%	25.3%

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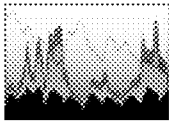

Single Family Conventional Book Characteristics
Interest Only ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.4%	36.1%	36.0%	36.0%	35.2%	34.1%	29.5%	26.0%
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
> 15 Years amd <= 25 Years	0.2%	0.3%	0.3%	0.4%	1.2%	4.1%	10.1%	12.4%
> 25 Years and <= 30 Years	99.8%	99.7%	99.7%	99.6%	98.8%	95.8%	89.8%	87.5%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Hybrid Arm	96.6%	96.2%	95.9%	95.3%	84.0%	75.1%	74.5%	86.4%
- 2/28 Hybrid Arm	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	9.2%	10.0%	10.9%	12.0%	16.9%	16.3%	3.9%	3.2%
- 5/1 Hybrid Arm	63.3%	63.1%	62.7%	61.0%	47.9%	43.0%	44.1%	46.8%
- 7/1 Hybrid Arm	14.2%	13.8%	13.6%	13.9%	12.2%	10.6%	17.9%	23.1%
- 10/1 Hybrid Arm	9.8%	9.2%	8.7%	8.5%	7.0%	5.2%	8.7%	13.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	55.7%	55.7%	55.0%	53.5%	51.5%	49.9%	33.5%	25.7%
- Alt-A Low/No Doc	36.0%	35.5%	34.4%	33.0%	30.9%	30.2%	20.6%	18.2%
- Alt-A No Disclosure	0.5%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%

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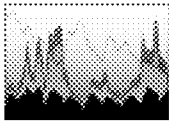

Single Family Conventional Book Characteristics
Interest Only ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	7.4%	8.1%	8.3%	8.3%	10.5%	10.3%	10.3%	9.5%
- Alt-A SISA	3.3%	3.0%	2.7%	2.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	2.7%	2.6%	2.4%	2.2%	1.6%	1.6%	1.1%	0.2%
- Alt-A Stated Income	22.2%	21.6%	20.8%	20.0%	18.8%	18.3%	9.2%	8.5%
Alt-A Full Doc (by SFC)	13.5%	13.7%	14.2%	14.0%	14.4%	13.8%	6.3%	0.3%
Alt-A Deals (no SFC)	6.2%	6.6%	6.4%	6.5%	6.2%	5.9%	6.7%	7.2%
My Community Mortgage	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	48.9%	47.3%	45.7%	43.7%	39.7%	37.2%	29.7%	27.1%
- Select Lender Programs Non-Full Doc	12.9%	11.8%	11.3%	10.7%	8.8%	7.2%	9.3%	8.8%
- Other Low/No Doc	35.9%	35.5%	34.4%	33.0%	30.9%	30.0%	20.4%	18.2%
Subprime Deals								
Subprime	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	41.8%	41.4%	41.6%	42.6%	42.1%	39.7%	52.1%	55.7%
Investor Channel	55.3%	55.9%	55.9%	55.0%	56.5%	59.6%	47.7%	42.9%
eChannel	2.7%	2.6%	2.4%	2.4%	1.4%	0.7%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	1.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	31.6%	30.9%	30.1%	29.3%	21.8%	9.4%	4.1%	2.1%
- 75/20/05	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%
- 75/25/00	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	9.5%	9.3%	9.2%	9.3%	8.5%	5.8%	3.7%	1.9%
- 80/15/05	5.4%	5.0%	4.7%	4.6%	3.7%	1.6%	0.4%	0.1%
- 80/20/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	16.1%	16.2%	15.8%	15.1%	9.3%	1.7%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	37.8%	37.8%	37.4%	37.4%	34.4%	29.0%	17.0%	10.9%

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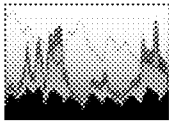

Single Family Conventional Book Characteristics
Interest Only ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.1%	0.1%
- 75/25/00	0.3%	0.3%	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%
- 80/10/10	12.9%	12.8%	12.9%	13.0%	12.4%	10.4%	6.1%	3.3%
- 80/15/05	7.1%	6.8%	6.5%	6.4%	5.6%	4.4%	1.7%	0.9%
- 80/20/00	11.5%	11.7%	11.5%	11.5%	9.6%	6.4%	0.8%	0.3%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.4%	5.5%	5.7%	5.6%	6.3%	7.2%	8.1%	6.2%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	9.6%	9.9%	10.2%	10.5%	11.5%	10.5%	10.1%	11.8%
Northeast	9.6%	9.7%	9.8%	9.8%	9.6%	8.8%	11.8%	15.5%
Southeast	27.4%	27.7%	27.8%	28.1%	27.2%	26.2%	31.2%	33.3%
Southwest	13.9%	14.3%	14.6%	14.7%	15.3%	15.1%	15.0%	13.8%
West	39.5%	38.4%	37.6%	36.9%	36.3%	39.4%	31.9%	25.6%
Census Region (Sums to 100%)								
New England	3.3%	3.4%	3.5%	3.5%	3.6%	3.2%	3.6%	4.8%
Middle Atlantic	6.1%	6.1%	6.1%	6.0%	5.7%	5.5%	8.0%	10.4%
East North Central	7.7%	7.9%	8.1%	8.3%	9.0%	8.0%	8.3%	10.1%
East South Central	1.6%	1.7%	1.7%	1.8%	1.9%	2.1%	2.6%	2.4%
South Atlantic	26.0%	26.2%	26.3%	26.6%	25.6%	24.3%	28.8%	31.2%
West North Central	2.7%	2.8%	3.0%	3.1%	3.5%	3.2%	2.5%	2.9%
West South Central	2.1%	2.2%	2.2%	2.3%	2.4%	2.9%	4.6%	5.7%
Mountain	16.3%	16.5%	16.7%	16.8%	17.2%	16.0%	11.5%	8.2%
Pacific	34.2%	33.1%	32.3%	31.6%	31.1%	34.7%	30.1%	24.3%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	27.3%	26.4%	25.6%	25.0%	24.8%	29.5%	26.7%	20.8%
02) FL	11.4%	11.4%	11.3%	11.1%	9.9%	9.1%	10.3%	11.0%
03) AZ	5.9%	5.9%	6.0%	6.0%	5.8%	4.8%	3.3%	2.4%
04) VA	4.6%	4.7%	4.7%	4.8%	4.8%	4.0%	2.9%	2.4%
05) WA	4.4%	4.3%	4.3%	4.2%	3.9%	3.3%	2.1%	2.4%

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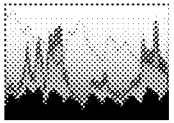

Single Family Conventional Book Characteristics
Interest Only ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NV	4.4%	4.4%	4.5%	4.5%	4.5%	4.1%	1.4%	0.8%
07) CO	3.7%	3.9%	4.1%	4.2%	4.9%	5.5%	5.5%	3.8%
08) IL	3.6%	3.6%	3.7%	3.7%	3.6%	2.6%	2.9%	3.4%
09) GA	3.2%	3.3%	3.4%	3.5%	3.9%	5.5%	10.2%	12.1%
10) MD	3.0%	3.0%	3.1%	3.1%	3.1%	2.3%	1.6%	1.7%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	35.4%	35.3%	34.5%	34.2%	32.8%	31.9%	15.3%	5.6%
02) LEHMAN BROTHERS HOLDINGS INC	12.9%	13.4%	14.2%	14.1%	16.5%	21.2%	12.1%	0.6%
03) WASHINGTON MUTUAL INC	6.8%	7.0%	6.9%	6.2%	6.5%	9.0%	19.6%	26.7%
04) PHH CORPORATION	6.0%	6.2%	6.3%	6.7%	7.0%	9.3%	21.8%	31.6%
05) BANK OF AMERICA CORPORATION	5.9%	6.0%	6.3%	6.2%	5.3%	1.5%	0.0%	0.0%
06) CITIGROUP INC	4.4%	4.7%	4.4%	4.8%	3.0%	1.0%	0.0%	0.0%
07) JP MORGAN CHASE & CO	3.2%	3.2%	3.0%	2.5%	1.8%	0.8%	0.0%	0.0%
08) MORGAN STANLEY & COMPANY INC	3.1%	3.4%	3.6%	3.5%	2.8%	2.4%	1.6%	0.3%
09) INDYMAC BANCORP INC	2.7%	1.9%	1.8%	2.0%	1.3%	1.0%	1.0%	0.0%
10) FIRST HORIZON NATIONAL CORPORATION	2.6%	2.7%	2.8%	3.1%	3.8%	3.5%	1.5%	0.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	35.4%	35.3%	34.5%	34.2%	32.8%	32.0%	15.3%	5.6%
02) LEHMAN BROTHERS HOLDINGS INC	12.5%	12.9%	13.7%	13.5%	15.5%	18.2%	1.2%	0.2%
03) WASHINGTON MUTUAL INC	6.8%	7.0%	6.9%	6.2%	6.5%	9.0%	19.7%	27.1%
04) PHH CORPORATION	6.8%	7.1%	7.3%	7.9%	8.8%	13.3%	33.0%	52.7%
05) BANK OF AMERICA CORPORATION	5.9%	6.0%	6.2%	6.2%	5.3%	1.5%	0.0%	0.0%
06) JP MORGAN CHASE & CO	5.7%	5.9%	5.9%	5.3%	3.7%	1.0%	0.0%	0.0%
07) CITIGROUP INC	5.0%	5.3%	5.1%	5.7%	4.6%	5.0%	12.6%	0.4%
08) WELLS FARGO & COMPANY	3.2%	2.4%	2.5%	2.4%	3.1%	1.1%	0.0%	0.0%
09) INDYMAC BANCORP INC	2.7%	2.0%	1.8%	2.0%	1.4%	1.0%	1.0%	0.0%
10) FIRST HORIZON NATIONAL CORPORATION	2.5%	2.7%	2.8%	3.1%	3.8%	3.6%	1.5%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	64.7%	63.3%	63.2%	64.4%	68.5%	80.9%	84.1%	77.4%
Credit Enhancement	35.3%	36.7%	36.8%	35.6%	31.5%	19.1%	15.9%	22.6%
- Primary MI Only	5.8%	4.0%	3.6%	3.7%	3.8%	5.7%	6.6%	5.0%
- Pool Policy Only	26.2%	29.2%	29.7%	29.2%	24.8%	10.8%	3.8%	0.4%
- Pool Policy and Primary MI	2.4%	2.7%	2.7%	1.7%	1.8%	0.8%	0.3%	0.0%
- Full Recourse	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%	0.6%	2.2%
- Shared Arrangement	0.5%	0.6%	0.6%	0.6%	0.8%	1.4%	4.6%	15.1%

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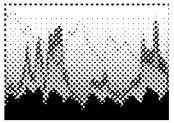

Single Family Conventional Book Characteristics
Interest Only ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	35.3%	36.7%	36.8%	35.6%	31.5%	19.1%	15.9%	22.6%
Alt-A with Credit Enhancement	56.2%	59.4%	60.4%	60.2%	53.5%	27.2%	15.5%	2.2%
Economic Fees and Gap								
Wtd Avg Economic Gap	-8.25	-7.10	-6.02	-4.86	-1.10	2.02	6.85	6.79
Wtd Avg Economic Model Fee	48.30	45.18	43.38	41.75	38.71	36.10	26.72	23.99
Wtd Avg Charged Fee	40.05	38.08	37.36	36.89	37.61	38.12	33.57	30.78
Appraisal Waivers								
Appraisal Waiver	1.8%	1.9%	1.9%	2.0%	1.3%	0.4%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.22%	0.79%	0.60%	0.48%	0.21%	0.07%	0.10%	0.14%
- SDQ Rate for Loans with CE	2.55%	1.60%	1.17%	0.93%	0.35%	0.14%	0.32%	0.25%
- SDQ Rate for Loans without CE	0.49%	0.31%	0.26%	0.23%	0.15%	0.05%	0.05%	0.10%
SDQ Rate Excl. Katrina Loans	1.22%	0.79%	0.59%	0.47%	0.18%	0.06%	0.10%	0.14%
SDQ Rate for Katrina Loans	1.28%	1.43%	1.40%	1.87%	7.81%	0.46%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	6,313	3,845	2,824	2,118	715	115	59	30
SDQ Count for Loans with CE	4,694	2,874	2,032	1,464	370	47	34	14
SDQ Count for Loans without CE	1,619	971	792	654	345	68	25	16
SDQ Volume ($M)								
SDQ Volume	$1,573.6	$938.5	$663.5	$470.3	$136.5	$22.0	$10.1	$5.0
SDQ Volume for Loans with CE	$1,194.3	$726.7	$498.0	$339.0	$72.5	$9.1	$5.9	$2.1
SDQ Volume for Loans without CE	$379.3	$211.8	$165.5	$131.3	$64.0	$12.9	$4.2	$2.8

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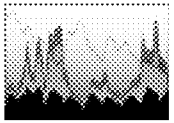

Single Family Conventional Book Characteristics
Interest Only FRM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	311,533	257,931	200,787	153,320	22,303	6,150	1,668	283
Book Volume ($B)	$74.1	$60.8	$47.0	$35.5	$4.7	$1.2	$0.3	$0.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	9.9%	10.2%	10.9%	11.5%	12.3%	15.4%	17.2%	15.7%
OLTV 60.01% - 70.00%	12.4%	12.9%	13.7%	14.2%	15.4%	14.8%	14.6%	11.2%
OLTV 70.01% - 75.00%	8.8%	8.8%	9.1%	9.3%	11.3%	10.6%	10.5%	11.8%
OLTV 75.01% - 80.00%	50.3%	53.5%	55.5%	54.9%	49.2%	44.8%	41.7%	42.8%
OLTV 80.01% - 90.00%	6.3%	5.8%	5.7%	5.9%	6.9%	6.3%	6.1%	6.5%
OLTV 90.01% - 95.00%	4.2%	3.4%	3.1%	3.2%	4.9%	8.0%	9.8%	11.5%
OLTV 95.01% - 97.00%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	7.9%	5.3%	2.0%	1.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	77.3%	76.4%	75.3%	74.9%	74.4%	73.8%	73.2%	74.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	9.2%	9.5%	10.2%	10.7%	11.3%	14.5%	17.1%	15.7%
Comb LTV 60.01% - 70.00%	10.8%	11.3%	12.0%	12.5%	13.8%	13.9%	14.3%	10.0%
Comb LTV 70.01% - 75.00%	6.6%	6.8%	7.3%	7.6%	9.8%	9.5%	10.4%	11.3%
Comb LTV 75.01% - 80.00%	23.1%	24.3%	26.5%	27.7%	36.2%	37.3%	38.8%	37.0%
Comb LTV 80.01% - 90.00%	16.9%	16.8%	17.3%	17.4%	15.7%	11.2%	8.3%	9.9%
Comb LTV 90.01% - 95.00%	12.7%	11.9%	11.5%	11.5%	11.7%	12.9%	11.1%	16.0%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	20.3%	19.2%	15.1%	12.5%	1.4%	0.7%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Wtd Avg Comb LTV	82.6%	82.0%	80.8%	80.0%	77.0%	75.6%	73.6%	75.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	9.2%	9.5%	10.2%	10.7%	11.3%	14.5%	17.1%	15.7%
Comb LTV 60.01% - 70.00%	10.8%	11.3%	12.0%	12.5%	13.8%	13.9%	14.3%	10.0%
Comb LTV 70.01% - 75.00%	6.6%	6.8%	7.3%	7.6%	9.8%	9.5%	10.4%	11.3%
Comb LTV 75.01% - 80.00%	23.1%	24.3%	26.5%	27.7%	36.2%	37.3%	38.8%	37.0%
Comb LTV 80.01% - 90.00%	16.9%	16.8%	17.3%	17.4%	15.7%	11.2%	8.3%	9.9%

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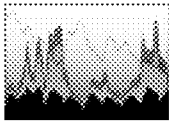

Single Family Conventional Book Characteristics
Interest Only FRM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	12.7%	11.9%	11.5%	11.5%	11.7%	12.9%	11.1%	16.0%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	20.3%	19.2%	15.1%	12.5%	1.4%	0.7%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Wtd Avg Comb LTV	82.5%	82.0%	80.8%	80.0%	77.0%	75.6%	73.6%	75.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	10.0%	11.0%	12.0%	13.3%	20.7%	24.7%	22.8%	19.8%
MTMLTV 60.01% - 70.00%	11.4%	13.2%	13.9%	15.1%	20.6%	20.2%	22.3%	14.3%
MTMLTV 70.01% - 75.00%	11.2%	12.3%	12.2%	13.2%	15.8%	15.1%	18.6%	12.0%
MTMLTV 75.01% - 80.00%	22.6%	28.2%	30.7%	32.1%	30.9%	24.2%	20.3%	31.9%
MTMLTV 80.01% - 90.00%	28.3%	25.1%	25.0%	21.5%	9.3%	11.1%	10.0%	14.1%
MTMLTV 90.01% - 95.00%	5.8%	3.6%	3.0%	2.8%	2.4%	3.9%	4.9%	7.2%
MTMLTV 95.01% - 97.00%	1.6%	1.1%	0.8%	0.6%	0.2%	0.5%	0.6%	0.3%
MTMLTV 97.01% - 100.00%	3.9%	3.7%	1.5%	1.0%	0.1%	0.3%	0.2%	0.4%
MTMLTV > 100.00%	5.2%	1.8%	0.9%	0.4%	0.0%	0.1%	0.2%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	78.0%	75.8%	74.6%	73.5%	69.6%	68.5%	68.6%	71.3%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.2%	1.3%
FICO 550-579	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.0%
FICO 580-619	2.0%	1.9%	1.7%	1.9%	2.9%	2.8%	2.5%	3.0%
FICO 620-659	11.8%	11.7%	11.3%	11.3%	12.7%	12.9%	10.3%	10.4%
FICO 660-699	24.7%	24.8%	24.1%	23.5%	22.3%	21.4%	18.9%	20.0%
FICO 700-739	27.2%	27.3%	27.4%	27.3%	26.0%	26.1%	28.0%	23.9%
FICO >= 740	33.9%	34.0%	35.2%	35.8%	35.9%	36.5%	39.8%	41.3%
FICO Missing	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%
Wtd Avg FICO	715	715	717	717	716	716	721	719
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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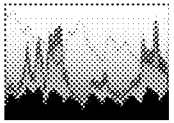

Single Family Conventional Book Characteristics
Interest Only FRM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.1%	88.1%	88.4%	89.1%	96.2%	99.9%	100.0%	100.0%
Second/Vacation Home	5.2%	5.4%	5.8%	6.0%	3.0%	0.1%	0.0%	0.0%
Investor Property	6.6%	6.6%	5.8%	4.9%	0.8%	0.1%	0.0%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	95.8%	95.9%	96.5%	97.2%	99.7%	99.9%	100.0%	100.0%
2-4 Units	4.2%	4.1%	3.5%	2.8%	0.3%	0.1%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.1%	11.8%	11.3%	10.9%	8.9%	8.9%	9.2%	13.3%
Single Family Homes	87.9%	88.2%	88.7%	89.1%	91.1%	91.1%	90.8%	86.7%
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	12.1%	11.8%	11.3%	10.9%	8.9%	8.9%	9.2%	13.3%
1 Unit	83.7%	84.1%	85.2%	86.3%	90.9%	91.0%	90.8%	86.7%
2-4 Units	4.2%	4.1%	3.5%	2.8%	0.3%	0.1%	0.0%	0.0%
Condo								
Condo	11.9%	11.7%	11.2%	10.8%	8.9%	8.9%	9.2%	13.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	50.7%	49.3%	48.0%	48.5%	39.1%	46.9%	43.0%	55.0%
Cash-Out Refinance	31.2%	33.1%	35.0%	36.1%	44.1%	30.9%	30.8%	22.2%
Other Refinance	18.1%	17.6%	17.0%	15.4%	16.9%	22.2%	26.3%	22.8%
Origination Type (Sums to 100%)								
TPO Broker	33.0%	32.5%	31.2%	30.9%	22.0%	33.1%	42.6%	15.7%
TPO Correspondent	46.1%	46.7%	47.0%	46.4%	51.3%	33.1%	17.4%	5.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	20.9%	20.9%	21.8%	22.7%	26.7%	33.9%	40.0%	78.7%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	1.0%	21.9%
2002	0.0%	0.0%	0.0%	0.1%	0.6%	3.3%	19.2%	77.5%

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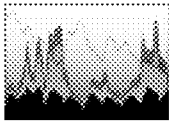

Single Family Conventional Book Characteristics
Interest Only FRM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	0.2%	0.2%	0.3%	0.4%	3.7%	19.8%	79.8%	0.0%
2004	0.9%	1.1%	1.5%	2.1%	18.6%	76.7%	0.0%	0.0%
2005	8.1%	10.2%	13.7%	18.9%	77.1%	0.0%	0.0%	0.0%
2006	44.4%	55.8%	73.0%	78.5%	0.0%	0.0%	0.0%	0.0%
2007	46.4%	32.6%	11.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$239,272	$236,968	$235,272	$232,634	$212,185	$197,251	$194,077	$176,382
Loan Original Note Rate	6.71%	6.67%	6.67%	6.69%	6.09%	6.14%	6.12%	6.77%
Seasoning (Sums to 100%)								
Seasoned	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
Non-Seasoned	99.9%	99.9%	100.0%	100.0%	100.0%	99.9%	99.9%	100.0%
ACI								
ACI Probability	1.00%	0.99%	0.90%	0.80%	0.35%	0.38%	0.34%	0.38%
Wtd Avg ACI Score	678	679	683	687	708	705	708	715
Credit Premium								
Wtd Avg Credit Premium	-0.03	-0.05	-0.05	-0.04	-0.05	0.08	0.15	0.26
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	1.8%	1.8%	0.9%	0.5%	0.4%	0.1%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.1%	3.2%	3.4%	3.5%	4.3%	4.7%	7.1%	12.2%
DTI Ratio > 20 and <= 30	10.6%	11.0%	11.7%	12.2%	15.8%	17.5%	20.9%	21.8%
DTI Ratio > 30 and <= 40	26.9%	27.6%	28.3%	28.5%	29.6%	26.8%	27.7%	26.6%
DTI Ratio > 40 and <= 50	33.1%	32.8%	32.5%	32.2%	29.0%	27.2%	25.6%	22.8%
DTI Ratio > 50	16.3%	14.9%	14.2%	14.8%	19.2%	21.3%	17.9%	16.4%
DTI Ratio Missing	10.0%	10.5%	9.9%	8.7%	2.1%	2.5%	0.8%	0.2%
Wtd Avg DTI Ratio	41.1%	40.7%	40.3%	40.3%	40.0%	40.3%	38.2%	36.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.1%	3.2%	3.4%	3.5%	4.3%	4.7%	7.1%	12.2%
DTI Ratio > 20 and <= 30	10.6%	11.0%	11.7%	12.2%	15.8%	17.5%	20.9%	21.8%
DTI Ratio > 30 and <= 40	26.9%	27.6%	28.3%	28.5%	29.6%	26.8%	27.7%	26.6%
DTI Ratio > 40 and <= 50	33.1%	32.8%	32.5%	32.2%	29.0%	27.2%	25.6%	22.8%
DTI Ratio > 50	16.3%	14.9%	14.2%	14.8%	19.2%	21.3%	17.9%	16.4%
DTI Ratio Missing	10.0%	10.5%	9.9%	8.7%	2.1%	2.5%	0.8%	0.2%

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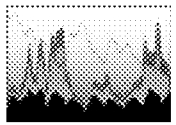

Single Family Conventional Book Characteristics
Interest Only FRM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	41.1%	40.7%	40.3%	40.3%	40.0%	40.3%	38.2%	36.3%
Origination Term (Sums to 100%)								
<= 15 Years	0.1%	0.1%	0.1%	0.2%	0.8%	1.3%	2.1%	5.2%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.2%	0.6%	0.3%	0.0%
> 25 Years and <= 30 Years	99.6%	99.6%	99.7%	99.8%	99.0%	98.1%	97.6%	94.8%
> 30 Years	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	99.9%	99.9%	99.9%	99.8%	99.2%	98.7%	97.9%	94.8%
Intermediate-Term Fixed Rate (excl Balloon)	0.1%	0.1%	0.1%	0.2%	0.8%	1.3%	2.1%	5.2%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Alt-A	41.4%	44.1%	41.8%	37.5%	5.3%	6.1%	10.7%	0.0%
- Alt-A Low/No Doc	30.7%	32.6%	30.6%	27.2%	3.6%	4.5%	9.1%	0.0%
- Alt-A No Disclosure	1.8%	1.5%	1.2%	1.1%	0.0%	0.0%	0.0%	0.0%

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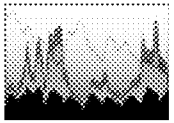

Single Family Conventional Book Characteristics
Interest Only FRM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	4.4%	5.1%	5.0%	4.9%	0.7%	1.7%	0.3%	0.0%
- Alt-A SISA	2.4%	2.4%	2.3%	2.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	4.5%	4.8%	4.1%	3.5%	0.7%	0.2%	0.0%	0.0%
- Alt-A Stated Income	17.7%	18.8%	18.1%	15.7%	2.2%	2.6%	8.9%	0.0%
Alt-A Full Doc (by SFC)	10.2%	11.0%	10.9%	10.2%	1.6%	0.9%	1.6%	0.0%
Alt-A Deals (no SFC)	0.4%	0.4%	0.2%	0.2%	0.1%	0.7%	0.0%	0.0%
My Community Mortgage	6.3%	4.4%	1.2%	0.4%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	44.9%	45.3%	43.0%	38.1%	7.9%	7.1%	9.3%	0.0%
- Select Lender Programs Non-Full Doc	14.1%	12.6%	12.3%	10.8%	4.3%	2.8%	0.1%	0.0%
- Other Low/No Doc	30.8%	32.7%	30.7%	27.2%	3.5%	4.4%	9.1%	0.0%
Subprime Deals								
Subprime	0.3%	0.3%	0.3%	0.4%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.3%	0.3%	0.3%	0.4%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	58.2%	55.5%	57.8%	62.0%	94.4%	93.4%	87.0%	99.8%
Investor Channel	41.5%	44.3%	41.9%	37.6%	5.6%	6.6%	13.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.3%	0.3%	0.3%	0.4%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Subordinate Financing - RDW								
Subordinate Financing - RDW	33.4%	35.3%	35.1%	33.3%	20.0%	17.5%	14.3%	11.2%
- 75/20/05	0.7%	0.6%	0.6%	0.6%	0.9%	1.0%	0.5%	1.0%
- 75/25/00	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	7.3%	7.6%	8.2%	8.4%	7.0%	6.7%	6.5%	2.0%
- 80/15/05	7.2%	7.4%	7.7%	7.9%	6.1%	7.0%	7.2%	8.1%
- 80/20/00	0.4%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
- Other	17.6%	19.4%	18.4%	16.4%	6.0%	2.8%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	35.7%	37.3%	37.3%	35.7%	25.0%	29.9%	26.2%	23.9%

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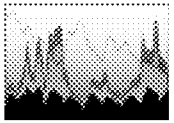

Single Family Conventional Book Characteristics
Interest Only FRM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	1.0%	0.9%	0.9%	0.8%	1.1%	1.6%	0.8%	1.6%
- 75/25/00	0.6%	0.6%	0.6%	0.5%	0.2%	0.0%	0.0%	0.0%
- 80/10/10	9.6%	9.9%	10.5%	10.6%	9.1%	10.1%	9.3%	4.6%
- 80/15/05	8.8%	9.1%	9.3%	9.3%	7.2%	9.9%	9.6%	10.7%
- 80/20/00	11.3%	12.5%	11.6%	9.8%	1.4%	0.8%	0.1%	0.0%
- 90/05/05	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
- Other	4.4%	4.3%	4.5%	4.6%	5.8%	7.3%	6.2%	6.9%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	9.1%	9.4%	9.8%	10.2%	13.7%	12.2%	7.3%	8.1%
Northeast	14.0%	14.1%	14.3%	14.0%	12.8%	10.9%	9.6%	16.0%
Southeast	29.8%	30.0%	30.4%	31.1%	34.1%	32.7%	38.9%	59.1%
Southwest	14.8%	14.8%	15.1%	15.3%	14.6%	13.6%	9.6%	10.3%
West	32.2%	31.6%	30.4%	29.4%	24.6%	30.6%	34.6%	6.4%
Census Region (Sums to 100%)								
New England	3.9%	4.0%	4.1%	4.1%	3.9%	3.1%	1.2%	1.0%
Middle Atlantic	9.6%	9.7%	9.7%	9.4%	8.0%	5.6%	3.9%	3.0%
East North Central	7.1%	7.3%	7.7%	8.0%	10.3%	8.5%	5.7%	7.4%
East South Central	1.9%	2.0%	2.1%	2.2%	2.0%	2.6%	2.6%	3.8%
South Atlantic	28.3%	28.4%	28.7%	29.3%	32.5%	30.3%	36.8%	55.3%
West North Central	3.0%	3.1%	3.2%	3.3%	4.8%	4.8%	2.4%	2.8%
West South Central	2.3%	2.3%	2.5%	2.5%	2.7%	3.4%	3.1%	3.0%
Mountain	15.4%	15.4%	15.3%	15.4%	13.3%	12.3%	8.9%	6.0%
Pacific	28.4%	27.8%	26.7%	25.8%	21.8%	27.3%	31.4%	5.8%
US Territories	0.1%	0.1%	0.1%	0.1%	0.6%	2.0%	4.0%	12.0%
Top 10 States								
01) CA	20.0%	19.8%	19.1%	18.3%	15.6%	21.1%	25.3%	5.2%
02) FL	11.7%	11.9%	12.0%	12.2%	13.5%	10.6%	11.3%	16.6%
03) AZ	6.3%	6.2%	6.3%	6.5%	6.0%	3.8%	1.9%	1.2%
04) MD	4.7%	4.6%	4.6%	4.7%	4.4%	3.2%	2.7%	2.7%
05) WA	4.7%	4.4%	4.1%	4.0%	3.3%	2.8%	2.1%	0.4%

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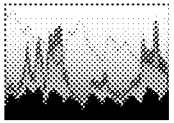

Single Family Conventional Book Characteristics
Interest Only FRM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) VA	4.6%	4.6%	4.6%	4.7%	6.0%	5.5%	6.0%	10.6%
07) NY	4.3%	4.2%	4.2%	3.9%	3.0%	2.4%	2.2%	0.0%
08) NJ	4.0%	4.1%	4.1%	4.0%	3.4%	2.1%	0.8%	0.8%
09) GA	3.4%	3.5%	3.7%	3.9%	4.5%	6.6%	11.4%	20.8%
10) CO	3.4%	3.4%	3.5%	3.6%	3.5%	4.0%	2.8%	3.5%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	36.7%	38.1%	40.4%	40.8%	43.0%	45.6%	60.5%	11.5%
02) SUNTRUST BANKS INC	8.7%	8.3%	8.4%	8.6%	13.1%	7.1%	0.0%	0.0%
03) INDYMAC BANCORP INC	8.4%	8.2%	7.9%	6.7%	0.0%	0.0%	0.0%	0.0%
04) CITIGROUP INC	7.4%	7.1%	6.9%	7.3%	0.0%	0.0%	0.0%	0.0%
05) LEHMAN BROTHERS HOLDINGS INC	4.0%	4.4%	4.0%	3.7%	0.0%	0.0%	0.0%	0.0%
06) AMTRUST FINANCIAL CORPORATION	4.0%	4.2%	4.4%	4.7%	14.1%	10.4%	0.0%	0.0%
07) FIRST HORIZON NATIONAL CORPORATION	3.6%	3.2%	2.8%	2.3%	0.8%	2.8%	0.2%	0.0%
08) JP MORGAN CHASE & CO	3.3%	3.2%	3.3%	3.3%	0.9%	0.4%	0.0%	0.0%
09) FLAGSTAR BANCORP INC	2.9%	2.5%	1.9%	1.9%	3.9%	6.2%	4.8%	5.6%
10) WASHINGTON MUTUAL INC	2.7%	2.9%	2.1%	2.1%	0.0%	0.0%	0.0%	1.3%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	37.1%	38.5%	40.7%	40.9%	43.4%	47.4%	60.5%	11.5%
02) INDYMAC BANCORP INC	8.8%	8.7%	8.3%	6.9%	0.0%	0.0%	0.0%	0.0%
03) SUNTRUST BANKS INC	8.1%	7.6%	7.3%	7.9%	13.1%	7.1%	0.0%	0.0%
04) JP MORGAN CHASE & CO	7.6%	8.0%	7.9%	7.3%	6.6%	2.1%	0.1%	0.0%
05) CITIGROUP INC	7.6%	7.3%	7.2%	7.7%	0.4%	0.4%	0.9%	1.5%
06) FIRST HORIZON NATIONAL CORPORATION	3.6%	3.2%	2.8%	2.3%	0.8%	2.8%	0.2%	0.0%
07) LEHMAN BROTHERS HOLDINGS INC	3.5%	3.8%	3.6%	3.4%	0.0%	0.0%	0.0%	0.0%
08) WELLS FARGO & COMPANY	3.2%	3.8%	4.8%	5.2%	15.3%	8.7%	0.1%	0.0%
09) FLAGSTAR BANCORP INC	2.8%	2.4%	1.8%	1.7%	3.9%	6.2%	4.8%	5.6%
10) WASHINGTON MUTUAL INC	2.7%	2.9%	2.1%	2.1%	0.3%	1.7%	0.0%	3.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	61.5%	60.8%	62.6%	67.1%	83.5%	83.7%	84.9%	80.6%
Credit Enhancement	38.5%	39.2%	37.4%	32.9%	16.5%	16.3%	15.1%	19.4%
- Primary MI Only	16.5%	12.1%	8.5%	7.7%	10.5%	11.9%	14.2%	15.9%
- Pool Policy Only	19.8%	24.5%	26.4%	22.5%	3.0%	2.6%	0.2%	0.0%
- Pool Policy and Primary MI	2.0%	2.3%	2.1%	2.1%	0.2%	0.3%	0.1%	0.0%
- Full Recourse	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	2.1%
- Shared Arrangement	0.1%	0.2%	0.2%	0.3%	2.2%	0.4%	0.1%	0.5%

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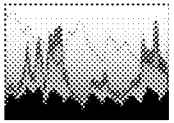

Single Family Conventional Book Characteristics
Interest Only FRM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.1%	0.1%	0.2%	0.2%	0.7%	0.9%	0.1%	1.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	38.5%	39.2%	37.4%	32.9%	16.5%	16.3%	15.1%	19.4%
Alt-A with Credit Enhancement	58.3%	64.2%	70.9%	67.6%	62.2%	57.2%	23.3%	
Economic Fees and Gap								
Wtd Avg Economic Gap	-20.75	-19.22	-16.03	-14.78	-14.64	-7.40	-5.86	-4.06
Wtd Avg Economic Model Fee	54.56	52.01	46.57	44.33	39.28	33.91	32.76	31.06
Wtd Avg Charged Fee	33.81	32.79	30.54	29.54	24.64	26.51	26.90	27.00
Appraisal Waivers								
Appraisal Waiver	2.0%	2.0%	2.1%	2.2%	2.9%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.12%	0.68%	0.44%	0.29%	0.23%	0.35%	0.30%	1.06%
- SDQ Rate for Loans with CE	2.02%	1.23%	0.78%	0.50%	0.68%	0.88%	0.77%	3.51%
- SDQ Rate for Loans without CE	0.52%	0.30%	0.22%	0.17%	0.14%	0.24%	0.21%	0.44%
SDQ Rate Excl. Katrina Loans	1.12%	0.68%	0.44%	0.28%	0.16%	0.35%	0.30%	1.07%
SDQ Rate for Katrina Loans	3.45%	0.00%	1.54%	6.06%	21.92%	0.00%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	3,471	1,733	868	435	51	21	5	3
SDQ Count for Loans with CE	2,502	1,280	602	261	26	9	2	2
SDQ Count for Loans without CE	969	453	266	174	25	12	3	1
SDQ Volume ($M)								
SDQ Volume	$855.8	$425.8	$206.5	$101.5	$10.2	$3.8	$0.6	$0.3
SDQ Volume for Loans with CE	$621.9	$318.9	$147.0	$63.3	$5.5	$1.6	$0.3	$0.1
SDQ Volume for Loans without CE	$233.9	$106.9	$59.5	$38.2	$4.7	$2.2	$0.3	$0.2

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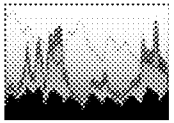

Single Family Conventional Book Characteristics
Alt-A

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,875,225	1,793,672	1,614,720	1,499,964	1,174,169	1,013,908	934,318	650,512
Book Volume ($B)	$326.0	$309.5	$276.0	$253.2	$184.2	$151.1	$137.7	$92.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	17.4%	17.7%	17.6%	17.9%	20.3%	20.9%	20.4%	15.8%
OLTV 60.01% - 70.00%	14.4%	14.6%	14.7%	15.0%	15.8%	16.3%	15.9%	14.2%
OLTV 70.01% - 75.00%	10.2%	10.2%	10.3%	10.5%	11.3%	12.2%	12.6%	12.9%
OLTV 75.01% - 80.00%	45.3%	45.7%	45.7%	45.0%	39.8%	34.2%	30.9%	32.8%
OLTV 80.01% - 90.00%	7.4%	7.0%	7.2%	7.4%	8.5%	10.5%	12.6%	15.8%
OLTV 90.01% - 95.00%	3.2%	3.0%	3.0%	3.0%	3.5%	4.6%	5.6%	6.3%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.3%	0.5%
OLTV 97.01% - 100.00%	2.0%	1.6%	1.3%	1.0%	0.7%	1.1%	1.6%	1.3%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.9%	72.7%	72.7%	72.6%	71.7%	71.8%	72.5%	74.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.2%	16.6%	16.6%	17.1%	19.5%	20.3%	19.9%	15.5%
Comb LTV 60.01% - 70.00%	13.6%	13.7%	13.9%	14.2%	15.3%	16.0%	15.7%	13.9%
Comb LTV 70.01% - 75.00%	9.3%	9.4%	9.5%	9.7%	10.9%	12.0%	12.4%	12.4%
Comb LTV 75.01% - 80.00%	26.0%	26.6%	27.3%	28.1%	31.5%	32.1%	29.3%	30.8%
Comb LTV 80.01% - 90.00%	14.1%	13.7%	13.6%	13.5%	12.7%	12.2%	13.5%	16.3%
Comb LTV 90.01% - 95.00%	7.8%	7.4%	7.2%	7.1%	5.9%	5.4%	6.3%	7.1%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.4%
Comb LTV 97.01% - 100.00%	12.7%	12.3%	11.5%	10.0%	3.8%	1.5%	2.0%	1.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%	1.9%
Wtd Avg Comb LTV	77.1%	76.8%	76.6%	76.0%	73.4%	72.4%	72.8%	75.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.2%	16.6%	16.6%	17.1%	19.5%	20.3%	19.9%	15.5%
Comb LTV 60.01% - 70.00%	13.6%	13.7%	13.9%	14.2%	15.3%	16.0%	15.7%	13.9%
Comb LTV 70.01% - 75.00%	9.3%	9.4%	9.5%	9.7%	10.9%	12.0%	12.4%	12.5%
Comb LTV 75.01% - 80.00%	26.0%	26.6%	27.3%	28.1%	31.5%	32.1%	29.3%	30.9%
Comb LTV 80.01% - 90.00%	14.1%	13.7%	13.6%	13.5%	12.7%	12.2%	13.6%	16.3%

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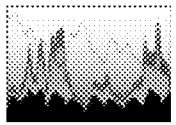

Single Family Conventional Book Characteristics
Alt-A

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.8%	7.4%	7.2%	7.1%	5.9%	5.4%	6.3%	7.1%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.4%
Comb LTV 97.01% - 100.00%	12.7%	12.3%	11.5%	10.0%	3.8%	1.5%	2.0%	1.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	1.7%
Wtd Avg Comb LTV	77.1%	76.7%	76.6%	76.0%	73.4%	72.4%	72.8%	75.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	32.7%	35.4%	35.8%	38.4%	48.6%	46.7%	34.4%	24.4%
MTMLTV 60.01% - 70.00%	15.3%	16.4%	16.8%	17.6%	19.4%	20.0%	24.3%	21.0%
MTMLTV 70.01% - 75.00%	10.9%	11.3%	11.4%	11.8%	11.4%	10.5%	14.2%	14.8%
MTMLTV 75.01% - 80.00%	15.7%	17.4%	17.9%	17.6%	13.4%	12.8%	12.7%	18.9%
MTMLTV 80.01% - 90.00%	18.2%	15.2%	14.4%	11.9%	5.5%	7.3%	10.4%	13.8%
MTMLTV 90.01% - 95.00%	3.5%	2.2%	1.9%	1.6%	1.0%	1.6%	2.3%	3.6%
MTMLTV 95.01% - 97.00%	0.9%	0.5%	0.5%	0.3%	0.1%	0.2%	0.3%	0.6%
MTMLTV 97.01% - 100.00%	1.2%	0.8%	0.7%	0.4%	0.1%	0.2%	0.3%	0.7%
MTMLTV > 100.00%	1.4%	0.6%	0.5%	0.2%	0.0%	0.1%	0.2%	0.3%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	1.0%	2.0%
Wtg Avg MTMLTV	66.1%	64.2%	63.8%	62.5%	57.9%	59.7%	64.0%	68.6%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%
FICO 580-619	0.6%	0.6%	0.6%	0.6%	0.8%	1.1%	1.5%	2.1%
FICO 620-659	8.9%	8.7%	8.5%	8.2%	7.5%	8.7%	10.6%	12.5%
FICO 660-699	25.4%	25.1%	25.2%	24.9%	23.9%	25.4%	26.8%	28.2%
FICO 700-739	29.2%	29.2%	29.9%	30.1%	31.0%	30.6%	29.1%	28.2%
FICO >= 740	35.6%	36.2%	35.5%	35.8%	36.4%	33.5%	31.1%	27.5%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.7%
Wtd Avg FICO	720	720	720	720	721	717	713	707
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	51.7%	51.3%	52.3%	52.9%	52.9%	57.7%	67.1%	74.7%
Intermediate-term, fixed-rate	6.6%	6.9%	7.5%	8.2%	11.5%	14.3%	15.9%	14.4%
Adjustable-rate	8.6%	9.4%	7.2%	7.4%	10.3%	13.2%	11.8%	6.2%

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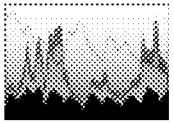

Single Family Conventional Book Characteristics
Alt-A

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	20.6%	20.3%	21.5%	21.1%	19.9%	11.6%	2.8%	1.1%
Negative Amortization	3.0%	3.5%	4.3%	5.2%	5.2%	3.1%	2.3%	3.6%
Interest Only fixed-rate	9.4%	8.6%	7.1%	5.3%	0.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	78.7%	79.0%	78.6%	78.7%	79.4%	82.4%	84.7%	85.5%
Second/Vacation Home	5.1%	5.1%	5.2%	5.3%	4.8%	3.9%	3.2%	2.7%
Investor Property	16.3%	15.9%	16.2%	16.1%	15.8%	13.7%	12.1%	11.8%
10-K Unit Type (Sums to 100%)								
1 Unit	91.0%	91.3%	91.4%	91.5%	91.0%	90.3%	90.1%	89.7%
2-4 Units	9.0%	8.7%	8.6%	8.5%	9.0%	9.7%	9.9%	10.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.3%	11.5%	11.3%	11.3%	10.7%	9.2%	8.4%	7.6%
Single Family Homes	88.7%	88.5%	88.7%	88.7%	89.3%	90.8%	91.6%	92.4%
Property Type (Sums to 100%)								
Manufactured	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.5%	0.7%
Condo/Coop	11.3%	11.5%	11.3%	11.3%	10.7%	9.2%	8.4%	7.6%
1 Unit	79.5%	79.7%	79.9%	80.0%	80.0%	80.6%	81.1%	81.4%
2-4 Units	9.0%	8.7%	8.6%	8.5%	9.0%	9.7%	9.9%	10.3%
Condo								
Condo	11.1%	11.2%	11.1%	11.1%	10.5%	9.1%	8.3%	7.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	45.9%	46.3%	47.3%	48.0%	45.9%	42.6%	38.8%	42.6%
Cash-Out Refinance	33.9%	33.7%	33.6%	33.1%	32.1%	31.0%	31.6%	29.8%
Other Refinance	20.1%	20.1%	19.1%	19.0%	22.1%	26.4%	29.6%	27.6%
Origination Type (Sums to 100%)								
TPO Broker	27.4%	27.2%	27.3%	27.4%	27.2%	31.5%	37.3%	42.4%
TPO Correspondent	29.1%	28.7%	26.8%	25.3%	20.5%	17.9%	17.5%	18.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.6%
Retail	43.5%	44.1%	45.8%	47.3%	52.3%	50.4%	44.9%	38.3%
Origination Year (Sums to 100%)								
< 2000	0.8%	0.9%	0.9%	1.1%	1.7%	2.6%	2.4%	4.7%
2000	0.2%	0.2%	0.2%	0.3%	0.5%	0.8%	1.6%	4.8%
2001	1.0%	1.2%	1.4%	1.6%	2.8%	5.0%	9.5%	31.6%
2002	4.6%	5.1%	5.9%	6.8%	11.6%	20.5%	36.6%	58.8%

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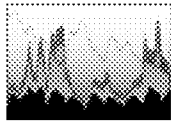

Single Family Conventional Book Characteristics
Alt-A

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	11.0%	12.1%	12.2%	13.6%	22.4%	38.3%	49.9%	0.0%
2004	12.5%	13.8%	14.2%	15.8%	26.3%	32.7%	0.0%	0.0%
2005	19.7%	21.5%	25.0%	28.2%	34.8%	0.0%	0.0%	0.0%
2006	29.3%	31.8%	35.6%	32.8%	0.0%	0.0%	0.0%	0.0%
2007	20.9%	13.5%	4.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$181,532	$180,114	$177,918	$175,742	$163,501	$154,733	$151,126	$144,393
Loan Original Note Rate	6.27%	6.18%	6.16%	6.09%	5.85%	6.09%	6.41%	7.17%
Seasoning (Sums to 100%)								
Seasoned	7.6%	8.1%	4.4%	3.6%	2.6%	3.0%	2.5%	3.3%
Non-Seasoned	92.4%	91.9%	95.6%	96.4%	97.4%	97.0%	97.5%	96.7%
ACI								
ACI Probability	1.08%	1.05%	1.01%	0.97%	0.91%	1.04%	1.18%	1.39%
Wtd Avg ACI Score	670	671	673	675	679	676	674	666
Credit Premium								
Wtd Avg Credit Premium	0.02	0.02	0.02	0.02	0.01	-0.02	0.05	0.12
Credit Premium > 1.5	0.4%	0.3%	0.3%	0.3%	0.4%	0.6%	1.1%	2.1%
Prepay Premium								
Prepay Premium	10.2%	9.8%	10.2%	10.3%	9.1%	8.6%	8.6%	8.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.9%	7.3%	7.2%	7.6%	9.5%	11.1%	11.0%	9.6%
DTI Ratio > 20 and <= 30	14.2%	14.6%	14.5%	14.9%	16.7%	17.4%	17.7%	17.1%
DTI Ratio > 30 and <= 40	26.7%	27.0%	27.1%	27.3%	26.8%	24.2%	22.7%	22.1%
DTI Ratio > 40 and <= 50	24.4%	23.7%	23.4%	22.7%	19.0%	16.0%	14.7%	13.8%
DTI Ratio > 50	6.3%	6.3%	6.4%	6.6%	7.2%	8.8%	10.2%	10.0%
DTI Ratio Missing	21.4%	21.1%	21.4%	20.9%	20.8%	22.5%	23.7%	27.5%
Wtd Avg DTI Ratio	36.5%	36.2%	36.3%	36.1%	35.1%	34.6%	34.9%	35.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.9%	7.3%	7.2%	7.6%	9.5%	11.1%	11.0%	9.6%
DTI Ratio > 20 and <= 30	14.2%	14.6%	14.5%	14.9%	16.7%	17.4%	17.7%	17.1%
DTI Ratio > 30 and <= 40	26.7%	27.0%	27.1%	27.3%	26.8%	24.2%	22.7%	22.1%
DTI Ratio > 40 and <= 50	24.4%	23.7%	23.4%	22.7%	19.0%	16.0%	14.7%	13.8%
DTI Ratio > 50	6.3%	6.3%	6.4%	6.6%	7.2%	8.8%	10.2%	10.0%
DTI Ratio Missing	21.4%	21.1%	21.4%	20.9%	20.8%	22.5%	23.7%	27.5%

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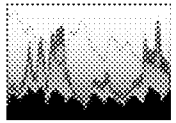

Single Family Conventional Book Characteristics
Alt-A

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.5%	36.2%	36.3%	36.1%	35.1%	34.6%	34.9%	35.1%
Origination Term (Sums to 100%)								
<= 15 Years	6.7%	7.0%	7.5%	8.3%	11.5%	14.4%	16.0%	14.4%
> 15 Years amd <= 25 Years	1.2%	1.2%	1.2%	1.2%	1.5%	1.8%	2.0%	1.8%
> 25 Years and <= 30 Years	91.7%	91.5%	91.0%	90.3%	86.7%	83.5%	81.9%	83.5%
> 30 Years	0.4%	0.3%	0.3%	0.3%	0.3%	0.4%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	61.0%	60.0%	59.4%	58.1%	53.1%	57.7%	67.2%	74.7%
Intermediate-Term Fixed Rate (excl Balloon)	6.6%	6.9%	7.5%	8.2%	11.4%	14.2%	15.5%	13.8%
Adjustable Rate	32.3%	33.1%	33.1%	33.6%	35.4%	27.9%	16.9%	10.9%
Balloon	0.1%	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%	0.5%
Various Product Types								
Second	0.6%	0.5%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.3%	0.3%	0.3%	0.3%	0.4%	0.1%	0.2%
Hybrid Arm	27.6%	27.8%	26.7%	26.2%	23.1%	18.5%	12.3%	7.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	2.7%	3.1%	3.0%	3.5%	5.3%	5.0%	3.3%	2.1%
- 5/1 Hybrid Arm	19.1%	19.2%	18.9%	18.2%	14.2%	11.4%	7.5%	4.6%
- 7/1 Hybrid Arm	3.8%	3.7%	3.3%	2.9%	2.5%	1.7%	1.2%	0.4%
- 10/1 Hybrid Arm	2.0%	1.7%	1.6%	1.5%	1.2%	0.4%	0.2%	0.1%
NegAm ARM	3.0%	3.5%	4.3%	5.2%	5.2%	3.1%	2.3%	3.6%
Interest Only	30.0%	28.9%	28.6%	26.3%	20.1%	11.7%	2.9%	1.1%
- Interest Only ARM	20.6%	20.3%	21.5%	21.1%	19.9%	11.6%	2.8%	1.1%
- Interest Only FRM	9.4%	8.6%	7.1%	5.3%	0.1%	0.0%	0.0%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	66.9%	66.2%	68.3%	68.3%	70.1%	72.8%	71.8%	69.2%
- Alt-A No Disclosure	2.2%	1.6%	1.1%	1.0%	0.3%	0.0%	0.0%	0.0%

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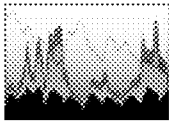

Single Family Conventional Book Characteristics
Alt-A

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	16.6%	17.7%	19.5%	20.6%	25.1%	25.9%	24.4%	23.7%
- Alt-A SISA	4.4%	3.9%	3.4%	2.7%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	8.0%	7.7%	7.5%	7.3%	7.5%	8.2%	8.8%	10.4%
- Alt-A Stated Income	35.6%	35.3%	36.7%	36.7%	37.1%	38.7%	38.6%	35.1%
Alt-A Full Doc (by SFC)	16.9%	16.7%	17.2%	16.0%	12.3%	8.5%	4.0%	1.1%
Alt-A Deals (no SFC)	16.2%	17.2%	14.5%	15.8%	17.6%	18.7%	24.2%	29.7%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	67.6%	66.8%	68.8%	68.7%	70.5%	73.3%	72.5%	69.2%
- Select Lender Programs Non-Full Doc	1.7%	1.5%	1.6%	1.7%	2.3%	3.3%	3.9%	4.3%
- Other Low/No Doc	66.0%	65.2%	67.2%	67.0%	68.2%	70.0%	68.6%	64.9%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	10.9%	11.1%	12.2%	13.1%	17.6%	21.7%	22.6%	24.4%
Investor Channel	89.1%	88.8%	87.7%	86.9%	82.3%	78.0%	76.9%	74.2%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	1.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	24.2%	24.0%	22.9%	20.8%	11.1%	3.6%	1.9%	1.6%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.1%	4.0%	3.9%	3.8%	2.8%	1.5%	1.2%	1.2%
- 80/15/05	3.4%	3.3%	3.3%	3.2%	2.1%	1.2%	0.6%	0.3%
- 80/20/00	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	16.2%	16.1%	15.2%	13.3%	5.8%	0.8%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	29.3%	29.2%	28.5%	27.0%	20.7%	16.0%	12.6%	9.1%

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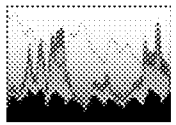

Single Family Conventional Book Characteristics
Alt-A

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.5%	0.5%	0.4%	0.4%	0.3%	0.2%	0.2%	0.1%
- 75/25/00	0.5%	0.5%	0.4%	0.4%	0.2%	0.1%	0.1%	0.1%
- 80/10/10	6.5%	6.4%	6.2%	6.1%	5.0%	3.4%	2.8%	2.8%
- 80/15/05	5.2%	5.2%	5.1%	5.0%	3.6%	2.7%	1.9%	1.6%
- 80/20/00	11.8%	12.0%	11.8%	11.0%	7.6%	5.8%	4.4%	2.9%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.8%	4.7%	4.5%	4.1%	4.0%	3.7%	3.2%	1.5%
EA/TPR								
EA/TPR	0.3%	0.2%	0.2%	0.1%	0.0%	0.1%	0.1%	0.4%
- EA I	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.2%
- EA/TPR II	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.2%
- EA/TPR III	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	11.5%	11.7%	11.6%	11.7%	11.5%	11.0%	10.9%	11.2%
Northeast	17.9%	17.9%	17.7%	17.7%	18.5%	19.5%	19.8%	20.5%
Southeast	24.5%	24.4%	24.5%	24.4%	22.5%	20.7%	19.7%	18.9%
Southwest	15.1%	15.2%	15.4%	15.4%	15.2%	14.6%	14.2%	14.4%
West	30.9%	30.8%	30.8%	30.8%	32.4%	34.1%	35.4%	35.1%
Census Region (Sums to 100%)								
New England	4.9%	4.9%	4.9%	4.9%	5.0%	5.1%	5.1%	5.3%
Middle Atlantic	12.5%	12.5%	12.3%	12.2%	12.9%	13.9%	14.2%	14.6%
East North Central	9.5%	9.6%	9.5%	9.5%	9.2%	8.9%	8.9%	9.5%
East South Central	2.5%	2.5%	2.6%	2.6%	2.4%	2.4%	2.3%	2.2%
South Atlantic	22.2%	22.1%	22.2%	22.1%	20.3%	18.6%	17.6%	16.8%
West North Central	3.5%	3.6%	3.6%	3.6%	3.6%	3.5%	3.2%	2.9%
West South Central	5.3%	5.3%	5.3%	5.3%	5.2%	5.2%	5.0%	5.0%
Mountain	11.9%	12.0%	12.3%	12.3%	12.1%	11.1%	10.5%	10.8%
Pacific	27.4%	27.2%	27.1%	27.2%	28.8%	31.1%	32.8%	32.4%
US Territories	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%	0.4%
Top 10 States								
01) CA	21.8%	21.7%	21.5%	21.5%	23.1%	25.5%	27.4%	26.9%
02) FL	10.2%	10.1%	10.2%	10.1%	9.2%	8.1%	7.7%	7.6%
03) NY	6.2%	6.2%	6.1%	6.1%	6.8%	7.7%	8.1%	8.3%
04) NJ	4.2%	4.1%	4.1%	4.1%	4.0%	4.2%	4.1%	4.2%
05) TX	4.1%	4.1%	4.1%	4.1%	4.0%	3.9%	3.8%	3.8%

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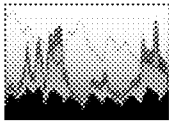

Single Family Conventional Book Characteristics
Alt-A

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) IL	4.0%	4.0%	3.9%	3.9%	3.8%	3.7%	3.8%	3.8%
07) AZ	3.9%	3.9%	4.0%	3.9%	3.7%	3.2%	2.9%	2.8%
08) WA	3.1%	3.1%	3.2%	3.1%	3.1%	3.0%	2.8%	2.8%
09) CO	2.9%	3.0%	3.1%	3.1%	3.5%	3.6%	3.6%	3.8%
10) VA	2.9%	2.9%	2.9%	2.9%	2.6%	2.3%	2.1%	1.8%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	34.0%	34.2%	35.7%	35.7%	32.9%	31.6%	31.8%	36.2%
02) LEHMAN BROTHERS HOLDINGS INC	10.8%	10.9%	11.5%	11.5%	12.6%	11.7%	8.2%	4.5%
03) INDYMAC BANCORP INC	8.0%	7.3%	7.3%	6.8%	6.2%	7.3%	8.9%	10.8%
04) WASHINGTON MUTUAL INC	7.9%	8.2%	8.5%	8.8%	10.3%	12.3%	12.2%	13.8%
05) CITIGROUP INC	5.6%	5.8%	1.8%	1.6%	0.9%	1.2%	0.9%	0.2%
06) JP MORGAN CHASE & CO	4.0%	3.9%	3.9%	3.0%	2.5%	0.7%	0.7%	0.7%
07) AMTRUST FINANCIAL CORPORATION	3.6%	3.6%	3.9%	4.1%	4.3%	3.0%	2.5%	2.1%
08) MORGAN STANLEY & COMPANY INC	2.1%	2.2%	2.5%	2.4%	1.8%	0.7%	0.0%	0.0%
09) SUNTRUST BANKS INC	2.1%	2.1%	2.2%	2.1%	0.9%	0.5%	0.5%	0.4%
10) BANK OF AMERICA CORPORATION	1.9%	1.7%	1.8%	1.8%	2.3%	3.4%	5.1%	0.7%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	34.5%	34.8%	36.2%	36.1%	33.1%	31.7%	32.1%	36.4%
02) LEHMAN BROTHERS HOLDINGS INC	9.4%	9.4%	10.1%	10.0%	10.7%	8.5%	3.8%	3.1%
03) JP MORGAN CHASE & CO	8.2%	8.4%	8.8%	7.9%	7.6%	5.7%	5.5%	6.1%
04) INDYMAC BANCORP INC	8.2%	7.5%	7.4%	6.8%	6.1%	7.1%	8.6%	10.8%
05) WASHINGTON MUTUAL INC	8.0%	8.2%	8.5%	8.8%	10.6%	13.6%	15.0%	18.1%
06) CITIGROUP INC	7.2%	7.6%	3.9%	3.9%	4.5%	6.2%	7.2%	2.6%
07) WELLS FARGO & COMPANY	5.3%	5.6%	6.4%	6.9%	8.7%	7.4%	5.5%	1.1%
08) NATIONAL CITY CORPORATION	2.4%	2.4%	2.4%	2.6%	2.5%	1.0%	0.9%	0.7%
09) SUNTRUST BANKS INC	1.9%	1.9%	1.9%	1.9%	0.9%	0.5%	0.5%	0.4%
10) CAPITAL ONE FINANCIAL CORPORATION	1.9%	1.6%	1.6%	1.7%	2.2%	3.3%	3.7%	3.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	60.8%	59.3%	57.3%	58.5%	64.3%	70.9%	68.0%	62.1%
Credit Enhancement	39.2%	40.7%	42.7%	41.5%	35.7%	29.1%	32.0%	37.9%
- Primary MI Only	8.3%	6.9%	6.6%	6.7%	7.1%	9.1%	11.0%	13.8%
- Pool Policy Only	27.0%	29.5%	31.7%	30.6%	23.8%	13.7%	12.0%	12.5%
- Pool Policy and Primary MI	3.3%	3.6%	3.7%	3.3%	3.4%	3.5%	4.3%	6.8%
- Full Recourse	0.4%	0.4%	0.4%	0.5%	0.9%	1.9%	3.7%	2.8%
- Shared Arrangement	0.2%	0.2%	0.2%	0.3%	0.3%	0.7%	0.8%	1.7%

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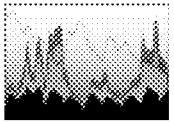

Single Family Conventional Book Characteristics
Alt-A

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	79.0%	78.6%	78.0%	77.6%	66.9%	22.9%	30.9%	22.7%
Interest Only with Credit Enhancement	56.9%	60.8%	63.0%	61.7%	53.5%	27.3%	15.5%	2.2%
Alt-A with Credit Enhancement	39.2%	40.7%	42.7%	41.5%	35.7%	29.1%	32.0%	37.9%
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.43	-3.60	-2.48	-1.09	3.29	6.02	6.20	3.11
Wtd Avg Economic Model Fee	45.37	43.04	42.00	40.62	37.25	35.20	34.44	37.14
Wtd Avg Charged Fee	40.94	39.44	39.52	39.52	40.54	41.23	40.64	40.24
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.35%	1.01%	0.93%	0.91%	1.10%	1.10%	1.07%	1.03%
- SDQ Rate for Loans with CE	2.64%	1.88%	1.61%	1.56%	2.02%	2.52%	2.39%	2.02%
- SDQ Rate for Loans without CE	0.60%	0.46%	0.48%	0.50%	0.62%	0.48%	0.41%	0.40%
SDQ Rate Excl. Katrina Loans	1.34%	0.99%	0.91%	0.89%	0.95%	1.10%	1.07%	1.04%
SDQ Rate for Katrina Loans	3.80%	3.90%	4.36%	4.99%	17.01%	1.09%	0.60%	0.41%
Serious Delinquent Loans								
SDQ Loan Count	25,191	17,820	14,868	13,533	12,741	10,861	9,741	6,530
SDQ Count for Loans with CE	18,173	12,763	10,277	9,083	8,038	7,510	7,242	4,986
SDQ Count for Loans without CE	7,018	5,057	4,591	4,450	4,703	3,351	2,499	1,544
SDQ Volume ($M)								
SDQ Volume	$4,817.9	$3,179.9	$2,450.1	$2,034.9	$1,589.3	$1,372.8	$1,259.9	$797.5
SDQ Volume for Loans with CE	$3,644.8	$2,404.4	$1,788.9	$1,435.8	$1,027.9	$965.9	$951.9	$616.0
SDQ Volume for Loans without CE	$1,173.1	$775.5	$661.2	$599.1	$561.4	$406.9	$308.0	$181.5

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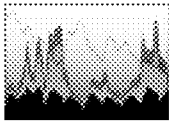

Single Family Conventional Book Characteristics
Alt-A Low/No Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,209,820	1,144,540	1,064,914	988,546	793,381	707,065	645,252	430,130
Book Volume ($B)	$218.0	$204.8	$188.5	$172.8	$129.2	$110.0	$98.9	$63.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	19.1%	19.5%	20.0%	20.4%	23.3%	24.0%	22.9%	18.7%
OLTV 60.01% - 70.00%	16.0%	16.3%	16.6%	16.9%	17.7%	18.3%	18.0%	16.4%
OLTV 70.01% - 75.00%	11.0%	11.1%	11.2%	11.4%	12.2%	13.3%	13.6%	14.0%
OLTV 75.01% - 80.00%	41.6%	42.0%	41.3%	40.3%	34.1%	28.3%	25.8%	28.1%
OLTV 80.01% - 90.00%	7.5%	7.1%	7.2%	7.4%	8.5%	10.4%	12.4%	15.3%
OLTV 90.01% - 95.00%	3.3%	3.1%	3.1%	3.2%	3.6%	4.6%	5.3%	5.6%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
OLTV 97.01% - 100.00%	1.4%	0.9%	0.7%	0.4%	0.4%	0.9%	1.7%	1.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.0%	71.7%	71.5%	71.3%	70.4%	70.4%	71.2%	73.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.8%	18.3%	18.9%	19.5%	22.4%	23.3%	22.5%	18.5%
Comb LTV 60.01% - 70.00%	15.2%	15.4%	15.7%	16.0%	17.4%	18.2%	17.9%	16.3%
Comb LTV 70.01% - 75.00%	10.1%	10.2%	10.4%	10.7%	12.0%	13.1%	13.5%	13.9%
Comb LTV 75.01% - 80.00%	24.7%	25.1%	25.6%	26.1%	27.8%	26.8%	24.4%	26.6%
Comb LTV 80.01% - 90.00%	14.2%	13.7%	13.3%	13.2%	12.3%	12.1%	13.5%	16.2%
Comb LTV 90.01% - 95.00%	7.6%	7.3%	7.1%	7.0%	5.7%	5.2%	6.1%	6.6%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	10.3%	10.0%	8.9%	7.4%	2.4%	1.1%	1.9%	1.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%
Wtd Avg Comb LTV	75.8%	75.5%	74.9%	74.3%	71.8%	70.9%	71.6%	73.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.8%	18.3%	18.9%	19.5%	22.4%	23.3%	22.5%	18.5%
Comb LTV 60.01% - 70.00%	15.2%	15.4%	15.7%	16.0%	17.4%	18.2%	17.9%	16.3%
Comb LTV 70.01% - 75.00%	10.1%	10.2%	10.4%	10.7%	12.0%	13.1%	13.5%	14.0%
Comb LTV 75.01% - 80.00%	24.7%	25.1%	25.6%	26.1%	27.8%	26.8%	24.4%	26.6%
Comb LTV 80.01% - 90.00%	14.2%	13.7%	13.3%	13.2%	12.3%	12.1%	13.5%	16.2%

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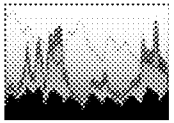

Single Family Conventional Book Characteristics
Alt-A Low/No Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.6%	7.3%	7.1%	7.0%	5.7%	5.2%	6.1%	6.6%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	10.3%	10.0%	8.9%	7.4%	2.4%	1.1%	1.9%	1.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
Wtd Avg Comb LTV	75.8%	75.5%	74.9%	74.3%	71.8%	70.9%	71.6%	73.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	33.1%	36.0%	38.3%	41.6%	52.7%	50.0%	37.2%	26.6%
MTMLTV 60.01% - 70.00%	15.2%	16.2%	16.7%	17.4%	18.8%	19.9%	24.6%	21.1%
MTMLTV 70.01% - 75.00%	10.7%	11.1%	10.8%	11.0%	10.2%	9.5%	13.2%	14.3%
MTMLTV 75.01% - 80.00%	15.2%	17.2%	17.0%	16.3%	11.6%	10.8%	10.6%	17.0%
MTMLTV 80.01% - 90.00%	18.8%	15.5%	13.9%	11.2%	5.2%	7.0%	10.2%	13.5%
MTMLTV 90.01% - 95.00%	3.6%	2.1%	1.8%	1.5%	1.0%	1.6%	2.3%	3.8%
MTMLTV 95.01% - 97.00%	0.8%	0.5%	0.4%	0.3%	0.1%	0.2%	0.3%	0.5%
MTMLTV 97.01% - 100.00%	1.1%	0.6%	0.5%	0.3%	0.1%	0.2%	0.3%	0.7%
MTMLTV > 100.00%	1.3%	0.5%	0.4%	0.1%	0.0%	0.1%	0.2%	0.4%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	1.0%	2.1%
Wtg Avg MTMLTV	66.0%	63.9%	62.8%	61.2%	56.5%	58.7%	63.1%	67.9%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
FICO 580-619	0.2%	0.3%	0.3%	0.3%	0.5%	0.8%	1.1%	1.4%
FICO 620-659	7.7%	7.5%	7.2%	6.8%	5.9%	7.1%	8.6%	9.8%
FICO 660-699	26.6%	26.3%	25.7%	25.1%	23.8%	25.1%	26.7%	27.7%
FICO 700-739	31.9%	32.1%	32.3%	32.6%	33.4%	32.6%	31.1%	30.6%
FICO >= 740	33.3%	33.7%	34.3%	34.9%	36.0%	33.8%	31.7%	29.3%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%	0.7%
Wtd Avg FICO	719	719	720	721	722	719	715	712
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	55.1%	55.2%	55.1%	55.6%	56.2%	59.6%	67.2%	72.9%
Intermediate-term, fixed-rate	7.5%	8.0%	8.8%	9.7%	13.4%	16.3%	17.7%	16.0%
Adjustable-rate	4.7%	4.9%	5.5%	6.2%	8.8%	11.3%	9.9%	5.2%

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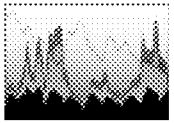

Single Family Conventional Book Characteristics
Alt-A Low/No Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	19.9%	19.5%	19.7%	19.1%	17.1%	9.7%	2.4%	1.1%
Negative Amortization	2.3%	2.7%	3.3%	3.9%	4.4%	3.1%	2.7%	4.9%
Interest Only fixed-rate	10.4%	9.7%	7.6%	5.6%	0.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	79.2%	79.6%	79.8%	80.2%	81.1%	83.4%	85.5%	87.0%
Second/Vacation Home	5.5%	5.5%	5.6%	5.7%	5.3%	4.4%	3.5%	3.0%
Investor Property	15.3%	14.9%	14.5%	14.1%	13.6%	12.2%	10.9%	10.0%
10-K Unit Type (Sums to 100%)								
1 Unit	90.0%	90.3%	90.6%	90.8%	90.6%	89.8%	89.6%	89.8%
2-4 Units	10.0%	9.7%	9.4%	9.2%	9.4%	10.2%	10.4%	10.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.6%	10.7%	10.8%	10.9%	10.4%	9.1%	8.3%	8.0%
Single Family Homes	89.4%	89.3%	89.2%	89.1%	89.6%	90.9%	91.7%	92.0%
Property Type (Sums to 100%)								
Manufactured	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.5%
Condo/Coop	10.6%	10.7%	10.8%	10.9%	10.4%	9.1%	8.3%	8.0%
1 Unit	79.2%	79.5%	79.7%	79.9%	79.9%	80.5%	80.9%	81.3%
2-4 Units	10.0%	9.7%	9.4%	9.1%	9.4%	10.1%	10.4%	10.2%
Condo								
Condo	10.5%	10.6%	10.7%	10.7%	10.3%	9.0%	8.3%	8.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.3%	44.6%	45.3%	46.0%	43.8%	40.6%	37.7%	42.7%
Cash-Out Refinance	36.3%	36.3%	35.7%	35.0%	33.9%	32.7%	32.3%	28.8%
Other Refinance	19.4%	19.2%	19.0%	19.0%	22.2%	26.7%	30.1%	28.5%
Origination Type (Sums to 100%)								
TPO Broker	30.0%	29.7%	29.9%	30.2%	29.4%	33.4%	39.2%	44.5%
TPO Correspondent	28.6%	27.9%	26.5%	24.2%	19.2%	17.2%	16.1%	16.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Retail	41.4%	42.4%	43.6%	45.5%	51.4%	49.4%	44.6%	38.6%
Origination Year (Sums to 100%)								
< 2000	0.4%	0.5%	0.5%	0.6%	1.0%	1.5%	1.6%	2.6%
2000	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%	1.1%	3.6%
2001	0.8%	0.9%	1.0%	1.2%	2.1%	3.7%	7.2%	25.4%
2002	4.4%	4.9%	5.6%	6.5%	11.0%	19.2%	35.6%	68.4%

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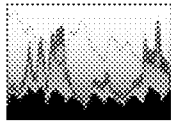

Single Family Conventional Book Characteristics
Alt-A Low/No Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	10.6%	11.8%	13.4%	15.3%	25.2%	41.5%	54.4%	0.0%
2004	10.7%	12.0%	13.7%	15.7%	26.4%	33.6%	0.0%	0.0%
2005	18.9%	20.9%	23.8%	27.0%	34.0%	0.0%	0.0%	0.0%
2006	30.7%	33.8%	36.8%	33.5%	0.0%	0.0%	0.0%	0.0%
2007	23.4%	15.2%	5.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$187,635	$186,245	$184,351	$182,207	$169,673	$161,123	$156,907	$150,764
Loan Original Note Rate	6.44%	6.36%	6.29%	6.22%	5.92%	6.09%	6.41%	7.09%
Seasoning (Sums to 100%)								
Seasoned	1.8%	1.8%	1.6%	1.6%	1.6%	2.0%	2.0%	2.8%
Non-Seasoned	98.2%	98.2%	98.4%	98.4%	98.4%	98.0%	98.0%	97.2%
ACI								
ACI Probability	1.23%	1.21%	1.17%	1.11%	1.00%	1.10%	1.22%	1.37%
Wtd Avg ACI Score	660	661	663	665	670	670	667	663
Credit Premium								
Wtd Avg Credit Premium	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	10.5%	10.0%	9.8%	9.6%	8.6%	8.6%	8.7%	8.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.4%	6.7%	7.1%	7.5%	9.6%	11.5%	11.2%	10.8%
DTI Ratio > 20 and <= 30	12.9%	13.3%	13.7%	14.1%	15.9%	17.0%	17.4%	18.3%
DTI Ratio > 30 and <= 40	25.6%	25.8%	25.9%	25.9%	25.2%	22.6%	21.6%	21.8%
DTI Ratio > 40 and <= 50	21.6%	21.0%	20.2%	19.4%	16.1%	13.7%	12.7%	12.0%
DTI Ratio > 50	5.2%	5.2%	5.4%	5.6%	6.8%	9.0%	10.7%	10.1%
DTI Ratio Missing	28.4%	27.9%	27.7%	27.5%	26.5%	26.2%	26.4%	26.9%
Wtd Avg DTI Ratio	36.2%	36.0%	35.8%	35.5%	34.7%	34.4%	34.7%	34.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.4%	6.7%	7.1%	7.5%	9.6%	11.5%	11.2%	10.8%
DTI Ratio > 20 and <= 30	12.9%	13.3%	13.7%	14.1%	15.9%	17.0%	17.4%	18.3%
DTI Ratio > 30 and <= 40	25.6%	25.8%	25.9%	25.9%	25.2%	22.6%	21.6%	21.8%
DTI Ratio > 40 and <= 50	21.6%	21.0%	20.2%	19.4%	16.1%	13.7%	12.7%	12.0%
DTI Ratio > 50	5.2%	5.2%	5.4%	5.6%	6.8%	9.0%	10.7%	10.1%
DTI Ratio Missing	28.4%	27.9%	27.7%	27.5%	26.5%	26.2%	26.4%	26.9%

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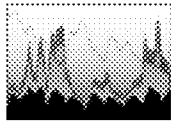

Single Family Conventional Book Characteristics
Alt-A Low/No Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.2%	36.0%	35.8%	35.5%	34.7%	34.4%	34.7%	34.4%
Origination Term (Sums to 100%)								
<= 15 Years	7.5%	8.1%	8.8%	9.7%	13.4%	16.3%	17.7%	16.0%
> 15 Years amd <= 25 Years	1.3%	1.3%	1.3%	1.3%	1.6%	1.9%	2.0%	1.7%
> 25 Years and <= 30 Years	90.9%	90.4%	89.7%	88.8%	84.8%	81.7%	80.1%	82.0%
> 30 Years	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	0.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	65.5%	64.8%	62.7%	61.2%	56.3%	59.7%	67.2%	72.9%
Intermediate-Term Fixed Rate (excl Balloon)	7.5%	8.0%	8.8%	9.7%	13.3%	16.1%	17.2%	15.5%
Adjustable Rate	26.9%	27.1%	28.5%	29.1%	30.3%	24.1%	15.1%	11.1%
Balloon	0.1%	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%	0.5%
Various Product Types								
Second	0.7%	0.6%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	0.3%
Hybrid Arm	23.2%	22.8%	23.4%	23.2%	19.9%	15.9%	10.3%	6.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.9%	2.2%	2.6%	2.9%	4.7%	4.9%	3.1%	1.9%
- 5/1 Hybrid Arm	16.8%	16.6%	17.0%	16.5%	12.2%	9.4%	6.1%	4.0%
- 7/1 Hybrid Arm	2.6%	2.4%	2.4%	2.5%	2.0%	1.3%	0.9%	0.3%
- 10/1 Hybrid Arm	1.8%	1.5%	1.4%	1.3%	1.0%	0.4%	0.2%	0.0%
NegAm ARM	2.3%	2.7%	3.3%	3.9%	4.4%	3.1%	2.7%	4.9%
Interest Only	30.4%	29.2%	27.4%	24.7%	17.2%	9.7%	2.5%	1.1%
- Interest Only ARM	19.9%	19.5%	19.7%	19.1%	17.1%	9.7%	2.4%	1.1%
- Interest Only FRM	10.4%	9.7%	7.6%	5.6%	0.1%	0.0%	0.0%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A No Disclosure	3.3%	2.3%	1.7%	1.4%	0.5%	0.0%	0.0%	0.0%

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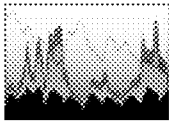

Single Family Conventional Book Characteristics
Alt-A Low/No Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	24.9%	26.8%	28.5%	30.1%	35.8%	35.6%	34.0%	34.3%
- Alt-A SISA	6.6%	5.9%	5.0%	3.9%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	11.9%	11.6%	11.0%	10.7%	10.6%	11.3%	12.3%	15.0%
- Alt-A Stated Income	53.3%	53.4%	53.8%	53.8%	52.9%	53.1%	53.7%	50.7%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	1.4%	1.4%	1.6%	1.8%	2.8%	3.8%	4.5%	6.2%
- Other Low/No Doc	98.6%	98.6%	98.4%	98.2%	97.2%	96.2%	95.5%	93.8%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	16.1%	16.6%	17.8%	19.0%	25.1%	29.9%	31.5%	35.2%
Investor Channel	83.9%	83.4%	82.2%	81.0%	74.9%	70.1%	68.5%	64.8%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	22.3%	22.2%	20.5%	18.3%	9.4%	3.5%	2.0%	1.8%
- 75/20/05	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.9%	3.8%	3.6%	3.5%	2.6%	1.6%	1.4%	1.4%
- 80/15/05	3.2%	3.2%	3.1%	3.1%	1.9%	1.1%	0.6%	0.3%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	14.9%	15.0%	13.5%	11.6%	4.7%	0.7%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	25.6%	25.6%	24.3%	22.5%	15.9%	11.5%	8.6%	7.4%

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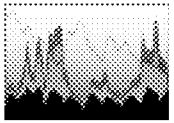

Single Family Conventional Book Characteristics
Alt-A Low/No Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.5%	0.5%	0.4%	0.4%	0.2%	0.2%	0.1%	0.1%
- 75/25/00	0.5%	0.5%	0.4%	0.4%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	6.1%	6.0%	5.7%	5.5%	4.4%	3.2%	2.8%	3.0%
- 80/15/05	4.8%	4.8%	4.7%	4.6%	3.1%	2.3%	1.6%	1.4%
- 80/20/00	9.0%	9.4%	8.7%	7.7%	4.1%	2.0%	1.1%	1.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.7%	4.6%	4.4%	4.0%	3.9%	3.7%	2.9%	1.6%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	10.0%	10.1%	10.2%	10.2%	10.2%	10.2%	10.2%	10.7%
Northeast	19.7%	19.7%	19.9%	20.1%	21.1%	21.9%	21.8%	22.0%
Southeast	23.7%	23.6%	23.5%	23.4%	21.6%	19.8%	18.8%	18.3%
Southwest	14.1%	14.1%	14.2%	14.1%	13.6%	13.3%	13.2%	13.5%
West	32.6%	32.4%	32.3%	32.2%	33.6%	34.7%	36.0%	35.5%
Census Region (Sums to 100%)								
New England	5.2%	5.2%	5.2%	5.3%	5.4%	5.5%	5.4%	5.5%
Middle Atlantic	14.0%	14.0%	14.1%	14.2%	15.0%	15.8%	15.9%	16.0%
East North Central	8.2%	8.3%	8.3%	8.4%	8.3%	8.3%	8.5%	9.1%
East South Central	2.1%	2.1%	2.1%	2.1%	2.0%	2.0%	1.9%	1.9%
South Atlantic	21.9%	21.8%	21.6%	21.5%	19.8%	18.1%	17.1%	16.6%
West North Central	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	2.8%	2.6%
West South Central	5.1%	5.1%	5.1%	5.1%	4.9%	4.9%	4.7%	4.6%
Mountain	11.4%	11.5%	11.6%	11.5%	11.0%	10.2%	10.0%	10.3%
Pacific	28.9%	28.8%	28.6%	28.6%	30.1%	31.8%	33.5%	33.0%
US Territories	0.2%	0.3%	0.3%	0.3%	0.5%	0.4%	0.4%	0.4%
Top 10 States								
01) CA	23.5%	23.4%	23.3%	23.3%	24.9%	26.6%	28.4%	27.9%
02) FL	11.4%	11.3%	11.2%	11.1%	10.0%	8.8%	8.3%	8.1%
03) NY	7.2%	7.2%	7.3%	7.4%	8.2%	9.0%	9.3%	9.5%
04) NJ	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.6%	4.6%
05) IL	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	4.0%	4.3%

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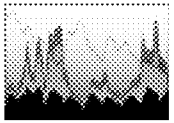

Single Family Conventional Book Characteristics
Alt-A Low/No Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) TX	3.9%	3.9%	3.9%	3.9%	3.7%	3.7%	3.6%	3.5%
07) AZ	3.8%	3.8%	3.8%	3.7%	3.3%	2.8%	2.7%	2.6%
08) WA	2.9%	2.9%	2.9%	2.8%	2.8%	2.7%	2.6%	2.7%
09) NV	2.7%	2.7%	2.7%	2.7%	2.6%	2.1%	1.8%	1.7%
10) MA	2.6%	2.6%	2.7%	2.7%	2.8%	2.9%	2.9%	3.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	35.6%	36.1%	36.2%	35.7%	32.0%	28.6%	28.6%	30.4%
02) LEHMAN BROTHERS HOLDINGS INC	11.3%	11.5%	11.8%	11.7%	12.2%	11.1%	8.3%	4.5%
03) WASHINGTON MUTUAL INC	9.1%	9.5%	9.4%	9.6%	11.9%	14.9%	15.9%	19.0%
04) INDYMAC BANCORP INC	9.1%	8.3%	8.0%	7.4%	6.0%	6.7%	8.1%	9.5%
05) AMTRUST FINANCIAL CORPORATION	3.8%	3.7%	3.7%	3.8%	3.8%	3.6%	3.3%	2.9%
06) JP MORGAN CHASE & CO	3.7%	3.4%	3.1%	2.9%	1.9%	0.8%	0.6%	0.4%
07) CAPITAL ONE FINANCIAL CORPORATION	2.5%	2.3%	2.3%	2.3%	2.9%	4.1%	4.7%	5.3%
08) FLAGSTAR BANCORP INC	2.1%	2.1%	2.3%	2.6%	3.7%	4.3%	4.2%	3.7%
09) SUNTRUST BANKS INC	2.0%	2.1%	2.1%	2.0%	1.1%	0.7%	0.7%	0.6%
10) MORGAN STANLEY & COMPANY INC	1.9%	2.0%	2.2%	2.0%	1.5%	0.5%	0.0%	0.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	35.9%	36.5%	36.4%	35.9%	32.1%	28.7%	28.8%	30.4%
02) LEHMAN BROTHERS HOLDINGS INC	9.8%	9.8%	10.3%	10.1%	10.3%	7.9%	4.0%	3.2%
03) INDYMAC BANCORP INC	9.3%	8.6%	8.1%	7.4%	6.0%	6.5%	7.9%	9.5%
04) JP MORGAN CHASE & CO	9.0%	9.1%	9.0%	8.9%	8.2%	7.3%	7.1%	7.7%
05) WASHINGTON MUTUAL INC	8.8%	9.2%	9.1%	9.3%	11.6%	15.1%	17.0%	22.0%
06) WELLS FARGO & COMPANY	5.3%	5.6%	6.1%	6.5%	7.7%	6.5%	4.0%	1.2%
07) CITIGROUP INC	3.6%	3.7%	3.8%	3.9%	5.4%	6.7%	7.5%	2.5%
08) CAPITAL ONE FINANCIAL CORPORATION	2.5%	2.2%	2.1%	2.2%	2.8%	4.0%	4.5%	5.1%
09) SUNTRUST BANKS INC	1.8%	1.9%	1.8%	1.7%	1.1%	0.7%	0.7%	0.6%
10) FIRST HORIZON NATIONAL CORPORATION	1.7%	1.8%	2.0%	2.1%	2.9%	3.4%	2.4%	0.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	58.2%	56.3%	55.6%	57.2%	62.9%	68.8%	66.7%	63.8%
Credit Enhancement	41.8%	43.7%	44.4%	42.8%	37.1%	31.2%	33.3%	36.2%
- Primary MI Only	8.0%	6.4%	6.1%	6.3%	6.7%	8.4%	9.9%	12.7%
- Pool Policy Only	29.9%	33.1%	34.0%	32.5%	25.4%	16.1%	13.7%	13.1%
- Pool Policy and Primary MI	3.3%	3.6%	3.5%	3.2%	3.5%	3.8%	4.8%	6.5%
- Full Recourse	0.4%	0.4%	0.5%	0.5%	1.0%	2.1%	4.2%	3.4%
- Shared Arrangement	0.1%	0.1%	0.1%	0.1%	0.3%	0.6%	0.3%	0.0%

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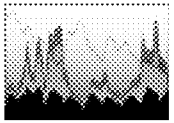

Single Family Conventional Book Characteristics
Alt-A Low/No Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.5%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	77.9%	77.1%	75.8%	75.0%	64.9%	27.8%	34.1%	22.8%
Interest Only with Credit Enhancement	61.1%	66.1%	69.5%	68.8%	63.2%	37.1%	19.5%	2.2%
Alt-A with Credit Enhancement	41.8%	43.7%	44.4%	42.8%	37.1%	31.2%	33.3%	36.2%
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.90	-3.05	-1.18	0.38	4.66	7.20	7.23	3.49
Wtd Avg Economic Model Fee	47.48	45.07	42.40	40.62	36.87	34.71	34.06	35.90
Wtd Avg Charged Fee	43.58	42.02	41.22	41.00	41.54	41.91	41.29	39.38
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.55%	1.14%	0.99%	0.93%	1.03%	0.96%	0.88%	0.71%
- SDQ Rate for Loans with CE	2.94%	2.07%	1.73%	1.63%	1.90%	2.13%	1.95%	1.44%
- SDQ Rate for Loans without CE	0.66%	0.50%	0.47%	0.46%	0.54%	0.41%	0.33%	0.28%
SDQ Rate Excl. Katrina Loans	1.54%	1.13%	0.97%	0.91%	0.87%	0.96%	0.89%	0.71%
SDQ Rate for Katrina Loans	3.50%	3.63%	4.10%	4.51%	16.63%	0.89%	0.34%	0.12%
Serious Delinquent Loans								
SDQ Loan Count	18,627	12,913	10,424	9,082	8,032	6,607	5,562	2,981
SDQ Count for Loans with CE	13,843	9,593	7,522	6,414	5,323	4,703	4,205	2,234
SDQ Count for Loans without CE	4,784	3,320	2,902	2,668	2,709	1,904	1,357	747
SDQ Volume ($M)								
SDQ Volume	$3,813.4	$2,485.1	$1,874.4	$1,503.0	$1,099.5	$922.5	$799.1	$401.4
SDQ Volume for Loans with CE	$2,945.4	$1,930.4	$1,415.0	$1,105.5	$746.2	$668.4	$612.1	$304.9
SDQ Volume for Loans without CE	$868.1	$554.6	$459.4	$397.5	$353.3	$254.1	$187.0	$96.5

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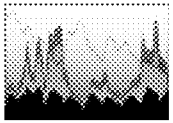

Single Family Conventional Book Characteristics
Alt-A No Disclosure

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	37,239	25,036	16,474	13,150	3,497	259		
Book Volume ($B)	$7.2	$4.8	$3.1	$2.5	$0.6	$0.0		
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	38.3%	42.7%	44.2%	41.6%	44.4%	21.0%		
OLTV 60.01% - 70.00%	22.1%	23.9%	25.9%	25.6%	23.5%	17.3%		
OLTV 70.01% - 75.00%	6.9%	6.4%	5.8%	6.2%	5.0%	5.5%		
OLTV 75.01% - 80.00%	19.9%	19.9%	19.0%	20.6%	19.0%	33.9%		
OLTV 80.01% - 90.00%	7.8%	4.4%	3.3%	3.9%	4.5%	9.9%		
OLTV 90.01% - 95.00%	5.0%	2.6%	1.8%	2.2%	3.7%	12.4%		
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV 97.01% - 100.00%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%		
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg OLTV	65.1%	62.6%	61.6%	62.7%	62.4%	73.0%		
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	37.3%	41.5%	43.2%	40.6%	43.7%	20.3%		
Comb LTV 60.01% - 70.00%	21.5%	23.3%	25.0%	24.6%	23.6%	16.5%		
Comb LTV 70.01% - 75.00%	6.8%	6.2%	5.6%	6.0%	5.0%	3.8%		
Comb LTV 75.01% - 80.00%	17.2%	16.3%	16.0%	17.8%	18.1%	24.0%		
Comb LTV 80.01% - 90.00%	9.6%	6.6%	5.3%	6.0%	5.3%	17.5%		
Comb LTV 90.01% - 95.00%	6.3%	4.3%	3.5%	3.8%	4.3%	17.1%		
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV 97.01% - 100.00%	1.3%	1.8%	1.3%	1.1%	0.1%	0.7%		
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg Comb LTV	66.1%	63.9%	62.8%	63.8%	62.8%	75.3%		
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	37.3%	41.5%	43.2%	40.6%	43.7%	20.3%		
Comb LTV 60.01% - 70.00%	21.5%	23.3%	25.0%	24.6%	23.6%	16.5%		
Comb LTV 70.01% - 75.00%	6.8%	6.2%	5.6%	6.0%	5.0%	3.8%		
Comb LTV 75.01% - 80.00%	17.2%	16.3%	16.0%	17.8%	18.1%	24.0%		
Comb LTV 80.01% - 90.00%	9.6%	6.6%	5.3%	6.0%	5.3%	17.5%		
Comb LTV 90.01% - 95.00%	6.3%	4.3%	3.5%	3.8%	4.3%	17.1%		

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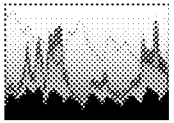

Single Family Conventional Book Characteristics
Alt-A No Disclosure

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV 97.01% - 100.00%	1.3%	1.8%	1.3%	1.1%	0.1%	0.7%		
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg Comb LTV	66.1%	63.9%	62.8%	63.8%	62.8%	75.3%		
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	37.2%	44.5%	47.0%	46.0%	49.6%	21.5%		
MTMLTV 60.01% - 70.00%	21.0%	22.7%	24.1%	23.8%	22.9%	16.8%		
MTMLTV 70.01% - 75.00%	9.1%	8.8%	8.7%	9.1%	8.6%	6.2%		
MTMLTV 75.01% - 80.00%	12.0%	11.8%	10.7%	11.3%	11.0%	32.9%		
MTMLTV 80.01% - 90.00%	13.0%	9.0%	7.6%	7.8%	5.5%	11.0%		
MTMLTV 90.01% - 95.00%	5.1%	2.3%	1.3%	1.6%	2.1%	11.3%		
MTMLTV 95.01% - 97.00%	1.1%	0.3%	0.3%	0.3%	0.1%	0.0%		
MTMLTV 97.01% - 100.00%	0.8%	0.3%	0.2%	0.1%	0.1%	0.3%		
MTMLTV > 100.00%	0.6%	0.1%	0.1%	0.1%	0.0%	0.0%		
MTMLTV Missing	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtg Avg MTMLTV	65.0%	61.2%	59.9%	60.4%	59.4%	72.8%		
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
FICO 580-619	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%		
FICO 620-659	12.0%	12.9%	14.8%	15.1%	13.4%	1.8%		
FICO 660-699	28.8%	28.7%	27.5%	27.7%	29.2%	28.5%		
FICO 700-739	27.3%	26.8%	26.6%	27.0%	26.5%	35.9%		
FICO >= 740	31.8%	31.5%	30.9%	30.1%	30.8%	33.7%		
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Wtd Avg FICO	715	714	713	712	714	725		
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	66.2%	67.6%	66.7%	66.3%	88.5%	95.9%		
Intermediate-term, fixed-rate	5.8%	6.9%	7.7%	7.1%	11.3%	4.1%		
Adjustable-rate	1.9%	0.8%	0.9%	1.2%	0.1%	0.0%		
Interest Only adjustable-rate	7.7%	5.4%	7.3%	9.5%	0.0%	0.0%		

FM-FCIC_00043299

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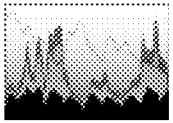

Single Family Conventional Book Characteristics
Alt-A No Disclosure

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Interest Only fixed-rate	18.4%	19.4%	17.3%	15.9%	0.0%	0.0%		
10-K Occupancy Type (Sums to 100%)								
Principal Residence	87.2%	86.4%	86.5%	87.4%	88.9%	88.0%		
Second/Vacation Home	2.8%	2.8%	2.5%	2.7%	2.2%	2.6%		
Investor Property	10.0%	10.8%	10.9%	9.9%	8.9%	9.4%		
10-K Unit Type (Sums to 100%)								
1 Unit	88.2%	87.4%	86.7%	87.8%	87.8%	82.9%		
2-4 Units	11.8%	12.6%	13.3%	12.2%	12.2%	17.1%		
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Property Type (Sums to 100%)								
Condo/Coop	7.6%	7.5%	7.4%	7.4%	6.5%	0.2%		
Single Family Homes	92.4%	92.5%	92.6%	92.6%	93.5%	99.8%		
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Condo/Coop	7.6%	7.5%	7.4%	7.4%	6.5%	0.2%		
1 Unit	80.6%	79.9%	79.4%	80.4%	81.4%	82.7%		
2-4 Units	11.8%	12.6%	13.2%	12.2%	12.1%	17.1%		
Condo								
Condo	7.4%	7.2%	7.3%	7.3%	6.2%	0.2%		
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	31.8%	27.7%	27.9%	30.9%	36.7%	60.8%		
Cash-Out Refinance	55.4%	59.7%	60.8%	59.2%	55.5%	32.5%		
Other Refinance	12.8%	12.6%	11.3%	9.8%	7.8%	6.7%		
Origination Type (Sums to 100%)								
TPO Broker	40.8%	44.6%	52.5%	65.6%	65.5%	58.6%		
TPO Correspondent	30.4%	26.8%	21.7%	6.7%	10.5%	27.0%		
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Retail	28.8%	28.6%	25.8%	27.6%	24.0%	14.4%		
Origination Year (Sums to 100%)								
< 2000	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%		
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2002	0.0%	0.0%	0.1%	0.1%	0.4%	0.0%		
2003	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		

FM-FCIC_00043300

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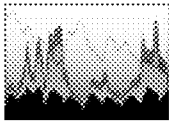

Single Family Conventional Book Characteristics
Alt-A No Disclosure

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2004	0.6%	0.9%	1.3%	1.7%	9.6%	100.0%		
2005	11.2%	17.7%	28.3%	38.0%	90.0%	0.0%		
2006	28.3%	43.7%	64.8%	60.1%	0.0%	0.0%		
2007	59.8%	37.6%	5.5%	0.0%	0.0%	0.0%		
Origination Amount and Rate								
Avg Origination Loan Amount	$194,472	$194,062	$193,593	$191,402	$168,624	$159,964		
Loan Original Note Rate	6.92%	6.75%	6.74%	6.77%	6.43%	6.59%		
Seasoning (Sums to 100%)								
Seasoned	0.5%	0.6%	0.4%	0.4%	0.5%	0.0%		
Non-Seasoned	99.5%	99.4%	99.6%	99.6%	99.5%	100.0%		
ACI								
ACI Probability	1.86%	1.85%	1.91%	1.90%	1.61%	1.46%		
Wtd Avg ACI Score	644	645	645	644	646	646		
Credit Premium								
Wtd Avg Credit Premium	0.00	0.00	0.00	0.00	0.00	0.00		
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Prepay Premium								
Prepay Premium	6.9%	4.7%	3.3%	4.2%	0.0%	0.0%		
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	0.2%	0.3%	0.3%	0.4%	0.2%	0.9%		
DTI Ratio > 20 and <= 30	0.6%	0.8%	0.9%	1.1%	0.8%	9.6%		
DTI Ratio > 30 and <= 40	1.5%	2.1%	2.5%	3.0%	2.5%	24.0%		
DTI Ratio > 40 and <= 50	1.2%	1.4%	1.5%	1.7%	1.3%	7.0%		
DTI Ratio > 50	1.0%	1.0%	0.8%	0.5%	0.5%	0.0%		
DTI Ratio Missing	95.4%	94.5%	94.0%	93.3%	94.7%	58.4%		
Wtd Avg DTI Ratio	43.1%	41.6%	39.8%	37.5%	38.1%	34.3%		
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	0.2%	0.3%	0.3%	0.4%	0.2%	0.9%		
DTI Ratio > 20 and <= 30	0.6%	0.8%	0.9%	1.1%	0.8%	9.6%		
DTI Ratio > 30 and <= 40	1.5%	2.1%	2.5%	3.0%	2.5%	24.0%		
DTI Ratio > 40 and <= 50	1.2%	1.4%	1.5%	1.7%	1.3%	7.0%		
DTI Ratio > 50	1.0%	1.0%	0.8%	0.5%	0.5%	0.0%		
DTI Ratio Missing	95.4%	94.5%	94.0%	93.3%	94.7%	58.4%		

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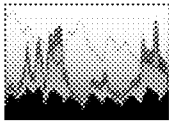

Single Family Conventional Book Characteristics
Alt-A No Disclosure

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	43.1%	41.6%	39.8%	37.5%	38.1%	34.3%		
Origination Term (Sums to 100%)								
<= 15 Years	5.8%	6.9%	7.7%	7.1%	11.3%	4.1%		
> 15 Years amd <= 25 Years	0.5%	0.4%	0.3%	0.4%	0.4%	0.0%		
> 25 Years and <= 30 Years	93.4%	92.7%	91.9%	92.5%	88.3%	95.9%		
> 30 Years	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%		
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	84.5%	86.9%	84.0%	82.2%	88.5%	95.9%		
Intermediate-Term Fixed Rate (excl Balloon)	5.8%	6.8%	7.7%	7.1%	11.3%	4.1%		
Adjustable Rate	9.6%	6.2%	8.2%	10.7%	0.1%	0.0%		
Balloon	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%		
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
40 Year (ARM & Fixed)	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%		
Hybrid Arm	9.6%	6.2%	8.2%	10.7%	0.1%	0.0%		
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 3/1 Hybrid Arm	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%		
- 5/1 Hybrid Arm	7.0%	5.2%	7.0%	9.3%	0.1%	0.0%		
- 7/1 Hybrid Arm	1.2%	0.3%	0.2%	0.3%	0.0%	0.0%		
- 10/1 Hybrid Arm	1.3%	0.6%	0.9%	1.0%	0.0%	0.0%		
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Interest Only	26.1%	24.7%	24.6%	25.4%	0.0%	0.0%		
- Interest Only ARM	7.7%	5.4%	7.3%	9.5%	0.0%	0.0%		
- Interest Only FRM	18.4%	19.4%	17.3%	15.9%	0.0%	0.0%		
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
- Alt-A Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
- Alt-A No Disclosure	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		

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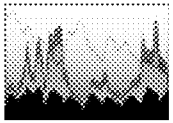

Single Family Conventional Book Characteristics
Alt-A No Disclosure

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Other Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Business Channel (Sums to 100%)								
Lender Channel	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%		
Investor Channel	99.6%	100.0%	100.0%	100.0%	100.0%	100.0%		
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Subordinate Financing - RDW								
Subordinate Financing - RDW	6.5%	8.0%	7.2%	6.7%	2.5%	15.8%		
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 80/10/10	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%		
- 80/15/05	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%		
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Other	6.1%	7.7%	7.2%	6.7%	2.5%	15.8%		
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	7.8%	9.1%	8.0%	7.6%	3.3%	15.8%		
- 75/20/05	0.2%	0.2%	0.3%	0.3%	0.1%	0.5%		

FM-FCIC_00043303

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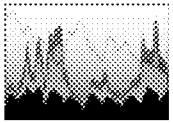

Single Family Conventional Book Characteristics
Alt-A No Disclosure

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%		
- 80/10/10	1.5%	1.6%	1.4%	1.5%	0.8%	6.4%		
- 80/15/05	1.2%	1.4%	1.4%	1.3%	0.6%	4.0%		
- 80/20/00	1.2%	1.7%	1.2%	1.0%	0.2%	0.7%		
- 90/05/05	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Other	3.4%	4.0%	3.6%	3.2%	1.7%	4.3%		
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
10-K Property Region (Sums to 100%)								
Midwest	8.0%	7.5%	7.2%	7.4%	8.7%	5.7%		
Northeast	23.5%	24.7%	25.7%	26.0%	30.6%	47.2%		
Southeast	23.5%	22.2%	20.3%	21.5%	22.1%	18.0%		
Southwest	13.5%	12.2%	11.3%	11.7%	10.9%	10.7%		
West	31.5%	33.4%	35.4%	33.3%	27.6%	18.5%		
Census Region (Sums to 100%)								
New England	5.9%	6.1%	6.5%	6.4%	7.7%	4.3%		
Middle Atlantic	17.3%	18.3%	19.0%	19.4%	22.8%	42.8%		
East North Central	6.5%	6.1%	5.5%	5.7%	6.6%	4.4%		
East South Central	1.6%	1.5%	1.5%	1.7%	2.0%	0.1%		
South Atlantic	22.2%	21.0%	19.1%	20.0%	20.3%	17.9%		
West North Central	2.5%	2.4%	2.6%	2.8%	3.3%	2.0%		
West South Central	5.7%	4.7%	3.9%	4.0%	3.8%	4.5%		
Mountain	9.1%	8.5%	8.6%	8.7%	8.3%	8.5%		
Pacific	29.3%	31.4%	33.3%	31.2%	25.2%	15.4%		
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Top 10 States								
01) CA	24.8%	27.3%	29.3%	27.3%	21.3%	7.9%		
02) FL	12.1%	11.4%	9.8%	10.1%	10.9%	9.4%		
03) NY	10.2%	11.1%	11.6%	11.5%	13.4%	21.5%		
04) NJ	5.4%	5.7%	6.1%	6.5%	7.1%	13.7%		
05) TX	4.4%	3.6%	3.1%	3.1%	3.1%	3.1%		
06) AZ	3.9%	3.9%	3.8%	3.9%	3.6%	3.7%		

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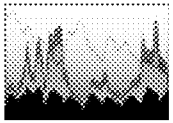

Single Family Conventional Book Characteristics
Alt-A No Disclosure

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
07) IL	3.4%	3.3%	3.0%	2.9%	3.3%	2.9%		
08) MA	3.0%	3.1%	3.3%	3.3%	4.2%	1.0%		
09) MD	2.5%	2.5%	2.7%	2.7%	1.8%	0.7%		
10) NC	2.1%	1.8%	1.7%	2.0%	2.5%	3.8%		
Top 10 Sellers								
01) INDYMAC BANCORP INC	39.5%	49.3%	63.7%	63.4%	56.7%	0.0%		
02) WASHINGTON MUTUAL INC	20.3%	27.4%	29.2%	28.1%	20.0%	0.0%		
03) JP MORGAN CHASE & CO	16.8%	12.6%	0.0%	0.0%	0.0%	0.0%		
04) COUNTRYWIDE FINANCIAL CORPORATION	7.2%	0.0%	0.0%	0.0%	0.0%	0.0%		
05) CAPITAL ONE FINANCIAL CORPORATION	6.4%	5.9%	7.0%	8.5%	23.2%	100.0%		
06) LEHMAN BROTHERS HOLDINGS INC	5.9%	3.2%	0.0%	0.0%	0.0%	0.0%		
07) CERBERUS CAPITAL HOLDING	1.7%	0.8%	0.0%	0.0%	0.0%	0.0%		
08) NATIONAL CITY CORPORATION	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
09) SUNTRUST BANKS INC	0.5%	0.7%	0.0%	0.0%	0.0%	0.0%		
10) WELLS FARGO & COMPANY	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%		
Top 10 Servicers								
01) INDYMAC BANCORP INC	39.6%	49.4%	63.7%	63.4%	56.7%	0.0%		
02) WASHINGTON MUTUAL INC	20.0%	27.0%	28.9%	27.6%	18.1%	0.0%		
03) JP MORGAN CHASE & CO	16.9%	12.8%	0.2%	0.2%	0.0%	0.0%		
04) COUNTRYWIDE FINANCIAL CORPORATION	7.2%	0.0%	0.0%	0.0%	0.0%	0.0%		
05) CAPITAL ONE FINANCIAL CORPORATION	6.5%	6.0%	6.8%	8.3%	23.2%	100.0%		
06) LEHMAN BROTHERS HOLDINGS INC	5.2%	2.3%	0.0%	0.0%	0.0%	0.0%		
07) CERBERUS CAPITAL HOLDING	1.7%	0.8%	0.0%	0.0%	0.0%	0.0%		
08) NATIONAL CITY CORPORATION	1.0%	0.1%	0.0%	0.0%	0.0%	0.0%		
09) WELLS FARGO & COMPANY	0.7%	0.3%	0.4%	0.5%	1.9%	0.0%		
10) SUNTRUST BANKS INC	0.5%	0.7%	0.0%	0.0%	0.0%	0.0%		
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	70.4%	67.4%	65.1%	63.9%	61.5%	55.9%		
Credit Enhancement	29.6%	32.6%	34.9%	36.1%	38.5%	44.1%		
- Primary MI Only	11.0%	4.8%	3.0%	3.7%	4.4%	13.9%		
- Pool Policy Only	16.8%	25.5%	29.9%	30.0%	30.8%	20.8%		
- Pool Policy and Primary MI	1.8%	2.3%	2.1%	2.3%	3.3%	9.4%		
- Full Recourse	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		

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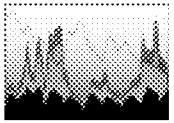

Single Family Conventional Book Characteristics
Alt-A No Disclosure

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	35.4%	40.9%	43.5%	41.3%				
Alt-A with Credit Enhancement	29.6%	32.6%	34.9%	36.1%	38.5%	44.1%		
Economic Fees and Gap								
Wtd Avg Economic Gap	-7.73	-7.89	-6.71	-4.90	1.73	5.90		
Wtd Avg Economic Model Fee	55.14	48.96	44.51	43.87	37.70	49.44		
Wtd Avg Charged Fee	47.41	41.07	37.80	38.97	39.44	55.33		
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Serious Delinquent Loans								
SDQ Rate All Loans	0.87%	0.87%	0.95%	0.76%	0.32%	0.00%		
- SDQ Rate for Loans with CE	2.29%	2.23%	2.12%	1.69%	0.62%	0.00%		
- SDQ Rate for Loans without CE	0.31%	0.27%	0.36%	0.26%	0.14%	0.00%		
SDQ Rate Excl. Katrina Loans	0.87%	0.87%	0.95%	0.75%	0.29%	0.00%		
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	33.33%	33.33%	0.00%		
Serious Delinquent Loans								
SDQ Loan Count	321	216	154	98	11	0		
SDQ Count for Loans with CE	239	170	115	76	8	0		
SDQ Count for Loans without CE	82	46	39	22	3	0		
SDQ Volume ($M)								
SDQ Volume	$67.4	$41.9	$29.3	$20.1	$2.1	$0.0		
SDQ Volume for Loans with CE	$51.8	$33.6	$22.8	$15.9	$1.8	$0.0		
SDQ Volume for Loans without CE	$15.6	$8.3	$6.5	$4.3	$0.4	$0.0		

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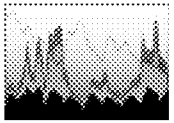

Single Family Conventional Book Characteristics
Alt-A NINA

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	319,551	323,249	319,776	312,114	285,213	250,477	218,497	147,818
Book Volume ($B)	$54.2	$54.8	$53.8	$52.1	$46.2	$39.1	$33.6	$21.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	29.4%	29.7%	30.0%	30.1%	31.6%	32.8%	31.2%	25.8%
OLTV 60.01% - 70.00%	20.1%	20.1%	20.2%	20.2%	20.5%	21.8%	22.1%	21.7%
OLTV 70.01% - 75.00%	10.5%	10.4%	10.4%	10.3%	10.6%	12.0%	13.0%	14.8%
OLTV 75.01% - 80.00%	26.6%	26.5%	26.1%	25.8%	23.2%	17.6%	15.3%	15.6%
OLTV 80.01% - 90.00%	8.2%	8.1%	8.2%	8.3%	8.6%	9.9%	11.8%	13.8%
OLTV 90.01% - 95.00%	4.9%	4.9%	4.9%	5.1%	5.2%	5.3%	5.8%	6.6%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%
OLTV 97.01% - 100.00%	0.3%	0.2%	0.1%	0.1%	0.2%	0.4%	0.3%	0.6%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%	0.8%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	68.1%	68.0%	67.9%	67.8%	67.3%	66.9%	67.6%	70.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	28.2%	28.5%	28.8%	29.0%	30.5%	31.8%	30.8%	25.7%
Comb LTV 60.01% - 70.00%	19.5%	19.5%	19.7%	19.8%	20.4%	21.9%	22.1%	21.6%
Comb LTV 70.01% - 75.00%	10.3%	10.2%	10.3%	10.2%	10.7%	12.1%	13.1%	14.8%
Comb LTV 75.01% - 80.00%	19.5%	19.4%	19.3%	19.4%	18.3%	16.5%	14.4%	14.5%
Comb LTV 80.01% - 90.00%	12.0%	11.8%	11.7%	11.8%	11.5%	11.2%	12.3%	13.9%
Comb LTV 90.01% - 95.00%	7.9%	8.0%	8.0%	8.3%	8.1%	6.0%	6.7%	8.1%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	2.7%	2.6%	2.1%	1.6%	0.4%	0.5%	0.6%	1.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Wtd Avg Comb LTV	69.9%	69.8%	69.5%	69.4%	68.5%	67.4%	67.9%	70.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	28.2%	28.5%	28.8%	29.0%	30.5%	31.8%	30.8%	25.7%
Comb LTV 60.01% - 70.00%	19.5%	19.5%	19.7%	19.8%	20.4%	21.9%	22.1%	21.6%
Comb LTV 70.01% - 75.00%	10.3%	10.2%	10.3%	10.2%	10.7%	12.1%	13.1%	14.8%
Comb LTV 75.01% - 80.00%	19.5%	19.4%	19.3%	19.4%	18.3%	16.5%	14.4%	14.5%
Comb LTV 80.01% - 90.00%	12.0%	11.8%	11.7%	11.8%	11.5%	11.2%	12.3%	13.9%

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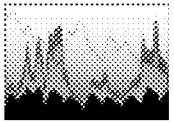

Single Family Conventional Book Characteristics
Alt-A NINA

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.9%	8.0%	8.0%	8.3%	8.1%	6.0%	6.7%	8.1%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	2.7%	2.6%	2.1%	1.6%	0.4%	0.5%	0.6%	1.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Wtd Avg Comb LTV	69.9%	69.8%	69.5%	69.4%	68.5%	67.4%	67.9%	70.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	48.0%	50.1%	51.6%	53.8%	59.7%	58.1%	47.5%	36.9%
MTMLTV 60.01% - 70.00%	16.2%	16.6%	16.6%	16.5%	15.8%	16.7%	22.0%	21.5%
MTMLTV 70.01% - 75.00%	9.4%	9.5%	9.3%	9.1%	7.8%	6.9%	9.4%	10.4%
MTMLTV 75.01% - 80.00%	9.8%	10.3%	10.1%	9.6%	8.7%	8.4%	7.5%	10.8%
MTMLTV 80.01% - 90.00%	11.6%	9.8%	9.1%	8.0%	5.7%	6.6%	9.3%	12.5%
MTMLTV 90.01% - 95.00%	2.8%	2.2%	2.1%	2.0%	1.6%	2.0%	2.2%	3.5%
MTMLTV 95.01% - 97.00%	0.6%	0.5%	0.4%	0.4%	0.1%	0.3%	0.2%	0.5%
MTMLTV 97.01% - 100.00%	0.6%	0.4%	0.3%	0.2%	0.1%	0.2%	0.2%	0.3%
MTMLTV > 100.00%	0.8%	0.3%	0.2%	0.1%	0.0%	0.1%	0.2%	0.4%
MTMLTV Missing	0.2%	0.3%	0.3%	0.3%	0.4%	0.8%	1.6%	3.3%
Wtg Avg MTMLTV	58.9%	57.6%	57.0%	55.9%	53.6%	55.5%	59.5%	64.0%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%
FICO 580-619	0.2%	0.3%	0.3%	0.3%	0.4%	0.6%	0.9%	1.5%
FICO 620-659	5.6%	5.5%	5.4%	5.1%	4.8%	6.1%	8.1%	9.6%
FICO 660-699	21.8%	21.7%	21.3%	20.9%	20.3%	23.4%	26.0%	28.2%
FICO 700-739	33.0%	33.1%	33.3%	33.6%	34.3%	32.4%	30.6%	29.8%
FICO >= 740	39.1%	39.2%	39.5%	39.9%	39.9%	36.9%	33.4%	29.0%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	1.1%
Wtd Avg FICO	726	726	727	727	727	723	717	712
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	60.1%	59.6%	59.6%	59.8%	57.3%	59.0%	64.3%	66.6%
Intermediate-term, fixed-rate	10.8%	11.1%	11.6%	12.3%	15.0%	18.1%	19.4%	17.0%
Adjustable-rate	4.7%	4.9%	5.2%	5.6%	7.1%	7.9%	7.3%	4.7%

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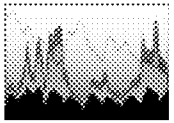

Single Family Conventional Book Characteristics
Alt-A NINA

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	16.4%	16.6%	16.6%	16.0%	16.2%	9.3%	3.6%	1.7%
Negative Amortization	1.9%	2.2%	2.5%	2.9%	4.2%	5.7%	5.4%	10.1%
Interest Only fixed-rate	6.0%	5.6%	4.4%	3.3%	0.1%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	86.1%	86.6%	86.9%	87.1%	87.5%	88.1%	89.1%	89.9%
Second/Vacation Home	5.2%	5.2%	5.3%	5.3%	5.2%	3.9%	3.0%	2.4%
Investor Property	8.6%	8.2%	7.8%	7.6%	7.3%	7.9%	7.9%	7.7%
10-K Unit Type (Sums to 100%)								
1 Unit	91.3%	91.6%	91.8%	91.9%	91.5%	90.0%	88.6%	87.5%
2-4 Units	8.7%	8.4%	8.2%	8.1%	8.5%	10.0%	11.4%	12.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.9%	9.9%	10.0%	10.0%	10.0%	8.9%	8.3%	8.1%
Single Family Homes	90.1%	90.1%	90.0%	90.0%	90.0%	91.1%	91.7%	91.9%
Property Type (Sums to 100%)								
Manufactured	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Condo/Coop	9.9%	9.9%	10.0%	10.0%	10.0%	8.9%	8.3%	8.1%
1 Unit	81.4%	81.6%	81.8%	81.9%	81.4%	81.0%	80.1%	79.2%
2-4 Units	8.7%	8.4%	8.2%	8.1%	8.5%	9.9%	11.4%	12.4%
Condo								
Condo	9.8%	9.8%	9.8%	9.8%	9.9%	8.8%	8.2%	8.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	42.5%	42.8%	43.5%	44.2%	43.4%	39.4%	36.0%	41.8%
Cash-Out Refinance	37.9%	37.6%	37.1%	36.3%	34.8%	35.0%	35.3%	31.9%
Other Refinance	19.6%	19.5%	19.5%	19.5%	21.8%	25.7%	28.7%	26.2%
Origination Type (Sums to 100%)								
TPO Broker	27.4%	27.4%	28.0%	28.3%	29.2%	32.6%	38.0%	42.7%
TPO Correspondent	23.1%	22.5%	21.0%	19.7%	16.3%	13.7%	13.4%	13.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Retail	49.5%	50.0%	51.0%	52.0%	54.5%	53.7%	48.5%	43.8%
Origination Year (Sums to 100%)								
< 2000	0.7%	0.7%	0.8%	0.9%	1.2%	1.5%	1.7%	3.3%
2000	0.2%	0.2%	0.2%	0.3%	0.4%	0.7%	1.4%	4.3%
2001	1.3%	1.4%	1.5%	1.6%	2.4%	4.2%	8.3%	28.5%
2002	5.2%	5.5%	6.0%	6.5%	9.5%	16.7%	32.6%	63.8%

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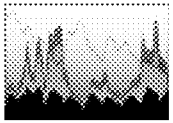

Single Family Conventional Book Characteristics
Alt-A NINA

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	15.6%	16.1%	17.2%	18.6%	25.6%	41.9%	56.1%	0.0%
2004	16.4%	17.0%	18.4%	20.0%	28.0%	35.0%	0.0%	0.0%
2005	25.8%	26.6%	28.6%	30.4%	32.8%	0.0%	0.0%	0.0%
2006	23.1%	24.0%	25.0%	21.7%	0.0%	0.0%	0.0%	0.0%
2007	11.7%	8.5%	2.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$180,078	$179,184	$177,368	$175,733	$169,395	$162,018	$157,650	$150,743
Loan Original Note Rate	6.27%	6.24%	6.20%	6.16%	5.93%	6.00%	6.33%	7.02%
Seasoning (Sums to 100%)								
Seasoned	1.8%	1.8%	1.8%	1.8%	1.8%	2.1%	2.1%	3.9%
Non-Seasoned	98.2%	98.2%	98.2%	98.2%	98.2%	97.9%	97.9%	96.1%
ACI								
ACI Probability	1.34%	1.32%	1.29%	1.25%	1.19%	1.34%	1.56%	1.80%
Wtd Avg ACI Score	659	660	661	662	666	665	662	656
Credit Premium								
Wtd Avg Credit Premium	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	5.9%	6.1%	6.1%	6.1%	7.3%	9.8%	9.6%	10.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.7%	9.0%	9.4%	9.7%	11.8%	14.7%	13.8%	12.3%
DTI Ratio > 20 and <= 30	11.3%	11.4%	11.6%	11.8%	13.7%	15.0%	15.4%	17.5%
DTI Ratio > 30 and <= 40	12.5%	12.6%	12.4%	12.7%	13.9%	11.7%	10.9%	13.0%
DTI Ratio > 40 and <= 50	8.1%	8.0%	7.8%	8.0%	8.7%	6.6%	6.0%	6.5%
DTI Ratio > 50	5.4%	5.5%	5.5%	5.6%	6.8%	9.1%	11.6%	11.0%
DTI Ratio Missing	54.0%	53.5%	53.3%	52.2%	45.0%	42.9%	42.2%	39.8%
Wtd Avg DTI Ratio	33.6%	33.5%	33.2%	33.1%	32.8%	32.1%	33.1%	33.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.7%	9.0%	9.4%	9.7%	11.8%	14.7%	13.8%	12.3%
DTI Ratio > 20 and <= 30	11.3%	11.4%	11.6%	11.8%	13.7%	15.0%	15.4%	17.5%
DTI Ratio > 30 and <= 40	12.5%	12.6%	12.4%	12.7%	13.9%	11.7%	10.9%	13.0%
DTI Ratio > 40 and <= 50	8.1%	8.0%	7.8%	8.0%	8.7%	6.6%	6.0%	6.5%
DTI Ratio > 50	5.4%	5.5%	5.5%	5.6%	6.8%	9.1%	11.6%	11.0%
DTI Ratio Missing	54.0%	53.5%	53.3%	52.2%	45.0%	42.9%	42.2%	39.8%

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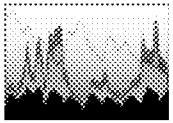

Single Family Conventional Book Characteristics
Alt-A NINA

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	33.6%	33.5%	33.2%	33.1%	32.8%	32.1%	33.1%	33.2%
Origination Term (Sums to 100%)								
<= 15 Years	10.8%	11.1%	11.6%	12.3%	15.1%	18.1%	19.5%	17.1%
> 15 Years amd <= 25 Years	1.1%	1.1%	1.1%	1.2%	1.3%	1.3%	1.2%	0.9%
> 25 Years and <= 30 Years	87.8%	87.6%	87.0%	86.3%	83.5%	80.4%	79.1%	81.5%
> 30 Years	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	66.2%	65.2%	64.0%	63.2%	57.4%	59.0%	64.3%	66.6%
Intermediate-Term Fixed Rate (excl Balloon)	10.8%	11.0%	11.6%	12.3%	15.0%	18.0%	19.4%	16.9%
Adjustable Rate	23.0%	23.7%	24.4%	24.6%	27.6%	22.9%	16.2%	16.5%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%
Hybrid Arm	19.4%	19.8%	20.0%	19.6%	19.2%	13.0%	8.9%	6.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.9%	2.1%	2.4%	2.6%	3.7%	3.3%	1.8%	1.5%
- 5/1 Hybrid Arm	14.3%	14.5%	14.6%	13.8%	13.0%	8.9%	6.8%	4.8%
- 7/1 Hybrid Arm	2.0%	2.0%	1.9%	2.0%	1.6%	0.6%	0.3%	0.1%
- 10/1 Hybrid Arm	1.3%	1.2%	1.2%	1.2%	0.8%	0.2%	0.0%	0.0%
NegAm ARM	1.9%	2.2%	2.5%	2.9%	4.2%	5.7%	5.4%	10.1%
Interest Only	22.4%	22.3%	21.0%	19.3%	16.3%	9.3%	3.6%	1.7%
- Interest Only ARM	16.4%	16.6%	16.6%	16.0%	16.2%	9.3%	3.6%	1.7%
- Interest Only FRM	6.0%	5.6%	4.4%	3.3%	0.1%	0.1%	0.0%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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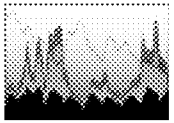

Single Family Conventional Book Characteristics
Alt-A NINA

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	2.1%	2.1%	2.2%	2.4%	3.0%	3.3%	1.5%	0.0%
- Other Low/No Doc	97.9%	97.9%	97.8%	97.6%	97.0%	96.7%	98.5%	100.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	28.5%	28.4%	29.0%	29.3%	34.4%	41.5%	43.3%	42.5%
Investor Channel	71.5%	71.6%	71.0%	70.7%	65.6%	58.5%	56.7%	57.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	11.1%	11.1%	10.3%	9.6%	7.2%	2.2%	0.2%	0.1%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.8%	1.8%	1.9%	2.0%	2.1%	0.9%	0.2%	0.1%
- 80/15/05	2.2%	2.3%	2.5%	2.6%	2.7%	0.6%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	7.0%	6.9%	5.8%	4.9%	2.3%	0.7%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	13.8%	13.8%	13.1%	12.5%	10.7%	6.7%	4.0%	3.7%

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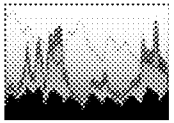

Single Family Conventional Book Characteristics
Alt-A NINA

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	3.4%	3.3%	3.3%	3.3%	3.1%	1.7%	0.7%	0.5%
- 80/15/05	3.3%	3.4%	3.5%	3.6%	3.4%	1.2%	0.7%	0.9%
- 80/20/00	2.3%	2.3%	1.8%	1.3%	0.4%	0.3%	0.6%	1.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.4%	4.3%	4.1%	3.9%	3.6%	3.3%	1.9%	0.8%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	9.5%	9.6%	9.7%	9.7%	9.4%	9.4%	9.4%	9.7%
Northeast	21.9%	21.9%	22.2%	22.4%	23.4%	24.9%	25.9%	26.1%
Southeast	22.9%	22.8%	22.9%	22.9%	21.1%	19.2%	17.9%	17.0%
Southwest	13.4%	13.5%	13.5%	13.4%	12.4%	11.4%	10.8%	10.8%
West	32.3%	32.2%	31.8%	31.7%	33.7%	35.1%	36.0%	36.5%
Census Region (Sums to 100%)								
New England	5.6%	5.6%	5.6%	5.6%	5.7%	6.0%	6.4%	6.2%
Middle Atlantic	16.0%	16.0%	16.1%	16.3%	17.3%	18.5%	19.2%	19.4%
East North Central	7.8%	7.9%	7.9%	8.0%	7.6%	7.4%	7.6%	8.1%
East South Central	2.1%	2.1%	2.2%	2.2%	2.1%	1.9%	1.6%	1.4%
South Atlantic	21.1%	21.0%	21.1%	21.1%	19.4%	17.6%	16.5%	15.7%
West North Central	2.8%	2.8%	2.8%	2.9%	2.8%	2.9%	2.6%	2.3%
West South Central	5.4%	5.4%	5.3%	5.2%	4.6%	4.2%	3.7%	3.6%
Mountain	10.0%	10.0%	10.1%	10.1%	9.7%	8.6%	8.2%	8.5%
Pacific	29.3%	29.2%	28.8%	28.7%	30.7%	32.8%	34.0%	34.5%
US Territories	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.3%
Top 10 States								
01) CA	24.6%	24.5%	24.2%	24.0%	26.0%	28.1%	29.3%	29.8%
02) FL	11.2%	11.2%	11.2%	11.1%	10.1%	9.0%	8.6%	8.2%
03) NY	9.3%	9.3%	9.3%	9.4%	10.2%	11.4%	12.2%	12.9%
04) NJ	4.4%	4.4%	4.5%	4.6%	4.7%	5.0%	5.2%	4.9%
05) TX	3.8%	3.8%	3.8%	3.7%	3.3%	3.0%	2.8%	2.6%

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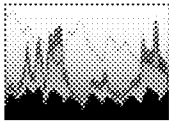

Single Family Conventional Book Characteristics
Alt-A NINA

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) IL	3.7%	3.8%	3.8%	3.8%	3.8%	3.9%	4.3%	4.7%
07) AZ	3.6%	3.6%	3.6%	3.5%	3.1%	2.6%	2.5%	2.4%
08) MA	2.8%	2.9%	2.9%	2.9%	3.0%	3.3%	3.7%	3.7%
09) WA	2.6%	2.6%	2.6%	2.6%	2.7%	2.7%	2.7%	2.8%
10) CO	2.4%	2.4%	2.4%	2.5%	2.6%	2.8%	2.9%	3.2%
Top 10 Sellers								
01) WASHINGTON MUTUAL INC	25.9%	25.7%	24.6%	24.2%	26.5%	32.8%	36.4%	38.9%
02) COUNTRYWIDE FINANCIAL CORPORATION	21.4%	22.0%	22.4%	23.0%	23.2%	15.5%	15.8%	16.7%
03) LEHMAN BROTHERS HOLDINGS INC	9.5%	9.9%	10.0%	9.9%	10.3%	9.9%	6.1%	3.2%
04) JP MORGAN CHASE & CO	7.3%	7.5%	7.6%	7.0%	3.9%	1.0%	0.2%	0.0%
05) INDYMAC BANCORP INC	4.9%	4.6%	4.6%	4.5%	4.5%	5.3%	6.9%	8.6%
06) AMTRUST FINANCIAL CORPORATION	4.7%	4.5%	4.4%	4.5%	4.2%	4.4%	4.1%	3.0%
07) CAPITAL ONE FINANCIAL CORPORATION	3.5%	3.4%	3.3%	3.5%	4.2%	6.1%	6.9%	7.7%
08) FIRST HORIZON NATIONAL CORPORATION	2.4%	2.4%	2.5%	2.7%	3.4%	4.0%	2.0%	0.5%
09) BEAR STEARNS COMPANIES INC	2.0%	2.0%	1.9%	2.1%	2.1%	2.3%	2.1%	2.8%
10) CERBERUS CAPITAL HOLDING	1.6%	1.6%	1.6%	1.6%	0.9%	0.6%	0.2%	0.1%
Top 10 Servicers								
01) WASHINGTON MUTUAL INC	24.3%	24.1%	22.9%	22.4%	24.6%	31.1%	35.4%	40.2%
02) COUNTRYWIDE FINANCIAL CORPORATION	21.7%	22.3%	22.6%	23.2%	23.3%	15.5%	15.8%	16.7%
03) JP MORGAN CHASE & CO	12.4%	12.6%	12.8%	12.1%	8.3%	5.3%	3.8%	1.2%
04) WELLS FARGO & COMPANY	8.2%	8.3%	8.8%	9.1%	9.5%	8.4%	5.3%	1.4%
05) LEHMAN BROTHERS HOLDINGS INC	7.9%	8.2%	8.4%	8.2%	8.2%	6.5%	1.2%	2.0%
06) INDYMAC BANCORP INC	5.2%	4.9%	4.7%	4.5%	4.5%	5.2%	6.9%	8.6%
07) CAPITAL ONE FINANCIAL CORPORATION	3.2%	3.1%	3.1%	3.2%	3.9%	5.8%	6.4%	7.3%
08) CITIGROUP INC	2.8%	2.8%	3.0%	3.2%	4.1%	5.8%	7.4%	2.1%
09) FIRST HORIZON NATIONAL CORPORATION	2.5%	2.5%	2.6%	2.8%	3.6%	4.3%	2.1%	0.4%
10) CERBERUS CAPITAL HOLDING	1.8%	1.8%	1.8%	1.8%	1.2%	1.0%	0.4%	0.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	65.8%	65.4%	65.8%	66.2%	67.2%	70.0%	67.0%	62.1%
Credit Enhancement	34.2%	34.6%	34.2%	33.8%	32.8%	30.0%	33.0%	37.9%
- Primary MI Only	8.2%	7.9%	7.8%	7.9%	7.4%	7.9%	8.6%	9.9%
- Pool Policy Only	21.3%	21.9%	21.5%	20.8%	19.5%	14.6%	14.4%	13.7%
- Pool Policy and Primary MI	4.0%	4.1%	4.2%	4.3%	4.7%	5.2%	7.7%	10.3%
- Full Recourse	0.3%	0.3%	0.3%	0.4%	0.5%	0.9%	1.5%	3.4%
- Shared Arrangement	0.2%	0.2%	0.2%	0.3%	0.5%	1.0%	0.4%	0.0%

Confidential and Proprietary - Confidential Treatment Requested by Fannie Mae

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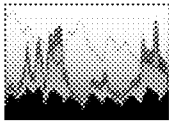

Single Family Conventional Book Characteristics
Alt-A NINA

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.5%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	37.8%	37.2%	36.2%	35.9%	36.0%	28.3%	28.2%	22.4%
Interest Only with Credit Enhancement	47.0%	47.9%	47.8%	48.8%	48.0%	23.1%	9.3%	1.0%
Alt-A with Credit Enhancement	34.2%	34.6%	34.2%	33.8%	32.8%	30.0%	33.0%	37.9%
Economic Fees and Gap								
Wtd Avg Economic Gap	1.12	1.54	2.43	3.25	6.11	9.94	10.71	5.79
Wtd Avg Economic Model Fee	38.89	38.24	37.14	36.27	34.58	32.56	32.55	35.04
Wtd Avg Charged Fee	40.01	39.78	39.57	39.52	40.68	42.50	43.26	40.82
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.48%	1.14%	1.02%	1.00%	1.07%	1.10%	1.13%	0.86%
- SDQ Rate for Loans with CE	3.12%	2.44%	2.20%	2.18%	2.41%	2.77%	2.70%	1.77%
- SDQ Rate for Loans without CE	0.66%	0.49%	0.43%	0.41%	0.42%	0.33%	0.29%	0.27%
SDQ Rate Excl. Katrina Loans	1.46%	1.12%	1.00%	0.97%	0.91%	1.10%	1.13%	0.86%
SDQ Rate for Katrina Loans	3.63%	4.18%	4.38%	4.82%	16.60%	1.15%	0.54%	0.19%
Serious Delinquent Loans								
SDQ Loan Count	4,675	3,646	3,213	3,065	3,006	2,684	2,400	1,239
SDQ Count for Loans with CE	3,282	2,612	2,314	2,221	2,217	2,132	1,993	1,006
SDQ Count for Loans without CE	1,393	1,034	899	844	789	552	407	233
SDQ Volume ($M)								
SDQ Volume	$865.6	$636.3	$540.6	$485.1	$415.8	$386.2	$358.5	$172.4
SDQ Volume for Loans with CE	$623.4	$460.9	$393.4	$356.0	$311.6	$313.2	$301.3	$141.4
SDQ Volume for Loans without CE	$242.2	$175.5	$147.1	$129.1	$104.2	$73.1	$57.1	$31.0

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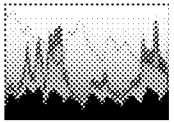

Single Family Conventional Book Characteristics
Alt-A SISA

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	88,870	69,868	50,303	30,935	1,464			
Book Volume ($B)	$14.5	$12.1	$9.5	$6.7	$0.3			
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	21.9%	20.5%	17.4%	11.0%	7.2%			
OLTV 60.01% - 70.00%	14.4%	14.9%	15.6%	17.0%	15.0%			
OLTV 70.01% - 75.00%	8.9%	8.6%	8.1%	7.9%	14.8%			
OLTV 75.01% - 80.00%	41.7%	42.7%	44.9%	49.5%	36.9%			
OLTV 80.01% - 90.00%	7.7%	7.7%	7.8%	8.2%	23.0%			
OLTV 90.01% - 95.00%	4.9%	4.9%	5.5%	6.3%	3.2%			
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
OLTV 97.01% - 100.00%	0.5%	0.6%	0.6%	0.1%	0.0%			
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg OLTV	69.2%	69.9%	71.7%	75.4%	77.3%			
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.0%	13.5%	12.5%	10.5%	7.0%			
Comb LTV 60.01% - 70.00%	15.4%	15.5%	16.1%	15.9%	14.8%			
Comb LTV 70.01% - 75.00%	9.0%	8.5%	8.1%	6.7%	13.7%			
Comb LTV 75.01% - 80.00%	21.9%	21.6%	22.3%	21.8%	33.5%			
Comb LTV 80.01% - 90.00%	18.7%	18.8%	18.1%	19.0%	26.4%			
Comb LTV 90.01% - 95.00%	17.2%	17.6%	19.1%	23.2%	4.3%			
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.1%	0.1%			
Comb LTV 97.01% - 100.00%	3.6%	4.3%	3.8%	2.8%	0.2%			
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg Comb LTV	77.6%	78.0%	78.5%	79.9%	77.9%			
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.0%	13.5%	12.5%	10.5%	7.0%			
Comb LTV 60.01% - 70.00%	15.4%	15.5%	16.1%	15.9%	14.8%			
Comb LTV 70.01% - 75.00%	9.0%	8.5%	8.1%	6.7%	13.7%			
Comb LTV 75.01% - 80.00%	21.9%	21.6%	22.3%	21.8%	33.5%			
Comb LTV 80.01% - 90.00%	18.7%	18.8%	18.1%	19.0%	26.4%			
Comb LTV 90.01% - 95.00%	17.2%	17.6%	19.1%	23.2%	4.3%			

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Single Family Conventional Book Characteristics
Alt-A SISA

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.1%	0.1%			
Comb LTV 97.01% - 100.00%	3.6%	4.3%	3.8%	2.8%	0.2%			
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg Comb LTV	77.6%	78.0%	78.5%	79.9%	77.9%			
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	21.7%	20.8%	17.4%	11.5%	8.9%			
MTMLTV 60.01% - 70.00%	12.1%	13.6%	14.3%	15.9%	15.3%			
MTMLTV 70.01% - 75.00%	11.5%	12.0%	11.3%	11.5%	15.0%			
MTMLTV 75.01% - 80.00%	20.5%	24.1%	26.3%	31.1%	34.7%			
MTMLTV 80.01% - 90.00%	25.0%	22.6%	23.4%	22.9%	23.1%			
MTMLTV 90.01% - 95.00%	5.3%	4.3%	4.6%	5.3%	3.0%			
MTMLTV 95.01% - 97.00%	1.2%	0.9%	1.1%	1.1%	0.0%			
MTMLTV 97.01% - 100.00%	1.1%	0.9%	1.0%	0.6%	0.1%			
MTMLTV > 100.00%	1.3%	0.6%	0.5%	0.2%	0.0%			
MTMLTV Missing	0.2%	0.2%	0.1%	0.0%	0.0%			
Wtg Avg MTMLTV	69.7%	69.3%	71.3%	74.7%	76.4%			
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.1%			
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%			
FICO 580-619	0.1%	0.0%	0.0%	0.0%	0.1%			
FICO 620-659	6.0%	6.3%	6.3%	6.4%	18.3%			
FICO 660-699	22.4%	22.1%	21.1%	20.6%	48.0%			
FICO 700-739	35.8%	36.2%	36.9%	38.3%	21.5%			
FICO >= 740	35.7%	35.3%	35.5%	34.7%	11.9%			
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg FICO	723	723	723	723	691			
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	50.9%	50.4%	47.8%	45.1%	80.5%			
Intermediate-term, fixed-rate	4.5%	3.9%	2.9%	1.8%	7.4%			
Adjustable-rate	3.4%	3.2%	3.5%	4.1%	4.0%			
Interest Only adjustable-rate	27.1%	27.7%	30.6%	32.7%	8.1%			

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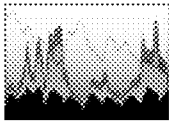

Single Family Conventional Book Characteristics
Alt-A SISA

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Negative Amortization	2.0%	2.8%	3.9%	5.9%	0.0%			
Interest Only fixed-rate	12.1%	12.1%	11.3%	10.3%	0.0%			
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.7%	92.1%	92.3%	92.9%	93.9%			
Second/Vacation Home	4.8%	4.8%	5.1%	5.4%	4.2%			
Investor Property	3.5%	3.1%	2.6%	1.7%	1.9%			
10-K Unit Type (Sums to 100%)								
1 Unit	94.8%	95.2%	95.6%	95.7%	93.4%			
2-4 Units	5.2%	4.8%	4.4%	4.3%	6.6%			
Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
10-K Property Type (Sums to 100%)								
Condo/Coop	9.3%	9.2%	9.4%	10.0%	8.2%			
Single Family Homes	90.7%	90.8%	90.6%	90.0%	91.8%			
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%	0.0%			
Condo/Coop	9.3%	9.2%	9.4%	10.0%	8.2%			
1 Unit	85.5%	86.0%	86.2%	85.7%	85.2%			
2-4 Units	5.2%	4.8%	4.4%	4.3%	6.6%			
Condo								
Condo	9.0%	9.1%	9.2%	9.8%	8.2%			
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	39.1%	37.8%	41.8%	48.3%	31.8%			
Cash-Out Refinance	40.4%	42.8%	39.9%	34.7%	58.4%			
Other Refinance	20.5%	19.3%	18.3%	17.0%	9.7%			
Origination Type (Sums to 100%)								
TPO Broker	19.0%	18.3%	18.2%	18.1%	16.7%			
TPO Correspondent	31.3%	34.4%	36.8%	40.1%	57.4%			
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%			
Retail	49.7%	47.3%	44.9%	41.8%	25.9%			
Origination Year (Sums to 100%)								
< 2000	0.1%	0.2%	0.0%	0.0%	0.0%			
2000	0.0%	0.0%	0.0%	0.0%	0.0%			
2001	0.0%	0.0%	0.0%	0.0%	0.0%			
2002	0.0%	0.0%	0.0%	0.0%	0.1%			
2003	0.0%	0.0%	0.0%	0.0%	0.9%			

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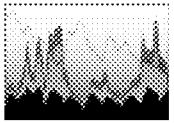

Single Family Conventional Book Characteristics
Alt-A SISA

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2004	0.1%	0.1%	0.0%	0.0%	1.1%			
2005	4.6%	5.1%	5.9%	7.2%	97.9%			
2006	54.4%	65.5%	79.8%	92.7%	0.0%			
2007	40.8%	29.1%	14.3%	0.0%	0.0%			
Origination Amount and Rate								
Avg Origination Loan Amount	$165,190	$174,930	$190,301	$218,804	$177,600			
Loan Original Note Rate	6.67%	6.61%	6.53%	6.42%	6.65%			
Seasoning (Sums to 100%)								
Seasoned	5.0%	3.9%	2.0%	0.2%	2.0%			
Non-Seasoned	95.0%	96.1%	98.0%	99.8%	98.0%			
ACI								
ACI Probability	1.62%	1.63%	1.63%	1.56%	2.60%			
Wtd Avg ACI Score	649	649	649	650	625			
Credit Premium								
Wtd Avg Credit Premium	0.00	0.00	0.00	0.00	0.00			
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%			
Prepay Premium								
Prepay Premium	12.3%	12.8%	13.7%	15.4%	1.2%			
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.4%	4.3%	3.8%	3.5%	3.3%			
DTI Ratio > 20 and <= 30	14.9%	14.7%	14.5%	13.8%	12.6%			
DTI Ratio > 30 and <= 40	35.6%	35.8%	36.1%	36.5%	39.1%			
DTI Ratio > 40 and <= 50	37.4%	37.5%	38.1%	38.4%	35.6%			
DTI Ratio > 50	7.1%	6.9%	7.4%	7.7%	9.3%			
DTI Ratio Missing	0.7%	0.7%	0.2%	0.1%	0.1%			
Wtd Avg DTI Ratio	37.9%	37.9%	38.2%	38.4%	38.6%			
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.4%	4.3%	3.8%	3.5%	3.3%			
DTI Ratio > 20 and <= 30	14.9%	14.7%	14.5%	13.8%	12.6%			
DTI Ratio > 30 and <= 40	35.6%	35.8%	36.1%	36.5%	39.1%			
DTI Ratio > 40 and <= 50	37.4%	37.5%	38.1%	38.4%	35.6%			
DTI Ratio > 50	7.1%	6.9%	7.4%	7.7%	9.3%			
DTI Ratio Missing	0.7%	0.7%	0.2%	0.1%	0.1%			

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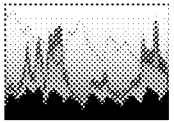

Single Family Conventional Book Characteristics
Alt-A SISA

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	37.9%	37.9%	38.2%	38.4%	38.6%			
Origination Term (Sums to 100%)								
<= 15 Years	4.5%	3.9%	2.9%	1.8%	7.4%			
> 15 Years amd <= 25 Years	4.0%	3.8%	2.9%	1.0%	1.7%			
> 25 Years and <= 30 Years	90.6%	91.6%	93.7%	96.8%	90.9%			
> 30 Years	0.9%	0.7%	0.5%	0.4%	0.0%			
Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	62.9%	62.5%	59.1%	55.4%	80.5%			
Intermediate-Term Fixed Rate (excl Balloon)	4.5%	3.9%	2.9%	1.8%	7.4%			
Adjustable Rate	32.6%	33.7%	38.0%	42.7%	12.1%			
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%			
Various Product Types								
Second	10.4%	9.4%	6.6%	0.0%	0.0%			
40 Year (ARM & Fixed)	0.9%	0.7%	0.5%	0.4%	0.0%			
Hybrid Arm	30.4%	30.8%	34.0%	36.7%	12.1%			
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%			
- 3/1 Hybrid Arm	1.5%	1.6%	1.8%	2.0%	2.0%			
- 5/1 Hybrid Arm	19.6%	20.4%	22.9%	25.4%	8.2%			
- 7/1 Hybrid Arm	4.9%	4.4%	4.9%	5.3%	1.1%			
- 10/1 Hybrid Arm	4.4%	4.4%	4.4%	4.1%	0.9%			
NegAm ARM	2.0%	2.8%	3.9%	5.9%	0.0%			
Interest Only	39.2%	39.8%	41.9%	43.0%	8.1%			
- Interest Only ARM	27.1%	27.7%	30.6%	32.7%	8.1%			
- Interest Only FRM	12.1%	12.1%	11.3%	10.3%	0.0%			
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%			
- Alt-A Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%			
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%			

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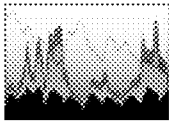

Single Family Conventional Book Characteristics
Alt-A SISA

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A SISA	100.0%	100.0%	100.0%	100.0%	100.0%			
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%			
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%			
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%			
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%			
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%			
- Select Lender Programs Non-Full Doc	0.5%	0.0%	0.1%	0.0%	0.0%			
- Other Low/No Doc	99.5%	100.0%	99.9%	100.0%	100.0%			
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%			
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%			
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%			
Business Channel (Sums to 100%)								
Lender Channel	2.6%	1.6%	0.9%	0.5%	0.3%			
Investor Channel	97.4%	98.4%	99.1%	99.5%	99.7%			
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%			
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%			
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%			
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%			
Subordinate Financing - RDW								
Subordinate Financing - RDW	37.2%	36.6%	35.1%	31.9%	5.4%			
- 75/20/05	0.5%	0.5%	0.6%	0.7%	0.2%			
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/10/10	8.3%	8.2%	8.6%	9.2%	2.4%			
- 80/15/05	10.9%	11.2%	12.7%	15.9%	0.8%			
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%			
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- Other	17.3%	16.6%	13.1%	6.1%	1.9%			
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	38.1%	37.5%	36.0%	32.8%	6.6%			
- 75/20/05	0.7%	0.7%	0.7%	0.8%	0.2%			

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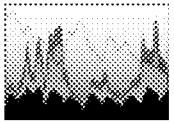

Single Family Conventional Book Characteristics
Alt-A SISA

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/25/00	0.7%	0.8%	0.2%	0.2%	0.1%			
- 80/10/10	9.1%	9.0%	9.3%	9.8%	2.9%			
- 80/15/05	11.7%	12.0%	13.4%	16.5%	1.1%			
- 80/20/00	2.6%	3.1%	3.0%	2.6%	0.6%			
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%			
- Other	13.3%	11.9%	9.5%	3.0%	1.6%			
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%			
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%			
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%			
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%			
10-K Property Region (Sums to 100%)								
Midwest	10.3%	10.5%	9.3%	9.7%	12.5%			
Northeast	18.5%	18.5%	18.9%	18.7%	31.7%			
Southeast	23.6%	23.9%	23.9%	23.5%	22.8%			
Southwest	13.6%	13.5%	13.7%	13.7%	12.8%			
West	34.0%	33.7%	34.2%	34.3%	20.1%			
Census Region (Sums to 100%)								
New England	4.7%	4.8%	5.0%	4.9%	7.4%			
Middle Atlantic	13.4%	13.3%	13.6%	13.6%	24.1%			
East North Central	8.4%	8.6%	7.5%	8.0%	10.3%			
East South Central	2.7%	2.7%	2.7%	2.9%	2.8%			
South Atlantic	21.2%	21.4%	21.5%	20.9%	20.2%			
West North Central	3.3%	3.3%	3.1%	2.9%	4.7%			
West South Central	4.3%	4.1%	4.1%	4.3%	4.9%			
Mountain	12.1%	12.3%	12.8%	12.9%	8.6%			
Pacific	29.8%	29.4%	29.7%	29.6%	17.0%			
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%			
Top 10 States								
01) CA	23.2%	22.8%	22.9%	22.7%	12.2%			
02) FL	11.0%	11.1%	11.1%	11.0%	9.0%			
03) NY	5.9%	5.7%	5.6%	5.4%	8.9%			
04) NJ	5.2%	5.3%	5.6%	5.7%	10.0%			
05) AZ	3.9%	4.1%	4.3%	4.3%	2.8%			
06) WA	3.5%	3.5%	3.7%	3.7%	1.7%			

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Single Family Conventional Book Characteristics
Alt-A SISA

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
07) IL	3.5%	3.5%	3.4%	3.7%	3.9%			
08) TX	3.1%	3.0%	3.1%	3.3%	3.2%			
09) NV	2.9%	3.0%	3.2%	3.4%	2.1%			
10) VA	2.7%	2.7%	2.8%	2.6%	2.6%			
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	74.1%	77.6%	84.6%	93.6%	97.2%			
02) CITIGROUP INC	11.5%	9.9%	7.0%	0.0%	0.0%			
03) LEHMAN BROTHERS HOLDINGS INC	3.7%	4.2%	4.2%	3.4%	0.0%			
04) BANK OF AMERICA CORPORATION	3.0%	1.7%	0.9%	0.0%	0.0%			
05) JP MORGAN CHASE & CO	1.3%	0.9%	0.1%	0.0%	0.0%			
06) GOLDMAN SACHS GROUP INC (THE)	1.1%	1.4%	0.0%	0.0%	0.0%			
07) CREDIT SUISSE GROUP	0.9%	1.1%	0.0%	0.0%	0.0%			
08) SUNTRUST BANKS INC	0.6%	0.8%	0.9%	0.9%	0.0%			
09) WELLS FARGO & COMPANY	0.5%	0.0%	0.0%	0.0%	0.0%			
10) DEUTSCHE BANK AG	0.5%	0.4%	0.3%	0.0%	0.0%			
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	74.5%	78.0%	84.7%	93.7%	97.2%			
02) CITIGROUP INC	11.5%	9.9%	7.0%	0.0%	0.0%			
03) LEHMAN BROTHERS HOLDINGS INC	3.1%	3.5%	3.8%	2.7%	0.0%			
04) BANK OF AMERICA CORPORATION	2.9%	1.6%	0.7%	0.0%	0.0%			
05) JP MORGAN CHASE & CO	1.8%	1.6%	1.0%	0.9%	0.0%			
06) WELLS FARGO & COMPANY	1.4%	0.9%	0.4%	0.1%	0.0%			
07) FIFTH THIRD BANCORP	1.1%	1.4%	0.0%	0.0%	0.0%			
08) SUNTRUST BANKS INC	0.5%	0.7%	0.6%	0.6%	0.0%			
09) NATIONAL CITY CORPORATION	0.4%	0.2%	0.0%	0.0%	0.0%			
10) CERBERUS CAPITAL HOLDING	0.4%	0.1%	0.0%	0.0%	0.0%			
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	54.2%	46.2%	41.7%	36.5%	21.5%			
Credit Enhancement	45.8%	53.8%	58.3%	63.5%	78.5%			
- Primary MI Only	7.9%	6.9%	7.0%	7.6%	5.8%			
- Pool Policy Only	31.4%	38.9%	44.6%	49.1%	52.7%			
- Pool Policy and Primary MI	6.5%	7.9%	6.7%	6.8%	19.9%			
- Full Recourse	0.1%	0.0%	0.0%	0.0%	0.0%			
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%			
- Government	0.0%	0.0%	0.0%	0.0%	0.0%			

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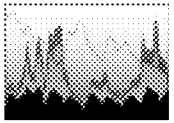

Single Family Conventional Book Characteristics
Alt-A SISA

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%			
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	88.3%	87.7%	86.8%	86.2%				
Interest Only with Credit Enhancement	62.6%	73.0%	76.8%	77.9%	95.9%			
Alt-A with Credit Enhancement	45.8%	53.8%	58.3%	63.5%	78.5%			
Economic Fees and Gap								
Wtd Avg Economic Gap	-15.04	-15.32	-13.68	-12.47	-6.21			
Wtd Avg Economic Model Fee	57.81	55.93	51.44	50.43	42.73			
Wtd Avg Charged Fee	42.77	40.62	37.77	37.96	36.52			
Appraisal Waivers								
Appraisal Waiver	0.3%	0.2%	0.2%	0.1%	0.0%			
Serious Delinquent Loans								
SDQ Rate All Loans	0.93%	0.60%	0.50%	0.37%	0.00%			
- SDQ Rate for Loans with CE	2.10%	1.13%	0.82%	0.49%	0.00%			
- SDQ Rate for Loans without CE	0.25%	0.16%	0.19%	0.16%	0.00%			
SDQ Rate Excl. Katrina Loans	0.93%	0.60%	0.50%	0.37%	0.00%			
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	821	418	248	112	0			
SDQ Count for Loans with CE	683	359	200	94	0			
SDQ Count for Loans without CE	138	59	48	18	0			
SDQ Volume ($M)								
SDQ Volume	$190.6	$95.6	$55.0	$26.3	$0.0			
SDQ Volume for Loans with CE	$162.0	$83.2	$45.7	$22.2	$0.0			
SDQ Volume for Loans without CE	$28.6	$12.5	$9.3	$4.1	$0.0			

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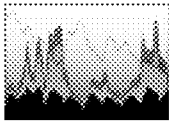

Single Family Conventional Book Characteristics
Alt-A No Ratio

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	141,852	132,250	118,523	108,992	87,783	82,016	79,369	64,653
Book Volume ($B)	$26.0	$23.8	$20.7	$18.6	$13.8	$12.4	$12.2	$9.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	17.1%	17.5%	18.4%	19.4%	22.3%	21.4%	19.5%	15.7%
OLTV 60.01% - 70.00%	17.3%	17.4%	17.8%	18.2%	19.2%	18.6%	17.5%	14.9%
OLTV 70.01% - 75.00%	12.2%	12.3%	12.6%	13.0%	14.1%	15.2%	15.9%	14.7%
OLTV 75.01% - 80.00%	37.5%	38.4%	36.9%	35.4%	29.1%	27.1%	28.6%	33.1%
OLTV 80.01% - 90.00%	10.0%	9.4%	9.7%	10.1%	11.5%	13.1%	14.0%	16.4%
OLTV 90.01% - 95.00%	4.1%	3.6%	3.5%	3.5%	3.6%	4.1%	3.9%	4.2%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
OLTV 97.01% - 100.00%	1.9%	1.2%	0.9%	0.3%	0.1%	0.1%	0.2%	0.3%
OLTV > 100.00%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.4%	0.7%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.2%	72.8%	72.3%	71.9%	70.7%	71.3%	72.2%	74.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.3%	16.7%	17.7%	18.6%	21.6%	20.9%	19.2%	15.4%
Comb LTV 60.01% - 70.00%	16.0%	16.1%	16.5%	16.9%	18.7%	18.4%	17.5%	14.9%
Comb LTV 70.01% - 75.00%	11.3%	11.4%	11.9%	12.4%	13.8%	15.2%	16.0%	14.8%
Comb LTV 75.01% - 80.00%	25.0%	25.2%	25.7%	26.1%	26.2%	26.1%	27.6%	32.3%
Comb LTV 80.01% - 90.00%	14.5%	13.9%	13.8%	13.8%	13.7%	14.2%	14.6%	16.6%
Comb LTV 90.01% - 95.00%	7.1%	6.8%	6.3%	6.0%	4.7%	4.7%	4.6%	4.9%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	9.7%	9.7%	8.0%	6.1%	1.2%	0.4%	0.5%	0.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%
Wtd Avg Comb LTV	76.1%	75.8%	75.0%	74.2%	71.6%	71.7%	72.4%	74.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.3%	16.7%	17.7%	18.6%	21.6%	20.9%	19.2%	15.4%
Comb LTV 60.01% - 70.00%	16.0%	16.1%	16.5%	16.9%	18.7%	18.4%	17.5%	14.9%
Comb LTV 70.01% - 75.00%	11.3%	11.4%	11.9%	12.4%	13.8%	15.2%	16.0%	14.8%
Comb LTV 75.01% - 80.00%	25.0%	25.2%	25.7%	26.1%	26.2%	26.1%	27.6%	32.3%
Comb LTV 80.01% - 90.00%	14.5%	13.9%	13.8%	13.8%	13.7%	14.2%	14.6%	16.6%

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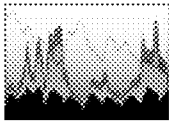

Single Family Conventional Book Characteristics
Alt-A No Ratio

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.1%	6.8%	6.3%	6.0%	4.7%	4.7%	4.6%	4.9%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	9.7%	9.7%	8.0%	6.1%	1.2%	0.4%	0.5%	0.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%
Wtd Avg Comb LTV	76.1%	75.8%	75.0%	74.1%	71.6%	71.7%	72.4%	74.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	31.6%	34.9%	39.0%	43.5%	56.5%	51.3%	35.3%	21.9%
MTMLTV 60.01% - 70.00%	15.7%	16.4%	16.9%	17.5%	18.4%	21.2%	27.9%	22.9%
MTMLTV 70.01% - 75.00%	10.6%	10.9%	10.3%	10.3%	9.1%	9.3%	14.4%	17.7%
MTMLTV 75.01% - 80.00%	14.7%	16.4%	15.8%	14.8%	8.7%	8.1%	9.7%	18.5%
MTMLTV 80.01% - 90.00%	18.4%	15.8%	13.5%	10.6%	5.5%	7.1%	9.3%	13.1%
MTMLTV 90.01% - 95.00%	4.4%	2.8%	2.4%	2.0%	1.0%	1.5%	1.3%	1.9%
MTMLTV 95.01% - 97.00%	1.0%	0.6%	0.5%	0.4%	0.1%	0.2%	0.1%	0.2%
MTMLTV 97.01% - 100.00%	1.4%	0.9%	0.7%	0.3%	0.0%	0.1%	0.1%	0.2%
MTMLTV > 100.00%	2.0%	0.9%	0.6%	0.2%	0.0%	0.1%	0.2%	0.4%
MTMLTV Missing	0.3%	0.3%	0.3%	0.4%	0.6%	1.1%	1.9%	3.3%
Wtg Avg MTMLTV	67.2%	64.8%	63.0%	60.8%	55.4%	58.4%	63.3%	68.6%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.5%
FICO 550-579	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
FICO 580-619	0.2%	0.3%	0.3%	0.4%	0.6%	0.8%	1.0%	0.9%
FICO 620-659	8.0%	7.9%	7.5%	7.4%	7.7%	9.9%	11.9%	11.8%
FICO 660-699	28.6%	28.4%	28.0%	27.6%	28.1%	30.6%	31.7%	29.8%
FICO 700-739	30.3%	30.3%	30.4%	30.5%	30.0%	28.7%	27.4%	28.0%
FICO >= 740	32.6%	32.8%	33.4%	33.8%	33.0%	29.1%	26.6%	27.8%
FICO Missing	0.1%	0.1%	0.2%	0.2%	0.3%	0.5%	0.7%	0.9%
Wtd Avg FICO	717	718	718	719	717	711	706	707
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	63.2%	63.5%	64.4%	65.7%	69.4%	69.8%	74.0%	78.6%
Intermediate-term, fixed-rate	7.4%	8.0%	9.1%	10.3%	14.7%	16.8%	17.3%	16.1%
Adjustable-rate	3.8%	4.0%	4.8%	5.3%	7.1%	8.7%	7.7%	5.1%

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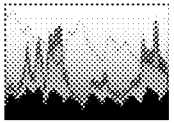

Single Family Conventional Book Characteristics
Alt-A No Ratio

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	12.7%	12.2%	12.5%	11.9%	8.5%	4.7%	1.0%	0.1%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%
Interest Only fixed-rate	12.8%	12.2%	9.2%	6.7%	0.2%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	70.1%	70.6%	70.7%	71.2%	72.8%	77.8%	82.6%	87.4%
Second/Vacation Home	7.6%	7.5%	7.6%	7.5%	6.3%	5.0%	4.2%	3.4%
Investor Property	22.3%	22.0%	21.7%	21.3%	20.9%	17.2%	13.2%	9.1%
10-K Unit Type (Sums to 100%)								
1 Unit	87.6%	87.9%	88.1%	88.3%	87.4%	87.4%	87.4%	90.3%
2-4 Units	12.4%	12.1%	11.9%	11.7%	12.6%	12.6%	12.6%	9.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.4%	9.4%	9.4%	9.5%	8.6%	7.9%	7.6%	6.8%
Single Family Homes	90.6%	90.6%	90.6%	90.5%	91.4%	92.1%	92.4%	93.2%
Property Type (Sums to 100%)								
Manufactured	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.4%	0.6%
Condo/Coop	9.4%	9.4%	9.4%	9.5%	8.6%	7.9%	7.6%	6.8%
1 Unit	78.1%	78.4%	78.6%	78.6%	78.5%	79.1%	79.4%	83.0%
2-4 Units	12.4%	12.1%	11.9%	11.7%	12.6%	12.6%	12.6%	9.6%
Condo								
Condo	9.3%	9.3%	9.3%	9.3%	8.4%	7.7%	7.3%	6.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.9%	45.2%	45.4%	45.3%	39.0%	34.9%	31.5%	36.5%
Cash-Out Refinance	37.0%	36.8%	36.6%	36.5%	38.6%	38.3%	38.2%	31.2%
Other Refinance	18.1%	18.0%	18.0%	18.2%	22.5%	26.8%	30.3%	32.3%
Origination Type (Sums to 100%)								
TPO Broker	22.5%	22.3%	23.3%	24.4%	25.5%	30.9%	39.1%	48.3%
TPO Correspondent	38.1%	36.8%	33.0%	28.5%	20.1%	19.4%	18.3%	16.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Retail	39.5%	40.8%	43.7%	47.0%	54.4%	49.7%	42.6%	34.9%
Origination Year (Sums to 100%)								
< 2000	0.5%	0.6%	0.7%	0.8%	1.4%	2.0%	1.5%	0.5%
2000	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%	1.0%	2.7%
2001	1.1%	1.3%	1.6%	1.9%	3.3%	5.6%	10.3%	29.8%
2002	5.0%	5.8%	7.0%	8.2%	13.9%	22.9%	38.9%	67.0%

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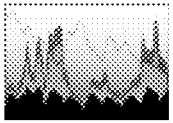

Single Family Conventional Book Characteristics
Alt-A No Ratio

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	9.7%	11.1%	13.4%	15.7%	26.2%	40.9%	48.3%	0.0%
2004	9.3%	10.7%	12.8%	15.0%	24.8%	28.0%	0.0%	0.0%
2005	16.0%	18.1%	21.8%	25.5%	30.0%	0.0%	0.0%	0.0%
2006	30.5%	34.4%	37.7%	32.9%	0.0%	0.0%	0.0%	0.0%
2007	27.7%	18.0%	5.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$190,742	$187,257	$182,555	$178,217	$163,994	$157,372	$157,180	$150,246
Loan Original Note Rate	6.70%	6.63%	6.58%	6.53%	6.28%	6.39%	6.62%	7.28%
Seasoning (Sums to 100%)								
Seasoned	1.4%	1.6%	1.5%	1.7%	2.4%	2.7%	1.6%	0.5%
Non-Seasoned	98.6%	98.4%	98.5%	98.3%	97.6%	97.3%	98.4%	99.5%
ACI								
ACI Probability	1.08%	1.06%	1.01%	0.96%	0.90%	0.99%	1.08%	1.14%
Wtd Avg ACI Score	663	664	666	668	671	668	665	665
Credit Premium								
Wtd Avg Credit Premium	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	8.1%	7.4%	6.7%	6.2%	6.4%	7.9%	7.9%	6.1%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	1.3%	1.4%	1.5%	1.8%	2.6%	3.1%	3.7%	4.4%
DTI Ratio > 20 and <= 30	2.3%	2.5%	2.6%	3.0%	4.5%	5.3%	6.5%	8.6%
DTI Ratio > 30 and <= 40	4.1%	4.6%	4.1%	4.7%	7.1%	7.8%	9.6%	12.0%
DTI Ratio > 40 and <= 50	3.5%	3.8%	3.3%	3.8%	5.8%	7.3%	9.2%	9.9%
DTI Ratio > 50	5.2%	5.9%	6.8%	7.8%	12.2%	16.9%	20.8%	17.6%
DTI Ratio Missing	83.7%	81.8%	81.6%	78.9%	67.7%	59.5%	50.3%	47.5%
Wtd Avg DTI Ratio	44.1%	44.0%	44.9%	44.7%	44.7%	45.3%	44.6%	41.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	1.3%	1.4%	1.5%	1.8%	2.6%	3.1%	3.7%	4.4%
DTI Ratio > 20 and <= 30	2.3%	2.5%	2.6%	3.0%	4.5%	5.4%	6.5%	8.6%
DTI Ratio > 30 and <= 40	4.1%	4.6%	4.1%	4.7%	7.2%	7.8%	9.6%	12.0%
DTI Ratio > 40 and <= 50	3.5%	3.8%	3.3%	3.8%	5.8%	7.3%	9.2%	9.9%
DTI Ratio > 50	5.2%	5.9%	6.8%	7.8%	12.2%	16.9%	20.8%	17.6%
DTI Ratio Missing	83.7%	81.8%	81.6%	78.9%	67.7%	59.5%	50.3%	47.5%

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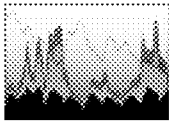

Single Family Conventional Book Characteristics
Alt-A No Ratio

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	44.1%	44.0%	44.9%	44.7%	44.7%	45.3%	44.6%	41.6%
Origination Term (Sums to 100%)								
<= 15 Years	7.4%	8.0%	9.1%	10.3%	14.7%	16.8%	17.3%	16.1%
> 15 Years amd <= 25 Years	0.9%	0.9%	1.0%	1.1%	1.4%	1.6%	1.6%	1.7%
> 25 Years and <= 30 Years	91.5%	90.9%	89.8%	88.5%	83.9%	81.6%	81.0%	82.2%
> 30 Years	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.0%	75.7%	73.6%	72.4%	69.6%	69.8%	74.0%	78.6%
Intermediate-Term Fixed Rate (excl Balloon)	7.4%	8.0%	9.1%	10.3%	14.7%	16.7%	17.3%	16.1%
Adjustable Rate	16.6%	16.2%	17.3%	17.2%	15.7%	13.4%	8.7%	5.2%
Balloon	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	15.0%	14.4%	15.0%	14.7%	9.1%	7.3%	6.3%	5.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.2%	1.4%	1.7%	1.9%	2.5%	2.4%	1.9%	1.7%
- 5/1 Hybrid Arm	11.4%	11.2%	11.6%	11.1%	5.4%	4.0%	3.6%	2.7%
- 7/1 Hybrid Arm	1.4%	1.2%	1.2%	1.2%	1.0%	0.9%	0.7%	0.6%
- 10/1 Hybrid Arm	0.9%	0.6%	0.5%	0.4%	0.3%	0.1%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%
Interest Only	25.6%	24.4%	21.7%	18.6%	8.7%	4.7%	1.0%	0.1%
- Interest Only ARM	12.7%	12.2%	12.5%	11.9%	8.5%	4.7%	1.0%	0.1%
- Interest Only FRM	12.8%	12.2%	9.2%	6.7%	0.2%	0.0%	0.0%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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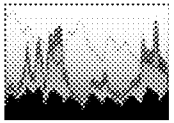

Single Family Conventional Book Characteristics
Alt-A No Ratio

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	0.8%	0.8%	1.0%	1.2%	2.1%	3.2%	5.3%	15.8%
- Other Low/No Doc	99.2%	99.2%	99.0%	98.8%	97.9%	96.8%	94.7%	84.2%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	14.7%	15.1%	17.1%	18.7%	22.9%	24.4%	26.4%	32.5%
Investor Channel	85.3%	84.9%	82.9%	81.3%	77.1%	75.6%	73.6%	67.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	16.6%	17.4%	15.1%	12.9%	5.0%	1.7%	1.2%	3.3%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.6%	1.5%	1.4%	1.3%	0.8%	0.7%	1.0%	2.7%
- 80/15/05	1.7%	1.8%	1.8%	1.7%	0.4%	0.2%	0.2%	0.5%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	13.2%	14.0%	11.7%	9.8%	3.7%	0.7%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.3%	19.3%	17.1%	15.1%	7.8%	5.6%	5.6%	7.4%

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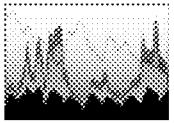

Single Family Conventional Book Characteristics
Alt-A No Ratio

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.2%	0.1%	0.1%	0.2%
- 75/25/00	0.6%	0.7%	0.6%	0.6%	0.2%	0.1%	0.1%	0.2%
- 80/10/10	3.6%	3.7%	3.4%	3.1%	2.2%	1.7%	1.8%	3.5%
- 80/15/05	3.4%	3.6%	3.4%	3.2%	1.3%	0.8%	1.0%	1.1%
- 80/20/00	6.9%	7.5%	6.0%	4.5%	1.2%	0.5%	0.7%	1.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.3%	3.4%	3.3%	3.2%	2.8%	2.4%	1.8%	1.2%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	11.1%	11.3%	11.7%	11.9%	12.1%	11.9%	11.2%	11.7%
Northeast	22.7%	22.7%	23.2%	23.7%	25.9%	27.0%	27.2%	26.2%
Southeast	30.5%	30.5%	30.6%	30.5%	27.4%	24.5%	22.3%	21.1%
Southwest	12.5%	12.4%	12.2%	11.9%	11.3%	11.3%	11.2%	12.5%
West	23.3%	23.1%	22.4%	22.0%	23.3%	25.2%	28.0%	28.5%
Census Region (Sums to 100%)								
New England	7.3%	7.2%	7.3%	7.2%	7.1%	6.8%	6.4%	6.2%
Middle Atlantic	15.0%	15.1%	15.4%	16.0%	18.3%	19.7%	20.2%	19.2%
East North Central	9.0%	9.2%	9.5%	9.7%	9.8%	9.6%	9.2%	9.8%
East South Central	2.1%	2.1%	2.2%	2.3%	2.3%	2.3%	2.2%	2.5%
South Atlantic	28.6%	28.6%	28.7%	28.5%	25.4%	22.5%	20.4%	18.7%
West North Central	3.2%	3.3%	3.4%	3.4%	3.5%	3.5%	3.2%	3.2%
West South Central	5.0%	5.0%	4.9%	4.8%	4.6%	4.5%	4.1%	4.6%
Mountain	9.3%	9.3%	9.1%	8.9%	7.8%	7.8%	8.0%	9.2%
Pacific	20.2%	20.0%	19.3%	19.0%	20.9%	23.0%	26.0%	26.0%
US Territories	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.5%
Top 10 States								
01) CA	15.9%	15.8%	15.4%	15.2%	17.1%	18.9%	21.7%	21.5%
02) FL	15.2%	15.1%	15.1%	14.9%	12.9%	11.0%	10.0%	9.1%
03) NY	7.5%	7.6%	7.8%	8.2%	10.0%	11.7%	12.9%	11.8%
04) NJ	5.3%	5.3%	5.3%	5.4%	5.7%	5.7%	5.3%	5.1%
05) IL	4.7%	4.7%	4.9%	4.9%	4.8%	4.7%	4.3%	4.0%

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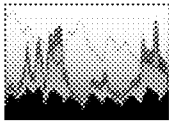

Single Family Conventional Book Characteristics
Alt-A No Ratio

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) MA	3.9%	3.8%	3.9%	3.7%	3.6%	3.5%	3.4%	3.3%
07) TX	3.8%	3.7%	3.6%	3.6%	3.3%	3.2%	2.9%	3.4%
08) AZ	3.5%	3.5%	3.2%	3.0%	2.3%	2.1%	2.0%	2.2%
09) VA	3.2%	3.2%	3.2%	3.2%	3.0%	2.6%	2.2%	2.0%
10) GA	3.0%	3.1%	3.2%	3.2%	2.9%	2.8%	2.6%	2.5%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	25.5%	25.9%	26.4%	25.8%	23.6%	27.3%	30.7%	39.7%
02) LEHMAN BROTHERS HOLDINGS INC	12.0%	12.2%	13.0%	12.6%	13.4%	11.3%	6.2%	2.2%
03) INDYMAC BANCORP INC	11.6%	11.0%	11.2%	10.5%	10.5%	13.3%	17.0%	19.5%
04) AMTRUST FINANCIAL CORPORATION	7.8%	7.4%	7.4%	7.3%	6.8%	6.0%	5.1%	3.9%
05) CREDIT SUISSE GROUP	4.6%	5.2%	2.9%	3.4%	4.6%	5.2%	6.0%	7.3%
06) WACHOVIA CORPORATION	4.4%	4.7%	5.4%	5.9%	6.5%	4.9%	3.7%	3.3%
07) SUNTRUST BANKS INC	4.1%	4.4%	4.8%	4.9%	3.1%	1.8%	1.6%	1.0%
08) JP MORGAN CHASE & CO	3.7%	3.3%	3.0%	2.8%	2.7%	1.9%	2.1%	1.4%
09) WASHINGTON MUTUAL INC	3.3%	3.2%	2.5%	2.1%	1.2%	1.2%	1.2%	2.8%
10) BEAR STEARNS COMPANIES INC	3.0%	3.2%	3.3%	3.7%	3.9%	3.7%	2.4%	1.6%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	26.7%	27.3%	26.6%	25.9%	23.7%	27.4%	30.8%	40.1%
02) INDYMAC BANCORP INC	11.9%	11.3%	11.3%	10.4%	10.2%	12.8%	16.4%	19.5%
03) LEHMAN BROTHERS HOLDINGS INC	10.4%	10.5%	11.1%	10.7%	10.4%	6.9%	0.6%	0.8%
04) JP MORGAN CHASE & CO	10.4%	10.7%	10.4%	10.0%	9.6%	7.8%	7.2%	6.0%
05) WELLS FARGO & COMPANY	9.7%	10.8%	12.4%	13.4%	15.3%	11.6%	6.9%	1.5%
06) WASHINGTON MUTUAL INC	4.1%	4.1%	3.5%	3.3%	3.3%	4.8%	6.6%	10.3%
07) SUNTRUST BANKS INC	4.0%	4.2%	4.1%	4.1%	2.9%	1.7%	1.5%	1.0%
08) WACHOVIA CORPORATION	3.4%	3.6%	4.1%	4.3%	3.7%	1.3%	0.2%	0.1%
09) CITIGROUP INC	2.8%	3.1%	3.6%	4.0%	5.7%	7.5%	8.3%	2.3%
10) FIRST HORIZON NATIONAL CORPORATION	1.9%	2.0%	2.2%	2.4%	2.8%	2.7%	2.4%	1.3%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	60.5%	59.2%	59.0%	61.6%	66.8%	67.6%	66.3%	63.9%
Credit Enhancement	39.5%	40.8%	41.0%	38.4%	33.2%	32.4%	33.7%	36.1%
- Primary MI Only	11.4%	9.1%	8.6%	8.8%	9.1%	10.4%	11.1%	12.6%
- Pool Policy Only	24.3%	27.5%	28.1%	25.9%	20.0%	17.3%	17.3%	16.3%
- Pool Policy and Primary MI	3.6%	4.0%	4.1%	3.5%	3.7%	4.3%	4.8%	6.8%
- Full Recourse	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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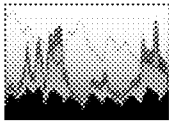

Single Family Conventional Book Characteristics
Alt-A No Ratio

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%	0.2%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	18.7%	18.3%	17.2%	15.9%	16.7%	18.6%	29.5%	60.5%
Interest Only with Credit Enhancement	61.4%	66.3%	71.3%	68.5%	62.1%	39.9%	51.5%	2.7%
Alt-A with Credit Enhancement	39.5%	40.8%	41.0%	38.4%	33.2%	32.4%	33.7%	36.1%
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.03	-3.33	-1.04	0.65	4.31	5.28	3.70	-0.31
Wtd Avg Economic Model Fee	48.34	45.81	42.36	40.27	36.84	37.52	39.02	39.65
Wtd Avg Charged Fee	44.30	42.47	41.31	40.92	41.15	42.80	42.73	39.34
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.63%	1.16%	1.01%	0.96%	1.16%	1.08%	0.96%	0.72%
- SDQ Rate for Loans with CE	3.15%	2.20%	1.82%	1.81%	2.27%	2.22%	2.10%	1.50%
- SDQ Rate for Loans without CE	0.72%	0.52%	0.52%	0.47%	0.63%	0.55%	0.40%	0.28%
SDQ Rate Excl. Katrina Loans	1.61%	1.15%	1.00%	0.94%	1.01%	1.08%	0.97%	0.72%
SDQ Rate for Katrina Loans	4.90%	3.30%	3.63%	3.52%	15.80%	1.34%	0.39%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	2,289	1,520	1,186	1,031	1,000	864	745	449
SDQ Count for Loans with CE	1,654	1,099	813	706	632	564	540	336
SDQ Count for Loans without CE	635	421	373	325	368	300	205	113
SDQ Volume ($M)								
SDQ Volume	$472.0	$290.6	$211.2	$167.2	$135.5	$119.2	$103.9	$60.0
SDQ Volume for Loans with CE	$357.8	$225.6	$154.9	$121.6	$88.1	$79.7	$76.2	$45.8
SDQ Volume for Loans without CE	$114.2	$65.0	$56.3	$45.6	$47.4	$39.4	$27.7	$14.2

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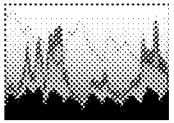

Single Family Conventional Book Characteristics
Alt-A Stated Income

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	622,308	594,137	559,838	523,355	415,424	374,313	347,386	217,659
Book Volume ($B)	$116.1	$109.3	$101.4	$93.0	$68.4	$58.4	$53.1	$32.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	13.3%	13.7%	14.5%	15.3%	17.7%	18.7%	18.5%	14.7%
OLTV 60.01% - 70.00%	13.7%	13.9%	14.2%	14.5%	15.4%	15.9%	15.5%	13.3%
OLTV 70.01% - 75.00%	11.5%	11.6%	11.7%	12.0%	13.0%	13.7%	13.3%	13.3%
OLTV 75.01% - 80.00%	50.8%	51.5%	50.5%	49.2%	42.7%	35.7%	31.8%	35.2%
OLTV 80.01% - 90.00%	6.6%	6.1%	6.2%	6.4%	7.9%	10.2%	12.5%	16.1%
OLTV 90.01% - 95.00%	2.1%	1.8%	1.8%	1.9%	2.6%	4.2%	5.4%	5.4%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
OLTV 97.01% - 100.00%	2.0%	1.3%	1.0%	0.6%	0.6%	1.5%	2.8%	1.8%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.4%	73.9%	73.6%	73.1%	72.4%	72.6%	73.3%	75.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	12.5%	13.0%	13.7%	14.5%	16.9%	18.1%	18.1%	14.5%
Comb LTV 60.01% - 70.00%	12.6%	12.7%	13.1%	13.5%	14.9%	15.7%	15.3%	13.1%
Comb LTV 70.01% - 75.00%	10.1%	10.3%	10.6%	11.0%	12.5%	13.4%	13.2%	13.1%
Comb LTV 75.01% - 80.00%	27.9%	28.6%	29.4%	30.3%	34.7%	33.9%	30.1%	33.1%
Comb LTV 80.01% - 90.00%	14.9%	14.3%	13.8%	13.6%	12.6%	12.3%	14.1%	17.6%
Comb LTV 90.01% - 95.00%	6.5%	6.1%	5.8%	5.4%	4.4%	4.8%	6.0%	6.0%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	15.3%	14.8%	13.5%	11.4%	3.9%	1.7%	3.0%	2.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.5%
Wtd Avg Comb LTV	78.9%	78.5%	77.8%	77.0%	74.1%	73.1%	73.8%	75.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	12.5%	13.0%	13.7%	14.5%	16.9%	18.1%	18.1%	14.5%
Comb LTV 60.01% - 70.00%	12.6%	12.7%	13.1%	13.5%	14.9%	15.7%	15.3%	13.1%
Comb LTV 70.01% - 75.00%	10.1%	10.3%	10.6%	11.0%	12.5%	13.4%	13.2%	13.1%
Comb LTV 75.01% - 80.00%	27.9%	28.6%	29.4%	30.3%	34.7%	33.9%	30.1%	33.1%
Comb LTV 80.01% - 90.00%	14.9%	14.3%	13.8%	13.6%	12.6%	12.3%	14.1%	17.6%

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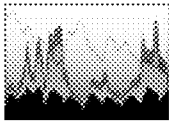

Single Family Conventional Book Characteristics
Alt-A Stated Income

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	6.5%	6.1%	5.8%	5.4%	4.4%	4.8%	6.0%	6.0%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	15.3%	14.8%	13.5%	11.4%	3.9%	1.7%	3.0%	2.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%
Wtd Avg Comb LTV	78.9%	78.5%	77.8%	77.0%	74.1%	73.1%	73.8%	75.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	27.6%	30.4%	32.9%	36.5%	47.4%	44.4%	31.1%	21.1%
MTMLTV 60.01% - 70.00%	14.7%	16.0%	16.7%	17.8%	20.8%	21.8%	25.6%	20.4%
MTMLTV 70.01% - 75.00%	11.3%	12.0%	11.8%	12.2%	12.1%	11.3%	15.3%	15.9%
MTMLTV 75.01% - 80.00%	17.4%	20.4%	20.2%	19.4%	14.0%	13.1%	12.9%	20.8%
MTMLTV 80.01% - 90.00%	21.9%	17.8%	15.9%	12.4%	4.7%	7.3%	11.0%	14.3%
MTMLTV 90.01% - 95.00%	3.5%	1.7%	1.3%	0.9%	0.5%	1.4%	2.7%	4.5%
MTMLTV 95.01% - 97.00%	0.8%	0.4%	0.3%	0.2%	0.1%	0.2%	0.5%	0.7%
MTMLTV 97.01% - 100.00%	1.2%	0.7%	0.5%	0.3%	0.1%	0.2%	0.4%	1.1%
MTMLTV > 100.00%	1.5%	0.5%	0.4%	0.2%	0.0%	0.1%	0.2%	0.3%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.9%
Wtg Avg MTMLTV	68.6%	66.3%	65.1%	63.2%	58.6%	60.8%	65.3%	70.2%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
FICO 580-619	0.3%	0.3%	0.3%	0.4%	0.6%	0.9%	1.2%	1.4%
FICO 620-659	8.6%	8.3%	7.9%	7.4%	6.3%	7.2%	8.2%	9.4%
FICO 660-699	28.7%	28.5%	27.9%	27.3%	25.2%	25.2%	26.0%	26.7%
FICO 700-739	31.6%	31.7%	31.9%	32.3%	33.5%	33.5%	32.3%	31.8%
FICO >= 740	30.6%	31.1%	31.8%	32.5%	34.1%	32.8%	31.7%	29.9%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%
Wtd Avg FICO	716	716	717	718	720	718	716	713
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	50.8%	51.1%	51.0%	51.7%	52.4%	57.8%	67.4%	75.4%
Intermediate-term, fixed-rate	6.5%	7.0%	7.8%	8.8%	12.1%	15.0%	16.7%	15.3%
Adjustable-rate	5.2%	5.5%	6.2%	6.9%	10.4%	14.2%	12.1%	5.5%

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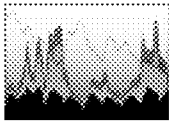

Single Family Conventional Book Characteristics
Alt-A Stated Income

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	23.0%	22.2%	22.2%	21.5%	19.5%	11.0%	2.0%	1.0%
Negative Amortization	3.2%	3.7%	4.4%	5.1%	5.4%	1.9%	1.7%	2.7%
Interest Only fixed-rate	11.3%	10.5%	8.4%	6.0%	0.1%	0.1%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	76.0%	76.4%	76.6%	76.9%	78.4%	81.4%	84.0%	84.8%
Second/Vacation Home	5.5%	5.5%	5.6%	5.7%	5.2%	4.5%	3.8%	3.3%
Investor Property	18.6%	18.1%	17.8%	17.4%	16.4%	14.1%	12.3%	11.8%
10-K Unit Type (Sums to 100%)								
1 Unit	89.4%	89.8%	90.2%	90.5%	90.6%	90.2%	90.7%	91.1%
2-4 Units	10.6%	10.2%	9.8%	9.5%	9.4%	9.8%	9.3%	8.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.6%	11.7%	11.8%	11.8%	11.1%	9.4%	8.5%	8.4%
Single Family Homes	88.4%	88.3%	88.2%	88.2%	88.9%	90.6%	91.5%	91.6%
Property Type (Sums to 100%)								
Manufactured	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.6%
Condo/Coop	11.6%	11.7%	11.8%	11.8%	11.1%	9.4%	8.5%	8.4%
1 Unit	77.6%	78.0%	78.2%	78.5%	79.2%	80.4%	81.7%	82.2%
2-4 Units	10.6%	10.2%	9.8%	9.5%	9.4%	9.8%	9.3%	8.9%
Condo								
Condo	11.5%	11.6%	11.7%	11.7%	11.0%	9.4%	8.5%	8.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	46.4%	46.8%	47.2%	47.4%	45.2%	42.6%	40.1%	45.1%
Cash-Out Refinance	33.8%	33.7%	33.6%	33.4%	32.1%	30.0%	29.0%	25.9%
Other Refinance	19.8%	19.5%	19.2%	19.2%	22.6%	27.4%	30.9%	29.0%
Origination Type (Sums to 100%)								
TPO Broker	33.6%	33.1%	32.7%	32.4%	30.0%	34.4%	40.0%	44.5%
TPO Correspondent	28.6%	28.0%	27.3%	25.2%	20.9%	19.0%	17.3%	19.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%
Retail	37.7%	39.0%	40.1%	42.4%	49.0%	46.5%	42.6%	36.1%
Origination Year (Sums to 100%)								
< 2000	0.3%	0.3%	0.4%	0.5%	0.8%	1.3%	1.7%	2.6%
2000	0.1%	0.1%	0.1%	0.1%	0.3%	0.5%	0.9%	3.4%
2001	0.6%	0.7%	0.8%	0.9%	1.6%	2.9%	5.8%	22.1%
2002	4.6%	5.1%	5.9%	6.7%	11.6%	20.1%	36.8%	71.9%

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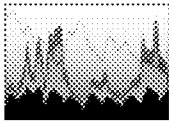

Single Family Conventional Book Characteristics
Alt-A Stated Income

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	10.4%	11.5%	13.0%	14.9%	24.9%	41.4%	54.8%	0.0%
2004	10.4%	11.5%	13.1%	15.0%	25.9%	33.8%	0.0%	0.0%
2005	18.6%	20.5%	23.2%	26.5%	34.9%	0.0%	0.0%	0.0%
2006	31.5%	34.6%	38.0%	35.3%	0.0%	0.0%	0.0%	0.0%
2007	23.5%	15.5%	5.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$193,604	$190,862	$187,913	$184,505	$171,044	$161,347	$156,378	$150,931
Loan Original Note Rate	6.40%	6.31%	6.24%	6.15%	5.84%	6.10%	6.40%	7.09%
Seasoning (Sums to 100%)								
Seasoned	1.7%	1.7%	1.6%	1.5%	1.3%	1.7%	2.0%	2.6%
Non-Seasoned	98.3%	98.3%	98.4%	98.5%	98.7%	98.3%	98.0%	97.4%
ACI								
ACI Probability	1.14%	1.12%	1.08%	1.02%	0.88%	0.96%	1.05%	1.16%
Wtd Avg ACI Score	662	663	665	667	674	673	671	667
Credit Premium								
Wtd Avg Credit Premium	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	13.3%	12.5%	12.2%	12.1%	10.0%	8.0%	8.4%	6.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.0%	7.3%	7.6%	8.0%	9.6%	11.1%	11.2%	11.7%
DTI Ratio > 20 and <= 30	16.6%	17.0%	17.4%	18.0%	19.9%	20.8%	21.2%	21.8%
DTI Ratio > 30 and <= 40	36.7%	37.1%	37.2%	37.4%	36.6%	33.0%	31.1%	30.7%
DTI Ratio > 40 and <= 50	31.3%	30.3%	29.2%	28.0%	23.1%	19.9%	17.8%	16.3%
DTI Ratio > 50	5.0%	4.9%	5.0%	5.1%	5.7%	7.2%	7.8%	7.3%
DTI Ratio Missing	3.3%	3.5%	3.6%	3.6%	5.2%	8.0%	11.0%	12.2%
Wtd Avg DTI Ratio	36.3%	36.0%	35.8%	35.6%	34.7%	34.3%	34.2%	33.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.0%	7.3%	7.6%	8.0%	9.6%	11.1%	11.2%	11.7%
DTI Ratio > 20 and <= 30	16.6%	17.0%	17.4%	18.0%	19.9%	20.8%	21.2%	21.8%
DTI Ratio > 30 and <= 40	36.7%	37.1%	37.2%	37.4%	36.6%	33.0%	31.1%	30.7%
DTI Ratio > 40 and <= 50	31.3%	30.3%	29.2%	28.0%	23.1%	19.9%	17.8%	16.3%
DTI Ratio > 50	5.0%	4.9%	5.0%	5.1%	5.7%	7.2%	7.8%	7.3%
DTI Ratio Missing	3.3%	3.5%	3.6%	3.6%	5.2%	8.0%	11.0%	12.2%

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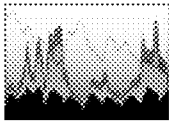

Single Family Conventional Book Characteristics
Alt-A Stated Income

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.3%	36.0%	35.8%	35.6%	34.7%	34.3%	34.2%	33.7%
Origination Term (Sums to 100%)								
<= 15 Years	6.5%	7.1%	7.8%	8.8%	12.1%	15.0%	16.7%	15.3%
> 15 Years amd <= 25 Years	1.1%	1.2%	1.3%	1.4%	1.9%	2.3%	2.6%	2.2%
> 25 Years and <= 30 Years	92.1%	91.5%	90.7%	89.6%	85.8%	82.5%	80.5%	82.2%
> 30 Years	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	62.0%	61.5%	59.4%	57.7%	52.5%	57.9%	67.5%	75.4%
Intermediate-Term Fixed Rate (excl Balloon)	6.5%	7.0%	7.8%	8.7%	12.0%	14.7%	15.9%	14.4%
Adjustable Rate	31.5%	31.4%	32.7%	33.5%	35.4%	27.1%	15.8%	9.3%
Balloon	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.8%	0.9%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.3%
Hybrid Arm	26.7%	26.0%	26.5%	26.3%	22.7%	19.8%	12.2%	6.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	2.3%	2.6%	3.0%	3.4%	5.8%	6.4%	4.3%	2.2%
- 5/1 Hybrid Arm	19.5%	18.9%	19.2%	18.6%	13.2%	10.8%	6.2%	3.9%
- 7/1 Hybrid Arm	3.0%	2.8%	2.8%	2.9%	2.5%	1.9%	1.4%	0.3%
- 10/1 Hybrid Arm	1.9%	1.6%	1.5%	1.4%	1.3%	0.6%	0.4%	0.0%
NegAm ARM	3.2%	3.7%	4.4%	5.1%	5.4%	1.9%	1.7%	2.7%
Interest Only	34.3%	32.7%	30.6%	27.5%	19.7%	11.1%	2.1%	1.0%
- Interest Only ARM	23.0%	22.2%	22.2%	21.5%	19.5%	11.0%	2.0%	1.0%
- Interest Only FRM	11.3%	10.5%	8.4%	6.0%	0.1%	0.1%	0.1%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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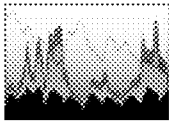

Single Family Conventional Book Characteristics
Alt-A Stated Income

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	1.3%	1.4%	1.6%	1.8%	2.9%	4.3%	6.2%	7.6%
- Other Low/No Doc	98.7%	98.6%	98.4%	98.2%	97.1%	95.7%	93.8%	92.4%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	13.2%	13.5%	14.2%	15.2%	19.5%	23.3%	25.2%	31.1%
Investor Channel	86.8%	86.5%	85.8%	84.8%	80.5%	76.7%	74.8%	68.9%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	27.9%	27.8%	26.1%	23.7%	11.8%	4.8%	3.4%	2.4%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.2%	5.0%	4.7%	4.5%	3.3%	2.2%	2.2%	1.9%
- 80/15/05	3.1%	3.1%	2.9%	2.7%	1.7%	1.7%	1.1%	0.5%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	19.2%	19.4%	18.1%	16.2%	6.5%	0.7%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	32.3%	32.4%	31.1%	29.3%	21.2%	16.1%	12.2%	9.9%

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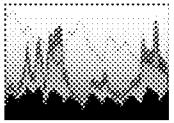

Single Family Conventional Book Characteristics
Alt-A Stated Income

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.6%	0.6%	0.5%	0.5%	0.3%	0.3%	0.2%	0.1%
- 75/25/00	0.5%	0.5%	0.5%	0.4%	0.2%	0.1%	0.1%	0.1%
- 80/10/10	7.9%	7.6%	7.3%	7.1%	5.8%	4.5%	4.3%	4.4%
- 80/15/05	5.1%	5.1%	4.9%	4.6%	3.3%	3.3%	2.3%	1.9%
- 80/20/00	14.0%	14.4%	13.6%	12.4%	7.3%	3.5%	1.5%	1.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.2%	4.2%	4.2%	4.3%	4.4%	4.3%	3.8%	2.3%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	10.1%	10.2%	10.3%	10.3%	10.3%	10.5%	10.5%	11.1%
Northeast	17.9%	17.9%	18.0%	18.0%	18.5%	18.8%	18.0%	18.0%
Southeast	22.6%	22.5%	22.3%	22.2%	20.7%	19.3%	18.6%	18.4%
Southwest	14.8%	15.0%	15.1%	15.0%	14.9%	15.0%	15.1%	15.5%
West	34.6%	34.4%	34.3%	34.4%	35.6%	36.5%	37.8%	36.9%
Census Region (Sums to 100%)								
New England	4.5%	4.5%	4.6%	4.6%	4.7%	4.8%	4.5%	4.7%
Middle Atlantic	12.7%	12.7%	12.7%	12.6%	12.7%	13.2%	12.8%	12.7%
East North Central	8.3%	8.4%	8.4%	8.4%	8.4%	8.7%	8.8%	9.6%
East South Central	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
South Atlantic	20.8%	20.7%	20.5%	20.4%	18.9%	17.4%	16.7%	16.6%
West North Central	3.0%	3.0%	3.0%	3.0%	3.0%	2.9%	2.8%	2.7%
West South Central	5.1%	5.1%	5.1%	5.1%	5.2%	5.5%	5.4%	5.4%
Mountain	12.7%	12.8%	12.9%	12.8%	12.6%	11.8%	11.6%	11.9%
Pacific	30.6%	30.3%	30.2%	30.3%	31.7%	33.0%	34.8%	34.0%
US Territories	0.4%	0.5%	0.5%	0.6%	0.9%	0.6%	0.5%	0.4%
Top 10 States								
01) CA	24.7%	24.3%	24.2%	24.4%	25.8%	27.3%	29.3%	28.5%
02) FL	10.6%	10.6%	10.4%	10.4%	9.3%	8.1%	7.7%	7.8%
03) NY	6.2%	6.2%	6.1%	6.1%	6.4%	6.9%	6.7%	6.4%
04) NJ	4.6%	4.6%	4.6%	4.6%	4.4%	4.4%	4.1%	4.3%
05) TX	4.0%	4.1%	4.1%	4.1%	4.1%	4.3%	4.2%	4.2%

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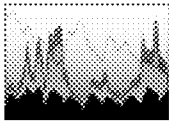

Single Family Conventional Book Characteristics
Alt-A Stated Income

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) AZ	3.9%	3.9%	4.0%	3.9%	3.6%	3.1%	3.1%	2.9%
07) IL	3.9%	3.9%	3.9%	3.9%	3.8%	3.8%	3.7%	4.0%
08) WA	3.2%	3.2%	3.2%	3.1%	3.0%	2.9%	2.8%	2.8%
09) NV	3.1%	3.1%	3.1%	3.1%	3.1%	2.5%	2.1%	2.0%
10) CO	2.9%	3.0%	3.1%	3.1%	3.5%	3.7%	3.9%	4.3%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	41.4%	42.4%	42.0%	41.6%	39.6%	37.7%	36.3%	36.8%
02) LEHMAN BROTHERS HOLDINGS INC	13.3%	13.3%	13.5%	13.4%	13.4%	11.8%	10.3%	6.0%
03) INDYMAC BANCORP INC	9.7%	8.7%	8.2%	7.5%	5.8%	6.2%	6.9%	7.1%
04) FLAGSTAR BANCORP INC	3.5%	3.6%	4.0%	4.4%	6.3%	7.4%	7.8%	7.2%
05) AMTRUST FINANCIAL CORPORATION	3.2%	3.1%	3.1%	3.1%	3.0%	2.6%	2.4%	2.4%
06) WASHINGTON MUTUAL INC	3.0%	3.0%	3.1%	3.2%	4.2%	5.9%	6.4%	10.3%
07) CAPITAL ONE FINANCIAL CORPORATION	2.6%	2.2%	2.2%	2.0%	2.3%	3.5%	4.3%	5.1%
08) MORGAN STANLEY & COMPANY INC	2.3%	2.5%	2.7%	2.5%	1.8%	0.6%	0.0%	0.0%
09) SUNTRUST BANKS INC	2.1%	2.1%	2.1%	1.9%	1.1%	0.9%	0.9%	0.8%
10) BEAR STEARNS COMPANIES INC	1.8%	1.9%	2.0%	2.3%	2.9%	2.5%	1.8%	1.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	41.5%	42.6%	42.2%	41.7%	39.7%	37.8%	36.6%	36.8%
02) LEHMAN BROTHERS HOLDINGS INC	11.6%	11.5%	12.0%	11.9%	11.8%	9.1%	6.5%	4.6%
03) INDYMAC BANCORP INC	9.9%	8.9%	8.3%	7.5%	5.7%	6.0%	6.7%	7.1%
04) JP MORGAN CHASE & CO	7.4%	7.7%	7.8%	7.8%	7.9%	8.6%	9.1%	12.5%
05) WELLS FARGO & COMPANY	3.7%	3.8%	4.1%	4.3%	5.1%	4.2%	2.5%	1.0%
06) CITIGROUP INC	3.4%	3.7%	4.1%	4.6%	6.2%	7.1%	7.4%	2.9%
07) WASHINGTON MUTUAL INC	3.0%	3.0%	3.1%	3.3%	4.4%	6.6%	7.7%	13.2%
08) CAPITAL ONE FINANCIAL CORPORATION	2.5%	2.2%	2.1%	2.1%	2.4%	3.6%	4.3%	4.9%
09) NATIONAL CITY CORPORATION	1.9%	1.8%	1.7%	1.8%	1.9%	1.4%	1.5%	0.2%
10) SUNTRUST BANKS INC	1.8%	1.9%	1.8%	1.7%	1.1%	0.9%	0.9%	0.8%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	53.9%	51.7%	50.5%	52.6%	59.3%	68.2%	66.6%	64.9%
Credit Enhancement	46.1%	48.3%	49.5%	47.4%	40.7%	31.8%	33.4%	35.1%
- Primary MI Only	7.0%	5.2%	4.8%	4.9%	5.7%	8.3%	10.4%	14.6%
- Pool Policy Only	35.8%	39.5%	41.0%	39.2%	30.4%	16.8%	12.5%	11.7%
- Pool Policy and Primary MI	2.6%	2.8%	2.8%	2.3%	2.6%	2.8%	3.0%	3.9%
- Full Recourse	0.6%	0.6%	0.7%	0.8%	1.5%	3.2%	6.8%	4.2%
- Shared Arrangement	0.0%	0.1%	0.1%	0.1%	0.2%	0.4%	0.4%	0.1%

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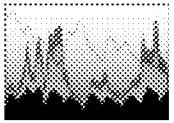

Single Family Conventional Book Characteristics
Alt-A Stated Income

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.6%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	88.4%	87.9%	87.1%	86.5%	80.0%	26.8%	46.1%	23.7%
Interest Only with Credit Enhancement	66.3%	72.2%	76.9%	76.3%	71.9%	44.8%	27.1%	3.6%
Alt-A with Credit Enhancement	46.1%	48.3%	49.5%	47.4%	40.7%	31.8%	33.4%	35.1%
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.59	-3.72	-1.78	-0.21	3.82	5.78	5.83	3.06
Wtd Avg Economic Model Fee	49.54	46.95	44.28	42.33	38.41	35.54	33.88	35.36
Wtd Avg Charged Fee	44.95	43.23	42.50	42.12	42.23	41.32	39.71	38.42
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.70%	1.21%	1.02%	0.93%	0.98%	0.84%	0.71%	0.61%
- SDQ Rate for Loans with CE	2.96%	2.01%	1.59%	1.44%	1.56%	1.70%	1.45%	1.18%
- SDQ Rate for Loans without CE	0.73%	0.55%	0.52%	0.51%	0.62%	0.43%	0.33%	0.29%
SDQ Rate Excl. Katrina Loans	1.70%	1.20%	1.00%	0.90%	0.82%	0.84%	0.72%	0.61%
SDQ Rate for Katrina Loans	3.12%	3.32%	4.01%	4.46%	16.81%	0.62%	0.21%	0.11%
Serious Delinquent Loans								
SDQ Loan Count	10,521	7,113	5,623	4,776	4,015	3,059	2,417	1,293
SDQ Count for Loans with CE	7,985	5,353	4,080	3,317	2,466	2,007	1,672	892
SDQ Count for Loans without CE	2,536	1,760	1,543	1,459	1,549	1,052	745	401
SDQ Volume ($M)								
SDQ Volume	$2,217.8	$1,420.6	$1,038.3	$804.3	$546.1	$417.1	$336.7	$168.9
SDQ Volume for Loans with CE	$1,750.3	$1,127.2	$798.2	$589.8	$344.7	$275.5	$234.6	$117.6
SDQ Volume for Loans without CE	$467.5	$293.4	$240.1	$214.4	$201.4	$141.6	$102.1	$51.3

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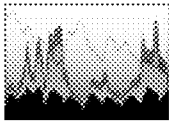

Single Family Conventional Book Characteristics
Alt-A Full Doc (by SFC)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	315,746	297,502	273,818	236,055	140,060	81,418	34,645	5,950
Book Volume ($B)	$55.0	$51.6	$47.4	$40.4	$22.6	$12.9	$5.5	$1.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	8.0%	8.2%	8.4%	7.5%	7.6%	9.0%	13.1%	13.4%
OLTV 60.01% - 70.00%	7.5%	7.6%	7.9%	8.0%	8.2%	9.2%	11.5%	8.9%
OLTV 70.01% - 75.00%	7.1%	7.2%	7.4%	7.5%	8.0%	8.7%	10.5%	9.3%
OLTV 75.01% - 80.00%	62.9%	63.6%	63.6%	64.8%	65.6%	60.4%	46.5%	44.7%
OLTV 80.01% - 90.00%	7.2%	7.0%	6.9%	7.2%	7.6%	8.6%	11.5%	12.5%
OLTV 90.01% - 95.00%	3.3%	2.8%	2.6%	2.5%	2.8%	3.7%	6.5%	10.4%
OLTV 95.01% - 97.00%	0.5%	0.5%	0.6%	0.7%	0.1%	0.1%	0.2%	0.4%
OLTV 97.01% - 100.00%	3.5%	3.1%	2.7%	1.9%	0.2%	0.2%	0.3%	0.4%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	77.5%	77.2%	77.0%	77.4%	76.9%	76.4%	75.1%	76.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	7.0%	7.1%	7.3%	7.0%	7.3%	8.7%	13.0%	13.4%
Comb LTV 60.01% - 70.00%	6.7%	6.9%	7.1%	7.0%	7.5%	8.7%	11.4%	8.9%
Comb LTV 70.01% - 75.00%	5.8%	6.0%	6.3%	6.3%	7.2%	8.2%	10.2%	9.3%
Comb LTV 75.01% - 80.00%	26.5%	27.9%	29.6%	31.5%	45.5%	54.6%	45.8%	44.7%
Comb LTV 80.01% - 90.00%	14.5%	14.3%	14.2%	14.4%	13.4%	12.0%	12.2%	12.5%
Comb LTV 90.01% - 95.00%	10.3%	9.6%	9.1%	8.9%	7.4%	5.5%	6.8%	10.4%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.7%	0.7%	0.3%	0.2%	0.3%	0.4%
Comb LTV 97.01% - 100.00%	28.4%	27.5%	25.6%	24.1%	11.4%	2.1%	0.4%	0.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	84.9%	84.5%	83.9%	83.8%	80.6%	77.6%	75.3%	76.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	7.0%	7.1%	7.3%	7.0%	7.3%	8.7%	13.0%	13.4%
Comb LTV 60.01% - 70.00%	6.7%	6.9%	7.1%	7.0%	7.5%	8.7%	11.4%	8.9%
Comb LTV 70.01% - 75.00%	5.8%	6.0%	6.3%	6.3%	7.2%	8.2%	10.2%	9.3%
Comb LTV 75.01% - 80.00%	26.5%	27.9%	29.6%	31.5%	45.5%	54.6%	45.8%	44.7%
Comb LTV 80.01% - 90.00%	14.5%	14.3%	14.2%	14.4%	13.4%	12.0%	12.2%	12.5%

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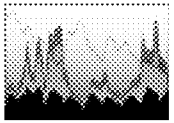

Single Family Conventional Book Characteristics
Alt-A Full Doc (by SFC)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	10.3%	9.6%	9.1%	8.9%	7.4%	5.5%	6.8%	10.4%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.7%	0.7%	0.3%	0.2%	0.3%	0.4%
Comb LTV 97.01% - 100.00%	28.4%	27.5%	25.6%	24.1%	11.4%	2.1%	0.4%	0.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	84.9%	84.5%	83.9%	83.8%	80.6%	77.6%	75.3%	76.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	18.8%	20.8%	22.2%	22.0%	26.3%	24.1%	22.4%	14.2%
MTMLTV 60.01% - 70.00%	13.8%	15.3%	15.9%	17.3%	22.9%	18.2%	22.8%	9.5%
MTMLTV 70.01% - 75.00%	12.7%	13.5%	13.6%	15.0%	18.2%	14.4%	18.9%	11.4%
MTMLTV 75.01% - 80.00%	22.8%	24.9%	25.0%	26.1%	24.1%	31.0%	21.2%	38.1%
MTMLTV 80.01% - 90.00%	22.8%	19.4%	18.1%	15.6%	7.5%	10.4%	11.6%	16.1%
MTMLTV 90.01% - 95.00%	4.3%	2.7%	2.3%	2.0%	0.8%	1.5%	2.7%	9.3%
MTMLTV 95.01% - 97.00%	1.2%	0.8%	0.6%	0.5%	0.1%	0.2%	0.2%	1.0%
MTMLTV 97.01% - 100.00%	1.7%	1.3%	1.2%	0.9%	0.0%	0.1%	0.2%	0.4%
MTMLTV > 100.00%	1.9%	1.1%	1.0%	0.6%	0.0%	0.0%	0.0%	0.1%
MTMLTV Missing	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	72.3%	70.6%	69.8%	69.5%	66.2%	68.0%	67.8%	74.8%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
FICO 580-619	0.5%	0.5%	0.6%	0.6%	0.7%	1.0%	1.4%	0.9%
FICO 620-659	13.9%	13.8%	13.4%	13.5%	11.8%	12.3%	19.9%	28.7%
FICO 660-699	26.7%	26.4%	26.1%	26.8%	26.4%	25.3%	24.2%	23.6%
FICO 700-739	24.3%	24.2%	24.2%	24.5%	26.0%	26.8%	22.9%	20.1%
FICO >= 740	34.5%	34.9%	35.5%	34.4%	34.9%	34.1%	30.7%	26.2%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%	0.1%
Wtd Avg FICO	715	715	716	715	716	715	706	698
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	44.1%	43.5%	41.4%	42.8%	35.6%	34.3%	50.0%	58.3%
Intermediate-term, fixed-rate	2.4%	2.4%	2.5%	2.8%	3.3%	4.5%	6.9%	8.3%
Adjustable-rate	9.6%	10.5%	12.0%	9.9%	15.5%	23.3%	29.5%	32.3%

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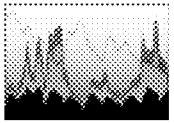

Single Family Conventional Book Characteristics
Alt-A Full Doc (by SFC)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	29.6%	29.9%	32.4%	34.5%	45.3%	37.8%	13.5%	1.0%
Negative Amortization	0.6%	0.7%	0.9%	1.1%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	13.7%	13.0%	10.8%	9.0%	0.3%	0.1%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	79.8%	79.9%	79.9%	79.4%	77.0%	76.5%	77.0%	84.8%
Second/Vacation Home	3.3%	3.4%	3.5%	3.5%	3.3%	2.5%	1.7%	1.1%
Investor Property	16.9%	16.7%	16.7%	17.1%	19.7%	21.0%	21.3%	14.1%
10-K Unit Type (Sums to 100%)								
1 Unit	93.4%	93.6%	93.9%	93.7%	92.3%	90.8%	89.1%	89.8%
2-4 Units	6.6%	6.4%	6.1%	6.3%	7.7%	9.2%	10.9%	10.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.2%	12.3%	12.6%	12.2%	12.4%	11.4%	10.8%	10.5%
Single Family Homes	87.8%	87.7%	87.4%	87.8%	87.6%	88.6%	89.2%	89.5%
Property Type (Sums to 100%)								
Manufactured	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Condo/Coop	12.2%	12.3%	12.6%	12.2%	12.4%	11.4%	10.8%	10.5%
1 Unit	81.1%	81.2%	81.3%	81.5%	79.7%	79.2%	78.1%	79.0%
2-4 Units	6.6%	6.4%	6.1%	6.3%	7.7%	9.2%	10.9%	10.2%
Condo								
Condo	11.9%	12.0%	12.2%	12.1%	12.4%	11.4%	10.8%	10.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	53.4%	54.0%	55.1%	56.8%	59.4%	56.2%	39.3%	34.5%
Cash-Out Refinance	28.5%	28.2%	27.6%	27.4%	24.5%	23.7%	32.5%	37.8%
Other Refinance	18.1%	17.8%	17.3%	15.8%	16.2%	20.1%	28.2%	27.7%
Origination Type (Sums to 100%)								
TPO Broker	19.7%	19.4%	19.6%	19.0%	17.6%	24.1%	43.0%	66.3%
TPO Correspondent	25.1%	24.1%	22.3%	20.3%	13.4%	12.6%	4.8%	0.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	55.1%	56.5%	58.1%	60.6%	69.0%	63.3%	52.2%	33.3%
Origination Year (Sums to 100%)								
< 2000	0.8%	0.9%	1.0%	1.2%	2.3%	4.0%	5.7%	0.1%
2000	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.3%	0.2%
2001	0.2%	0.2%	0.3%	0.4%	0.5%	0.4%	0.3%	1.7%
2002	1.1%	1.2%	1.3%	1.5%	2.2%	5.3%	21.0%	98.0%

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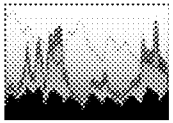

Single Family Conventional Book Characteristics
Alt-A Full Doc (by SFC)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	6.1%	6.8%	7.6%	7.1%	10.5%	27.0%	72.7%	0.0%
2004	15.3%	16.9%	19.1%	20.3%	40.1%	63.0%	0.0%	0.0%
2005	21.1%	23.2%	26.3%	31.3%	44.4%	0.0%	0.0%	0.0%
2006	32.8%	35.8%	38.9%	38.2%	0.0%	0.0%	0.0%	0.0%
2007	22.6%	15.1%	5.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$179,053	$177,876	$177,440	$175,314	$165,355	$162,262	$161,924	$168,227
Loan Original Note Rate	6.30%	6.23%	6.17%	6.16%	5.83%	5.78%	5.93%	6.41%
Seasoning (Sums to 100%)								
Seasoned	11.3%	11.8%	12.7%	9.1%	3.7%	5.2%	6.2%	0.9%
Non-Seasoned	88.7%	88.2%	87.3%	90.9%	96.3%	94.8%	93.8%	99.1%
ACI								
ACI Probability	0.76%	0.75%	0.72%	0.69%	0.63%	0.66%	0.86%	1.01%
Wtd Avg ACI Score	685	686	687	689	694	696	693	683
Credit Premium								
Wtd Avg Credit Premium	0.05	0.02	0.02	0.01	-0.08	-0.64	-0.31	0.29
Credit Premium > 1.5	1.7%	1.4%	1.4%	1.1%	1.4%	1.0%	1.4%	1.4%
Prepay Premium								
Prepay Premium	10.8%	10.2%	9.9%	10.3%	10.6%	13.6%	17.4%	12.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.3%	4.4%	4.5%	4.5%	5.5%	6.2%	6.8%	4.8%
DTI Ratio > 20 and <= 30	13.1%	13.3%	13.6%	14.1%	16.5%	17.5%	16.1%	13.6%
DTI Ratio > 30 and <= 40	29.8%	30.0%	30.2%	31.5%	34.9%	34.5%	29.0%	27.4%
DTI Ratio > 40 and <= 50	37.5%	36.6%	35.8%	36.0%	32.5%	27.4%	24.0%	29.9%
DTI Ratio > 50	7.6%	7.3%	6.9%	6.9%	5.0%	5.3%	5.8%	6.0%
DTI Ratio Missing	7.7%	8.4%	9.0%	7.0%	5.6%	9.1%	18.2%	18.2%
Wtd Avg DTI Ratio	38.6%	38.4%	38.2%	38.1%	36.7%	36.0%	35.9%	37.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.3%	4.4%	4.5%	4.5%	5.5%	6.2%	6.8%	4.8%
DTI Ratio > 20 and <= 30	13.1%	13.3%	13.6%	14.1%	16.5%	17.5%	16.1%	13.6%
DTI Ratio > 30 and <= 40	29.8%	30.0%	30.2%	31.5%	34.9%	34.5%	29.0%	27.4%
DTI Ratio > 40 and <= 50	37.5%	36.6%	35.8%	36.0%	32.5%	27.4%	24.0%	29.9%
DTI Ratio > 50	7.6%	7.3%	6.9%	6.9%	5.0%	5.3%	5.8%	6.0%
DTI Ratio Missing	7.7%	8.4%	9.0%	7.0%	5.6%	9.1%	18.2%	18.2%

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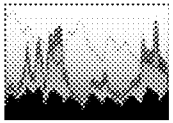

Single Family Conventional Book Characteristics
Alt-A Full Doc (by SFC)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	38.6%	38.4%	38.2%	38.1%	36.7%	36.0%	35.9%	37.4%
Origination Term (Sums to 100%)								
<= 15 Years	2.4%	2.4%	2.6%	2.8%	3.3%	4.5%	6.9%	8.3%
> 15 Years amd <= 25 Years	0.9%	0.8%	0.7%	0.7%	0.5%	0.4%	0.6%	1.2%
> 25 Years and <= 30 Years	96.3%	96.5%	96.5%	96.4%	96.2%	95.1%	92.5%	90.5%
> 30 Years	0.4%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	57.8%	56.5%	52.2%	51.7%	35.9%	34.4%	50.1%	58.3%
Intermediate-Term Fixed Rate (excl Balloon)	2.4%	2.4%	2.5%	2.8%	3.3%	4.4%	6.8%	8.2%
Adjustable Rate	39.8%	41.1%	45.3%	45.5%	60.8%	61.1%	43.0%	33.3%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Various Product Types								
Second	0.6%	0.7%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	35.7%	36.6%	40.0%	39.0%	38.0%	33.0%	24.7%	32.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	2.8%	3.3%	3.9%	4.8%	9.5%	9.7%	6.2%	7.9%
- 5/1 Hybrid Arm	25.1%	25.7%	28.0%	27.8%	22.5%	20.5%	17.2%	24.4%
- 7/1 Hybrid Arm	5.6%	5.5%	6.0%	4.2%	4.1%	2.2%	1.2%	0.0%
- 10/1 Hybrid Arm	2.3%	2.0%	2.1%	2.2%	1.8%	0.6%	0.1%	0.0%
NegAm ARM	0.6%	0.7%	0.9%	1.1%	0.0%	0.0%	0.0%	0.0%
Interest Only	43.3%	42.9%	43.3%	43.5%	45.6%	37.9%	13.6%	1.0%
- Interest Only ARM	29.6%	29.9%	32.4%	34.5%	45.3%	37.8%	13.5%	1.0%
- Interest Only FRM	13.7%	13.0%	10.8%	9.0%	0.3%	0.1%	0.1%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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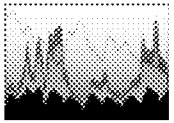

Single Family Conventional Book Characteristics
Alt-A Full Doc (by SFC)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	0.9%	0.7%	0.4%	0.4%	0.3%	0.1%	0.1%	0.7%
Investor Channel	99.1%	99.3%	99.6%	99.6%	99.7%	99.9%	99.9%	99.3%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	41.4%	40.9%	39.0%	37.1%	21.6%	5.1%	0.5%	0.0%
- 75/20/05	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.7%	3.6%	3.6%	3.6%	2.5%	0.9%	0.3%	0.0%
- 80/15/05	4.7%	4.5%	4.4%	4.4%	2.9%	1.4%	0.2%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	32.8%	32.5%	30.9%	28.9%	16.1%	2.8%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	48.7%	48.8%	48.0%	47.3%	42.2%	34.6%	24.2%	23.9%

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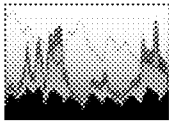

Single Family Conventional Book Characteristics
Alt-A Full Doc (by SFC)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.5%	0.6%
- 75/25/00	0.9%	0.8%	0.8%	0.7%	0.5%	0.4%	0.3%	0.3%
- 80/10/10	7.2%	7.3%	7.4%	7.3%	6.7%	5.4%	4.1%	5.5%
- 80/15/05	8.0%	7.9%	7.8%	7.7%	6.9%	5.5%	4.4%	6.0%
- 80/20/00	28.1%	28.0%	27.1%	27.4%	24.6%	19.2%	11.3%	7.8%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
- Other	4.0%	4.2%	4.4%	3.5%	3.0%	3.5%	3.5%	3.5%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	13.5%	13.6%	13.6%	13.9%	14.2%	12.4%	10.8%	7.3%
Northeast	12.7%	12.6%	12.4%	11.6%	11.0%	11.6%	14.2%	18.4%
Southeast	27.6%	27.7%	27.8%	28.0%	23.9%	20.0%	16.2%	14.8%
Southwest	18.9%	19.0%	19.1%	19.2%	20.2%	19.2%	15.7%	10.4%
West	27.3%	27.1%	27.2%	27.3%	30.6%	36.8%	43.2%	49.1%
Census Region (Sums to 100%)								
New England	4.1%	4.1%	4.0%	3.9%	3.8%	3.6%	3.6%	3.7%
Middle Atlantic	8.3%	8.2%	8.1%	7.5%	7.0%	7.7%	10.3%	14.5%
East North Central	10.7%	10.7%	10.7%	10.8%	10.6%	9.0%	8.6%	5.3%
East South Central	4.0%	3.9%	3.8%	3.9%	3.3%	2.6%	1.6%	1.4%
South Atlantic	23.9%	24.0%	24.2%	24.3%	20.8%	17.6%	14.8%	13.6%
West North Central	4.7%	4.8%	4.8%	4.9%	5.4%	4.9%	3.4%	3.2%
West South Central	5.4%	5.3%	5.2%	5.1%	4.5%	4.1%	3.6%	2.1%
Mountain	15.7%	15.9%	16.1%	16.5%	18.4%	17.5%	13.7%	8.9%
Pacific	23.2%	23.0%	23.2%	23.2%	26.2%	32.8%	40.4%	47.3%
US Territories	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	16.6%	16.5%	16.7%	16.6%	19.2%	26.5%	35.9%	43.4%
02) FL	7.3%	7.3%	7.2%	7.0%	6.1%	5.1%	4.0%	3.8%
03) AZ	4.9%	4.9%	5.0%	5.1%	5.8%	5.9%	4.0%	2.7%
04) CO	4.5%	4.7%	4.8%	5.0%	6.1%	5.9%	5.6%	3.3%
05) VA	4.4%	4.5%	4.6%	4.7%	3.8%	3.4%	2.8%	2.1%

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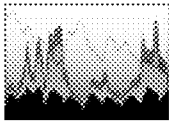

Single Family Conventional Book Characteristics
Alt-A Full Doc (by SFC)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) TX	4.3%	4.2%	4.2%	4.1%	3.6%	3.2%	2.8%	1.3%
07) GA	4.2%	4.4%	4.4%	4.6%	3.7%	2.8%	2.4%	1.6%
08) WA	4.1%	4.0%	4.1%	4.1%	4.2%	3.7%	2.1%	1.4%
09) NY	3.5%	3.4%	3.4%	2.9%	3.0%	3.7%	5.9%	9.4%
10) MD	3.4%	3.4%	3.4%	3.4%	2.8%	2.4%	2.0%	2.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	43.8%	42.9%	41.7%	42.5%	36.4%	28.7%	7.4%	0.0%
02) LEHMAN BROTHERS HOLDINGS INC	18.9%	19.5%	20.0%	21.7%	31.4%	36.9%	29.7%	14.7%
03) INDYMAC BANCORP INC	10.4%	9.8%	9.8%	10.1%	13.4%	21.8%	49.8%	81.8%
04) JP MORGAN CHASE & CO	5.0%	5.3%	5.6%	0.4%	0.0%	0.0%	0.0%	0.0%
05) WACHOVIA CORPORATION	3.1%	3.4%	3.8%	4.6%	0.0%	0.0%	0.0%	0.0%
06) MORGAN STANLEY & COMPANY INC	2.7%	2.9%	3.2%	3.5%	4.9%	3.3%	0.0%	0.0%
07) SUNTRUST BANKS INC	2.6%	2.9%	3.2%	3.7%	1.1%	0.0%	0.0%	0.0%
08) WASHINGTON MUTUAL INC	2.6%	2.7%	2.2%	2.3%	1.8%	1.6%	2.0%	0.4%
09) GOLDMAN SACHS GROUP INC (THE)	1.7%	1.9%	2.2%	2.6%	4.4%	0.7%	0.0%	0.0%
10) BEAR STEARNS COMPANIES INC	1.6%	1.7%	1.7%	2.0%	2.6%	3.6%	8.2%	3.1%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	45.5%	44.8%	43.7%	44.9%	37.6%	28.9%	8.0%	0.0%
02) LEHMAN BROTHERS HOLDINGS INC	16.7%	17.1%	17.5%	18.7%	26.9%	27.6%	2.6%	3.4%
03) INDYMAC BANCORP INC	10.6%	9.9%	9.9%	10.0%	13.1%	20.8%	47.0%	81.9%
04) JP MORGAN CHASE & CO	8.0%	8.6%	9.4%	4.6%	4.5%	1.3%	0.1%	0.0%
05) WASHINGTON MUTUAL INC	3.0%	3.2%	2.7%	2.8%	2.5%	2.2%	3.3%	0.4%
06) SUNTRUST BANKS INC	2.5%	2.8%	3.1%	3.6%	0.9%	0.1%	0.1%	0.0%
07) WELLS FARGO & COMPANY	2.4%	2.4%	2.5%	2.9%	4.2%	4.3%	2.9%	0.7%
08) NATIONAL CITY CORPORATION	2.3%	2.3%	2.4%	2.8%	2.8%	0.8%	0.5%	3.7%
09) CITIGROUP INC	2.2%	2.3%	2.4%	2.2%	4.1%	9.8%	27.7%	7.4%
10) CERBERUS CAPITAL HOLDING	1.1%	0.9%	0.9%	1.0%	0.3%	0.3%	0.8%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	57.1%	55.4%	54.9%	54.6%	61.2%	79.6%	73.7%	63.2%
Credit Enhancement	42.9%	44.6%	45.1%	45.4%	38.8%	20.4%	26.3%	36.8%
- Primary MI Only	8.8%	7.2%	6.8%	6.9%	6.7%	10.1%	15.1%	18.9%
- Pool Policy Only	29.0%	32.0%	33.2%	34.0%	29.2%	9.2%	9.7%	14.3%
- Pool Policy and Primary MI	4.5%	5.0%	4.7%	3.9%	3.0%	1.0%	1.5%	3.6%
- Full Recourse	0.2%	0.2%	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%
- Shared Arrangement	0.3%	0.3%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%

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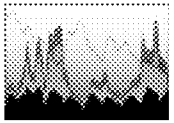

Single Family Conventional Book Characteristics
Alt-A Full Doc (by SFC)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	90.5%	90.5%	90.3%	89.9%	15.7%			
Interest Only with Credit Enhancement	56.4%	59.6%	60.1%	59.2%	49.0%	13.9%	13.7%	6.6%
Alt-A with Credit Enhancement	42.9%	44.6%	45.1%	45.4%	38.8%	20.4%	26.3%	36.8%
Economic Fees and Gap								
Wtd Avg Economic Gap	-9.94	-8.99	-7.52	-6.11	-1.01	2.22	6.84	8.21
Wtd Avg Economic Model Fee	49.76	47.33	44.88	44.37	42.82	42.03	40.22	44.60
Wtd Avg Charged Fee	39.82	38.34	37.35	38.26	41.81	44.25	47.06	52.81
Appraisal Waivers								
Appraisal Waiver	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.96%	0.70%	0.62%	0.63%	0.57%	0.36%	0.26%	0.02%
- SDQ Rate for Loans with CE	1.53%	1.05%	0.88%	0.85%	0.80%	1.02%	0.64%	0.00%
- SDQ Rate for Loans without CE	0.55%	0.42%	0.40%	0.45%	0.44%	0.18%	0.11%	0.03%
SDQ Rate Excl. Katrina Loans	0.96%	0.69%	0.61%	0.61%	0.47%	0.36%	0.26%	0.02%
SDQ Rate for Katrina Loans	3.81%	3.36%	3.75%	5.54%	16.89%	0.77%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	3,017	2,053	1,665	1,462	790	290	88	1
SDQ Count for Loans with CE	2,030	1,368	1,065	893	418	177	61	0
SDQ Count for Loans without CE	987	685	600	569	372	113	27	1
SDQ Volume ($M)								
SDQ Volume	$516.8	$335.8	$253.2	$208.6	$95.1	$36.4	$13.2	$0.1
SDQ Volume for Loans with CE	$359.6	$232.9	$170.5	$133.4	$50.7	$22.1	$9.4	$0.0
SDQ Volume for Loans without CE	$157.1	$102.8	$82.7	$75.2	$44.5	$14.3	$3.8	$0.1

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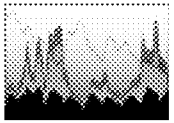

Single Family Conventional Book Characteristics
Alt-A Deals (no SFC)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	349,659	351,630	275,988	275,363	240,728	225,425	254,421	214,432
Book Volume ($B)	$52.9	$53.2	$40.1	$40.0	$32.4	$28.3	$33.4	$27.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	20.2%	20.1%	17.4%	17.3%	17.3%	14.3%	13.9%	9.3%
OLTV 60.01% - 70.00%	14.7%	14.7%	13.8%	13.8%	13.3%	11.4%	10.5%	9.4%
OLTV 70.01% - 75.00%	10.0%	10.0%	9.8%	9.7%	10.0%	9.9%	10.0%	10.3%
OLTV 75.01% - 80.00%	42.4%	42.7%	45.3%	45.4%	44.3%	45.0%	43.4%	43.2%
OLTV 80.01% - 90.00%	6.9%	6.9%	7.7%	7.9%	9.0%	11.5%	13.3%	17.0%
OLTV 90.01% - 95.00%	2.7%	2.8%	2.9%	3.0%	3.5%	5.2%	6.2%	7.7%
OLTV 95.01% - 97.00%	0.3%	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	1.3%
OLTV 97.01% - 100.00%	2.8%	2.5%	2.6%	2.4%	2.1%	1.9%	1.9%	1.5%
OLTV > 100.00%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	71.9%	71.9%	73.2%	73.2%	73.5%	75.1%	75.7%	78.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.3%	19.2%	16.6%	16.5%	16.5%	13.9%	13.4%	8.6%
Comb LTV 60.01% - 70.00%	14.2%	14.2%	13.3%	13.3%	12.8%	11.0%	10.1%	8.6%
Comb LTV 70.01% - 75.00%	9.4%	9.4%	9.1%	9.0%	9.4%	9.4%	9.4%	9.0%
Comb LTV 75.01% - 80.00%	30.9%	31.4%	33.1%	33.5%	36.4%	42.1%	40.9%	40.1%
Comb LTV 80.01% - 90.00%	13.2%	13.2%	14.2%	14.3%	13.9%	12.8%	13.8%	16.7%
Comb LTV 90.01% - 95.00%	5.8%	5.7%	5.6%	5.7%	5.6%	6.1%	6.9%	8.2%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.5%	0.5%	0.5%	0.5%	0.7%	1.2%
Comb LTV 97.01% - 100.00%	6.4%	6.1%	7.1%	6.6%	4.0%	2.5%	2.6%	1.9%
Comb LTV > 100.00%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.4%	0.4%	0.5%	0.5%	0.9%	1.5%	2.2%	5.6%
Wtd Avg Comb LTV	74.1%	74.1%	75.5%	75.4%	74.9%	75.7%	76.1%	78.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.3%	19.2%	16.6%	16.5%	16.5%	13.9%	13.4%	8.6%
Comb LTV 60.01% - 70.00%	14.2%	14.2%	13.3%	13.3%	12.8%	11.0%	10.1%	8.6%
Comb LTV 70.01% - 75.00%	9.4%	9.4%	9.1%	9.0%	9.4%	9.5%	9.4%	9.1%
Comb LTV 75.01% - 80.00%	30.9%	31.4%	33.1%	33.5%	36.4%	42.2%	40.9%	40.3%
Comb LTV 80.01% - 90.00%	13.2%	13.2%	14.2%	14.3%	13.9%	12.9%	13.8%	16.8%

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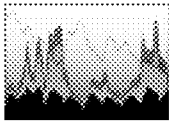

Single Family Conventional Book Characteristics
Alt-A Deals (no SFC)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	5.8%	5.7%	5.6%	5.7%	5.6%	6.1%	7.0%	8.2%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.5%	0.5%	0.5%	0.5%	0.7%	1.2%
Comb LTV 97.01% - 100.00%	6.4%	6.1%	7.1%	6.6%	4.0%	2.5%	2.6%	1.9%
Comb LTV > 100.00%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.3%	0.3%	0.5%	0.5%	0.8%	1.4%	2.0%	5.1%
Wtd Avg Comb LTV	74.1%	74.1%	75.5%	75.4%	74.9%	75.7%	76.1%	80.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	45.7%	47.5%	40.2%	41.1%	48.0%	44.0%	27.9%	19.5%
MTMLTV 60.01% - 70.00%	17.3%	17.9%	18.1%	18.4%	19.6%	21.4%	23.4%	21.1%
MTMLTV 70.01% - 75.00%	9.8%	10.1%	11.8%	12.0%	11.4%	12.6%	16.4%	16.1%
MTMLTV 75.01% - 80.00%	10.5%	10.9%	13.9%	14.4%	13.3%	12.0%	17.4%	22.4%
MTMLTV 80.01% - 90.00%	10.9%	9.6%	12.0%	10.7%	5.2%	6.9%	10.6%	14.4%
MTMLTV 90.01% - 95.00%	2.6%	1.7%	1.8%	1.6%	1.1%	1.3%	2.3%	3.2%
MTMLTV 95.01% - 97.00%	0.7%	0.5%	0.5%	0.4%	0.3%	0.3%	0.4%	0.6%
MTMLTV 97.01% - 100.00%	1.2%	1.1%	0.9%	0.7%	0.4%	0.5%	0.3%	0.6%
MTMLTV > 100.00%	1.1%	0.5%	0.4%	0.3%	0.1%	0.2%	0.2%	0.3%
MTMLTV Missing	0.2%	0.2%	0.3%	0.3%	0.5%	0.8%	1.1%	1.8%
Wtg Avg MTMLTV	60.2%	59.0%	61.7%	61.1%	57.9%	60.1%	66.2%	70.1%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%	0.5%
FICO 550-579	0.5%	0.4%	0.4%	0.3%	0.3%	0.5%	0.6%	0.8%
FICO 580-619	2.1%	1.9%	1.9%	1.8%	1.9%	2.6%	3.0%	3.8%
FICO 620-659	8.3%	8.1%	9.2%	9.2%	10.6%	13.5%	14.7%	18.3%
FICO 660-699	19.1%	19.1%	21.8%	21.9%	22.6%	26.2%	27.4%	29.5%
FICO 700-739	23.0%	23.1%	25.0%	25.1%	24.8%	24.4%	23.9%	22.9%
FICO >= 740	46.4%	46.8%	41.1%	41.1%	39.1%	32.0%	29.5%	23.5%
FICO Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%	0.5%	0.6%
Wtd Avg FICO	728	729	722	722	719	710	706	697
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	45.5%	44.1%	52.1%	51.4%	52.1%	60.9%	69.7%	79.7%
Intermediate-term, fixed-rate	7.5%	7.1%	7.2%	7.4%	9.6%	11.3%	12.1%	10.8%
Adjustable-rate	23.9%	25.4%	9.8%	10.1%	12.8%	15.7%	14.6%	7.6%

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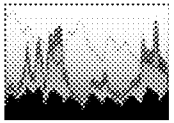

Single Family Conventional Book Characteristics
Alt-A Deals (no SFC)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	14.1%	13.9%	17.2%	16.2%	13.7%	7.3%	2.3%	1.0%
Negative Amortization	8.4%	9.0%	13.4%	14.8%	11.8%	4.7%	1.3%	0.9%
Interest Only fixed-rate	0.6%	0.5%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	75.2%	75.6%	71.0%	71.4%	74.0%	81.2%	83.4%	82.0%
Second/Vacation Home	5.1%	5.1%	5.4%	5.3%	4.1%	2.7%	2.6%	2.0%
Investor Property	19.8%	19.3%	23.6%	23.3%	21.8%	16.1%	14.1%	16.0%
10-K Unit Type (Sums to 100%)								
1 Unit	92.6%	92.7%	91.8%	91.8%	91.9%	91.7%	91.6%	89.5%
2-4 Units	7.4%	7.3%	8.2%	8.2%	8.1%	8.3%	8.4%	10.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	13.3%	13.5%	12.3%	12.2%	10.6%	8.8%	8.3%	6.7%
Single Family Homes	86.7%	86.5%	87.7%	87.8%	89.4%	91.2%	91.7%	93.3%
Property Type (Sums to 100%)								
Manufactured	0.4%	0.4%	0.6%	0.6%	0.8%	1.1%	0.9%	1.1%
Condo/Coop	13.3%	13.5%	12.3%	12.2%	10.6%	8.8%	8.3%	6.7%
1 Unit	78.9%	78.8%	78.9%	79.0%	80.5%	81.7%	82.4%	81.8%
2-4 Units	7.4%	7.3%	8.2%	8.2%	8.1%	8.3%	8.4%	10.4%
Condo								
Condo	12.6%	12.7%	12.0%	11.9%	10.2%	8.6%	8.1%	6.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.9%	45.2%	47.2%	47.3%	44.5%	44.3%	42.0%	42.6%
Cash-Out Refinance	29.7%	29.1%	30.6%	30.5%	29.8%	27.5%	29.6%	32.0%
Other Refinance	25.4%	25.7%	22.1%	22.2%	25.7%	28.1%	28.4%	25.4%
Origination Type (Sums to 100%)								
TPO Broker	24.8%	25.0%	24.0%	23.4%	25.2%	27.6%	30.8%	36.7%
TPO Correspondent	35.3%	36.4%	33.9%	34.7%	30.6%	23.5%	23.9%	23.9%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.6%	1.4%
Retail	39.8%	38.5%	42.0%	41.7%	44.0%	48.6%	44.7%	38.0%
Origination Year (Sums to 100%)								
< 2000	2.6%	2.7%	2.8%	2.9%	4.2%	6.2%	4.1%	9.9%
2000	0.6%	0.6%	0.8%	0.9%	1.3%	2.2%	3.2%	7.9%
2001	3.0%	3.1%	4.3%	4.5%	7.3%	12.4%	17.9%	47.1%
2002	9.1%	9.5%	12.7%	13.3%	20.3%	32.6%	41.9%	35.1%

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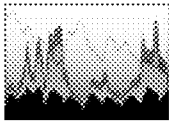

Single Family Conventional Book Characteristics
Alt-A Deals (no SFC)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	17.6%	18.7%	12.0%	12.5%	19.5%	31.3%	32.9%	0.0%
2004	16.7%	17.7%	10.9%	11.3%	16.0%	15.3%	0.0%	0.0%
2005	21.4%	22.2%	29.2%	30.4%	31.4%	0.0%	0.0%	0.0%
2006	20.0%	20.4%	25.7%	24.0%	0.0%	0.0%	0.0%	0.0%
2007	9.0%	5.1%	1.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$162,654	$162,051	$153,570	$152,897	$142,081	$131,971	$134,993	$130,954
Loan Original Note Rate	5.55%	5.47%	5.56%	5.49%	5.58%	6.20%	6.49%	7.38%
Seasoning (Sums to 100%)								
Seasoned	27.4%	28.9%	7.6%	7.0%	6.0%	6.2%	3.2%	4.6%
Non-Seasoned	72.6%	71.1%	92.4%	93.0%	94.0%	93.8%	96.8%	95.4%
ACI								
ACI Probability	0.70%	0.67%	0.65%	0.63%	0.73%	0.98%	1.10%	1.44%
Wtd Avg ACI Score	705	705	706	707	705	694	690	674
Credit Premium								
Wtd Avg Credit Premium	0.11	0.10	0.11	0.12	0.12	0.16	0.24	0.41
Credit Premium > 1.5	1.0%	0.9%	0.9%	0.9%	1.4%	2.7%	4.3%	7.0%
Prepay Premium								
Prepay Premium	8.1%	8.5%	12.3%	13.2%	9.9%	6.0%	6.6%	7.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.2%	12.3%	11.1%	11.2%	12.0%	12.1%	11.1%	6.9%
DTI Ratio > 20 and <= 30	20.5%	20.7%	19.2%	19.1%	19.7%	19.2%	18.8%	14.4%
DTI Ratio > 30 and <= 40	28.2%	28.3%	29.4%	29.2%	27.7%	25.8%	25.1%	22.4%
DTI Ratio > 40 and <= 50	22.0%	21.7%	23.4%	23.3%	21.4%	19.4%	19.2%	17.3%
DTI Ratio > 50	9.9%	9.5%	10.7%	10.6%	10.6%	9.5%	9.3%	9.7%
DTI Ratio Missing	7.3%	7.4%	6.3%	6.6%	8.7%	14.0%	16.5%	29.2%
Wtd Avg DTI Ratio	35.0%	34.8%	35.9%	35.8%	35.4%	34.8%	35.0%	36.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.2%	12.3%	11.1%	11.2%	12.0%	12.1%	11.1%	6.9%
DTI Ratio > 20 and <= 30	20.5%	20.7%	19.2%	19.1%	19.7%	19.2%	18.8%	14.4%
DTI Ratio > 30 and <= 40	28.2%	28.3%	29.4%	29.2%	27.7%	25.8%	25.1%	22.4%
DTI Ratio > 40 and <= 50	22.0%	21.7%	23.4%	23.3%	21.4%	19.4%	19.2%	17.3%
DTI Ratio > 50	9.9%	9.5%	10.7%	10.6%	10.6%	9.5%	9.3%	9.7%
DTI Ratio Missing	7.2%	7.4%	6.3%	6.6%	8.7%	14.0%	16.5%	29.2%

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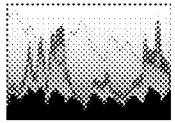

Single Family Conventional Book Characteristics
Alt-A Deals (no SFC)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	35.0%	34.8%	35.9%	35.8%	35.4%	34.8%	35.0%	36.8%
Origination Term (Sums to 100%)								
<= 15 Years	7.6%	7.2%	7.2%	7.4%	9.6%	11.4%	12.2%	10.8%
> 15 Years amd <= 25 Years	1.5%	1.5%	1.4%	1.4%	1.6%	1.8%	2.1%	2.3%
> 25 Years and <= 30 Years	90.2%	90.6%	90.5%	90.3%	87.7%	85.3%	85.7%	86.9%
> 30 Years	0.7%	0.7%	0.9%	0.9%	1.1%	1.5%	0.1%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	46.0%	44.6%	52.3%	51.6%	52.1%	60.9%	69.7%	79.7%
Intermediate-Term Fixed Rate (excl Balloon)	7.4%	7.0%	7.1%	7.3%	9.4%	11.1%	11.7%	10.2%
Adjustable Rate	46.4%	48.3%	40.5%	41.1%	38.3%	27.7%	18.2%	9.5%
Balloon	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.6%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.7%	0.7%	0.9%	0.9%	1.1%	1.5%	0.1%	0.0%
Hybrid Arm	37.3%	38.5%	26.7%	25.9%	25.7%	22.0%	16.2%	8.4%
- 2/28 Hybrid Arm	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	5.6%	6.3%	4.2%	4.4%	5.0%	3.6%	3.5%	2.3%
- 5/1 Hybrid Arm	22.3%	23.0%	16.8%	16.2%	16.1%	15.0%	10.3%	5.3%
- 7/1 Hybrid Arm	7.0%	6.9%	3.8%	3.5%	3.1%	2.8%	2.1%	0.6%
- 10/1 Hybrid Arm	2.4%	2.2%	1.8%	1.8%	1.5%	0.5%	0.3%	0.2%
NegAm ARM	8.4%	9.0%	13.4%	14.8%	11.8%	4.7%	1.3%	0.9%
Interest Only	14.8%	14.4%	17.5%	16.4%	13.7%	7.4%	2.3%	1.0%
- Interest Only ARM	14.1%	13.9%	17.2%	16.2%	13.7%	7.3%	2.3%	1.0%
- Interest Only FRM	0.6%	0.5%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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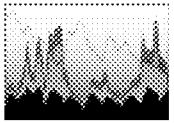

Single Family Conventional Book Characteristics
Alt-A Deals (no SFC)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	4.7%	3.5%	3.5%	2.7%	2.1%	2.8%	2.9%	0.0%
- Select Lender Programs Non-Full Doc	4.7%	3.5%	3.5%	2.7%	2.1%	2.8%	2.9%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Investor Channel	99.7%	99.7%	99.6%	99.5%	99.2%	98.7%	98.2%	95.2%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.3%	0.3%	0.4%	0.5%	0.8%	1.3%	1.8%	4.7%
Subordinate Financing - RDW								
Subordinate Financing - RDW	14.5%	14.3%	15.3%	14.9%	10.4%	3.4%	2.0%	1.3%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.2%	5.2%	5.4%	5.4%	4.0%	1.6%	1.0%	0.9%
- 80/15/05	2.9%	2.8%	2.6%	2.5%	2.0%	1.2%	0.8%	0.4%
- 80/20/00	1.5%	1.5%	2.0%	1.9%	1.3%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.6%	4.5%	5.0%	4.8%	2.8%	0.4%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	24.0%	24.1%	25.6%	25.5%	24.5%	25.2%	22.4%	12.4%

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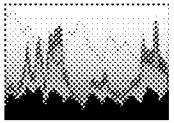

Single Family Conventional Book Characteristics
Alt-A Deals (no SFC)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
- 80/10/10	7.1%	7.1%	7.2%	7.2%	6.0%	3.4%	2.8%	2.2%
- 80/15/05	4.2%	4.1%	3.9%	3.8%	3.2%	2.8%	2.4%	1.7%
- 80/20/00	6.3%	6.4%	8.5%	8.6%	9.7%	14.5%	12.9%	6.9%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.0%
- Other	5.8%	5.8%	5.4%	5.3%	5.1%	4.0%	3.9%	1.2%
EA/TPR								
EA/TPR	1.8%	1.2%	1.1%	0.7%	0.2%	0.3%	0.4%	0.9%
- EA I	0.7%	0.5%	0.5%	0.3%	0.1%	0.1%	0.2%	0.5%
- EA/TPR II	0.5%	0.4%	0.4%	0.2%	0.1%	0.2%	0.2%	0.5%
- EA/TPR III	0.5%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	15.7%	16.1%	15.9%	15.9%	14.7%	13.4%	12.9%	12.6%
Northeast	16.0%	15.9%	13.5%	13.3%	13.3%	13.9%	14.8%	17.0%
Southeast	24.6%	24.1%	25.7%	25.4%	25.1%	24.6%	22.9%	20.3%
Southwest	15.6%	15.8%	16.8%	17.0%	18.1%	17.8%	17.0%	16.7%
West	28.1%	28.1%	28.0%	28.4%	28.8%	30.3%	32.4%	33.5%
Census Region (Sums to 100%)								
New England	4.5%	4.5%	4.1%	4.1%	4.2%	4.3%	4.6%	4.9%
Middle Atlantic	10.5%	10.5%	8.5%	8.5%	8.7%	9.2%	9.8%	11.5%
East North Central	13.4%	13.7%	13.4%	13.3%	12.0%	10.8%	10.4%	10.7%
East South Central	2.8%	2.8%	3.2%	3.2%	3.4%	3.9%	3.5%	3.0%
South Atlantic	22.1%	21.6%	22.8%	22.6%	22.0%	20.9%	19.7%	17.4%
West North Central	4.7%	4.8%	4.8%	4.9%	5.0%	4.8%	4.6%	3.7%
West South Central	5.9%	5.9%	6.7%	6.6%	6.9%	6.9%	6.3%	5.9%
Mountain	10.1%	10.2%	11.2%	11.5%	12.1%	11.6%	11.6%	12.0%
Pacific	25.3%	25.3%	24.7%	25.0%	25.5%	27.4%	29.4%	30.6%
US Territories	0.7%	0.6%	0.6%	0.4%	0.1%	0.2%	0.2%	0.4%
Top 10 States								
01) CA	20.2%	20.2%	18.7%	18.9%	18.8%	20.9%	23.2%	24.1%
02) FL	8.2%	7.9%	9.3%	9.1%	8.1%	6.9%	6.8%	6.4%
03) IL	5.2%	5.3%	4.4%	4.4%	3.9%	3.3%	3.2%	2.7%
04) NY	4.8%	4.9%	3.5%	3.5%	3.7%	4.1%	4.6%	5.6%
05) TX	4.7%	4.7%	5.2%	5.2%	5.4%	5.2%	4.6%	4.4%

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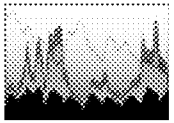

Single Family Conventional Book Characteristics
Alt-A Deals (no SFC)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) VA	3.4%	3.3%	3.3%	3.3%	3.2%	3.0%	2.7%	2.1%
07) AZ	3.2%	3.2%	3.6%	3.7%	3.9%	3.4%	3.2%	3.2%
08) GA	3.2%	3.1%	3.2%	3.1%	3.3%	3.5%	3.2%	3.1%
09) MI	3.2%	3.3%	3.4%	3.4%	3.2%	2.6%	2.4%	2.9%
10) NJ	3.2%	3.1%	2.5%	2.5%	2.6%	2.6%	2.7%	3.3%
Top 10 Sellers								
01) CITIGROUP INC	26.6%	27.5%	5.3%	5.3%	0.5%	0.8%	1.2%	0.0%
02) COUNTRYWIDE FINANCIAL CORPORATION	17.5%	18.4%	26.5%	28.5%	34.0%	44.4%	45.1%	51.0%
03) BANK OF AMERICA CORPORATION	10.0%	8.4%	10.9%	10.0%	11.5%	16.2%	18.5%	0.0%
04) WASHINGTON MUTUAL INC	8.7%	8.7%	11.6%	11.6%	9.8%	6.7%	2.9%	2.1%
05) AMTRUST FINANCIAL CORPORATION	6.4%	6.7%	9.1%	9.5%	9.0%	1.7%	0.5%	0.5%
06) NATIONAL CITY CORPORATION	6.3%	6.4%	7.8%	7.6%	6.0%	0.8%	0.4%	0.6%
07) JP MORGAN CHASE & CO	4.4%	4.5%	6.0%	6.3%	6.7%	0.9%	1.0%	1.3%
08) MORGAN STANLEY & COMPANY INC	2.7%	2.5%	3.2%	2.9%	0.9%	0.0%	0.0%	0.0%
09) WELLS FARGO & COMPANY	2.0%	2.0%	2.8%	2.9%	2.9%	3.9%	3.2%	0.0%
10) SUNTRUST BANKS INC	1.6%	1.2%	1.3%	1.1%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) CITIGROUP INC	27.0%	28.0%	5.9%	6.0%	1.5%	2.5%	3.0%	2.8%
02) COUNTRYWIDE FINANCIAL CORPORATION	17.6%	18.5%	26.6%	28.6%	34.2%	44.8%	45.9%	51.8%
03) WASHINGTON MUTUAL INC	9.5%	9.5%	12.7%	12.8%	12.5%	13.1%	11.3%	9.6%
04) WELLS FARGO & COMPANY	8.7%	8.9%	12.3%	12.7%	15.7%	12.4%	10.5%	0.8%
05) BANK OF AMERICA CORPORATION	6.6%	4.9%	6.1%	5.1%	4.6%	5.9%	6.6%	0.0%
06) NATIONAL CITY CORPORATION	6.5%	6.6%	8.2%	7.9%	6.5%	1.0%	0.5%	1.1%
07) JP MORGAN CHASE & CO	5.2%	5.3%	7.1%	7.0%	7.3%	1.4%	1.7%	2.8%
08) AMTRUST FINANCIAL CORPORATION	3.5%	3.6%	5.0%	5.2%	3.3%	0.8%	0.2%	0.2%
09) MORGAN STANLEY & COMPANY INC	2.7%	2.5%	3.2%	2.9%	0.9%	0.0%	0.1%	0.1%
10) SUNTRUST BANKS INC	1.5%	1.1%	1.2%	1.0%	0.1%	0.0%	0.0%	0.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	75.1%	74.7%	68.5%	68.1%	72.4%	75.2%	70.8%	58.1%
Credit Enhancement	24.9%	25.3%	31.5%	31.9%	27.6%	24.8%	29.2%	41.9%
- Primary MI Only	9.0%	8.7%	8.5%	8.4%	9.2%	11.6%	13.7%	16.0%
- Pool Policy Only	12.9%	13.5%	18.8%	19.2%	13.6%	6.6%	7.0%	11.0%
- Pool Policy and Primary MI	2.1%	2.2%	3.1%	3.2%	3.2%	3.1%	3.2%	7.7%
- Full Recourse	0.4%	0.4%	0.6%	0.6%	0.8%	1.9%	3.0%	1.6%
- Shared Arrangement	0.5%	0.5%	0.6%	0.6%	0.9%	1.6%	2.3%	5.6%

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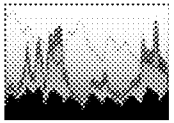

Single Family Conventional Book Characteristics
Alt-A Deals (no SFC)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	79.5%	79.4%	79.6%	79.7%	70.0%	10.6%	11.0%	21.4%
Interest Only with Credit Enhancement	22.5%	23.2%	23.3%	22.5%	16.0%	8.6%	4.6%	2.1%
Alt-A with Credit Enhancement	24.9%	25.3%	31.5%	31.9%	27.6%	24.8%	29.2%	41.9%
Economic Fees and Gap								
Wtd Avg Economic Gap	-0.87	-0.50	-2.61	-2.40	0.81	3.18	3.07	2.04
Wtd Avg Economic Model Fee	32.12	31.09	36.72	36.80	34.88	34.00	34.59	39.76
Wtd Avg Charged Fee	31.25	30.59	34.11	34.40	35.69	37.18	37.66	41.79
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.02%	0.82%	1.02%	1.10%	1.65%	1.80%	1.65%	1.71%
- SDQ Rate for Loans with CE	2.69%	2.08%	2.08%	2.18%	3.50%	4.41%	3.80%	3.08%
- SDQ Rate for Loans without CE	0.48%	0.40%	0.57%	0.64%	0.95%	0.83%	0.66%	0.68%
SDQ Rate Excl. Katrina Loans	1.00%	0.80%	0.99%	1.06%	1.48%	1.80%	1.65%	1.72%
SDQ Rate for Katrina Loans	4.76%	5.00%	5.44%	6.36%	18.30%	1.75%	1.21%	0.92%
Serious Delinquent Loans								
SDQ Loan Count	3,547	2,854	2,779	2,989	3,919	3,964	4,091	3,548
SDQ Count for Loans with CE	2,300	1,802	1,690	1,776	2,297	2,630	2,976	2,752
SDQ Count for Loans without CE	1,247	1,052	1,089	1,213	1,622	1,334	1,115	796
SDQ Volume ($M)								
SDQ Volume	$487.7	$359.0	$322.5	$323.2	$394.6	$413.9	$447.7	$396.0
SDQ Volume for Loans with CE	$339.8	$241.0	$203.4	$196.9	$231.1	$275.4	$330.4	$311.1
SDQ Volume for Loans without CE	$147.9	$118.0	$119.1	$126.4	$163.6	$138.5	$117.2	$84.8

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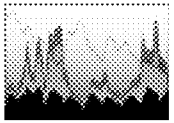

Single Family Conventional Book Characteristics
My Community Mortgage

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	264,307	211,407	147,665	118,675	51,303	39,864	25,579	8,037
Book Volume ($B)	$34.8	$26.9	$17.6	$13.8	$5.4	$4.2	$2.8	$0.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.2%	0.2%	0.3%	0.3%	0.4%	0.3%	0.3%	0.3%
OLTV 60.01% - 70.00%	0.3%	0.4%	0.4%	0.4%	0.6%	0.5%	0.4%	0.2%
OLTV 70.01% - 75.00%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.4%	0.2%
OLTV 75.01% - 80.00%	2.0%	2.0%	2.1%	2.1%	2.6%	2.1%	2.1%	0.8%
OLTV 80.01% - 90.00%	2.6%	2.3%	1.9%	1.6%	1.3%	1.4%	1.6%	1.1%
OLTV 90.01% - 95.00%	4.2%	3.9%	3.9%	3.8%	3.4%	3.0%	3.0%	2.9%
OLTV 95.01% - 97.00%	4.9%	4.9%	5.6%	6.1%	7.8%	8.6%	9.6%	15.7%
OLTV 97.01% - 100.00%	85.4%	85.9%	85.5%	85.5%	83.4%	83.4%	82.3%	78.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	98.5%	98.6%	98.5%	98.6%	98.3%	98.4%	98.5%	98.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%
Comb LTV 60.01% - 70.00%	0.2%	0.2%	0.2%	0.2%	0.4%	0.4%	0.3%	0.2%
Comb LTV 70.01% - 75.00%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.4%	0.2%
Comb LTV 75.01% - 80.00%	1.2%	1.2%	1.2%	1.2%	1.5%	1.6%	1.8%	0.6%
Comb LTV 80.01% - 90.00%	2.4%	2.2%	1.7%	1.5%	1.2%	1.3%	1.5%	0.9%
Comb LTV 90.01% - 95.00%	4.0%	3.7%	3.8%	3.7%	3.4%	3.0%	3.0%	2.8%
Comb LTV 95.01% - 97.00%	4.5%	4.6%	5.4%	5.9%	7.9%	8.6%	9.3%	14.2%
Comb LTV 97.01% - 100.00%	85.5%	86.0%	85.7%	85.9%	83.7%	83.2%	82.6%	80.4%
Comb LTV > 100.00%	1.7%	1.7%	1.6%	1.2%	1.3%	1.1%	0.7%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	98.9%	98.9%	99.0%	99.0%	98.8%	98.7%	98.6%	98.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%
Comb LTV 60.01% - 70.00%	0.2%	0.2%	0.2%	0.2%	0.4%	0.4%	0.3%	0.2%
Comb LTV 70.01% - 75.00%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.4%	0.2%
Comb LTV 75.01% - 80.00%	1.2%	1.2%	1.2%	1.2%	1.5%	1.6%	1.8%	0.6%
Comb LTV 80.01% - 90.00%	2.4%	2.2%	1.7%	1.5%	1.2%	1.3%	1.6%	0.9%

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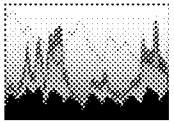

Single Family Conventional Book Characteristics
My Community Mortgage

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	4.0%	3.7%	3.8%	3.7%	3.4%	3.0%	3.0%	2.8%
Comb LTV 95.01% - 97.00%	4.5%	4.6%	5.4%	5.9%	7.9%	8.6%	9.3%	14.2%
Comb LTV 97.01% - 100.00%	85.5%	86.0%	85.7%	85.9%	83.7%	83.2%	82.6%	80.4%
Comb LTV > 100.00%	1.7%	1.7%	1.6%	1.2%	1.3%	1.1%	0.7%	0.3%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	98.9%	98.9%	99.0%	99.0%	98.8%	98.7%	98.6%	98.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	1.2%	1.6%	2.4%	3.0%	6.2%	1.6%	0.5%	0.4%
MTMLTV 60.01% - 70.00%	1.4%	1.8%	2.5%	3.0%	7.1%	4.1%	1.4%	0.6%
MTMLTV 70.01% - 75.00%	1.3%	1.5%	1.9%	2.3%	4.3%	3.7%	1.7%	0.5%
MTMLTV 75.01% - 80.00%	2.4%	2.9%	3.3%	3.8%	7.0%	5.1%	2.6%	2.2%
MTMLTV 80.01% - 90.00%	9.4%	10.4%	11.9%	13.7%	25.6%	25.2%	15.9%	8.7%
MTMLTV 90.01% - 95.00%	14.4%	14.9%	15.3%	15.5%	19.5%	23.3%	27.9%	18.5%
MTMLTV 95.01% - 97.00%	10.8%	11.3%	10.8%	10.2%	8.4%	10.1%	15.3%	16.2%
MTMLTV 97.01% - 100.00%	29.2%	38.2%	32.5%	32.6%	18.1%	19.5%	29.5%	44.1%
MTMLTV > 100.00%	29.9%	17.5%	19.4%	15.7%	3.6%	7.2%	4.9%	8.2%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.5%
Wtg Avg MTMLTV	96.0%	94.8%	93.7%	92.6%	86.3%	89.9%	93.2%	95.5%
Credit Score (Sums to 100%)								
FICO < 550	0.8%	0.8%	0.9%	0.7%	0.4%	0.4%	0.4%	0.5%
FICO 550-579	1.9%	2.0%	2.0%	1.7%	0.9%	0.7%	0.7%	0.7%
FICO 580-619	16.9%	16.8%	15.4%	14.3%	9.5%	7.7%	5.7%	4.1%
FICO 620-659	29.1%	28.9%	28.3%	28.2%	28.0%	27.8%	24.8%	22.9%
FICO 660-699	22.2%	22.0%	22.2%	22.7%	24.0%	24.8%	26.7%	25.6%
FICO 700-739	14.1%	14.2%	14.7%	15.1%	16.6%	17.9%	20.3%	22.8%
FICO >= 740	13.4%	13.5%	13.9%	14.2%	14.4%	14.6%	17.1%	20.0%
FICO Missing	1.5%	1.8%	2.5%	3.0%	6.1%	6.1%	4.4%	3.4%
Wtd Avg FICO	668	668	670	672	678	681	687	692
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	84.8%	88.2%	94.7%	96.7%	97.0%	97.2%	97.7%	98.5%
Intermediate-term, fixed-rate	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Adjustable-rate	1.0%	1.2%	1.7%	2.1%	2.9%	2.6%	2.1%	1.3%

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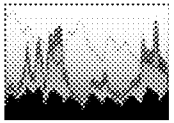

Single Family Conventional Book Characteristics
My Community Mortgage

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	0.7%	0.5%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	13.4%	10.0%	3.2%	1.1%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	99.3%	99.3%	99.1%	99.0%	97.9%	97.6%	97.4%	99.2%
2-4 Units	0.7%	0.7%	0.9%	1.0%	2.1%	2.4%	2.6%	0.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.2%	11.7%	10.9%	10.4%	8.1%	8.3%	9.1%	9.9%
Single Family Homes	87.8%	88.3%	89.1%	89.6%	91.9%	91.7%	90.9%	90.1%
Property Type (Sums to 100%)								
Manufactured	0.0%	0.1%	0.1%	0.1%	0.4%	0.6%	1.0%	1.0%
Condo/Coop	12.2%	11.7%	10.9%	10.4%	8.1%	8.3%	9.1%	9.9%
1 Unit	87.1%	87.5%	88.1%	88.5%	89.3%	88.8%	87.4%	88.4%
2-4 Units	0.7%	0.7%	0.9%	1.0%	2.1%	2.4%	2.6%	0.8%
Condo								
Condo	12.2%	11.7%	10.9%	10.4%	8.1%	8.3%	9.1%	9.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	97.3%	97.7%	98.5%	99.0%	99.0%	98.8%	98.0%	97.7%
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Other Refinance	2.7%	2.2%	1.5%	1.0%	0.9%	1.1%	1.9%	2.3%
Origination Type (Sums to 100%)								
TPO Broker	28.2%	26.4%	23.8%	22.7%	21.7%	23.4%	22.3%	20.7%
TPO Correspondent	36.8%	35.5%	30.8%	28.1%	14.4%	11.8%	10.7%	9.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	35.0%	38.1%	45.5%	49.2%	64.0%	64.8%	66.9%	69.7%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
2001	0.0%	0.1%	0.1%	0.1%	0.5%	0.9%	2.5%	15.8%
2002	0.6%	0.9%	1.4%	1.8%	5.8%	10.4%	23.5%	83.6%

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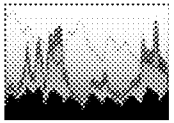

Single Family Conventional Book Characteristics
My Community Mortgage

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	3.0%	4.0%	6.4%	8.5%	26.4%	45.7%	73.9%	0.0%
2004	3.2%	4.3%	6.9%	9.3%	29.4%	42.9%	0.0%	0.0%
2005	6.2%	8.2%	13.0%	17.2%	37.9%	0.0%	0.0%	0.0%
2006	31.4%	41.5%	62.2%	63.1%	0.0%	0.0%	0.0%	0.0%
2007	55.6%	41.0%	10.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$133,285	$128,489	$121,112	$117,835	$107,621	$107,778	$109,938	$106,338
Loan Original Note Rate	6.59%	6.52%	6.50%	6.49%	6.19%	6.25%	6.27%	6.89%
Seasoning (Sums to 100%)								
Seasoned	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.2%	0.5%
Non-Seasoned	99.9%	99.9%	99.9%	99.9%	99.8%	99.9%	99.8%	99.5%
ACI								
ACI Probability	2.98%	2.89%	2.77%	2.66%	2.27%	2.12%	1.90%	1.59%
Wtd Avg ACI Score	633	635	636	638	642	644	649	656
Credit Premium								
Wtd Avg Credit Premium	-0.25	-0.32	-0.35	-0.35	-0.21	-0.11	-0.06	0.04
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	0.8%	0.9%	1.1%	1.1%	1.8%	2.1%	1.9%	2.1%
DTI Ratio > 20 and <= 30	6.4%	7.0%	8.0%	8.5%	11.4%	11.9%	11.4%	12.9%
DTI Ratio > 30 and <= 40	21.1%	22.5%	24.5%	25.7%	32.1%	33.1%	33.6%	41.0%
DTI Ratio > 40 and <= 50	31.7%	32.0%	32.0%	31.7%	29.5%	27.8%	28.7%	31.6%
DTI Ratio > 50	39.4%	37.1%	33.9%	32.4%	24.8%	24.4%	23.9%	12.1%
DTI Ratio Missing	0.6%	0.6%	0.6%	0.6%	0.5%	0.8%	0.6%	0.3%
Wtd Avg DTI Ratio	46.8%	46.2%	45.3%	44.9%	42.8%	42.8%	42.7%	39.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	0.8%	0.9%	1.1%	1.1%	1.8%	2.1%	1.9%	2.1%
DTI Ratio > 20 and <= 30	6.4%	7.0%	8.0%	8.5%	11.4%	11.9%	11.4%	12.9%
DTI Ratio > 30 and <= 40	21.1%	22.5%	24.5%	25.7%	32.1%	33.1%	33.6%	41.0%
DTI Ratio > 40 and <= 50	31.7%	32.0%	32.0%	31.7%	29.5%	27.8%	28.7%	31.6%
DTI Ratio > 50	39.4%	37.1%	33.9%	32.4%	24.8%	24.4%	23.9%	12.1%
DTI Ratio Missing	0.6%	0.6%	0.6%	0.6%	0.5%	0.8%	0.6%	0.3%

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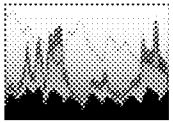

Single Family Conventional Book Characteristics
My Community Mortgage

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	46.8%	46.2%	45.3%	44.9%	42.8%	42.8%	42.7%	39.3%
Origination Term (Sums to 100%)								
<= 15 Years	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%
> 25 Years and <= 30 Years	94.9%	96.1%	98.2%	99.3%	99.8%	99.8%	99.8%	99.6%
> 30 Years	5.0%	3.8%	1.7%	0.6%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	98.2%	98.2%	98.0%	97.7%	97.0%	97.2%	97.7%	98.5%
Intermediate-Term Fixed Rate (excl Balloon)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Adjustable Rate	1.8%	1.7%	2.0%	2.2%	2.9%	2.6%	2.1%	1.3%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	5.0%	3.8%	1.7%	0.6%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	1.7%	1.6%	1.9%	2.2%	2.8%	2.6%	2.1%	1.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	1.3%	1.1%	1.1%	1.1%	0.3%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.5%	0.6%	0.9%	1.1%	2.5%	2.6%	2.1%	1.3%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	14.1%	10.5%	3.4%	1.1%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.7%	0.5%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	13.4%	10.0%	3.2%	1.1%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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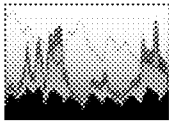

Single Family Conventional Book Characteristics
My Community Mortgage

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
My Community Mortgage	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	99.5%	99.5%	99.5%	99.3%	98.8%	98.5%	97.9%	99.4%
Investor Channel	0.4%	0.5%	0.5%	0.7%	1.2%	1.5%	2.1%	0.6%
eChannel	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	2.8%	2.8%	2.7%	2.3%	2.1%	0.5%	0.2%	0.1%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	2.6%	2.6%	2.5%	2.1%	1.9%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	4.4%	4.7%	5.3%	5.2%	5.5%	3.7%	2.6%	3.5%

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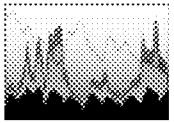

Single Family Conventional Book Characteristics
My Community Mortgage

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
- 75/25/00	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%	0.1%	0.2%
- 80/10/10	0.2%	0.2%	0.2%	0.2%	0.4%	0.4%	0.1%	0.1%
- 80/15/05	0.1%	0.1%	0.2%	0.1%	0.2%	0.2%	0.2%	0.1%
- 80/20/00	1.4%	1.5%	1.7%	1.7%	1.8%	1.0%	0.7%	0.8%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- Other	2.3%	2.4%	2.7%	2.6%	2.4%	1.8%	1.3%	2.4%
EA/TPR								
EA/TPR	0.1%	0.2%	0.2%	0.3%	0.3%	0.2%	0.2%	0.6%
- EA I	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%
- EA/TPR II	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.2%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	28.2%	30.3%	34.4%	36.1%	31.8%	28.2%	26.0%	24.0%
Northeast	10.8%	10.5%	10.4%	10.1%	11.7%	11.3%	9.6%	6.2%
Southeast	28.2%	27.7%	25.6%	24.4%	25.7%	26.8%	27.0%	28.0%
Southwest	23.3%	23.6%	23.6%	23.5%	24.1%	25.1%	24.6%	24.5%
West	9.5%	8.0%	6.0%	5.9%	6.6%	8.6%	12.8%	17.3%
Census Region (Sums to 100%)								
New England	3.5%	3.3%	3.1%	2.9%	2.6%	2.5%	2.0%	1.8%
Middle Atlantic	6.2%	6.1%	6.2%	6.1%	8.3%	7.9%	7.1%	3.6%
East North Central	19.9%	21.4%	24.1%	25.3%	23.6%	21.3%	19.3%	18.4%
East South Central	6.5%	6.5%	5.5%	5.1%	4.4%	4.4%	4.4%	5.3%
South Atlantic	22.6%	22.1%	21.2%	20.3%	21.8%	22.8%	22.9%	22.8%
West North Central	12.7%	13.8%	16.0%	16.9%	13.8%	12.3%	12.1%	11.5%
West South Central	10.2%	10.6%	10.9%	10.6%	11.3%	10.6%	10.2%	11.0%
Mountain	10.8%	10.1%	8.8%	8.8%	9.3%	11.1%	11.2%	9.3%
Pacific	7.5%	6.0%	4.1%	3.9%	4.5%	6.6%	10.6%	15.5%
US Territories	0.1%	0.1%	0.1%	0.1%	0.3%	0.5%	0.3%	0.6%
Top 10 States								
01) FL	6.9%	6.7%	6.3%	5.7%	5.8%	6.7%	6.7%	5.4%
02) OH	6.3%	7.0%	8.7%	9.3%	6.9%	5.2%	4.9%	5.0%
03) TX	6.3%	6.4%	6.4%	6.0%	6.9%	6.7%	6.1%	5.5%
04) IL	5.2%	5.4%	5.5%	5.7%	6.1%	6.2%	4.8%	4.2%
05) GA	4.9%	5.3%	5.7%	5.6%	6.1%	5.9%	5.8%	5.3%

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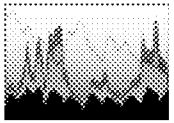

Single Family Conventional Book Characteristics
My Community Mortgage

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) AZ	4.0%	3.4%	2.6%	2.4%	3.9%	5.8%	5.9%	5.1%
07) MN	3.7%	4.1%	4.5%	4.8%	4.3%	4.6%	5.2%	3.9%
08) MI	3.5%	3.7%	4.0%	4.1%	5.1%	4.9%	5.0%	4.7%
09) WA	3.4%	2.9%	2.1%	2.0%	2.0%	2.4%	3.1%	3.2%
10) IN	3.3%	3.7%	4.2%	4.6%	4.2%	3.8%	3.1%	3.2%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	15.0%	15.0%	14.1%	14.8%	13.4%	14.9%	12.8%	2.0%
02) CITIGROUP INC	12.9%	12.4%	10.6%	9.3%	4.6%	2.3%	2.2%	5.7%
03) FIRST HORIZON NATIONAL CORPORATION	8.2%	8.7%	9.4%	10.9%	13.6%	12.5%	13.4%	22.5%
04) US BANCORP	7.0%	7.4%	9.2%	9.4%	3.0%	0.3%	0.1%	0.1%
05) FLAGSTAR BANCORP INC	7.0%	6.3%	5.8%	5.1%	2.8%	2.5%	2.4%	1.3%
06) AMTRUST FINANCIAL CORPORATION	6.7%	7.3%	6.8%	5.7%	0.5%	0.0%	0.0%	0.0%
07) SUNTRUST BANKS INC	6.0%	4.6%	2.7%	1.6%	0.6%	0.6%	0.5%	0.5%
08) BANK OF AMERICA CORPORATION	3.3%	2.8%	1.7%	1.2%	0.0%	0.0%	0.1%	0.4%
09) PHH CORPORATION	3.1%	3.8%	5.4%	6.5%	12.6%	15.7%	18.6%	18.3%
10) NATIONAL CITY CORPORATION	2.8%	2.4%	2.0%	1.8%	3.0%	3.8%	2.7%	1.2%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	15.1%	15.1%	14.2%	15.0%	13.7%	15.4%	13.4%	2.5%
02) CITIGROUP INC	14.1%	14.0%	13.2%	12.7%	8.9%	5.4%	5.2%	8.1%
03) FIRST HORIZON NATIONAL CORPORATION	8.2%	8.7%	9.4%	11.0%	13.6%	12.6%	13.5%	22.5%
04) US BANCORP	7.1%	7.5%	9.4%	9.6%	3.4%	1.1%	0.9%	0.6%
05) JP MORGAN CHASE & CO	6.8%	7.5%	7.4%	6.1%	5.2%	5.0%	5.9%	4.6%
06) FLAGSTAR BANCORP INC	6.1%	5.2%	4.1%	2.9%	0.6%	1.1%	1.3%	1.2%
07) SUNTRUST BANKS INC	5.6%	4.1%	2.0%	1.2%	0.6%	0.5%	0.5%	0.5%
08) WELLS FARGO & COMPANY	4.3%	5.7%	6.5%	6.1%	2.6%	2.7%	2.9%	0.9%
09) BANK OF AMERICA CORPORATION	3.3%	2.8%	1.7%	1.2%	0.0%	0.0%	0.0%	0.0%
10) PHH CORPORATION	3.1%	3.7%	5.3%	6.4%	12.6%	15.6%	18.4%	18.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	3.4%	3.7%	4.2%	4.5%	8.1%	8.4%	8.2%	4.1%
Credit Enhancement	96.6%	96.3%	95.8%	95.5%	91.9%	91.6%	91.8%	95.9%
- Primary MI Only	95.4%	94.9%	93.9%	92.9%	84.6%	82.9%	83.2%	87.0%
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pool Policy and Primary MI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%
- Full Recourse	0.2%	0.2%	0.2%	0.2%	0.4%	0.4%	0.1%	0.2%
- Shared Arrangement	0.2%	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%

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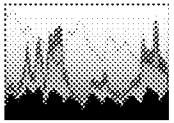

Single Family Conventional Book Characteristics
My Community Mortgage

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.7%	1.0%	1.6%	2.1%	6.7%	8.3%	8.4%	8.3%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	97.9%	97.8%	97.3%	97.0%				
Alt-A with Credit Enhancement	98.7%	99.1%	98.7%	98.6%	97.5%	96.3%	88.3%	100.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-70.61	-68.66	-60.39	-53.49	-16.56	-5.72	-4.54	-9.17
Wtd Avg Economic Model Fee	105.77	101.46	93.36	86.82	52.26	42.37	40.65	43.34
Wtd Avg Charged Fee	35.16	32.80	32.97	33.33	35.70	36.65	36.10	34.17
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.50%	1.77%	1.74%	1.89%	2.66%	1.75%	0.86%	0.37%
- SDQ Rate for Loans with CE	2.56%	1.82%	1.80%	1.95%	2.80%	1.86%	0.88%	0.39%
- SDQ Rate for Loans without CE	0.86%	0.50%	0.50%	0.60%	0.83%	0.22%	0.51%	0.00%
SDQ Rate Excl. Katrina Loans	2.49%	1.77%	1.73%	1.87%	2.50%	1.76%	0.87%	0.38%
SDQ Rate for Katrina Loans	3.82%	2.38%	3.68%	4.32%	11.28%	0.92%	0.46%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	6,578	3,737	2,566	2,237	1,359	692	219	30
SDQ Count for Loans with CE	6,494	3,696	2,534	2,205	1,329	686	210	30
SDQ Count for Loans without CE	84	41	32	32	30	6	9	0
SDQ Volume ($M)								
SDQ Volume	$797.8	$429.4	$283.9	$234.8	$133.5	$73.7	$22.0	$2.8
SDQ Volume for Loans with CE	$788.7	$425.3	$281.1	$231.7	$131.2	$73.0	$21.4	$2.8
SDQ Volume for Loans without CE	$9.0	$4.1	$2.8	$3.1	$2.3	$0.8	$0.6	$0.0

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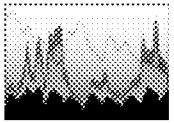

Single Family Conventional Book Characteristics
Non-Full Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	2,762,199	2,560,169	2,399,682	2,241,993	1,837,756	1,604,685	1,352,657	712,048
Book Volume ($B)	$482.9	$440.4	$405.2	$371.6	$283.3	$238.0	$199.2	$103.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	22.7%	23.3%	23.9%	24.3%	26.4%	26.7%	26.2%	19.9%
OLTV 60.01% - 70.00%	16.0%	16.3%	16.5%	16.7%	17.2%	17.3%	17.0%	15.8%
OLTV 70.01% - 75.00%	10.1%	10.2%	10.2%	10.2%	10.8%	11.7%	12.4%	12.9%
OLTV 75.01% - 80.00%	41.0%	41.1%	40.5%	39.9%	35.9%	32.6%	30.2%	32.5%
OLTV 80.01% - 90.00%	6.6%	6.3%	6.3%	6.5%	7.1%	8.2%	9.7%	13.4%
OLTV 90.01% - 95.00%	3.0%	2.4%	2.2%	2.2%	2.4%	2.9%	3.5%	4.4%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
OLTV 97.01% - 100.00%	0.7%	0.4%	0.4%	0.2%	0.2%	0.5%	0.8%	0.7%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	70.4%	70.0%	69.7%	69.5%	68.7%	68.8%	69.3%	72.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.9%	21.4%	22.1%	22.6%	24.5%	24.7%	24.0%	19.3%
Comb LTV 60.01% - 70.00%	15.2%	15.5%	15.7%	15.9%	16.6%	16.7%	16.5%	15.4%
Comb LTV 70.01% - 75.00%	9.2%	9.4%	9.5%	9.6%	10.6%	11.5%	12.1%	12.7%
Comb LTV 75.01% - 80.00%	27.2%	27.6%	28.2%	28.7%	30.0%	31.0%	28.9%	31.3%
Comb LTV 80.01% - 90.00%	15.1%	14.6%	14.3%	14.1%	12.5%	11.3%	12.5%	13.9%
Comb LTV 90.01% - 95.00%	7.4%	6.4%	5.7%	5.3%	4.4%	4.0%	4.5%	5.0%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	5.0%	4.9%	4.3%	3.6%	1.2%	0.6%	1.0%	1.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.3%	1.4%
Wtd Avg Comb LTV	73.6%	73.1%	72.6%	72.1%	70.5%	70.1%	70.6%	72.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.9%	21.4%	22.1%	22.6%	24.5%	24.7%	24.0%	19.3%
Comb LTV 60.01% - 70.00%	15.2%	15.5%	15.7%	15.9%	16.7%	16.7%	16.5%	15.5%
Comb LTV 70.01% - 75.00%	9.2%	9.4%	9.5%	9.6%	10.6%	11.5%	12.1%	12.8%
Comb LTV 75.01% - 80.00%	27.2%	27.6%	28.2%	28.7%	30.1%	31.0%	28.9%	31.5%
Comb LTV 80.01% - 90.00%	15.1%	14.6%	14.3%	14.1%	12.5%	11.3%	12.6%	14.0%

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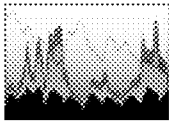

Single Family Conventional Book Characteristics
Non-Full Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.4%	6.4%	5.7%	5.3%	4.4%	4.0%	4.5%	5.0%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	5.0%	4.9%	4.3%	3.6%	1.2%	0.6%	1.0%	1.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.8%
Wtd Avg Comb LTV	73.6%	73.1%	72.6%	72.1%	70.5%	70.1%	70.6%	72.7%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	37.9%	41.4%	43.7%	46.9%	55.5%	50.5%	38.0%	26.7%
MTMLTV 60.01% - 70.00%	16.2%	17.1%	17.4%	17.9%	19.0%	20.5%	23.8%	20.4%
MTMLTV 70.01% - 75.00%	10.4%	10.7%	10.4%	10.3%	9.9%	10.3%	14.3%	14.5%
MTMLTV 75.01% - 80.00%	15.1%	16.0%	15.3%	14.3%	10.7%	11.3%	13.2%	20.8%
MTMLTV 80.01% - 90.00%	15.3%	12.0%	11.0%	9.0%	4.1%	5.8%	8.2%	12.3%
MTMLTV 90.01% - 95.00%	3.0%	1.8%	1.4%	1.1%	0.6%	1.0%	1.6%	2.9%
MTMLTV 95.01% - 97.00%	0.6%	0.3%	0.3%	0.2%	0.1%	0.1%	0.2%	0.4%
MTMLTV 97.01% - 100.00%	0.7%	0.4%	0.3%	0.2%	0.0%	0.1%	0.2%	0.4%
MTMLTV > 100.00%	0.8%	0.3%	0.2%	0.1%	0.0%	0.1%	0.1%	0.2%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	1.3%
Wtg Avg MTMLTV	63.6%	61.4%	60.3%	58.9%	55.1%	58.0%	62.4%	67.6%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
FICO 580-619	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%	1.0%
FICO 620-659	4.3%	4.3%	4.2%	4.1%	3.7%	4.3%	5.3%	6.4%
FICO 660-699	17.2%	16.9%	16.5%	16.1%	15.0%	16.0%	17.5%	19.2%
FICO 700-739	29.8%	29.9%	30.0%	30.1%	30.6%	30.9%	30.5%	31.3%
FICO >= 740	48.3%	48.5%	48.9%	49.3%	50.1%	47.9%	45.5%	41.2%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%
Wtd Avg FICO	735	735	735	736	736	734	731	725
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	62.6%	61.9%	61.1%	60.7%	58.8%	58.6%	62.6%	71.3%
Intermediate-term, fixed-rate	10.4%	11.1%	12.0%	13.0%	16.9%	20.2%	21.9%	18.2%
Adjustable-rate	6.8%	7.4%	8.2%	9.2%	12.2%	14.3%	12.3%	6.4%

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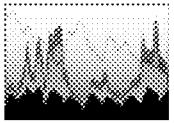

Single Family Conventional Book Characteristics
Non-Full Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	12.2%	12.1%	12.2%	11.7%	10.0%	5.5%	1.7%	1.0%
Negative Amortization	1.1%	1.3%	1.5%	1.8%	2.0%	1.4%	1.4%	3.0%
Interest Only fixed-rate	6.9%	6.2%	5.0%	3.6%	0.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	85.6%	85.8%	85.9%	86.2%	87.9%	90.1%	91.6%	91.7%
Second/Vacation Home	6.6%	6.5%	6.5%	6.4%	5.3%	3.8%	2.8%	2.1%
Investor Property	7.8%	7.7%	7.6%	7.3%	6.9%	6.1%	5.6%	6.2%
10-K Unit Type (Sums to 100%)								
1 Unit	94.8%	94.9%	95.1%	95.2%	95.1%	94.7%	94.3%	93.3%
2-4 Units	5.2%	5.1%	4.9%	4.8%	4.9%	5.3%	5.7%	6.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.2%	11.0%	10.8%	10.7%	9.7%	8.4%	7.7%	7.1%
Single Family Homes	88.8%	89.0%	89.2%	89.3%	90.3%	91.6%	92.3%	92.9%
Property Type (Sums to 100%)								
Manufactured	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%
Condo/Coop	11.1%	11.0%	10.8%	10.7%	9.7%	8.4%	7.7%	7.1%
1 Unit	83.6%	83.8%	84.1%	84.4%	85.3%	86.2%	86.4%	85.9%
2-4 Units	5.1%	5.1%	4.9%	4.8%	4.9%	5.3%	5.7%	6.6%
Condo								
Condo	10.9%	10.7%	10.6%	10.5%	9.5%	8.3%	7.6%	7.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	48.5%	47.8%	47.9%	48.1%	43.7%	38.9%	34.0%	43.2%
Cash-Out Refinance	27.3%	27.4%	26.9%	26.1%	24.7%	22.4%	21.7%	19.0%
Other Refinance	24.1%	24.8%	25.2%	25.7%	31.6%	38.7%	44.3%	37.9%
Origination Type (Sums to 100%)								
TPO Broker	28.1%	27.9%	27.5%	27.3%	26.2%	29.4%	33.8%	42.7%
TPO Correspondent	21.2%	20.8%	19.5%	18.0%	13.5%	11.1%	10.0%	11.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Retail	50.8%	51.4%	53.0%	54.7%	60.3%	59.5%	56.2%	45.6%
Origination Year (Sums to 100%)								
< 2000	0.2%	0.2%	0.3%	0.3%	0.5%	0.8%	1.1%	2.7%
2000	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%	2.8%
2001	0.6%	0.7%	0.8%	0.9%	1.5%	2.7%	5.5%	24.8%
2002	3.8%	4.4%	5.0%	5.7%	9.3%	15.7%	29.2%	69.7%

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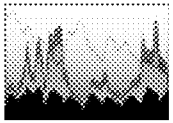

Single Family Conventional Book Characteristics
Non-Full Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	12.7%	14.5%	16.5%	18.7%	29.4%	45.6%	63.6%	0.0%
2004	11.2%	12.8%	14.6%	16.6%	26.4%	34.9%	0.0%	0.0%
2005	17.9%	20.3%	23.0%	26.0%	32.6%	0.0%	0.0%	0.0%
2006	27.7%	31.2%	34.5%	31.6%	0.0%	0.0%	0.0%	0.0%
2007	25.9%	15.8%	5.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$183,974	$181,125	$177,846	$174,649	$161,737	$153,989	$150,726	$148,519
Loan Original Note Rate	6.20%	6.13%	6.08%	6.02%	5.74%	5.81%	6.03%	6.84%
Seasoning (Sums to 100%)								
Seasoned	1.0%	1.0%	0.9%	0.8%	0.9%	0.9%	1.0%	1.7%
Non-Seasoned	99.0%	99.0%	99.1%	99.2%	99.1%	99.1%	99.0%	98.3%
ACI								
ACI Probability	0.66%	0.66%	0.63%	0.60%	0.54%	0.59%	0.68%	0.90%
Wtd Avg ACI Score	691	691	692	694	698	697	695	683
Credit Premium								
Wtd Avg Credit Premium	-0.02	-0.02	-0.02	-0.02	-0.02	-0.02	0.00	0.00
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	5.2%	5.1%	4.9%	4.9%	4.2%	4.3%	4.9%	5.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.5%	8.9%	9.3%	9.6%	11.5%	12.9%	13.0%	10.9%
DTI Ratio > 20 and <= 30	18.6%	19.0%	19.4%	19.8%	21.7%	22.4%	22.6%	21.7%
DTI Ratio > 30 and <= 40	29.2%	29.3%	29.2%	29.1%	28.1%	26.2%	25.1%	25.4%
DTI Ratio > 40 and <= 50	23.7%	22.9%	22.2%	21.6%	18.9%	17.4%	16.1%	15.3%
DTI Ratio > 50	6.5%	6.3%	6.3%	6.3%	6.7%	8.0%	9.0%	9.6%
DTI Ratio Missing	13.5%	13.7%	13.6%	13.6%	13.1%	13.2%	14.2%	17.1%
Wtd Avg DTI Ratio	35.3%	35.0%	34.8%	34.6%	33.7%	33.5%	33.5%	34.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.5%	8.9%	9.3%	9.6%	11.5%	12.9%	13.0%	10.9%
DTI Ratio > 20 and <= 30	18.6%	19.0%	19.4%	19.8%	21.7%	22.4%	22.6%	21.7%
DTI Ratio > 30 and <= 40	29.2%	29.3%	29.2%	29.1%	28.1%	26.2%	25.1%	25.4%
DTI Ratio > 40 and <= 50	23.7%	22.9%	22.2%	21.6%	18.9%	17.4%	16.1%	15.3%
DTI Ratio > 50	6.5%	6.3%	6.3%	6.3%	6.7%	8.0%	9.0%	9.6%
DTI Ratio Missing	13.5%	13.7%	13.6%	13.6%	13.1%	13.2%	14.2%	17.1%

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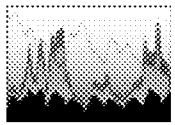

Single Family Conventional Book Characteristics
Non-Full Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	35.3%	35.0%	34.8%	34.6%	33.7%	33.5%	33.5%	34.2%
Origination Term (Sums to 100%)								
<= 15 Years	10.4%	11.2%	12.1%	13.1%	17.1%	20.4%	22.2%	18.3%
> 15 Years amd <= 25 Years	2.5%	2.7%	2.8%	2.9%	3.6%	4.0%	4.1%	2.8%
> 25 Years and <= 30 Years	86.6%	85.8%	84.8%	83.9%	79.3%	75.6%	73.7%	78.7%
> 30 Years	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	69.5%	68.1%	66.0%	64.3%	58.9%	58.6%	62.6%	71.3%
Intermediate-Term Fixed Rate (excl Balloon)	10.4%	11.1%	12.0%	13.0%	16.9%	20.0%	21.6%	17.7%
Adjustable Rate	20.1%	20.7%	21.9%	22.7%	24.1%	21.2%	15.4%	10.4%
Balloon	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.5%
Various Product Types								
Second	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.2%
Hybrid Arm	18.4%	18.7%	19.5%	19.9%	19.3%	17.4%	13.0%	7.4%
- 2/28 Hybrid Arm	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.6%	1.9%	2.2%	2.5%	3.7%	4.3%	3.0%	1.9%
- 5/1 Hybrid Arm	12.2%	12.5%	13.0%	13.0%	11.0%	9.0%	6.5%	4.0%
- 7/1 Hybrid Arm	2.9%	2.9%	3.0%	3.2%	3.5%	3.5%	3.1%	1.4%
- 10/1 Hybrid Arm	1.6%	1.4%	1.4%	1.3%	1.1%	0.6%	0.4%	0.1%
NegAm ARM	1.1%	1.3%	1.5%	1.8%	2.0%	1.4%	1.4%	3.0%
Interest Only	19.1%	18.3%	17.2%	15.4%	10.1%	5.5%	1.8%	1.0%
- Interest Only ARM	12.2%	12.1%	12.2%	11.7%	10.0%	5.5%	1.7%	1.0%
- Interest Only FRM	6.9%	6.2%	5.0%	3.6%	0.1%	0.0%	0.0%	0.0%
Alt-A	45.7%	46.9%	46.9%	46.8%	45.8%	46.6%	50.1%	61.4%
- Alt-A Low/No Doc	45.1%	46.5%	46.5%	46.5%	45.6%	46.2%	49.6%	61.4%
- Alt-A No Disclosure	1.5%	1.1%	0.8%	0.7%	0.2%	0.0%	0.0%	0.0%

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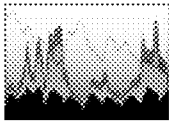

Single Family Conventional Book Characteristics
Non-Full Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	11.2%	12.4%	13.3%	14.0%	16.3%	16.4%	16.9%	21.0%
- Alt-A SISA	3.0%	2.7%	2.3%	1.8%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	5.4%	5.4%	5.1%	5.0%	4.9%	5.2%	6.1%	9.2%
- Alt-A Stated Income	24.0%	24.8%	25.0%	25.0%	24.1%	24.5%	26.7%	31.1%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.5%	0.4%	0.3%	0.3%	0.2%	0.3%	0.5%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	55.1%	53.9%	54.0%	54.1%	55.6%	55.4%	52.3%	42.5%
- Other Low/No Doc	44.9%	46.1%	46.0%	45.9%	44.4%	44.6%	47.7%	57.5%
Subprime Deals								
Subprime	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%	0.3%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.0%
- Post 12/2005	0.4%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	60.5%	59.8%	60.4%	61.4%	65.0%	66.7%	64.6%	58.2%
Investor Channel	39.1%	39.9%	39.4%	38.3%	35.0%	33.2%	35.1%	40.7%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.4%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.3%	1.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	20.5%	20.0%	18.7%	17.1%	11.8%	8.1%	6.2%	6.2%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	7.0%	6.9%	7.0%	6.9%	6.1%	5.5%	4.7%	5.0%
- 80/15/05	3.7%	3.4%	3.1%	2.9%	2.3%	1.9%	1.4%	1.1%
- 80/20/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	9.4%	9.3%	8.3%	7.1%	3.2%	0.5%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	24.3%	24.2%	23.2%	22.2%	19.2%	18.1%	16.5%	10.5%

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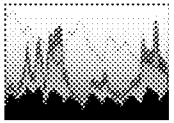

Single Family Conventional Book Characteristics
Non-Full Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.5%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.1%
- 75/25/00	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.2%	0.1%
- 80/10/10	8.5%	8.5%	8.4%	8.3%	7.5%	7.0%	6.2%	6.1%
- 80/15/05	4.6%	4.4%	4.0%	3.8%	3.0%	2.7%	2.2%	1.8%
- 80/20/00	4.4%	4.6%	4.2%	3.7%	2.0%	1.1%	0.8%	0.7%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.0%	6.0%	5.9%	5.8%	6.3%	6.9%	6.9%	1.6%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	11.2%	11.2%	11.1%	11.1%	10.9%	10.8%	11.0%	12.7%
Northeast	17.8%	17.7%	17.7%	17.6%	17.4%	17.0%	16.9%	19.5%
Southeast	25.5%	25.5%	25.5%	25.5%	24.6%	23.6%	22.4%	18.8%
Southwest	15.8%	15.8%	15.8%	15.8%	15.7%	15.6%	15.5%	15.5%
West	29.7%	29.8%	29.9%	30.0%	31.3%	33.0%	34.2%	33.5%
Census Region (Sums to 100%)								
New England	4.8%	4.8%	4.8%	4.7%	4.5%	4.2%	4.1%	4.8%
Middle Atlantic	12.6%	12.5%	12.5%	12.4%	12.4%	12.4%	12.4%	14.2%
East North Central	9.2%	9.2%	9.1%	9.2%	9.1%	9.1%	9.3%	10.9%
East South Central	2.9%	2.9%	2.9%	2.9%	2.9%	2.8%	2.7%	2.7%
South Atlantic	23.0%	22.9%	22.9%	22.9%	22.0%	20.9%	19.8%	16.2%
West North Central	3.8%	3.7%	3.7%	3.8%	3.7%	3.7%	3.6%	3.3%
West South Central	6.1%	6.0%	6.1%	6.1%	6.3%	6.5%	6.3%	5.9%
Mountain	11.4%	11.4%	11.4%	11.3%	10.7%	10.1%	10.0%	10.7%
Pacific	26.3%	26.4%	26.5%	26.6%	28.0%	30.0%	31.5%	30.8%
US Territories	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%
Top 10 States								
01) CA	20.3%	20.5%	20.6%	20.9%	22.5%	24.8%	26.5%	25.7%
02) FL	10.7%	10.7%	10.7%	10.7%	10.0%	9.1%	8.5%	7.6%
03) NY	5.8%	5.8%	5.8%	5.8%	5.9%	6.2%	6.3%	7.5%
04) TX	4.7%	4.7%	4.7%	4.7%	4.9%	5.1%	4.9%	4.5%
05) NJ	4.3%	4.3%	4.2%	4.2%	4.0%	3.9%	3.8%	4.3%

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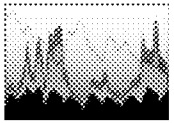

Single Family Conventional Book Characteristics
Non-Full Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) IL	3.9%	3.9%	3.8%	3.7%	3.5%	3.2%	3.2%	3.7%
07) AZ	3.7%	3.7%	3.7%	3.7%	3.3%	2.9%	2.9%	2.6%
08) WA	3.2%	3.1%	3.1%	3.1%	3.0%	2.8%	2.7%	2.7%
09) VA	2.9%	2.9%	2.9%	2.9%	2.9%	2.8%	2.7%	1.7%
10) GA	2.6%	2.6%	2.7%	2.6%	2.6%	2.6%	2.6%	2.3%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	41.1%	42.5%	43.0%	43.7%	45.2%	45.2%	44.5%	51.3%
02) BANK OF AMERICA CORPORATION	10.8%	11.0%	12.2%	13.0%	16.3%	17.5%	15.9%	1.8%
03) WELLS FARGO & COMPANY	5.2%	4.1%	3.8%	3.3%	1.3%	0.2%	0.0%	0.0%
04) LEHMAN BROTHERS HOLDINGS INC	5.1%	5.3%	5.5%	5.4%	5.6%	5.1%	4.1%	2.7%
05) WASHINGTON MUTUAL INC	4.3%	4.6%	4.6%	4.7%	5.7%	7.1%	8.3%	11.6%
06) INDYMAC BANCORP INC	4.1%	3.9%	3.7%	3.5%	2.8%	3.1%	4.0%	5.8%
07) JP MORGAN CHASE & CO	4.0%	3.4%	2.6%	2.1%	1.1%	0.8%	0.8%	0.5%
08) CITIGROUP INC	3.6%	3.5%	3.2%	2.9%	1.6%	1.1%	0.4%	0.1%
09) SUNTRUST BANKS INC	3.5%	3.2%	2.8%	2.4%	0.9%	0.4%	0.4%	0.4%
10) CERBERUS CAPITAL HOLDING	2.7%	2.7%	2.6%	2.7%	2.1%	1.6%	1.4%	1.6%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	41.2%	42.7%	43.1%	43.7%	45.2%	45.2%	44.5%	51.4%
02) BANK OF AMERICA CORPORATION	10.9%	11.0%	12.3%	13.1%	16.2%	17.3%	15.6%	1.3%
03) WELLS FARGO & COMPANY	7.6%	6.7%	6.7%	6.3%	4.9%	3.2%	2.0%	0.7%
04) JP MORGAN CHASE & CO	7.2%	6.9%	6.2%	5.5%	4.3%	3.8%	4.0%	4.9%
05) CITIGROUP INC	4.6%	4.7%	4.5%	4.4%	3.7%	3.7%	3.9%	1.6%
06) LEHMAN BROTHERS HOLDINGS INC	4.4%	4.6%	4.8%	4.7%	4.7%	3.7%	2.0%	2.0%
07) INDYMAC BANCORP INC	4.2%	4.0%	3.8%	3.5%	2.7%	3.0%	3.9%	5.8%
08) WASHINGTON MUTUAL INC	4.1%	4.4%	4.4%	4.5%	5.5%	7.2%	8.8%	13.5%
09) SUNTRUST BANKS INC	3.0%	2.7%	2.1%	1.9%	0.8%	0.4%	0.4%	0.4%
10) CERBERUS CAPITAL HOLDING	2.9%	2.9%	2.8%	2.9%	2.4%	2.1%	2.1%	3.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	76.4%	75.6%	75.6%	76.5%	79.8%	82.1%	79.6%	72.8%
Credit Enhancement	23.6%	24.4%	24.4%	23.5%	20.2%	17.9%	20.4%	27.2%
- Primary MI Only	7.9%	6.6%	6.2%	6.1%	6.2%	7.3%	8.6%	12.2%
- Pool Policy Only	13.8%	15.7%	16.1%	15.3%	11.7%	7.4%	6.8%	8.0%
- Pool Policy and Primary MI	1.6%	1.8%	1.7%	1.6%	1.6%	1.8%	2.4%	4.0%
- Full Recourse	0.2%	0.2%	0.2%	0.3%	0.5%	1.0%	2.2%	2.2%
- Shared Arrangement	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.2%	0.4%

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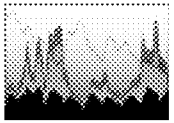

Single Family Conventional Book Characteristics
Non-Full Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	77.9%	77.1%	75.8%	75.0%	64.9%	27.8%	34.1%	22.8%
Interest Only with Credit Enhancement	47.1%	51.5%	54.0%	53.2%	50.4%	31.2%	15.4%	6.2%
Alt-A with Credit Enhancement	41.5%	43.5%	44.3%	42.6%	36.9%	31.0%	33.0%	36.2%
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.34	-3.54	-2.17	-0.95	2.18	3.97	4.88	2.04
Wtd Avg Economic Model Fee	33.13	31.70	29.83	28.53	25.26	23.81	23.43	27.62
Wtd Avg Charged Fee	28.78	28.16	27.66	27.58	27.44	27.78	28.31	29.65
Appraisal Waivers								
Appraisal Waiver	2.1%	2.0%	1.8%	1.7%	1.1%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.83%	0.63%	0.55%	0.53%	0.59%	0.50%	0.47%	0.46%
- SDQ Rate for Loans with CE	2.49%	1.83%	1.54%	1.47%	1.73%	1.86%	1.66%	1.22%
- SDQ Rate for Loans without CE	0.37%	0.28%	0.26%	0.26%	0.32%	0.21%	0.16%	0.17%
SDQ Rate Excl. Katrina Loans	0.83%	0.62%	0.54%	0.51%	0.48%	0.50%	0.47%	0.47%
SDQ Rate for Katrina Loans	2.00%	2.09%	2.48%	2.92%	12.53%	0.50%	0.16%	0.06%
Serious Delinquent Loans								
SDQ Loan Count	22,869	15,994	13,057	11,649	10,663	7,954	6,197	3,222
SDQ Count for Loans with CE	15,042	10,414	8,192	7,078	6,019	5,223	4,504	2,347
SDQ Count for Loans without CE	7,827	5,580	4,865	4,571	4,644	2,731	1,693	875
SDQ Volume ($M)								
SDQ Volume	$4,581.7	$3,003.0	$2,283.3	$1,879.2	$1,438.9	$1,096.4	$888.8	$433.5
SDQ Volume for Loans with CE	$3,156.8	$2,065.2	$1,514.3	$1,197.3	$834.0	$735.8	$656.3	$319.3
SDQ Volume for Loans without CE	$1,424.8	$937.8	$769.0	$681.9	$604.9	$360.6	$232.5	$114.2

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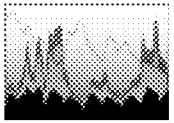

Single Family Conventional Book Characteristics
Select Lender Programs Non-Full Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,565,657	1,431,313	1,353,094	1,272,098	1,070,079	926,184	735,738	309,137
Book Volume ($B)	$266.2	$237.3	$218.9	$201.0	$157.6	$131.8	$104.1	$44.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	25.7%	26.6%	27.2%	27.7%	28.9%	28.9%	29.1%	21.5%
OLTV 60.01% - 70.00%	16.0%	16.4%	16.5%	16.6%	16.7%	16.3%	16.1%	14.8%
OLTV 70.01% - 75.00%	9.4%	9.4%	9.3%	9.2%	9.7%	10.4%	11.2%	11.1%
OLTV 75.01% - 80.00%	40.5%	40.3%	39.9%	39.5%	37.4%	36.5%	34.7%	39.6%
OLTV 80.01% - 90.00%	5.7%	5.5%	5.6%	5.6%	5.9%	6.4%	7.1%	10.6%
OLTV 90.01% - 95.00%	2.6%	1.9%	1.5%	1.3%	1.3%	1.5%	1.6%	2.5%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	69.0%	68.5%	68.2%	68.0%	67.4%	67.5%	67.5%	71.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	23.5%	24.2%	24.9%	25.3%	26.2%	25.7%	25.3%	20.3%
Comb LTV 60.01% - 70.00%	15.2%	15.6%	15.8%	15.9%	16.0%	15.5%	15.1%	14.1%
Comb LTV 70.01% - 75.00%	8.6%	8.7%	8.7%	8.8%	9.4%	10.1%	10.8%	10.8%
Comb LTV 75.01% - 80.00%	29.3%	30.0%	30.6%	31.2%	32.0%	34.6%	33.4%	39.0%
Comb LTV 80.01% - 90.00%	15.8%	15.4%	15.1%	14.8%	12.7%	10.7%	11.6%	10.4%
Comb LTV 90.01% - 95.00%	7.0%	5.6%	4.5%	3.8%	3.2%	2.9%	3.0%	2.5%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	0.5%	0.4%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	2.7%
Wtd Avg Comb LTV	71.6%	71.0%	70.5%	70.2%	69.5%	69.4%	69.6%	71.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	23.5%	24.2%	24.9%	25.3%	26.2%	25.8%	25.4%	20.5%
Comb LTV 60.01% - 70.00%	15.3%	15.7%	15.8%	15.9%	16.0%	15.5%	15.1%	14.3%
Comb LTV 70.01% - 75.00%	8.6%	8.7%	8.7%	8.8%	9.4%	10.1%	10.8%	10.9%
Comb LTV 75.01% - 80.00%	29.3%	30.0%	30.6%	31.2%	32.1%	34.6%	33.4%	39.5%
Comb LTV 80.01% - 90.00%	15.8%	15.4%	15.1%	14.8%	12.8%	10.7%	11.6%	10.7%

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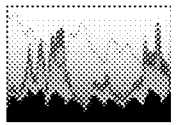

Single Family Conventional Book Characteristics
Select Lender Programs Non-Full Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.0%	5.6%	4.5%	3.8%	3.2%	2.9%	3.0%	2.5%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	0.5%	0.4%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	1.5%
Wtd Avg Comb LTV	71.6%	71.0%	70.5%	70.2%	69.5%	69.4%	69.6%	71.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	42.4%	46.6%	48.9%	51.9%	57.9%	50.8%	38.7%	26.3%
MTMLTV 60.01% - 70.00%	17.0%	17.9%	18.0%	18.3%	19.3%	21.1%	23.1%	19.2%
MTMLTV 70.01% - 75.00%	10.1%	10.2%	9.9%	9.7%	9.6%	11.1%	15.5%	15.1%
MTMLTV 75.01% - 80.00%	14.8%	14.8%	13.6%	12.4%	9.8%	11.6%	15.6%	27.0%
MTMLTV 80.01% - 90.00%	12.1%	8.7%	8.3%	6.8%	3.1%	4.8%	6.2%	10.6%
MTMLTV 90.01% - 95.00%	2.5%	1.4%	1.1%	0.7%	0.3%	0.5%	0.8%	1.6%
MTMLTV 95.01% - 97.00%	0.5%	0.2%	0.2%	0.1%	0.0%	0.1%	0.1%	0.1%
MTMLTV 97.01% - 100.00%	0.4%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.3%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	61.4%	59.1%	58.0%	56.6%	53.9%	57.4%	61.7%	67.4%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
FICO 580-619	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%
FICO 620-659	1.3%	1.4%	1.5%	1.6%	1.8%	1.9%	1.8%	0.9%
FICO 660-699	9.3%	8.7%	8.4%	8.0%	7.6%	8.1%	8.1%	5.8%
FICO 700-739	28.1%	28.1%	28.0%	28.0%	28.4%	29.6%	30.3%	33.0%
FICO >= 740	61.0%	61.6%	61.8%	62.1%	61.8%	60.1%	59.4%	59.7%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Wtd Avg FICO	749	749	749	749	748	747	746	747
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	69.1%	68.0%	66.5%	65.3%	61.3%	58.3%	59.0%	69.4%
Intermediate-term, fixed-rate	12.9%	13.9%	15.0%	16.0%	19.9%	23.5%	26.1%	21.8%
Adjustable-rate	8.3%	9.2%	10.3%	11.4%	14.7%	16.3%	13.9%	8.0%

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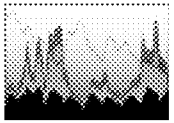

Single Family Conventional Book Characteristics
Select Lender Programs Non-Full Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	5.9%	5.6%	5.6%	5.3%	4.0%	1.9%	1.0%	0.8%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	3.9%	3.2%	2.6%	1.9%	0.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.9%	91.2%	91.3%	91.6%	93.6%	96.0%	97.6%	99.3%
Second/Vacation Home	7.4%	7.2%	7.1%	7.0%	5.2%	3.3%	2.0%	0.6%
Investor Property	1.7%	1.5%	1.5%	1.4%	1.2%	0.8%	0.4%	0.1%
10-K Unit Type (Sums to 100%)								
1 Unit	98.9%	98.9%	98.9%	99.0%	99.0%	99.0%	99.1%	99.1%
2-4 Units	1.1%	1.1%	1.1%	1.0%	1.0%	1.0%	0.9%	0.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.5%	11.1%	10.8%	10.4%	8.9%	7.7%	6.9%	5.7%
Single Family Homes	88.5%	88.9%	89.2%	89.6%	91.1%	92.3%	93.1%	94.3%
Property Type (Sums to 100%)								
Manufactured	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Condo/Coop	11.5%	11.1%	10.8%	10.4%	8.9%	7.7%	6.9%	5.7%
1 Unit	87.3%	87.7%	88.1%	88.4%	89.9%	91.2%	92.2%	93.4%
2-4 Units	1.1%	1.1%	1.1%	1.0%	1.0%	1.0%	0.9%	0.9%
Condo								
Condo	11.1%	10.8%	10.5%	10.2%	8.8%	7.6%	6.8%	5.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	52.0%	50.6%	50.1%	49.9%	43.6%	37.6%	30.5%	43.4%
Cash-Out Refinance	19.5%	19.3%	18.8%	18.0%	16.6%	13.0%	10.6%	3.2%
Other Refinance	28.5%	30.1%	31.0%	32.1%	39.8%	49.3%	58.9%	53.5%
Origination Type (Sums to 100%)								
TPO Broker	26.2%	26.2%	25.4%	24.8%	23.6%	26.1%	28.9%	40.2%
TPO Correspondent	15.1%	14.5%	13.3%	12.5%	8.6%	5.8%	4.1%	3.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	58.7%	59.3%	61.3%	62.7%	67.7%	68.2%	66.9%	56.1%
Origination Year (Sums to 100%)								
< 2000	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	2.7%
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	1.4%
2001	0.4%	0.5%	0.6%	0.7%	1.1%	1.8%	3.7%	22.0%
2002	3.8%	4.4%	5.0%	5.7%	8.7%	13.8%	24.8%	73.8%

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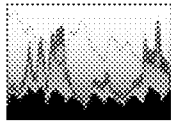

Single Family Conventional Book Characteristics
Select Lender Programs Non-Full Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	14.6%	17.1%	19.3%	21.8%	32.8%	48.5%	70.9%	0.0%
2004	11.8%	13.7%	15.6%	17.6%	26.3%	35.6%	0.0%	0.0%
2005	17.1%	19.8%	22.2%	24.9%	30.9%	0.0%	0.0%	0.0%
2006	24.8%	28.4%	31.9%	29.2%	0.0%	0.0%	0.0%	0.0%
2007	27.5%	16.0%	5.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$180,614	$176,476	$172,201	$168,244	$155,457	$148,191	$144,817	$145,331
Loan Original Note Rate	5.99%	5.91%	5.88%	5.85%	5.60%	5.57%	5.66%	6.44%
Seasoning (Sums to 100%)								
Seasoned	0.2%	0.3%	0.2%	0.2%	0.3%	0.0%	0.0%	0.1%
Non-Seasoned	99.8%	99.7%	99.8%	99.8%	99.7%	100.0%	100.0%	99.9%
ACI								
ACI Probability	0.23%	0.22%	0.21%	0.21%	0.20%	0.20%	0.20%	0.23%
Wtd Avg ACI Score	716	717	718	718	720	720	720	713
Credit Premium								
Wtd Avg Credit Premium	-0.04	-0.05	-0.04	-0.04	-0.04	-0.04	-0.01	0.01
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.8%	2.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.4%	10.8%	11.2%	11.5%	13.1%	14.0%	14.6%	11.1%
DTI Ratio > 20 and <= 30	23.3%	24.0%	24.4%	24.9%	26.5%	27.0%	27.6%	26.9%
DTI Ratio > 30 and <= 40	32.1%	32.2%	32.0%	31.7%	30.4%	29.1%	28.6%	31.2%
DTI Ratio > 40 and <= 50	25.2%	24.3%	23.8%	23.2%	21.2%	20.4%	19.6%	20.7%
DTI Ratio > 50	7.7%	7.3%	7.2%	7.1%	6.9%	7.4%	7.5%	8.8%
DTI Ratio Missing	1.2%	1.3%	1.4%	1.5%	1.9%	1.9%	2.1%	1.3%
Wtd Avg DTI Ratio	34.8%	34.4%	34.2%	34.0%	33.2%	33.0%	32.7%	34.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.4%	10.8%	11.2%	11.5%	13.1%	14.0%	14.6%	11.1%
DTI Ratio > 20 and <= 30	23.3%	24.0%	24.4%	24.9%	26.5%	27.0%	27.6%	26.9%
DTI Ratio > 30 and <= 40	32.1%	32.2%	32.0%	31.7%	30.4%	29.1%	28.6%	31.2%
DTI Ratio > 40 and <= 50	25.2%	24.3%	23.8%	23.2%	21.2%	20.4%	19.6%	20.7%
DTI Ratio > 50	7.7%	7.3%	7.2%	7.1%	6.9%	7.4%	7.5%	8.8%
DTI Ratio Missing	1.2%	1.3%	1.4%	1.5%	1.9%	1.9%	2.1%	1.3%

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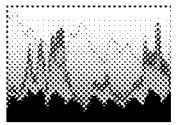

Single Family Conventional Book Characteristics
Select Lender Programs Non-Full Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	34.8%	34.4%	34.2%	34.0%	33.2%	33.0%	32.7%	34.1%
Origination Term (Sums to 100%)								
<= 15 Years	13.0%	14.0%	15.1%	16.1%	20.1%	23.9%	26.5%	21.8%
> 15 Years amd <= 25 Years	3.6%	3.9%	4.1%	4.3%	5.3%	5.8%	6.2%	4.7%
> 25 Years and <= 30 Years	82.9%	81.6%	80.4%	79.4%	74.5%	70.3%	67.3%	73.5%
> 30 Years	0.5%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	73.0%	71.2%	69.2%	67.2%	61.4%	58.3%	59.0%	69.4%
Intermediate-Term Fixed Rate (excl Balloon)	12.9%	13.9%	15.0%	16.0%	19.9%	23.5%	26.0%	21.4%
Adjustable Rate	14.1%	14.8%	15.9%	16.8%	18.6%	18.2%	14.9%	8.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	14.1%	14.8%	15.8%	16.7%	18.6%	18.1%	14.9%	8.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.2%	1.3%	1.5%	1.8%	2.8%	3.5%	2.4%	1.8%
- 5/1 Hybrid Arm	8.4%	8.9%	9.5%	9.9%	9.9%	8.5%	6.9%	3.7%
- 7/1 Hybrid Arm	3.1%	3.3%	3.5%	3.8%	4.7%	5.3%	5.0%	3.1%
- 10/1 Hybrid Arm	1.4%	1.3%	1.3%	1.3%	1.2%	0.8%	0.5%	0.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	9.8%	8.8%	8.2%	7.2%	4.1%	1.9%	1.0%	0.8%
- Interest Only ARM	5.9%	5.6%	5.6%	5.3%	4.0%	1.9%	1.0%	0.8%
- Interest Only FRM	3.9%	3.2%	2.6%	1.9%	0.1%	0.0%	0.0%	0.0%
Alt-A	2.0%	2.0%	2.0%	2.1%	2.7%	3.8%	5.2%	9.0%
- Alt-A Low/No Doc	1.1%	1.2%	1.4%	1.6%	2.3%	3.2%	4.3%	9.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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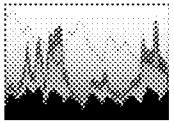

Single Family Conventional Book Characteristics
Select Lender Programs Non-Full Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.4%	0.5%	0.6%	0.6%	0.9%	1.0%	0.5%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%	3.4%
- Alt-A Stated Income	0.6%	0.6%	0.7%	0.8%	1.2%	1.9%	3.2%	5.6%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.9%	0.8%	0.6%	0.5%	0.4%	0.6%	0.9%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	97.7%	97.8%	97.7%	98.7%	98.5%	98.6%	98.0%	95.1%
Investor Channel	2.2%	2.2%	2.2%	1.2%	1.3%	1.1%	1.5%	2.3%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	2.6%
Subordinate Financing - RDW								
Subordinate Financing - RDW	18.9%	18.1%	17.0%	16.0%	13.8%	12.0%	10.6%	13.4%
- 75/20/05	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	9.5%	9.7%	9.9%	9.9%	9.2%	9.0%	8.2%	10.9%
- 80/15/05	4.1%	3.7%	3.1%	2.8%	2.6%	2.6%	2.3%	2.4%
- 80/20/00	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.6%	4.2%	3.7%	3.1%	1.9%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	23.2%	22.8%	22.2%	21.8%	21.9%	23.5%	23.8%	15.4%

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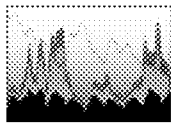

Single Family Conventional Book Characteristics
Select Lender Programs Non-Full Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.5%	0.4%	0.3%	0.3%	0.3%	0.4%	0.4%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%
- 80/10/10	10.6%	10.7%	10.8%	10.8%	10.2%	10.3%	9.7%	11.3%
- 80/15/05	4.5%	4.0%	3.4%	3.0%	2.9%	3.1%	2.8%	2.5%
- 80/20/00	0.5%	0.4%	0.2%	0.2%	0.1%	0.1%	0.2%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
- Other	7.0%	7.2%	7.3%	7.4%	8.2%	9.4%	10.5%	1.5%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	12.1%	12.1%	11.9%	11.8%	11.6%	11.4%	11.9%	15.5%
Northeast	16.2%	16.0%	15.7%	15.3%	14.3%	12.9%	12.1%	15.4%
Southeast	27.0%	27.1%	27.3%	27.3%	27.3%	26.9%	25.9%	19.7%
Southwest	17.3%	17.3%	17.3%	17.4%	17.5%	17.6%	17.9%	18.9%
West	27.4%	27.5%	27.8%	28.1%	29.3%	31.3%	32.2%	30.6%
Census Region (Sums to 100%)								
New England	4.5%	4.4%	4.3%	4.2%	3.8%	3.2%	2.9%	3.9%
Middle Atlantic	11.3%	11.2%	11.0%	10.8%	10.2%	9.5%	8.9%	11.3%
East North Central	9.9%	10.0%	9.8%	9.8%	9.8%	9.7%	10.1%	13.6%
East South Central	3.6%	3.6%	3.6%	3.7%	3.7%	3.7%	3.7%	4.1%
South Atlantic	23.8%	23.8%	24.0%	24.0%	23.8%	23.4%	22.5%	15.8%
West North Central	4.4%	4.4%	4.4%	4.4%	4.4%	4.3%	4.5%	4.4%
West South Central	6.9%	6.9%	7.0%	7.1%	7.5%	7.9%	8.0%	7.9%
Mountain	11.4%	11.3%	11.2%	11.2%	10.6%	10.1%	10.2%	11.5%
Pacific	24.2%	24.4%	24.6%	24.9%	26.2%	28.2%	29.3%	27.5%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	17.7%	18.0%	18.3%	18.7%	20.3%	22.9%	24.3%	22.4%
02) FL	10.0%	10.1%	10.1%	10.1%	9.9%	9.4%	8.7%	6.8%
03) TX	5.3%	5.4%	5.4%	5.5%	5.9%	6.3%	6.3%	6.2%
04) NY	4.5%	4.5%	4.4%	4.3%	4.0%	3.7%	3.3%	4.2%
05) NJ	4.0%	3.9%	3.8%	3.7%	3.5%	3.2%	3.0%	3.9%

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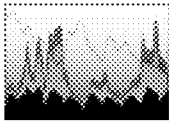

Single Family Conventional Book Characteristics
Select Lender Programs Non-Full Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) IL	3.9%	3.8%	3.6%	3.5%	3.1%	2.6%	2.4%	2.9%
07) AZ	3.6%	3.6%	3.6%	3.6%	3.4%	3.0%	3.0%	2.7%
08) WA	3.5%	3.4%	3.4%	3.4%	3.2%	3.0%	2.7%	2.6%
09) VA	3.4%	3.4%	3.4%	3.4%	3.4%	3.6%	3.5%	2.0%
10) PA	2.8%	2.8%	2.8%	2.8%	2.8%	2.7%	2.6%	3.3%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	46.0%	48.5%	49.3%	51.0%	56.5%	59.9%	61.7%	86.0%
02) BANK OF AMERICA CORPORATION	19.3%	20.1%	22.4%	23.8%	29.0%	31.1%	29.7%	2.6%
03) WELLS FARGO & COMPANY	9.4%	7.5%	7.1%	6.0%	2.3%	0.3%	0.0%	0.0%
04) CITIGROUP INC	5.2%	5.2%	4.8%	4.4%	2.0%	0.9%	0.0%	0.0%
05) SUNTRUST BANKS INC	4.8%	4.2%	3.4%	2.7%	0.7%	0.1%	0.0%	0.0%
06) CERBERUS CAPITAL HOLDING	3.9%	3.9%	3.9%	3.9%	2.9%	2.4%	2.6%	3.6%
07) JP MORGAN CHASE & CO	3.8%	3.0%	1.9%	1.1%	0.5%	0.7%	1.0%	0.5%
08) FIRST HORIZON NATIONAL CORPORATION	2.2%	2.3%	2.3%	2.3%	1.8%	1.1%	0.6%	0.1%
09) NATIONAL CITY CORPORATION	1.3%	1.0%	0.7%	0.5%	0.0%	0.0%	0.0%	0.0%
10) PHH CORPORATION	1.0%	1.1%	1.2%	1.3%	1.5%	1.3%	1.6%	1.2%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	46.0%	48.5%	49.3%	51.0%	56.5%	59.9%	61.7%	86.0%
02) BANK OF AMERICA CORPORATION	19.3%	20.1%	22.4%	23.8%	29.0%	31.1%	29.7%	2.6%
03) WELLS FARGO & COMPANY	9.5%	7.6%	7.2%	6.1%	2.4%	0.3%	0.0%	0.0%
04) CITIGROUP INC	5.4%	5.5%	5.1%	4.8%	2.2%	1.1%	0.3%	0.0%
05) JP MORGAN CHASE & CO	5.2%	4.6%	3.5%	2.2%	1.0%	0.7%	1.0%	0.5%
06) CERBERUS CAPITAL HOLDING	4.1%	4.1%	4.1%	4.1%	3.3%	3.0%	3.8%	6.6%
07) SUNTRUST BANKS INC	4.0%	3.3%	2.4%	2.0%	0.6%	0.1%	0.0%	0.0%
08) FIRST HORIZON NATIONAL CORPORATION	2.2%	2.3%	2.3%	2.3%	1.8%	1.1%	0.6%	0.1%
09) NATIONAL CITY CORPORATION	1.3%	1.0%	0.7%	0.4%	0.0%	0.0%	0.0%	0.0%
10) PHH CORPORATION	1.1%	1.2%	1.2%	1.4%	1.6%	1.6%	1.8%	1.4%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	91.7%	92.8%	93.2%	93.5%	93.9%	93.7%	92.5%	87.2%
Credit Enhancement	8.3%	7.2%	6.8%	6.5%	6.1%	6.3%	7.5%	12.8%
- Primary MI Only	7.5%	6.4%	6.0%	5.8%	5.7%	6.1%	7.0%	11.6%
- Pool Policy Only	0.6%	0.6%	0.6%	0.5%	0.3%	0.0%	0.0%	0.0%
- Pool Policy and Primary MI	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Full Recourse	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.4%
- Shared Arrangement	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.9%

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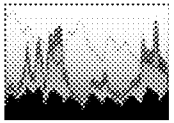

Single Family Conventional Book Characteristics
Select Lender Programs Non-Full Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only with Credit Enhancement	11.6%	9.7%	9.2%	7.6%	6.3%	6.0%	6.6%	14.3%
Alt-A with Credit Enhancement	14.2%	14.6%	13.7%	10.5%	7.9%	7.0%	8.9%	13.1%
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.77	-3.95	-3.01	-2.09	0.13	1.09	2.16	-0.84
Wtd Avg Economic Model Fee	20.56	19.52	18.59	17.66	15.57	14.61	13.23	15.05
Wtd Avg Charged Fee	15.79	15.57	15.58	15.57	15.70	15.70	15.39	14.22
Appraisal Waivers								
Appraisal Waiver	3.8%	3.7%	3.4%	3.2%	1.9%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.26%	0.21%	0.20%	0.20%	0.26%	0.15%	0.09%	0.09%
- SDQ Rate for Loans with CE	0.72%	0.66%	0.67%	0.75%	1.01%	0.81%	0.50%	0.30%
- SDQ Rate for Loans without CE	0.22%	0.18%	0.16%	0.17%	0.20%	0.10%	0.05%	0.05%
SDQ Rate Excl. Katrina Loans	0.25%	0.21%	0.19%	0.20%	0.18%	0.15%	0.09%	0.09%
SDQ Rate for Katrina Loans	0.81%	0.85%	1.15%	1.61%	8.97%	0.15%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	3,994	2,983	2,627	2,572	2,706	1,373	643	259
SDQ Count for Loans with CE	923	681	615	623	688	494	278	121
SDQ Count for Loans without CE	3,071	2,302	2,012	1,949	2,018	879	365	138
SDQ Volume ($M)								
SDQ Volume	$713.4	$495.6	$404.8	$374.4	$348.3	$175.7	$88.3	$34.9
SDQ Volume for Loans with CE	$157.0	$107.4	$89.0	$84.3	$86.5	$62.1	$39.2	$15.6
SDQ Volume for Loans without CE	$556.4	$388.2	$315.8	$290.1	$261.9	$113.7	$49.0	$19.3

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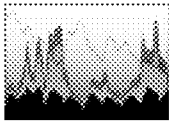

Single Family Conventional Book Characteristics
Other Low/No Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,196,542	1,128,856	1,046,588	969,895	767,677	678,501	616,919	402,911
Book Volume ($B)	$216.8	$203.1	$186.3	$170.6	$125.8	$106.1	$95.1	$59.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	19.0%	19.4%	19.9%	20.3%	23.3%	24.1%	23.0%	18.7%
OLTV 60.01% - 70.00%	16.0%	16.2%	16.6%	16.9%	17.7%	18.4%	18.0%	16.5%
OLTV 70.01% - 75.00%	11.0%	11.0%	11.2%	11.4%	12.3%	13.3%	13.6%	14.3%
OLTV 75.01% - 80.00%	41.6%	42.0%	41.3%	40.3%	33.9%	27.8%	25.4%	27.2%
OLTV 80.01% - 90.00%	7.6%	7.2%	7.2%	7.5%	8.6%	10.5%	12.5%	15.6%
OLTV 90.01% - 95.00%	3.3%	3.1%	3.1%	3.2%	3.7%	4.7%	5.5%	5.8%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
OLTV 97.01% - 100.00%	1.4%	0.9%	0.7%	0.4%	0.4%	1.0%	1.7%	1.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.1%	71.8%	71.6%	71.4%	70.4%	70.4%	71.3%	73.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.7%	18.2%	18.8%	19.5%	22.4%	23.4%	22.5%	18.5%
Comb LTV 60.01% - 70.00%	15.1%	15.3%	15.7%	16.0%	17.4%	18.3%	17.9%	16.4%
Comb LTV 70.01% - 75.00%	10.1%	10.2%	10.4%	10.7%	12.0%	13.2%	13.6%	14.2%
Comb LTV 75.01% - 80.00%	24.5%	24.8%	25.3%	25.8%	27.5%	26.5%	24.0%	25.6%
Comb LTV 80.01% - 90.00%	14.3%	13.7%	13.3%	13.2%	12.3%	12.1%	13.6%	16.5%
Comb LTV 90.01% - 95.00%	7.7%	7.4%	7.2%	7.1%	5.8%	5.3%	6.2%	6.8%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	10.5%	10.2%	9.1%	7.6%	2.4%	1.2%	2.0%	1.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%
Wtd Avg Comb LTV	75.9%	75.6%	75.0%	74.4%	71.8%	70.9%	71.6%	73.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.7%	18.2%	18.8%	19.5%	22.4%	23.4%	22.5%	18.5%
Comb LTV 60.01% - 70.00%	15.1%	15.3%	15.7%	16.0%	17.4%	18.3%	17.9%	16.4%
Comb LTV 70.01% - 75.00%	10.1%	10.2%	10.4%	10.7%	12.0%	13.2%	13.6%	14.2%
Comb LTV 75.01% - 80.00%	24.5%	24.8%	25.3%	25.8%	27.5%	26.5%	24.0%	25.6%
Comb LTV 80.01% - 90.00%	14.3%	13.7%	13.3%	13.2%	12.3%	12.1%	13.6%	16.5%

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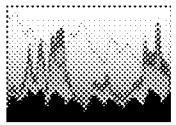

Single Family Conventional Book Characteristics
Other Low/No Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.7%	7.4%	7.2%	7.1%	5.8%	5.3%	6.2%	6.8%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	10.5%	10.2%	9.1%	7.6%	2.4%	1.2%	2.0%	1.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
Wtd Avg Comb LTV	75.9%	75.6%	75.0%	74.4%	71.8%	70.9%	71.6%	73.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	32.4%	35.3%	37.7%	40.9%	52.4%	50.1%	37.2%	27.0%
MTMLTV 60.01% - 70.00%	15.2%	16.2%	16.7%	17.4%	18.7%	19.8%	24.6%	21.3%
MTMLTV 70.01% - 75.00%	10.8%	11.2%	10.9%	11.1%	10.3%	9.4%	13.1%	14.2%
MTMLTV 75.01% - 80.00%	15.4%	17.5%	17.2%	16.6%	11.8%	10.8%	10.5%	16.2%
MTMLTV 80.01% - 90.00%	19.2%	15.8%	14.2%	11.5%	5.3%	7.1%	10.3%	13.5%
MTMLTV 90.01% - 95.00%	3.7%	2.2%	1.9%	1.6%	1.0%	1.7%	2.4%	3.8%
MTMLTV 95.01% - 97.00%	0.8%	0.5%	0.4%	0.3%	0.1%	0.2%	0.4%	0.6%
MTMLTV 97.01% - 100.00%	1.1%	0.6%	0.5%	0.3%	0.1%	0.2%	0.3%	0.7%
MTMLTV > 100.00%	1.3%	0.5%	0.4%	0.1%	0.0%	0.1%	0.2%	0.4%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	1.1%	2.2%
Wtg Avg MTMLTV	66.3%	64.2%	63.0%	61.5%	56.6%	58.7%	63.1%	67.7%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%
FICO 580-619	0.4%	0.4%	0.4%	0.4%	0.5%	0.8%	1.2%	1.5%
FICO 620-659	8.1%	7.8%	7.4%	7.0%	6.1%	7.4%	9.1%	10.5%
FICO 660-699	26.8%	26.5%	26.0%	25.5%	24.3%	25.9%	27.7%	29.1%
FICO 700-739	31.8%	31.9%	32.2%	32.5%	33.3%	32.4%	30.8%	30.0%
FICO >= 740	32.7%	33.1%	33.8%	34.3%	35.3%	32.8%	30.4%	27.5%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.7%
Wtd Avg FICO	718	719	719	720	721	718	713	709
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	54.7%	54.8%	54.7%	55.1%	55.7%	59.0%	66.6%	72.7%
Intermediate-term, fixed-rate	7.3%	7.8%	8.6%	9.5%	13.2%	16.0%	17.4%	15.6%
Adjustable-rate	5.1%	5.2%	5.8%	6.5%	9.0%	11.8%	10.6%	5.3%

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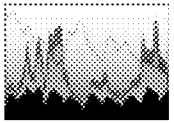

Single Family Conventional Book Characteristics
Other Low/No Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	20.0%	19.7%	19.9%	19.3%	17.5%	10.0%	2.5%	1.2%
Negative Amortization	2.3%	2.7%	3.3%	3.9%	4.5%	3.2%	2.8%	5.2%
Interest Only fixed-rate	10.5%	9.8%	7.7%	5.7%	0.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	79.1%	79.4%	79.6%	79.9%	80.7%	82.8%	84.9%	86.1%
Second/Vacation Home	5.5%	5.6%	5.7%	5.7%	5.4%	4.5%	3.7%	3.2%
Investor Property	15.3%	15.0%	14.7%	14.4%	14.0%	12.7%	11.4%	10.7%
10-K Unit Type (Sums to 100%)								
1 Unit	89.9%	90.2%	90.5%	90.7%	90.3%	89.4%	89.1%	89.1%
2-4 Units	10.1%	9.8%	9.5%	9.3%	9.7%	10.6%	10.9%	10.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.7%	10.8%	10.9%	10.9%	10.6%	9.2%	8.5%	8.2%
Single Family Homes	89.3%	89.2%	89.1%	89.1%	89.4%	90.8%	91.5%	91.8%
Property Type (Sums to 100%)								
Manufactured	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.5%
Condo/Coop	10.7%	10.8%	10.9%	10.9%	10.6%	9.2%	8.5%	8.2%
1 Unit	79.1%	79.3%	79.5%	79.6%	79.5%	79.9%	80.2%	80.4%
2-4 Units	10.1%	9.8%	9.5%	9.3%	9.7%	10.5%	10.9%	10.9%
Condo								
Condo	10.6%	10.7%	10.8%	10.8%	10.4%	9.2%	8.4%	8.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.2%	44.5%	45.3%	46.0%	43.8%	40.6%	37.9%	43.0%
Cash-Out Refinance	37.0%	36.9%	36.3%	35.7%	34.9%	34.0%	33.8%	30.7%
Other Refinance	18.8%	18.6%	18.4%	18.3%	21.3%	25.4%	28.4%	26.3%
Origination Type (Sums to 100%)								
TPO Broker	30.3%	29.8%	29.9%	30.3%	29.5%	33.5%	39.1%	44.5%
TPO Correspondent	28.7%	28.1%	26.8%	24.5%	19.6%	17.6%	16.5%	17.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Retail	41.0%	42.0%	43.3%	45.2%	50.9%	48.8%	44.3%	37.8%
Origination Year (Sums to 100%)								
< 2000	0.4%	0.5%	0.5%	0.6%	1.0%	1.5%	1.7%	2.7%
2000	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%	1.1%	3.8%
2001	0.8%	0.9%	1.0%	1.2%	2.1%	3.8%	7.4%	26.9%
2002	3.8%	4.3%	5.0%	5.8%	10.1%	18.0%	34.0%	66.6%

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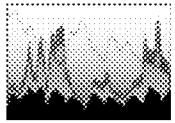

Single Family Conventional Book Characteristics
Other Low/No Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	10.4%	11.5%	13.2%	15.1%	25.2%	42.1%	55.7%	0.0%
2004	10.5%	11.8%	13.5%	15.5%	26.5%	34.1%	0.0%	0.0%
2005	18.9%	21.0%	24.0%	27.3%	34.8%	0.0%	0.0%	0.0%
2006	31.2%	34.4%	37.6%	34.4%	0.0%	0.0%	0.0%	0.0%
2007	23.9%	15.6%	5.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$188,369	$187,019	$185,144	$183,051	$170,493	$161,904	$157,774	$150,965
Loan Original Note Rate	6.46%	6.37%	6.30%	6.23%	5.93%	6.10%	6.43%	7.14%
Seasoning (Sums to 100%)								
Seasoned	1.9%	1.8%	1.7%	1.6%	1.7%	2.0%	2.1%	2.9%
Non-Seasoned	98.1%	98.2%	98.3%	98.4%	98.3%	98.0%	97.9%	97.1%
ACI								
ACI Probability	1.25%	1.23%	1.19%	1.14%	1.03%	1.14%	1.28%	1.45%
Wtd Avg ACI Score	660	661	662	664	670	668	665	660
Credit Premium								
Wtd Avg Credit Premium	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	11.1%	10.5%	10.2%	10.1%	8.9%	9.1%	9.4%	8.5%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.3%	6.6%	7.0%	7.4%	9.5%	11.4%	11.2%	10.8%
DTI Ratio > 20 and <= 30	12.7%	13.1%	13.5%	13.9%	15.7%	16.7%	17.1%	17.8%
DTI Ratio > 30 and <= 40	25.6%	25.9%	25.9%	25.9%	25.2%	22.5%	21.3%	21.2%
DTI Ratio > 40 and <= 50	21.9%	21.2%	20.4%	19.6%	16.0%	13.5%	12.3%	11.3%
DTI Ratio > 50	5.0%	5.0%	5.2%	5.3%	6.5%	8.6%	10.7%	10.2%
DTI Ratio Missing	28.5%	28.2%	28.0%	27.8%	27.2%	27.2%	27.5%	28.7%
Wtd Avg DTI Ratio	36.2%	36.0%	35.8%	35.5%	34.6%	34.2%	34.7%	34.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.3%	6.6%	7.0%	7.4%	9.5%	11.4%	11.2%	10.8%
DTI Ratio > 20 and <= 30	12.7%	13.1%	13.5%	13.9%	15.7%	16.7%	17.1%	17.8%
DTI Ratio > 30 and <= 40	25.6%	25.9%	25.9%	25.9%	25.2%	22.5%	21.3%	21.2%
DTI Ratio > 40 and <= 50	21.9%	21.2%	20.4%	19.6%	16.0%	13.5%	12.3%	11.3%
DTI Ratio > 50	5.0%	5.0%	5.2%	5.3%	6.5%	8.6%	10.7%	10.2%
DTI Ratio Missing	28.5%	28.2%	28.0%	27.8%	27.2%	27.2%	27.5%	28.7%

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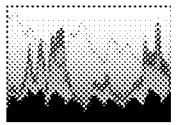

Single Family Conventional Book Characteristics
Other Low/No Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.2%	36.0%	35.8%	35.5%	34.6%	34.2%	34.7%	34.4%
Origination Term (Sums to 100%)								
<= 15 Years	7.3%	7.9%	8.6%	9.5%	13.2%	16.0%	17.4%	15.7%
> 15 Years amd <= 25 Years	1.2%	1.2%	1.2%	1.2%	1.5%	1.7%	1.8%	1.4%
> 25 Years and <= 30 Years	91.2%	90.7%	90.0%	89.2%	85.2%	82.1%	80.6%	82.5%
> 30 Years	0.3%	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%	0.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	65.2%	64.5%	62.4%	60.8%	55.8%	59.1%	66.7%	72.7%
Intermediate-Term Fixed Rate (excl Balloon)	7.3%	7.8%	8.5%	9.4%	13.1%	15.8%	16.9%	15.1%
Adjustable Rate	27.4%	27.6%	29.0%	29.7%	31.0%	24.9%	15.9%	11.6%
Balloon	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	0.5%
Various Product Types								
Second	0.7%	0.6%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%	0.4%
Hybrid Arm	23.7%	23.3%	23.9%	23.7%	20.3%	16.5%	11.0%	6.4%
- 2/28 Hybrid Arm	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	2.2%	2.5%	2.9%	3.3%	4.9%	5.2%	3.7%	1.9%
- 5/1 Hybrid Arm	16.9%	16.7%	17.1%	16.6%	12.4%	9.6%	6.2%	4.2%
- 7/1 Hybrid Arm	2.6%	2.4%	2.5%	2.5%	2.0%	1.3%	1.0%	0.2%
- 10/1 Hybrid Arm	1.8%	1.6%	1.4%	1.3%	1.0%	0.4%	0.2%	0.0%
NegAm ARM	2.3%	2.7%	3.3%	3.9%	4.5%	3.2%	2.8%	5.2%
Interest Only	30.5%	29.4%	27.7%	25.0%	17.6%	10.0%	2.5%	1.2%
- Interest Only ARM	20.0%	19.7%	19.9%	19.3%	17.5%	10.0%	2.5%	1.2%
- Interest Only FRM	10.5%	9.8%	7.7%	5.7%	0.1%	0.0%	0.0%	0.0%
Alt-A	99.2%	99.4%	99.6%	99.5%	99.9%	99.7%	99.3%	100.0%
- Alt-A Low/No Doc	99.2%	99.4%	99.6%	99.5%	99.9%	99.7%	99.3%	100.0%
- Alt-A No Disclosure	3.3%	2.4%	1.7%	1.5%	0.5%	0.0%	0.0%	0.0%

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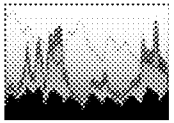

Single Family Conventional Book Characteristics
Other Low/No Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	24.5%	26.4%	28.2%	29.8%	35.7%	35.7%	34.8%	36.5%
- Alt-A SISA	6.6%	6.0%	5.1%	3.9%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	11.9%	11.6%	11.0%	10.7%	10.7%	11.3%	12.1%	13.5%
- Alt-A Stated Income	52.9%	53.1%	53.6%	53.5%	52.8%	52.7%	52.4%	50.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Subprime Deals								
Subprime	0.8%	0.6%	0.4%	0.5%	0.1%	0.3%	0.7%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.7%	0.0%
- Post 12/2005	0.8%	0.6%	0.4%	0.5%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	14.9%	15.4%	16.4%	17.5%	22.9%	27.0%	28.1%	30.9%
Investor Channel	84.4%	84.1%	83.2%	82.0%	77.1%	73.0%	71.9%	69.1%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.8%	0.5%	0.4%	0.5%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	22.4%	22.4%	20.6%	18.5%	9.3%	3.1%	1.4%	0.8%
- 75/20/05	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.8%	3.7%	3.5%	3.4%	2.4%	1.2%	0.9%	0.7%
- 80/15/05	3.2%	3.2%	3.1%	3.1%	1.9%	1.1%	0.5%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	15.2%	15.2%	13.7%	11.8%	4.8%	0.7%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	25.7%	25.8%	24.4%	22.6%	15.8%	11.3%	8.4%	6.8%

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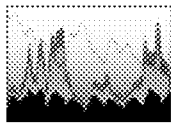

Single Family Conventional Book Characteristics
Other Low/No Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.5%	0.5%	0.4%	0.4%	0.2%	0.2%	0.1%	0.1%
- 75/25/00	0.5%	0.5%	0.4%	0.4%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	6.0%	5.8%	5.6%	5.4%	4.2%	2.8%	2.3%	2.3%
- 80/15/05	4.8%	4.8%	4.7%	4.6%	3.1%	2.3%	1.5%	1.3%
- 80/20/00	9.2%	9.6%	8.8%	7.9%	4.3%	2.2%	1.4%	1.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.7%	4.6%	4.3%	4.0%	3.9%	3.7%	2.9%	1.7%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	10.0%	10.1%	10.2%	10.2%	10.1%	10.2%	10.1%	10.6%
Northeast	19.8%	19.8%	20.0%	20.2%	21.3%	22.2%	22.1%	22.6%
Southeast	23.7%	23.6%	23.4%	23.3%	21.4%	19.5%	18.4%	18.1%
Southwest	14.0%	14.0%	14.1%	14.0%	13.4%	13.1%	12.9%	13.0%
West	32.5%	32.4%	32.3%	32.3%	33.8%	35.1%	36.4%	35.6%
Census Region (Sums to 100%)								
New England	5.2%	5.2%	5.3%	5.3%	5.4%	5.5%	5.4%	5.5%
Middle Atlantic	14.1%	14.1%	14.2%	14.3%	15.1%	16.0%	16.1%	16.4%
East North Central	8.2%	8.3%	8.3%	8.4%	8.3%	8.3%	8.4%	9.0%
East South Central	2.0%	2.0%	2.0%	2.0%	1.9%	1.8%	1.7%	1.7%
South Atlantic	22.0%	21.8%	21.7%	21.6%	19.7%	17.9%	16.9%	16.6%
West North Central	2.9%	3.0%	3.0%	3.0%	2.9%	2.9%	2.7%	2.6%
West South Central	5.0%	5.0%	5.0%	5.0%	4.8%	4.8%	4.5%	4.4%
Mountain	11.4%	11.5%	11.6%	11.5%	11.0%	10.2%	9.9%	10.2%
Pacific	28.9%	28.8%	28.7%	28.7%	30.4%	32.3%	34.0%	33.2%
US Territories	0.2%	0.3%	0.3%	0.3%	0.5%	0.4%	0.4%	0.4%
Top 10 States								
01) CA	23.6%	23.5%	23.4%	23.4%	25.2%	27.1%	29.0%	28.2%
02) FL	11.6%	11.5%	11.3%	11.3%	10.1%	8.8%	8.3%	8.2%
03) NY	7.3%	7.3%	7.4%	7.5%	8.4%	9.3%	9.7%	10.0%
04) NJ	4.7%	4.7%	4.8%	4.7%	4.7%	4.8%	4.6%	4.7%
05) IL	4.0%	3.9%	4.0%	4.0%	4.0%	4.0%	4.0%	4.4%

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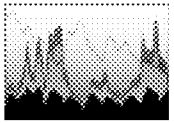

Single Family Conventional Book Characteristics
Other Low/No Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) TX	3.8%	3.8%	3.8%	3.8%	3.6%	3.6%	3.4%	3.3%
07) AZ	3.8%	3.8%	3.8%	3.7%	3.3%	2.8%	2.7%	2.6%
08) WA	2.8%	2.8%	2.8%	2.8%	2.7%	2.6%	2.6%	2.7%
09) NV	2.7%	2.7%	2.7%	2.8%	2.7%	2.1%	1.8%	1.7%
10) MA	2.6%	2.6%	2.7%	2.7%	2.8%	2.9%	2.9%	3.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	35.0%	35.6%	35.6%	35.1%	31.1%	26.9%	25.6%	25.7%
02) LEHMAN BROTHERS HOLDINGS INC	11.4%	11.6%	11.9%	11.9%	12.6%	11.5%	8.7%	4.8%
03) WASHINGTON MUTUAL INC	9.2%	9.6%	9.6%	9.8%	12.4%	15.8%	17.3%	20.2%
04) INDYMAC BANCORP INC	9.1%	8.4%	8.1%	7.5%	6.2%	6.9%	8.5%	10.1%
05) JP MORGAN CHASE & CO	4.3%	3.9%	3.4%	3.3%	1.9%	0.8%	0.6%	0.5%
06) AMTRUST FINANCIAL CORPORATION	3.8%	3.7%	3.8%	3.9%	3.9%	3.7%	3.4%	3.1%
07) CAPITAL ONE FINANCIAL CORPORATION	2.6%	2.3%	2.3%	2.3%	2.9%	4.2%	4.9%	5.6%
08) FLAGSTAR BANCORP INC	2.1%	2.1%	2.4%	2.6%	3.8%	4.4%	4.4%	3.9%
09) SUNTRUST BANKS INC	2.0%	2.1%	2.1%	2.0%	1.1%	0.8%	0.8%	0.6%
10) MORGAN STANLEY & COMPANY INC	1.9%	2.0%	2.2%	2.1%	1.5%	0.6%	0.0%	0.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	35.3%	35.9%	35.8%	35.2%	31.2%	27.0%	25.8%	25.8%
02) LEHMAN BROTHERS HOLDINGS INC	9.8%	9.9%	10.4%	10.3%	10.6%	8.2%	4.1%	3.4%
03) JP MORGAN CHASE & CO	9.6%	9.7%	9.5%	9.4%	8.4%	7.6%	7.3%	8.2%
04) INDYMAC BANCORP INC	9.4%	8.7%	8.2%	7.5%	6.1%	6.7%	8.3%	10.1%
05) WASHINGTON MUTUAL INC	8.9%	9.3%	9.2%	9.4%	12.0%	15.9%	18.3%	23.5%
06) WELLS FARGO & COMPANY	5.2%	5.6%	6.2%	6.6%	7.9%	6.8%	4.1%	1.3%
07) CITIGROUP INC	3.6%	3.7%	3.9%	3.9%	5.5%	6.9%	7.8%	2.7%
08) CAPITAL ONE FINANCIAL CORPORATION	2.5%	2.2%	2.2%	2.3%	2.9%	4.2%	4.7%	5.4%
09) SUNTRUST BANKS INC	1.8%	1.9%	1.8%	1.8%	1.1%	0.8%	0.8%	0.6%
10) NATIONAL CITY CORPORATION	1.5%	1.3%	1.2%	1.4%	1.5%	1.1%	1.1%	0.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	57.5%	55.6%	54.8%	56.3%	62.0%	67.6%	65.2%	62.2%
Credit Enhancement	42.5%	44.4%	45.2%	43.7%	38.0%	32.4%	34.8%	37.8%
- Primary MI Only	8.4%	6.7%	6.4%	6.6%	6.8%	8.7%	10.5%	12.7%
- Pool Policy Only	30.1%	33.3%	34.4%	32.9%	26.1%	16.7%	14.3%	13.9%
- Pool Policy and Primary MI	3.4%	3.7%	3.7%	3.3%	3.6%	4.0%	5.0%	6.9%
- Full Recourse	0.4%	0.4%	0.5%	0.6%	1.0%	2.1%	4.3%	3.6%
- Shared Arrangement	0.1%	0.1%	0.1%	0.1%	0.3%	0.6%	0.4%	0.1%

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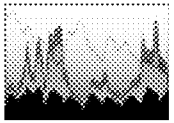

Single Family Conventional Book Characteristics
Other Low/No Doc

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.6%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	77.9%	77.1%	75.8%	75.0%	64.9%	27.8%	34.1%	22.8%
Interest Only with Credit Enhancement	61.2%	66.1%	69.6%	68.9%	63.4%	37.3%	19.4%	2.2%
Alt-A with Credit Enhancement	42.2%	44.2%	45.0%	43.4%	37.9%	32.2%	34.4%	37.8%
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.82	-3.06	-1.19	0.39	4.75	7.55	7.86	4.16
Wtd Avg Economic Model Fee	48.56	45.93	43.04	41.35	37.41	35.25	34.61	36.91
Wtd Avg Charged Fee	44.75	42.87	41.85	41.74	42.17	42.80	42.47	41.07
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.59%	1.17%	1.01%	0.95%	1.05%	0.99%	0.92%	0.76%
- SDQ Rate for Loans with CE	2.97%	2.08%	1.73%	1.63%	1.91%	2.15%	1.96%	1.47%
- SDQ Rate for Loans without CE	0.67%	0.51%	0.48%	0.47%	0.55%	0.42%	0.34%	0.31%
SDQ Rate Excl. Katrina Loans	1.58%	1.15%	0.99%	0.93%	0.89%	1.00%	0.93%	0.76%
SDQ Rate for Katrina Loans	3.57%	3.73%	4.23%	4.63%	16.94%	0.94%	0.37%	0.13%
Serious Delinquent Loans								
SDQ Loan Count	18,875	13,011	10,430	9,077	7,957	6,581	5,554	2,963
SDQ Count for Loans with CE	14,119	9,733	7,577	6,455	5,331	4,729	4,226	2,226
SDQ Count for Loans without CE	4,756	3,278	2,853	2,622	2,626	1,852	1,328	737
SDQ Volume ($M)								
SDQ Volume	$3,868.3	$2,507.4	$1,878.5	$1,504.8	$1,090.6	$920.7	$800.6	$398.5
SDQ Volume for Loans with CE	$2,999.8	$1,957.8	$1,425.3	$1,113.0	$747.5	$673.8	$617.1	$303.7
SDQ Volume for Loans without CE	$868.5	$549.6	$453.2	$391.9	$343.1	$246.9	$183.5	$94.9

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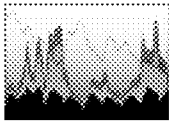

Single Family Conventional Book Characteristics
Principal Residence

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	15,385,163	15,053,790	14,794,916	14,623,373	14,173,276	14,305,490	14,455,490	13,337,707
Book Volume ($B)	$2,183.6	$2,105.7	$2,041.7	$1,996.6	$1,856.3	$1,821.1	$1,797.6	$1,498.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	23.7%	24.4%	24.8%	25.1%	26.2%	26.1%	25.5%	19.9%
OLTV 60.01% - 70.00%	15.8%	16.1%	16.3%	16.5%	16.8%	16.7%	16.5%	14.2%
OLTV 70.01% - 75.00%	9.6%	9.7%	9.7%	9.8%	10.4%	11.1%	12.0%	13.5%
OLTV 75.01% - 80.00%	33.4%	33.2%	32.9%	32.4%	30.2%	28.6%	27.3%	28.7%
OLTV 80.01% - 90.00%	7.5%	7.4%	7.5%	7.5%	8.0%	8.9%	9.9%	12.7%
OLTV 90.01% - 95.00%	4.3%	4.2%	4.2%	4.3%	4.7%	5.4%	6.1%	8.8%
OLTV 95.01% - 97.00%	0.7%	0.7%	0.8%	0.8%	0.9%	1.1%	1.2%	1.4%
OLTV 97.01% - 100.00%	4.8%	4.2%	3.7%	3.4%	2.6%	2.0%	1.3%	0.7%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	71.3%	70.9%	70.6%	70.4%	69.9%	69.9%	70.2%	73.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	21.0%	21.5%	21.9%	22.1%	22.8%	22.4%	21.4%	13.9%
Comb LTV 60.01% - 70.00%	14.7%	15.0%	15.2%	15.3%	15.5%	15.1%	14.5%	9.9%
Comb LTV 70.01% - 75.00%	8.6%	8.7%	8.9%	9.0%	9.4%	9.9%	10.2%	8.7%
Comb LTV 75.01% - 80.00%	24.0%	24.2%	24.3%	24.4%	24.7%	24.8%	23.6%	20.3%
Comb LTV 80.01% - 90.00%	11.9%	11.6%	11.4%	11.2%	10.5%	9.9%	9.7%	8.9%
Comb LTV 90.01% - 95.00%	7.3%	6.9%	6.7%	6.6%	6.2%	5.9%	5.8%	6.0%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%	0.8%	0.9%	1.0%	1.0%
Comb LTV 97.01% - 100.00%	7.7%	6.9%	6.1%	5.5%	3.4%	2.3%	1.5%	0.8%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Comb LTV Missing	3.9%	4.3%	4.7%	5.0%	6.5%	8.5%	12.2%	30.4%
Wtd Avg Comb LTV	73.7%	73.2%	72.7%	72.4%	71.4%	71.0%	70.8%	73.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	21.1%	21.6%	22.0%	22.2%	23.0%	22.6%	21.7%	14.7%
Comb LTV 60.01% - 70.00%	14.8%	15.1%	15.2%	15.4%	15.6%	15.3%	14.7%	10.6%
Comb LTV 70.01% - 75.00%	8.6%	8.8%	9.0%	9.1%	9.6%	10.1%	10.5%	9.6%
Comb LTV 75.01% - 80.00%	24.1%	24.3%	24.5%	24.6%	24.9%	25.2%	24.2%	22.0%
Comb LTV 80.01% - 90.00%	12.0%	11.7%	11.5%	11.3%	10.6%	10.1%	10.0%	9.9%

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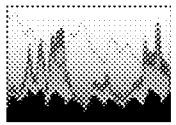

Single Family Conventional Book Characteristics
Principal Residence

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.3%	7.0%	6.8%	6.7%	6.3%	6.1%	6.0%	6.7%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%	0.8%	1.0%	1.0%	1.1%
Comb LTV 97.01% - 100.00%	7.7%	6.9%	6.1%	5.5%	3.4%	2.3%	1.5%	0.8%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	3.4%	3.7%	4.1%	4.4%	5.6%	7.2%	10.2%	24.4%
Wtd Avg Comb LTV	73.7%	73.2%	72.7%	72.4%	71.4%	71.1%	71.4%	74.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	49.3%	52.3%	53.8%	55.6%	59.6%	52.9%	42.8%	42.5%
MTMLTV 60.01% - 70.00%	15.4%	16.0%	16.2%	16.4%	17.4%	19.7%	21.9%	19.7%
MTMLTV 70.01% - 75.00%	8.5%	8.5%	8.3%	8.2%	8.1%	9.4%	12.6%	11.9%
MTMLTV 75.01% - 80.00%	10.3%	10.2%	9.7%	9.2%	7.5%	8.5%	11.0%	12.9%
MTMLTV 80.01% - 90.00%	9.8%	8.0%	7.6%	6.7%	4.6%	6.1%	7.9%	9.0%
MTMLTV 90.01% - 95.00%	2.6%	2.0%	1.7%	1.6%	1.3%	1.7%	2.3%	2.7%
MTMLTV 95.01% - 97.00%	0.8%	0.7%	0.6%	0.5%	0.3%	0.4%	0.4%	0.5%
MTMLTV 97.01% - 100.00%	1.6%	1.4%	1.0%	0.9%	0.5%	0.6%	0.4%	0.3%
MTMLTV > 100.00%	1.4%	0.7%	0.6%	0.5%	0.1%	0.2%	0.1%	0.1%
MTMLTV Missing	0.3%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.3%
Wtg Avg MTMLTV	58.8%	57.1%	56.3%	55.4%	53.5%	56.9%	60.6%	61.1%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%
FICO 550-579	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	1.1%	1.2%
FICO 580-619	3.8%	3.7%	3.7%	3.7%	3.7%	3.9%	4.0%	4.2%
FICO 620-659	10.5%	10.4%	10.3%	10.3%	10.3%	10.7%	11.0%	11.1%
FICO 660-699	18.1%	18.1%	18.0%	17.9%	17.7%	17.9%	17.9%	17.9%
FICO 700-739	22.8%	22.9%	22.9%	22.9%	22.9%	22.9%	22.6%	22.3%
FICO >= 740	42.4%	42.7%	42.7%	42.7%	42.5%	41.0%	39.7%	36.0%
FICO Missing	1.0%	1.0%	1.0%	1.1%	1.5%	2.0%	2.9%	6.7%
Wtd Avg FICO	720	720	720	720	720	718	716	713
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	70.4%	69.6%	68.9%	68.3%	65.6%	64.0%	64.8%	70.6%
Intermediate-term, fixed-rate	15.5%	16.4%	17.3%	18.1%	21.6%	24.6%	26.3%	22.8%
Adjustable-rate	5.8%	6.2%	6.2%	6.6%	7.9%	8.6%	7.2%	5.0%

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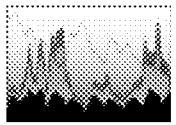

Single Family Conventional Book Characteristics
Principal Residence

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	4.6%	4.4%	4.4%	4.2%	3.3%	1.7%	0.6%	0.2%
Negative Amortization	0.8%	0.9%	1.1%	1.3%	1.3%	1.1%	1.1%	1.3%
Interest Only fixed-rate	3.0%	2.5%	2.0%	1.6%	0.2%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	97.5%	97.5%	97.6%	97.6%	97.5%	97.4%	97.3%	97.3%
2-4 Units	2.5%	2.5%	2.4%	2.4%	2.5%	2.6%	2.7%	2.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	7.7%	7.6%	7.4%	7.3%	6.8%	6.5%	6.3%	5.8%
Single Family Homes	92.3%	92.4%	92.6%	92.7%	93.2%	93.5%	93.7%	94.2%
Property Type (Sums to 100%)								
Manufactured	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%
Condo/Coop	7.7%	7.6%	7.4%	7.3%	6.8%	6.5%	6.3%	5.8%
1 Unit	89.2%	89.3%	89.5%	89.6%	90.1%	90.3%	90.4%	90.9%
2-4 Units	2.5%	2.5%	2.4%	2.4%	2.5%	2.6%	2.7%	2.7%
Condo								
Condo	7.3%	7.2%	7.0%	6.9%	6.5%	6.2%	6.0%	5.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	39.1%	37.8%	37.1%	36.6%	32.8%	29.7%	27.0%	36.9%
Cash-Out Refinance	32.1%	32.4%	32.4%	32.2%	31.7%	30.5%	30.7%	27.1%
Other Refinance	28.8%	29.8%	30.5%	31.2%	35.5%	39.8%	42.3%	36.0%
Origination Type (Sums to 100%)								
TPO Broker	20.0%	19.8%	19.6%	19.6%	19.5%	20.5%	21.6%	21.7%
TPO Correspondent	33.1%	32.7%	32.0%	31.5%	29.7%	28.3%	27.0%	24.2%
Undesignated	0.4%	0.4%	0.4%	0.5%	0.7%	1.0%	1.5%	3.7%
Retail	46.5%	47.1%	48.0%	48.4%	50.1%	50.2%	49.8%	50.4%
Origination Year (Sums to 100%)								
< 2000	2.9%	3.2%	3.5%	3.8%	5.2%	7.4%	11.4%	31.2%
2000	0.2%	0.3%	0.3%	0.3%	0.4%	0.7%	1.1%	3.5%
2001	2.2%	2.4%	2.7%	2.9%	3.8%	5.5%	9.1%	27.2%
2002	7.6%	8.3%	8.9%	9.5%	12.4%	16.9%	24.8%	38.1%
2003	24.3%	26.1%	27.8%	29.4%	36.8%	46.7%	53.5%	0.0%

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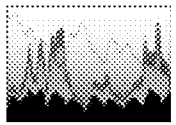

Single Family Conventional Book Characteristics
Principal Residence

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2004	13.4%	14.5%	15.4%	16.3%	20.7%	22.7%	0.0%	0.0%
2005	16.3%	17.5%	18.7%	19.8%	20.6%	0.0%	0.0%	0.0%
2006	17.9%	19.0%	20.1%	18.1%	0.0%	0.0%	0.0%	0.0%
2007	15.2%	8.7%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$156,386	$154,123	$151,893	$150,012	$142,531	$136,812	$132,125	$122,087
Loan Original Note Rate	5.99%	5.94%	5.92%	5.90%	5.76%	5.82%	6.00%	6.81%
Seasoning (Sums to 100%)								
Seasoned	2.3%	2.4%	1.9%	1.8%	1.7%	1.6%	1.8%	3.4%
Non-Seasoned	97.7%	97.6%	98.1%	98.2%	98.3%	98.4%	98.2%	96.6%
ACI								
ACI Probability	0.56%	0.53%	0.50%	0.49%	0.45%	0.45%	0.46%	0.43%
Wtd Avg ACI Score	714	716	718	719	722	723	722	718
Credit Premium								
Wtd Avg Credit Premium	-0.12	-0.13	-0.12	-0.12	-0.11	-0.10	-0.06	-0.02
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Prepay Premium								
Prepay Premium	2.1%	2.0%	2.1%	2.2%	2.0%	2.0%	2.3%	2.5%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.2%	10.7%	11.1%	11.4%	13.0%	14.2%	14.7%	12.7%
DTI Ratio > 20 and <= 30	20.9%	21.4%	21.8%	22.1%	23.5%	24.5%	25.1%	26.0%
DTI Ratio > 30 and <= 40	27.1%	27.1%	27.1%	27.0%	26.6%	26.2%	26.5%	29.1%
DTI Ratio > 40 and <= 50	22.0%	21.4%	20.9%	20.4%	18.6%	17.3%	16.6%	16.1%
DTI Ratio > 50	13.6%	13.2%	13.0%	12.9%	12.2%	11.8%	10.8%	9.2%
DTI Ratio Missing	6.1%	6.2%	6.2%	6.2%	6.1%	6.2%	6.3%	7.0%
Wtd Avg DTI Ratio	36.4%	36.1%	35.9%	35.7%	34.9%	34.3%	33.7%	33.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.4%	10.8%	11.2%	11.6%	13.1%	14.4%	14.8%	12.8%
DTI Ratio > 20 and <= 30	21.3%	21.8%	22.2%	22.5%	24.0%	24.9%	25.6%	26.2%
DTI Ratio > 30 and <= 40	27.6%	27.7%	27.6%	27.5%	27.1%	26.7%	27.0%	29.3%
DTI Ratio > 40 and <= 50	22.4%	21.8%	21.3%	20.8%	18.9%	17.6%	16.9%	16.2%
DTI Ratio > 50	14.0%	13.6%	13.3%	13.2%	12.5%	12.1%	11.1%	9.3%
DTI Ratio Missing	4.3%	4.3%	4.3%	4.3%	4.3%	4.3%	4.7%	6.3%

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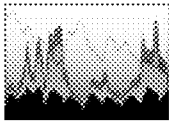

Single Family Conventional Book Characteristics
Principal Residence

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.4%	36.1%	35.9%	35.8%	34.9%	34.3%	33.7%	33.6%
Origination Term (Sums to 100%)								
<= 15 Years	15.5%	16.4%	17.3%	18.2%	21.7%	24.6%	26.3%	22.8%
> 15 Years amd <= 25 Years	4.1%	4.2%	4.3%	4.4%	4.8%	5.0%	4.9%	4.2%
> 25 Years and <= 30 Years	80.0%	79.0%	78.1%	77.2%	73.4%	70.3%	68.6%	72.8%
> 30 Years	0.5%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	73.4%	72.1%	71.0%	69.9%	65.8%	64.1%	64.8%	70.7%
Intermediate-Term Fixed Rate (excl Balloon)	15.0%	15.9%	16.8%	17.6%	21.0%	23.7%	25.2%	21.7%
Adjustable Rate	11.1%	11.5%	11.7%	12.0%	12.5%	11.3%	8.9%	6.6%
Balloon	0.4%	0.5%	0.5%	0.5%	0.7%	0.9%	1.1%	1.1%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.5%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
Hybrid Arm	9.9%	10.2%	10.2%	10.2%	10.2%	9.2%	6.8%	4.1%
- 2/28 Hybrid Arm	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.2%	1.3%	1.4%	1.6%	2.1%	2.2%	1.7%	1.0%
- 5/1 Hybrid Arm	6.1%	6.2%	6.2%	6.2%	5.7%	4.9%	3.6%	2.3%
- 7/1 Hybrid Arm	1.9%	1.9%	1.9%	1.9%	1.9%	1.8%	1.4%	0.7%
- 10/1 Hybrid Arm	0.7%	0.6%	0.6%	0.6%	0.4%	0.2%	0.2%	0.1%
NegAm ARM	0.8%	0.9%	1.1%	1.3%	1.3%	1.1%	1.1%	1.3%
Interest Only	7.5%	7.0%	6.4%	5.8%	3.5%	1.7%	0.6%	0.2%
- Interest Only ARM	4.6%	4.4%	4.4%	4.2%	3.3%	1.7%	0.6%	0.2%
- Interest Only FRM	3.0%	2.5%	2.0%	1.6%	0.2%	0.1%	0.0%	0.0%
Alt-A	11.7%	11.6%	10.6%	10.0%	7.9%	6.8%	6.5%	5.3%
- Alt-A Low/No Doc	7.9%	7.7%	7.4%	6.9%	5.6%	5.0%	4.7%	3.7%
- Alt-A No Disclosure	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	2.1%	2.3%	2.3%	2.3%	2.2%	1.9%	1.7%	1.3%

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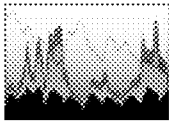

Single Family Conventional Book Characteristics
Principal Residence

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A SISA	0.6%	0.5%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.8%	0.8%	0.7%	0.7%	0.5%	0.5%	0.6%	0.6%
- Alt-A Stated Income	4.0%	4.0%	3.8%	3.6%	2.9%	2.6%	2.5%	1.8%
Alt-A Full Doc (by SFC)	2.0%	2.0%	1.9%	1.6%	0.9%	0.5%	0.2%	0.1%
Alt-A Deals (no SFC)	1.8%	1.9%	1.4%	1.4%	1.3%	1.3%	1.5%	1.5%
My Community Mortgage	1.6%	1.3%	0.9%	0.7%	0.3%	0.2%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	18.9%	17.9%	17.1%	16.1%	13.4%	11.8%	10.1%	6.4%
- Select Lender Programs Non-Full Doc	11.1%	10.3%	9.8%	9.2%	7.9%	6.9%	5.7%	2.9%
- Other Low/No Doc	7.9%	7.7%	7.3%	6.8%	5.5%	4.8%	4.5%	3.4%
Subprime Deals								
Subprime	0.3%	0.2%	0.2%	0.2%	0.1%	0.2%	0.4%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.4%
- Post 12/2005	0.3%	0.2%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.2%	80.9%	81.5%	81.9%	82.8%	81.7%	78.5%	61.5%
Investor Channel	13.7%	13.8%	13.0%	12.3%	10.4%	9.6%	9.1%	8.7%
eChannel	2.2%	2.2%	2.2%	2.2%	2.1%	2.0%	1.7%	0.8%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.0%
Subprime Channel	0.3%	0.2%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.5%	2.8%	3.0%	3.3%	4.5%	6.5%	10.3%	29.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.4%	12.8%	12.0%	11.2%	8.1%	5.4%	3.8%	2.8%
- 75/20/05	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.2%	4.1%	4.0%	3.9%	3.3%	2.8%	2.2%	1.7%
- 80/15/05	3.0%	2.9%	2.8%	2.7%	2.2%	1.8%	1.3%	0.9%
- 80/20/00	1.0%	1.0%	1.0%	0.9%	0.6%	0.3%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.7%	4.4%	3.9%	3.4%	1.8%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.8%	18.5%	18.0%	17.4%	15.6%	14.1%	11.9%	7.8%
- 75/20/05	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%

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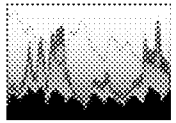

Single Family Conventional Book Characteristics
Principal Residence

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 80/10/10	5.5%	5.5%	5.4%	5.2%	4.7%	4.1%	3.5%	2.7%
- 80/15/05	3.6%	3.5%	3.4%	3.3%	2.8%	2.4%	1.8%	1.3%
- 80/20/00	3.2%	3.1%	2.8%	2.5%	1.5%	0.9%	0.6%	0.3%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	5.8%	5.9%	5.9%	5.9%	6.1%	6.0%	5.5%	3.0%
EA/TPR								
EA/TPR	2.2%	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	1.5%
- EA I	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.7%
- EA/TPR II	0.6%	0.6%	0.6%	0.6%	0.5%	0.6%	0.6%	0.5%
- EA/TPR III	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.3%
10-K Property Region (Sums to 100%)								
Midwest	17.6%	17.7%	17.8%	17.8%	18.0%	18.0%	17.8%	18.9%
Northeast	19.0%	19.0%	19.0%	19.0%	19.1%	18.8%	18.5%	18.8%
Southeast	24.2%	24.0%	23.9%	23.7%	22.9%	22.2%	21.7%	21.1%
Southwest	16.2%	16.1%	16.0%	15.9%	15.8%	15.6%	15.6%	15.8%
West	23.1%	23.2%	23.4%	23.6%	24.2%	25.4%	26.3%	25.4%
Census Region (Sums to 100%)								
New England	6.2%	6.3%	6.3%	6.3%	6.4%	6.4%	6.3%	6.2%
Middle Atlantic	12.0%	12.0%	11.9%	11.9%	11.9%	11.7%	11.5%	11.9%
East North Central	14.1%	14.3%	14.3%	14.4%	14.6%	14.7%	14.7%	15.7%
East South Central	3.9%	3.9%	3.9%	3.9%	3.8%	3.7%	3.6%	3.6%
South Atlantic	20.6%	20.4%	20.3%	20.2%	19.5%	18.8%	18.5%	17.8%
West North Central	5.8%	5.8%	5.8%	5.8%	5.8%	5.6%	5.4%	5.4%
West South Central	7.1%	7.1%	7.1%	7.0%	7.1%	7.0%	6.8%	6.9%
Mountain	8.9%	8.8%	8.7%	8.6%	8.3%	8.3%	8.4%	8.5%
Pacific	21.0%	21.1%	21.3%	21.5%	22.3%	23.5%	24.5%	23.6%
US Territories	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
Top 10 States								
01) CA	15.2%	15.3%	15.5%	15.7%	16.5%	17.7%	18.7%	17.8%
02) FL	6.8%	6.7%	6.7%	6.6%	6.1%	5.9%	5.7%	5.5%
03) NY	5.0%	5.0%	5.0%	5.0%	5.1%	5.0%	5.0%	5.1%
04) TX	4.9%	4.8%	4.8%	4.8%	4.8%	4.7%	4.6%	4.7%
05) IL	4.7%	4.7%	4.6%	4.6%	4.6%	4.6%	4.6%	4.7%
06) NJ	3.9%	3.9%	3.9%	3.8%	3.8%	3.8%	3.7%	3.7%
07) VA	3.4%	3.4%	3.4%	3.4%	3.3%	3.2%	3.1%	2.8%
08) MI	3.3%	3.4%	3.4%	3.5%	3.6%	3.7%	3.8%	4.1%

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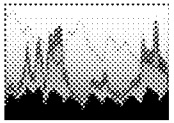

Single Family Conventional Book Characteristics
Principal Residence

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
09) WA	3.3%	3.3%	3.3%	3.2%	3.3%	3.3%	3.3%	3.3%
10) MA	3.1%	3.2%	3.2%	3.2%	3.3%	3.4%	3.4%	3.3%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	23.2%	23.0%	22.5%	22.1%	21.4%	20.7%	19.3%	15.6%
02) CITIGROUP INC	8.2%	8.0%	7.4%	7.3%	6.6%	5.7%	5.0%	5.4%
03) WASHINGTON MUTUAL INC	8.1%	8.7%	9.2%	9.6%	11.6%	13.8%	15.2%	15.6%
04) BANK OF AMERICA CORPORATION	5.1%	5.1%	5.4%	5.5%	5.9%	5.7%	4.8%	3.2%
05) CERBERUS CAPITAL HOLDING	4.7%	4.7%	4.8%	4.8%	4.4%	4.0%	3.4%	2.3%
06) JP MORGAN CHASE & CO	4.6%	4.5%	4.4%	4.2%	4.2%	4.5%	5.4%	5.6%
07) WELLS FARGO & COMPANY	3.8%	3.3%	3.2%	3.0%	2.3%	1.5%	1.5%	2.1%
08) PHH CORPORATION	3.4%	3.5%	3.6%	3.6%	3.6%	3.5%	3.3%	2.9%
09) SUNTRUST BANKS INC	3.3%	3.1%	3.0%	2.9%	2.2%	1.9%	1.7%	1.2%
10) FLAGSTAR BANCORP INC	3.0%	3.1%	3.1%	3.2%	3.5%	3.4%	3.4%	3.2%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	23.4%	23.3%	22.8%	22.3%	21.6%	21.1%	19.5%	16.0%
02) CITIGROUP INC	10.8%	10.8%	10.4%	10.5%	10.1%	9.3%	8.8%	9.0%
03) JP MORGAN CHASE & CO	10.0%	10.2%	10.1%	9.9%	9.9%	10.2%	11.2%	12.3%
04) WELLS FARGO & COMPANY	8.0%	7.8%	7.9%	7.8%	7.2%	5.7%	4.7%	3.7%
05) WASHINGTON MUTUAL INC	6.7%	7.2%	7.6%	8.0%	10.1%	12.9%	15.6%	19.3%
06) CERBERUS CAPITAL HOLDING	5.5%	5.6%	5.7%	5.8%	5.6%	5.7%	5.9%	6.5%
07) BANK OF AMERICA CORPORATION	5.1%	5.1%	5.4%	5.5%	5.7%	5.3%	4.6%	3.7%
08) PHH CORPORATION	3.3%	3.4%	3.4%	3.5%	3.5%	3.4%	3.1%	2.6%
09) FIRST HORIZON NATIONAL CORPORATION	2.7%	2.7%	2.8%	2.8%	2.9%	3.0%	2.6%	1.7%
10) SUNTRUST BANKS INC	2.6%	2.4%	2.3%	2.2%	1.8%	1.6%	1.4%	0.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	80.1%	80.6%	81.1%	81.5%	82.9%	82.8%	81.0%	73.3%
Credit Enhancement	19.9%	19.4%	18.9%	18.5%	17.1%	17.2%	19.0%	26.7%
- Primary MI Only	12.8%	11.6%	10.9%	10.7%	10.2%	10.8%	11.7%	14.6%
- Pool Policy Only	3.8%	4.0%	4.0%	3.7%	2.6%	1.9%	2.2%	4.1%
- Pool Policy and Primary MI	0.8%	0.9%	0.8%	0.8%	0.8%	1.0%	1.4%	3.0%
- Full Recourse	0.9%	1.1%	1.3%	1.4%	1.4%	1.4%	1.6%	1.9%
- Shared Arrangement	0.7%	0.8%	0.8%	0.8%	0.9%	1.0%	0.9%	1.2%
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.9%	1.0%	1.0%	1.1%	1.2%	1.2%	1.3%	1.9%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	74.6%	79.6%	80.9%	81.9%	76.7%	65.9%	67.5%	52.0%

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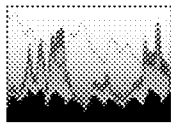

Single Family Conventional Book Characteristics
Principal Residence

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only with Credit Enhancement	35.0%	35.5%	34.5%	32.4%	27.8%	16.4%	14.6%	22.0%
Alt-A with Credit Enhancement	38.2%	39.4%	41.3%	40.1%	33.6%	27.3%	30.6%	36.7%
Economic Fees and Gap								
Wtd Avg Economic Gap	-5.46	-4.75	-3.93	-3.36	-1.99	-2.23	-3.13	-5.64
Wtd Avg Economic Model Fee	27.85	26.54	25.38	24.69	22.68	22.50	22.65	24.12
Wtd Avg Charged Fee	22.39	21.79	21.45	21.33	20.70	20.27	19.52	18.49
Appraisal Waivers								
Appraisal Waiver	2.4%	2.3%	2.2%	2.1%	1.7%	1.2%	1.1%	0.5%
Serious Delinquent Loans								
SDQ Rate All Loans	0.80%	0.66%	0.64%	0.68%	0.81%	0.66%	0.61%	0.59%
- SDQ Rate for Loans with CE	2.27%	1.90%	1.84%	1.96%	2.39%	2.11%	1.87%	1.34%
- SDQ Rate for Loans without CE	0.43%	0.36%	0.36%	0.38%	0.47%	0.34%	0.30%	0.32%
SDQ Rate Excl. Katrina Loans	0.79%	0.65%	0.63%	0.66%	0.67%	0.66%	0.61%	0.59%
SDQ Rate for Katrina Loans	1.56%	1.54%	1.77%	2.16%	8.85%	0.72%	0.53%	0.53%
Serious Delinquent Loans								
SDQ Loan Count	122,084	98,591	94,207	98,314	113,320	92,476	87,081	75,614
SDQ Count for Loans with CE	69,204	55,196	51,362	53,253	59,248	53,748	52,793	45,564
SDQ Count for Loans without CE	52,880	43,395	42,845	45,061	54,072	38,728	34,288	30,050
SDQ Volume ($M)								
SDQ Volume	$16,585.8	$12,627.2	$11,500.5	$11,441.9	$12,152.3	$9,793.4	$9,021.8	$7,414.2
SDQ Volume for Loans with CE	$9,690.6	$7,311.1	$6,459.1	$6,338.7	$6,516.6	$5,910.8	$5,763.4	$4,716.0
SDQ Volume for Loans without CE	$6,895.2	$5,316.1	$5,041.4	$5,103.2	$5,635.7	$3,882.6	$3,258.4	$2,698.2

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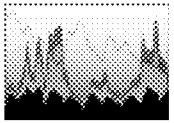

Single Family Conventional Book Characteristics
Second/Vacation Home

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	694,033	669,427	653,695	638,351	564,649	510,231	457,999	380,897
Book Volume ($B)	$106.9	$101.4	$97.5	$93.9	$77.0	$64.9	$55.5	$41.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	19.9%	20.4%	20.7%	21.0%	23.0%	25.0%	26.5%	21.8%
OLTV 60.01% - 70.00%	12.9%	13.0%	13.1%	13.2%	13.9%	14.8%	15.6%	14.9%
OLTV 70.01% - 75.00%	8.3%	8.3%	8.3%	8.3%	8.7%	9.5%	10.3%	11.1%
OLTV 75.01% - 80.00%	45.5%	45.2%	44.8%	44.4%	40.4%	35.6%	32.6%	36.5%
OLTV 80.01% - 90.00%	8.2%	8.1%	8.1%	8.2%	8.5%	8.9%	9.3%	11.0%
OLTV 90.01% - 95.00%	4.6%	4.5%	4.5%	4.6%	5.3%	6.0%	5.6%	4.6%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.5%	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%	0.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.3%	72.0%	71.9%	71.8%	71.0%	70.2%	69.5%	71.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.9%	18.2%	18.4%	18.6%	20.1%	21.3%	22.0%	15.9%
Comb LTV 60.01% - 70.00%	11.8%	11.9%	11.9%	12.0%	12.6%	13.0%	13.0%	9.9%
Comb LTV 70.01% - 75.00%	7.6%	7.6%	7.6%	7.6%	8.0%	8.5%	8.9%	7.9%
Comb LTV 75.01% - 80.00%	35.0%	34.8%	34.5%	34.4%	33.1%	30.5%	27.2%	24.9%
Comb LTV 80.01% - 90.00%	15.0%	14.6%	14.3%	14.1%	12.0%	9.7%	8.8%	8.1%
Comb LTV 90.01% - 95.00%	7.0%	6.7%	6.6%	6.5%	5.9%	5.5%	4.9%	4.2%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	1.3%	1.2%	1.2%	0.9%	0.3%	0.1%	0.2%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	4.5%	4.9%	5.4%	5.8%	8.0%	11.4%	15.0%	28.8%
Wtd Avg Comb LTV	74.1%	73.8%	73.7%	73.5%	72.2%	70.9%	69.9%	71.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.9%	18.3%	18.5%	18.7%	20.2%	21.4%	22.3%	16.8%
Comb LTV 60.01% - 70.00%	11.8%	12.0%	12.0%	12.0%	12.7%	13.1%	13.3%	10.8%
Comb LTV 70.01% - 75.00%	7.6%	7.6%	7.6%	7.7%	8.1%	8.6%	9.1%	8.5%
Comb LTV 75.01% - 80.00%	35.1%	34.9%	34.7%	34.5%	33.3%	30.9%	27.9%	27.5%
Comb LTV 80.01% - 90.00%	15.0%	14.6%	14.4%	14.1%	12.1%	9.9%	9.1%	9.2%

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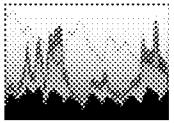

Single Family Conventional Book Characteristics
Second/Vacation Home

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.0%	6.7%	6.6%	6.5%	5.9%	5.5%	5.0%	4.3%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	1.3%	1.2%	1.2%	0.9%	0.3%	0.1%	0.2%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	4.2%	4.6%	5.0%	5.4%	7.4%	10.4%	13.1%	22.9%
Wtd Avg Comb LTV	74.1%	73.8%	73.7%	73.5%	72.2%	70.9%	70.0%	71.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	43.0%	46.3%	48.0%	50.3%	58.1%	52.5%	43.9%	44.8%
MTMLTV 60.01% - 70.00%	14.8%	15.4%	15.5%	15.8%	16.7%	19.6%	21.4%	19.3%
MTMLTV 70.01% - 75.00%	9.2%	9.4%	9.1%	9.1%	8.4%	9.2%	12.7%	11.4%
MTMLTV 75.01% - 80.00%	13.2%	13.4%	13.4%	13.0%	10.2%	10.0%	11.2%	13.4%
MTMLTV 80.01% - 90.00%	13.7%	11.6%	10.7%	9.2%	4.8%	6.0%	7.5%	7.8%
MTMLTV 90.01% - 95.00%	3.1%	2.1%	1.8%	1.5%	0.9%	1.6%	2.1%	2.4%
MTMLTV 95.01% - 97.00%	0.7%	0.4%	0.3%	0.3%	0.1%	0.2%	0.2%	0.2%
MTMLTV 97.01% - 100.00%	0.7%	0.5%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%
MTMLTV > 100.00%	1.0%	0.4%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.4%	0.5%	0.5%	0.5%	0.7%	0.9%	1.0%	0.6%
Wtg Avg MTMLTV	61.6%	59.6%	58.7%	57.5%	54.0%	56.8%	59.8%	60.0%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
FICO 550-579	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%
FICO 580-619	1.2%	1.2%	1.2%	1.2%	1.4%	1.7%	1.9%	2.1%
FICO 620-659	4.8%	4.9%	4.9%	5.0%	5.4%	6.3%	6.8%	7.1%
FICO 660-699	13.6%	13.6%	13.7%	13.8%	14.1%	15.1%	15.4%	15.3%
FICO 700-739	23.4%	23.4%	23.5%	23.5%	23.3%	23.5%	23.2%	22.7%
FICO >= 740	56.1%	56.0%	55.7%	55.6%	54.4%	51.5%	49.7%	46.8%
FICO Missing	0.7%	0.6%	0.6%	0.7%	1.0%	1.5%	2.4%	5.4%
Wtd Avg FICO	741	740	740	739	738	734	732	729
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	63.7%	62.9%	62.1%	61.7%	60.6%	59.6%	61.3%	66.9%
Intermediate-term, fixed-rate	12.8%	13.5%	14.2%	14.9%	18.6%	23.0%	26.1%	24.6%
Adjustable-rate	9.1%	9.8%	10.1%	10.6%	13.2%	14.0%	10.8%	7.2%

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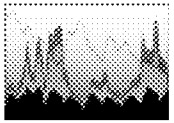

Single Family Conventional Book Characteristics
Second/Vacation Home

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	9.5%	9.4%	9.3%	8.9%	6.3%	2.9%	1.3%	0.7%
Negative Amortization	1.2%	1.3%	1.4%	1.6%	1.2%	0.5%	0.5%	0.6%
Interest Only fixed-rate	3.6%	3.2%	2.8%	2.3%	0.2%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Second/Vacation Home	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.8%	99.7%
2-4 Units	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	26.0%	25.7%	25.5%	25.3%	24.2%	23.4%	23.0%	21.4%
Single Family Homes	74.0%	74.3%	74.5%	74.7%	75.8%	76.6%	77.0%	78.6%
Property Type (Sums to 100%)								
Manufactured	0.7%	0.7%	0.7%	0.8%	0.8%	0.7%	0.7%	0.6%
Condo/Coop	26.0%	25.7%	25.5%	25.2%	24.2%	23.4%	23.0%	21.4%
1 Unit	73.1%	73.4%	73.7%	73.9%	74.9%	75.7%	76.2%	77.7%
2-4 Units	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Condo								
Condo	25.6%	25.3%	25.1%	24.9%	23.9%	23.1%	22.7%	21.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	66.6%	66.0%	65.8%	65.7%	60.9%	54.1%	47.6%	58.0%
Cash-Out Refinance	14.9%	15.1%	15.0%	14.9%	15.4%	16.4%	17.7%	15.4%
Other Refinance	18.5%	19.0%	19.2%	19.4%	23.7%	29.5%	34.6%	26.6%
Origination Type (Sums to 100%)								
TPO Broker	17.9%	17.7%	17.5%	17.3%	16.5%	16.4%	16.9%	18.2%
TPO Correspondent	29.7%	29.3%	28.6%	28.2%	26.3%	24.2%	23.0%	22.0%
Undesignated	0.1%	0.2%	0.2%	0.2%	0.3%	0.5%	0.9%	2.2%
Retail	52.3%	52.8%	53.7%	54.2%	56.9%	58.8%	59.2%	57.5%
Origination Year (Sums to 100%)								
< 2000	1.5%	1.6%	1.8%	2.0%	3.1%	5.2%	9.2%	27.1%
2000	0.2%	0.2%	0.2%	0.2%	0.4%	0.7%	1.5%	5.3%
2001	1.4%	1.5%	1.7%	1.8%	2.8%	4.7%	8.8%	26.5%
2002	5.1%	5.7%	6.2%	6.7%	9.8%	15.3%	25.2%	41.2%

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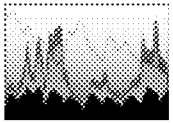

Single Family Conventional Book Characteristics
Second/Vacation Home

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	17.1%	18.7%	20.0%	21.3%	30.1%	43.4%	55.3%	0.0%
2004	13.9%	15.2%	16.2%	17.3%	24.4%	30.7%	0.0%	0.0%
2005	20.5%	22.2%	23.9%	25.4%	29.4%	0.0%	0.0%	0.0%
2006	23.6%	25.5%	27.1%	25.2%	0.0%	0.0%	0.0%	0.0%
2007	16.9%	9.4%	3.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$166,122	$163,311	$160,501	$158,041	$145,798	$135,140	$128,035	$116,805
Loan Original Note Rate	5.98%	5.92%	5.90%	5.87%	5.69%	5.77%	5.97%	6.84%
Seasoning (Sums to 100%)								
Seasoned	1.7%	1.8%	1.4%	1.2%	1.2%	1.2%	1.6%	3.1%
Non-Seasoned	98.3%	98.2%	98.6%	98.8%	98.8%	98.8%	98.4%	96.9%
ACI								
ACI Probability	0.24%	0.23%	0.23%	0.22%	0.21%	0.21%	0.22%	0.23%
Wtd Avg ACI Score	730	731	732	732	736	738	738	735
Credit Premium								
Wtd Avg Credit Premium	-0.04	-0.05	-0.05	-0.05	-0.06	-0.07	-0.02	0.05
Credit Premium > 1.5	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Prepay Premium								
Prepay Premium	2.5%	2.5%	2.5%	2.5%	1.8%	1.3%	1.5%	1.7%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	16.8%	17.2%	17.5%	17.9%	20.3%	22.8%	24.3%	25.0%
DTI Ratio > 20 and <= 30	18.5%	18.6%	18.6%	18.8%	19.1%	19.1%	19.5%	21.7%
DTI Ratio > 30 and <= 40	22.4%	22.2%	22.1%	22.0%	20.7%	19.0%	18.7%	20.2%
DTI Ratio > 40 and <= 50	19.5%	19.2%	18.9%	18.6%	16.6%	14.6%	13.6%	13.3%
DTI Ratio > 50	13.9%	13.8%	13.8%	13.8%	13.6%	13.1%	12.5%	11.4%
DTI Ratio Missing	9.0%	9.0%	9.0%	9.0%	9.6%	11.3%	11.4%	8.4%
Wtd Avg DTI Ratio	34.9%	34.7%	34.6%	34.5%	33.6%	32.6%	31.8%	31.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	17.3%	17.7%	18.0%	18.5%	21.0%	23.7%	25.3%	25.3%
DTI Ratio > 20 and <= 30	19.3%	19.4%	19.5%	19.6%	20.2%	20.4%	21.0%	22.2%
DTI Ratio > 30 and <= 40	23.2%	23.1%	23.1%	22.9%	21.9%	20.5%	20.1%	20.8%
DTI Ratio > 40 and <= 50	20.2%	19.9%	19.7%	19.4%	17.6%	16.0%	14.8%	13.8%
DTI Ratio > 50	14.7%	14.7%	14.7%	14.7%	14.8%	14.7%	13.8%	12.1%
DTI Ratio Missing	5.3%	5.1%	5.0%	4.8%	4.5%	4.6%	5.1%	5.8%

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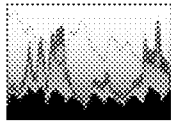

Single Family Conventional Book Characteristics
Second/Vacation Home

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	34.9%	34.8%	34.7%	34.6%	33.8%	32.9%	32.1%	31.4%
Origination Term (Sums to 100%)								
<= 15 Years	12.8%	13.5%	14.2%	14.9%	18.6%	23.1%	26.2%	24.7%
> 15 Years amd <= 25 Years	1.9%	2.0%	2.0%	2.0%	2.4%	2.7%	2.7%	2.3%
> 25 Years and <= 30 Years	85.0%	84.3%	83.6%	82.9%	78.9%	74.2%	71.1%	72.9%
> 30 Years	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	67.3%	66.1%	64.9%	64.0%	60.8%	59.6%	61.3%	66.9%
Intermediate-Term Fixed Rate (excl Balloon)	12.4%	13.0%	13.6%	14.3%	17.8%	21.8%	24.8%	23.4%
Adjustable Rate	19.8%	20.4%	20.9%	21.1%	20.7%	17.4%	12.6%	8.4%
Balloon	0.5%	0.5%	0.5%	0.6%	0.8%	1.2%	1.4%	1.3%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.1%
Hybrid Arm	18.2%	18.7%	18.9%	18.9%	18.1%	15.4%	10.9%	6.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	2.6%	2.9%	3.1%	3.3%	4.3%	4.4%	2.8%	1.7%
- 5/1 Hybrid Arm	11.6%	11.8%	12.0%	11.8%	10.4%	8.2%	5.9%	3.5%
- 7/1 Hybrid Arm	2.8%	2.8%	2.8%	2.7%	2.7%	2.4%	2.0%	1.0%
- 10/1 Hybrid Arm	1.2%	1.1%	1.1%	1.1%	0.8%	0.4%	0.3%	0.3%
NegAm ARM	1.2%	1.3%	1.4%	1.6%	1.2%	0.5%	0.5%	0.6%
Interest Only	13.2%	12.6%	12.1%	11.2%	6.5%	2.9%	1.3%	0.7%
- Interest Only ARM	9.5%	9.4%	9.3%	8.9%	6.3%	2.9%	1.3%	0.7%
- Interest Only FRM	3.6%	3.2%	2.8%	2.3%	0.2%	0.0%	0.0%	0.0%
Alt-A	15.4%	15.5%	14.8%	14.2%	11.6%	9.1%	8.0%	6.0%
- Alt-A Low/No Doc	11.3%	11.2%	10.9%	10.5%	8.9%	7.4%	6.3%	4.7%
- Alt-A No Disclosure	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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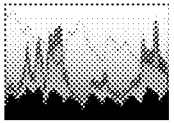

Single Family Conventional Book Characteristics
Second/Vacation Home

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.6%	2.8%	2.9%	2.9%	3.1%	2.4%	1.8%	1.3%
- Alt-A SISA	0.6%	0.6%	0.5%	0.4%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.8%	1.7%	1.6%	1.5%	1.1%	1.0%	0.9%	0.8%
- Alt-A Stated Income	5.9%	5.9%	5.8%	5.6%	4.6%	4.1%	3.6%	2.6%
Alt-A Full Doc (by SFC)	1.7%	1.7%	1.7%	1.5%	1.0%	0.5%	0.2%	0.0%
Alt-A Deals (no SFC)	2.5%	2.7%	2.2%	2.2%	1.7%	1.2%	1.6%	1.4%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	29.7%	28.1%	26.9%	25.4%	19.4%	14.0%	10.1%	5.3%
- Select Lender Programs Non-Full Doc	18.5%	16.9%	16.0%	15.0%	10.6%	6.7%	3.8%	0.6%
- Other Low/No Doc	11.2%	11.1%	10.9%	10.4%	8.8%	7.3%	6.3%	4.6%
Subprime Deals								
Subprime	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- Post 12/2005	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	78.8%	78.2%	78.5%	78.8%	79.5%	78.6%	76.8%	64.2%
Investor Channel	15.5%	15.9%	15.3%	14.7%	12.2%	9.8%	8.3%	8.0%
eChannel	4.3%	4.5%	4.6%	4.7%	5.6%	7.0%	6.5%	2.7%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.3%	1.4%	1.6%	1.7%	2.7%	4.6%	8.4%	25.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	12.1%	11.8%	11.4%	10.8%	7.2%	3.9%	2.2%	1.4%
- 75/20/05	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	6.3%	6.2%	6.1%	5.9%	4.4%	2.8%	1.6%	1.1%
- 80/15/05	2.5%	2.4%	2.3%	2.3%	1.5%	0.9%	0.5%	0.3%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.2%	3.0%	2.9%	2.5%	1.1%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	14.3%	14.0%	13.7%	13.3%	10.2%	7.7%	5.7%	3.9%

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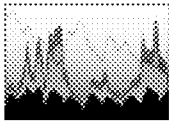

Single Family Conventional Book Characteristics
Second/Vacation Home

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.0%
- 80/10/10	7.6%	7.5%	7.3%	7.1%	5.6%	3.8%	2.4%	1.8%
- 80/15/05	3.0%	2.9%	2.8%	2.7%	1.8%	1.1%	0.6%	0.4%
- 80/20/00	0.7%	0.7%	0.7%	0.6%	0.1%	0.0%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	2.7%	2.7%	2.6%	2.6%	2.5%	2.5%	2.4%	1.6%
EA/TPR								
EA/TPR	0.7%	0.7%	0.7%	0.7%	0.8%	0.9%	0.9%	0.8%
- EA I	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.4%
- EA/TPR II	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.2%
- EA/TPR III	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	8.7%	8.6%	8.7%	8.7%	9.0%	9.3%	9.5%	10.0%
Northeast	14.9%	15.0%	15.0%	15.1%	16.0%	16.8%	17.4%	18.2%
Southeast	38.4%	38.3%	38.2%	38.0%	36.7%	35.4%	34.5%	34.3%
Southwest	17.0%	16.9%	16.8%	16.8%	16.2%	15.3%	14.9%	15.0%
West	21.1%	21.2%	21.3%	21.4%	22.2%	23.3%	23.7%	22.4%
Census Region (Sums to 100%)								
New England	5.7%	5.8%	5.8%	5.8%	6.3%	6.5%	6.8%	7.2%
Middle Atlantic	7.4%	7.4%	7.4%	7.4%	7.9%	8.4%	8.7%	9.0%
East North Central	7.0%	7.0%	7.0%	7.1%	7.4%	7.7%	8.1%	8.5%
East South Central	3.0%	2.9%	2.9%	2.9%	2.7%	2.6%	2.6%	2.5%
South Atlantic	36.5%	36.5%	36.4%	36.3%	35.1%	33.9%	33.3%	33.1%
West North Central	2.8%	2.7%	2.7%	2.7%	2.6%	2.6%	2.4%	2.3%
West South Central	4.9%	4.8%	4.7%	4.7%	4.2%	3.9%	3.7%	3.6%
Mountain	15.9%	16.0%	16.0%	16.0%	15.7%	15.0%	14.4%	14.6%
Pacific	16.1%	16.2%	16.3%	16.4%	17.4%	18.6%	19.4%	18.3%
US Territories	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%	0.7%
Top 10 States								
01) FL	19.9%	19.9%	19.9%	19.9%	19.3%	18.3%	17.5%	17.6%
02) CA	10.3%	10.4%	10.5%	10.6%	11.5%	12.9%	13.8%	12.8%
03) AZ	6.0%	6.1%	6.1%	6.0%	6.0%	5.4%	5.0%	5.3%
04) NC	4.8%	4.8%	4.8%	4.7%	4.6%	4.6%	4.6%	4.6%
05) TX	3.7%	3.6%	3.6%	3.5%	3.1%	2.8%	2.6%	2.6%

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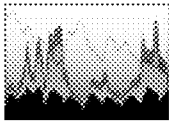

Single Family Conventional Book Characteristics
Second/Vacation Home

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) SC	3.5%	3.6%	3.6%	3.5%	3.3%	3.1%	3.0%	3.0%
07) NV	3.4%	3.4%	3.4%	3.4%	3.3%	3.2%	2.9%	2.7%
08) NJ	3.1%	3.1%	3.2%	3.2%	3.5%	3.9%	4.1%	4.2%
09) CO	2.9%	2.8%	2.9%	2.9%	2.9%	3.1%	3.4%	3.6%
10) GA	2.8%	2.8%	2.7%	2.7%	2.4%	2.3%	2.2%	2.1%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	23.5%	23.5%	23.2%	22.9%	21.1%	18.6%	16.1%	13.5%
02) BANK OF AMERICA CORPORATION	7.7%	7.7%	8.2%	8.4%	9.0%	8.3%	6.6%	3.8%
03) CITIGROUP INC	7.3%	7.1%	6.6%	6.6%	6.0%	5.2%	4.3%	5.1%
04) WASHINGTON MUTUAL INC	6.3%	6.8%	7.2%	7.6%	10.0%	13.1%	15.4%	15.2%
05) PHH CORPORATION	5.4%	5.6%	5.8%	5.9%	6.9%	8.1%	7.5%	4.5%
06) WELLS FARGO & COMPANY	4.8%	4.0%	3.8%	3.6%	2.4%	1.2%	1.3%	2.2%
07) SUNTRUST BANKS INC	4.4%	4.3%	4.1%	3.9%	2.9%	2.6%	2.4%	1.6%
08) JP MORGAN CHASE & CO	4.3%	4.1%	3.9%	3.7%	3.7%	4.2%	5.8%	7.6%
09) CERBERUS CAPITAL HOLDING	3.8%	3.9%	3.9%	3.9%	3.7%	3.6%	3.3%	2.8%
10) AMTRUST FINANCIAL CORPORATION	3.2%	3.3%	3.2%	3.2%	2.9%	2.4%	2.2%	1.9%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	23.6%	23.6%	23.3%	23.0%	21.2%	18.8%	16.1%	14.0%
02) JP MORGAN CHASE & CO	10.3%	10.6%	10.4%	10.1%	10.1%	10.7%	12.3%	15.0%
03) CITIGROUP INC	9.3%	9.3%	9.0%	9.2%	9.1%	8.8%	8.8%	9.0%
04) WELLS FARGO & COMPANY	8.4%	8.0%	8.0%	7.8%	6.8%	5.0%	4.1%	4.0%
05) BANK OF AMERICA CORPORATION	8.0%	8.1%	8.6%	8.8%	9.0%	8.0%	6.5%	4.0%
06) WASHINGTON MUTUAL INC	5.7%	6.1%	6.5%	6.9%	9.3%	12.9%	16.2%	19.3%
07) PHH CORPORATION	5.2%	5.4%	5.5%	5.7%	6.6%	7.7%	7.0%	4.3%
08) CERBERUS CAPITAL HOLDING	4.4%	4.5%	4.5%	4.6%	4.6%	5.0%	5.6%	7.0%
09) SUNTRUST BANKS INC	3.8%	3.7%	3.4%	3.3%	2.6%	2.3%	2.1%	1.1%
10) FIRST HORIZON NATIONAL CORPORATION	2.8%	2.8%	2.9%	2.9%	3.2%	3.2%	2.8%	2.3%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	82.9%	83.0%	83.0%	83.1%	84.4%	85.7%	85.0%	79.9%
Credit Enhancement	17.1%	17.0%	17.0%	16.9%	15.6%	14.3%	15.0%	20.1%
- Primary MI Only	8.8%	8.2%	7.9%	7.8%	7.7%	8.0%	8.2%	9.3%
- Pool Policy Only	5.3%	5.7%	5.9%	5.8%	4.6%	2.9%	2.9%	4.9%
- Pool Policy and Primary MI	1.0%	1.1%	1.1%	1.0%	1.0%	0.8%	1.0%	1.8%
- Full Recourse	0.7%	0.7%	0.7%	0.7%	0.6%	0.8%	0.9%	1.1%
- Shared Arrangement	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.8%	1.4%

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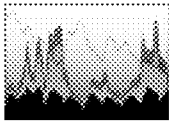

Single Family Conventional Book Characteristics
Second/Vacation Home

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.7%	0.8%	0.9%	0.9%	1.0%	1.1%	1.2%	1.7%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	90.7%	90.3%	89.9%	89.7%	82.9%	40.5%	41.2%	17.4%
Interest Only with Credit Enhancement	31.5%	32.9%	33.4%	33.2%	37.9%	33.7%	17.7%	23.7%
Alt-A with Credit Enhancement	43.1%	44.4%	46.7%	47.2%	44.9%	34.1%	31.8%	36.5%
Economic Fees and Gap								
Wtd Avg Economic Gap	-1.78	-1.33	-0.92	-0.47	0.95	0.77	-0.56	-4.52
Wtd Avg Economic Model Fee	22.63	22.08	21.63	21.13	19.21	18.62	18.53	21.33
Wtd Avg Charged Fee	20.86	20.75	20.72	20.66	20.16	19.39	17.97	16.82
Appraisal Waivers								
Appraisal Waiver	3.3%	3.2%	3.1%	3.1%	2.9%	2.9%	3.3%	1.4%
Serious Delinquent Loans								
SDQ Rate All Loans	0.40%	0.29%	0.24%	0.22%	0.26%	0.19%	0.21%	0.21%
- SDQ Rate for Loans with CE	1.37%	0.93%	0.72%	0.62%	0.72%	0.62%	0.64%	0.47%
- SDQ Rate for Loans without CE	0.20%	0.16%	0.14%	0.14%	0.18%	0.12%	0.13%	0.14%
SDQ Rate Excl. Katrina Loans	0.40%	0.28%	0.23%	0.21%	0.19%	0.19%	0.21%	0.21%
SDQ Rate for Katrina Loans	1.17%	1.24%	1.34%	1.66%	7.20%	0.24%	0.11%	0.24%
Serious Delinquent Loans								
SDQ Loan Count	2,778	1,909	1,531	1,375	1,481	978	938	763
SDQ Count for Loans with CE	1,613	1,042	788	652	632	474	464	353
SDQ Count for Loans without CE	1,165	867	743	723	849	504	474	410
SDQ Volume ($M)								
SDQ Volume	$499.3	$321.8	$235.0	$190.4	$166.2	$104.1	$96.0	$80.4
SDQ Volume for Loans with CE	$313.6	$193.3	$134.5	$98.0	$73.2	$56.3	$49.8	$40.0
SDQ Volume for Loans without CE	$185.7	$128.4	$100.5	$92.4	$93.0	$47.8	$46.1	$40.4

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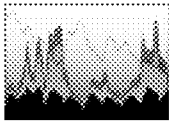

Single Family Conventional Book Characteristics
Investor Property

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,164,190	1,127,901	1,098,379	1,070,880	983,767	945,760	935,335	779,482
Book Volume ($B)	$137.2	$130.7	$125.6	$120.7	$105.1	$97.0	$94.5	$72.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	22.1%	22.6%	23.1%	23.6%	25.2%	26.6%	26.4%	22.4%
OLTV 60.01% - 70.00%	21.3%	21.6%	21.7%	21.9%	22.5%	23.6%	24.5%	26.4%
OLTV 70.01% - 75.00%	16.2%	15.9%	15.8%	15.7%	15.3%	15.2%	15.3%	15.8%
OLTV 75.01% - 80.00%	30.9%	30.7%	30.3%	29.8%	27.7%	25.0%	24.1%	25.0%
OLTV 80.01% - 90.00%	8.4%	8.0%	8.0%	8.1%	8.6%	9.0%	9.2%	9.8%
OLTV 90.01% - 95.00%	0.8%	0.8%	0.8%	0.7%	0.6%	0.4%	0.4%	0.5%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.3%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%	0.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	69.8%	69.5%	69.4%	69.1%	68.5%	67.9%	68.0%	69.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.9%	21.3%	21.7%	22.1%	23.4%	24.2%	23.3%	16.0%
Comb LTV 60.01% - 70.00%	20.1%	20.2%	20.3%	20.5%	20.9%	21.4%	21.1%	17.3%
Comb LTV 70.01% - 75.00%	15.2%	15.0%	14.9%	14.9%	14.8%	14.7%	14.5%	13.7%
Comb LTV 75.01% - 80.00%	26.3%	26.2%	26.1%	25.9%	25.2%	23.5%	22.1%	20.7%
Comb LTV 80.01% - 90.00%	12.6%	11.9%	11.6%	11.4%	10.4%	9.6%	9.6%	9.7%
Comb LTV 90.01% - 95.00%	1.3%	1.3%	1.2%	1.0%	0.5%	0.5%	0.6%	0.6%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.8%	0.8%	0.9%	0.5%	0.1%	0.1%	0.1%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.8%	3.1%	3.4%	3.7%	4.8%	6.0%	8.8%	21.8%
Wtd Avg Comb LTV	70.7%	70.5%	70.3%	69.9%	69.0%	68.4%	68.5%	70.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.9%	21.4%	21.8%	22.2%	23.5%	24.4%	23.6%	16.7%
Comb LTV 60.01% - 70.00%	20.2%	20.3%	20.4%	20.6%	21.1%	21.7%	21.5%	18.5%
Comb LTV 70.01% - 75.00%	15.2%	15.0%	15.0%	15.0%	14.8%	14.7%	14.6%	14.1%
Comb LTV 75.01% - 80.00%	26.4%	26.3%	26.1%	26.0%	25.3%	23.7%	22.5%	21.7%
Comb LTV 80.01% - 90.00%	12.6%	12.0%	11.6%	11.4%	10.4%	9.7%	9.7%	10.0%

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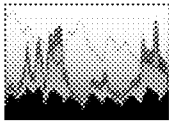

Single Family Conventional Book Characteristics
Investor Property

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	1.3%	1.3%	1.2%	1.0%	0.5%	0.5%	0.6%	0.6%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.8%	0.8%	0.9%	0.5%	0.1%	0.1%	0.1%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.5%	2.8%	3.0%	3.3%	4.2%	5.2%	7.5%	18.3%
Wtd Avg Comb LTV	70.7%	70.5%	70.3%	69.9%	69.0%	68.4%	68.5%	71.7%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	45.7%	49.0%	50.8%	53.7%	61.4%	58.7%	48.2%	46.8%
MTMLTV 60.01% - 70.00%	17.6%	18.2%	18.1%	18.2%	17.8%	19.8%	24.3%	21.0%
MTMLTV 70.01% - 75.00%	11.2%	10.9%	10.6%	10.2%	8.5%	8.6%	11.7%	12.2%
MTMLTV 75.01% - 80.00%	11.6%	11.4%	11.0%	10.1%	7.6%	7.1%	8.8%	11.5%
MTMLTV 80.01% - 90.00%	10.8%	8.3%	7.6%	6.5%	3.9%	4.7%	5.9%	7.2%
MTMLTV 90.01% - 95.00%	1.8%	1.1%	1.0%	0.8%	0.4%	0.5%	0.4%	0.6%
MTMLTV 95.01% - 97.00%	0.3%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.3%	0.2%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.4%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.2%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.5%
Wtg Avg MTMLTV	59.1%	57.3%	56.5%	55.1%	52.0%	53.8%	57.6%	58.3%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%
FICO 550-579	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%	0.6%
FICO 580-619	1.3%	1.3%	1.4%	1.5%	1.6%	1.9%	2.1%	2.4%
FICO 620-659	6.3%	6.4%	6.5%	6.6%	7.2%	8.2%	8.7%	9.2%
FICO 660-699	18.4%	18.4%	18.5%	18.5%	18.9%	19.8%	19.8%	19.4%
FICO 700-739	27.0%	27.1%	27.1%	26.9%	26.7%	26.6%	26.1%	24.7%
FICO >= 740	45.6%	45.4%	45.1%	44.9%	43.4%	40.5%	39.2%	36.3%
FICO Missing	1.0%	1.0%	1.1%	1.2%	1.7%	2.4%	3.4%	7.1%
Wtd Avg FICO	729	729	729	728	726	722	721	718
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	65.1%	64.6%	63.9%	63.4%	60.7%	60.1%	63.9%	67.5%
Intermediate-term, fixed-rate	12.5%	13.2%	14.0%	14.8%	18.1%	20.8%	22.2%	19.7%
Adjustable-rate	6.9%	7.3%	7.7%	8.2%	9.9%	10.3%	7.7%	4.7%

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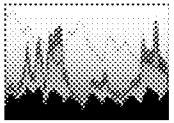

Single Family Conventional Book Characteristics
Investor Property

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	8.0%	7.6%	7.4%	6.6%	4.9%	2.9%	0.6%	0.1%
Negative Amortization	3.9%	4.2%	4.9%	5.6%	6.4%	5.9%	5.7%	8.0%
Interest Only fixed-rate	3.6%	3.1%	2.2%	1.4%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Property	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Unit Type (Sums to 100%)								
1 Unit	74.1%	73.8%	73.8%	73.6%	72.1%	70.2%	69.3%	68.6%
2-4 Units	25.9%	26.2%	26.2%	26.4%	27.9%	29.8%	30.7%	31.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.7%	12.5%	12.3%	12.1%	10.8%	9.5%	9.2%	8.5%
Single Family Homes	87.3%	87.5%	87.7%	87.9%	89.2%	90.5%	90.8%	91.5%
Property Type (Sums to 100%)								
Manufactured	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%
Condo/Coop	12.7%	12.5%	12.3%	12.1%	10.7%	9.5%	9.2%	8.5%
1 Unit	61.3%	61.3%	61.4%	61.4%	61.2%	60.5%	59.9%	59.9%
2-4 Units	25.9%	26.1%	26.1%	26.4%	27.9%	29.8%	30.6%	31.3%
Condo								
Condo	12.7%	12.5%	12.3%	12.1%	10.7%	9.5%	9.2%	8.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	42.4%	42.2%	42.4%	42.3%	39.2%	34.3%	31.9%	37.4%
Cash-Out Refinance	34.3%	34.3%	34.1%	34.0%	33.9%	34.3%	34.4%	31.6%
Other Refinance	23.3%	23.4%	23.5%	23.7%	26.9%	31.4%	33.8%	30.9%
Origination Type (Sums to 100%)								
TPO Broker	24.7%	24.3%	24.4%	24.4%	23.8%	25.2%	27.1%	27.8%
TPO Correspondent	30.1%	29.7%	28.8%	27.8%	25.1%	24.0%	24.1%	21.2%
Undesignated	0.3%	0.3%	0.4%	0.4%	0.6%	0.9%	1.4%	3.4%
Retail	45.0%	45.6%	46.5%	47.5%	50.5%	49.9%	47.4%	47.6%
Origination Year (Sums to 100%)								
< 2000	3.0%	3.4%	3.7%	4.0%	5.7%	8.3%	11.6%	26.6%
2000	0.3%	0.4%	0.4%	0.5%	0.7%	1.1%	1.9%	5.1%
2001	2.3%	2.5%	2.8%	3.0%	4.4%	6.8%	11.1%	27.1%
2002	6.9%	7.6%	8.3%	9.1%	12.8%	19.0%	28.1%	41.2%

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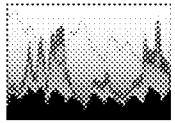

Single Family Conventional Book Characteristics
Investor Property

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	17.4%	18.9%	20.4%	22.0%	30.1%	41.5%	47.3%	0.0%
2004	11.5%	12.5%	13.5%	14.6%	20.3%	23.3%	0.0%	0.0%
2005	18.8%	20.4%	22.2%	24.0%	26.0%	0.0%	0.0%	0.0%
2006	22.3%	24.1%	25.6%	22.8%	0.0%	0.0%	0.0%	0.0%
2007	17.5%	10.2%	3.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$126,717	$124,724	$122,978	$121,170	$114,652	$109,419	$106,842	$99,512
Loan Original Note Rate	6.41%	6.35%	6.31%	6.27%	6.10%	6.23%	6.49%	7.22%
Seasoning (Sums to 100%)								
Seasoned	2.7%	2.9%	2.7%	2.9%	3.5%	4.2%	4.8%	8.5%
Non-Seasoned	97.3%	97.1%	97.3%	97.1%	96.5%	95.8%	95.2%	91.5%
ACI								
ACI Probability	0.64%	0.62%	0.60%	0.57%	0.55%	0.58%	0.62%	0.68%
Wtd Avg ACI Score	694	695	696	698	700	701	701	697
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.10	-0.10	-0.10	-0.10	-0.10	-0.04	0.01
Credit Premium > 1.5	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%	0.5%	0.7%
Prepay Premium								
Prepay Premium	6.9%	6.7%	6.9%	6.9%	6.4%	5.8%	5.0%	4.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	15.1%	15.5%	15.9%	16.4%	18.0%	20.2%	20.6%	20.6%
DTI Ratio > 20 and <= 30	16.9%	17.0%	17.1%	17.3%	17.7%	18.2%	18.5%	19.2%
DTI Ratio > 30 and <= 40	21.9%	21.9%	21.7%	21.5%	20.9%	19.9%	19.5%	19.9%
DTI Ratio > 40 and <= 50	19.3%	19.0%	18.6%	18.2%	16.7%	15.6%	15.0%	13.9%
DTI Ratio > 50	15.2%	15.2%	15.3%	15.5%	15.4%	15.2%	15.0%	13.3%
DTI Ratio Missing	11.7%	11.4%	11.3%	11.2%	11.3%	11.0%	11.3%	13.2%
Wtd Avg DTI Ratio	35.9%	35.8%	35.7%	35.5%	34.9%	34.1%	33.8%	33.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	15.2%	15.6%	16.0%	16.4%	18.1%	20.2%	20.6%	20.6%
DTI Ratio > 20 and <= 30	17.0%	17.2%	17.3%	17.4%	17.8%	18.3%	18.5%	19.2%
DTI Ratio > 30 and <= 40	22.1%	22.1%	22.0%	21.7%	21.1%	20.0%	19.5%	19.9%
DTI Ratio > 40 and <= 50	19.6%	19.3%	19.0%	18.5%	17.0%	15.7%	15.0%	13.9%
DTI Ratio > 50	15.6%	15.6%	15.7%	15.8%	15.7%	15.3%	15.0%	13.3%
DTI Ratio Missing	10.5%	10.2%	10.1%	10.1%	10.3%	10.7%	11.3%	13.2%

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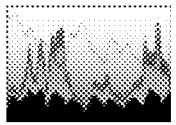

Single Family Conventional Book Characteristics
Investor Property

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.0%	35.9%	35.8%	35.6%	35.0%	34.1%	33.8%	33.2%
Origination Term (Sums to 100%)								
<= 15 Years	12.6%	13.3%	14.0%	14.8%	18.1%	20.9%	22.2%	19.8%
> 15 Years amd <= 25 Years	2.0%	2.1%	2.2%	2.2%	2.5%	2.6%	2.4%	2.0%
> 25 Years and <= 30 Years	84.7%	84.0%	83.2%	82.3%	78.7%	75.7%	74.5%	76.7%
> 30 Years	0.7%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%	1.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	68.6%	67.6%	66.0%	64.8%	60.7%	60.1%	63.9%	67.5%
Intermediate-Term Fixed Rate (excl Balloon)	12.3%	13.0%	13.7%	14.5%	17.6%	20.2%	21.4%	19.1%
Adjustable Rate	18.8%	19.1%	20.0%	20.4%	21.2%	19.1%	14.0%	12.8%
Balloon	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%	0.7%	0.6%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.7%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%	1.5%
Hybrid Arm	13.6%	13.5%	13.5%	13.1%	11.4%	9.9%	6.6%	3.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.8%	2.0%	2.2%	2.4%	3.3%	3.4%	2.0%	1.1%
- 5/1 Hybrid Arm	9.0%	9.0%	9.0%	8.5%	6.3%	5.2%	3.6%	2.1%
- 7/1 Hybrid Arm	1.8%	1.7%	1.6%	1.6%	1.4%	1.2%	0.9%	0.2%
- 10/1 Hybrid Arm	1.0%	0.8%	0.7%	0.6%	0.4%	0.2%	0.1%	0.1%
NegAm ARM	3.9%	4.2%	4.9%	5.6%	6.4%	5.9%	5.7%	8.0%
Interest Only	11.6%	10.6%	9.6%	8.1%	4.9%	2.9%	0.6%	0.1%
- Interest Only ARM	8.0%	7.6%	7.4%	6.6%	4.9%	2.9%	0.6%	0.1%
- Interest Only FRM	3.6%	3.1%	2.2%	1.4%	0.0%	0.0%	0.0%	0.0%
Alt-A	38.7%	37.8%	35.6%	33.7%	27.7%	21.4%	17.6%	15.1%
- Alt-A Low/No Doc	24.2%	23.3%	21.8%	20.3%	16.7%	13.9%	11.4%	8.9%
- Alt-A No Disclosure	0.5%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%

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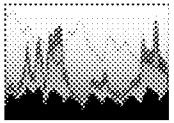

Single Family Conventional Book Characteristics
Investor Property

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	3.4%	3.5%	3.3%	3.3%	3.2%	3.2%	2.8%	2.3%
- Alt-A SISA	0.4%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	4.2%	4.0%	3.6%	3.3%	2.7%	2.2%	1.7%	1.2%
- Alt-A Stated Income	15.7%	15.2%	14.4%	13.4%	10.7%	8.5%	6.9%	5.3%
Alt-A Full Doc (by SFC)	6.8%	6.6%	6.3%	5.7%	4.2%	2.8%	1.2%	0.2%
Alt-A Deals (no SFC)	7.6%	7.9%	7.5%	7.7%	6.7%	4.7%	5.0%	6.1%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	27.6%	26.1%	24.5%	22.6%	18.5%	14.9%	11.9%	8.9%
- Select Lender Programs Non-Full Doc	3.3%	2.8%	2.7%	2.3%	1.8%	1.0%	0.4%	0.1%
- Other Low/No Doc	24.3%	23.3%	21.8%	20.3%	16.7%	13.9%	11.5%	8.9%
Subprime Deals								
Subprime	0.2%	0.1%	0.1%	0.2%	0.1%	0.2%	0.3%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%	0.2%
- Post 12/2005	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	53.7%	54.0%	55.5%	57.3%	63.6%	71.1%	71.8%	60.2%
Investor Channel	42.6%	42.2%	40.5%	38.5%	31.5%	23.1%	19.9%	19.2%
eChannel	1.7%	1.7%	1.6%	1.6%	1.2%	0.4%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.9%	2.1%	2.3%	2.5%	3.6%	5.4%	8.3%	20.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	6.3%	6.1%	5.6%	5.0%	2.5%	0.8%	0.3%	0.2%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.7%	2.5%	2.3%	2.1%	1.3%	0.5%	0.3%	0.2%
- 80/15/05	0.5%	0.5%	0.5%	0.4%	0.1%	0.1%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	2.9%	2.9%	2.6%	2.3%	0.9%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	7.8%	7.5%	7.0%	6.6%	4.4%	3.1%	2.5%	2.2%

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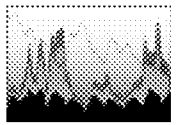

Single Family Conventional Book Characteristics
Investor Property

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
- 80/10/10	3.8%	3.6%	3.4%	3.2%	2.2%	1.2%	0.9%	0.8%
- 80/15/05	0.8%	0.8%	0.8%	0.7%	0.3%	0.3%	0.3%	0.2%
- 80/20/00	0.4%	0.4%	0.4%	0.3%	0.1%	0.1%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	2.3%	2.2%	2.1%	2.1%	1.6%	1.4%	1.2%	0.9%
EA/TPR								
EA/TPR	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.2%
- EA I	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	11.8%	11.9%	11.9%	11.9%	11.9%	11.9%	11.7%	11.5%
Northeast	14.2%	14.3%	14.3%	14.3%	14.3%	14.1%	13.6%	13.1%
Southeast	22.8%	22.5%	22.3%	22.0%	20.1%	17.9%	16.9%	16.0%
Southwest	16.5%	16.3%	16.2%	15.9%	15.3%	14.7%	14.6%	14.5%
West	34.7%	35.0%	35.4%	36.0%	38.4%	41.4%	43.2%	44.9%
Census Region (Sums to 100%)								
New England	5.1%	5.1%	5.2%	5.2%	5.3%	5.5%	5.6%	5.4%
Middle Atlantic	8.5%	8.5%	8.4%	8.4%	8.3%	8.0%	7.4%	7.1%
East North Central	9.9%	9.9%	9.9%	9.9%	9.9%	10.0%	10.0%	10.0%
East South Central	2.9%	2.8%	2.8%	2.7%	2.5%	2.3%	2.1%	2.0%
South Atlantic	20.3%	20.0%	19.8%	19.6%	17.9%	15.9%	15.0%	14.2%
West North Central	3.8%	3.7%	3.7%	3.7%	3.6%	3.4%	3.2%	3.0%
West South Central	6.0%	5.9%	5.9%	5.7%	5.3%	5.0%	4.7%	4.6%
Mountain	11.9%	11.8%	11.7%	11.6%	11.5%	11.2%	11.0%	11.0%
Pacific	31.4%	31.8%	32.2%	32.8%	35.2%	38.4%	40.5%	42.4%
US Territories	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
Top 10 States								
01) CA	24.0%	24.3%	24.7%	25.3%	27.6%	30.6%	32.5%	33.7%
02) FL	8.5%	8.3%	8.2%	8.1%	7.1%	5.9%	5.5%	5.2%
03) TX	4.2%	4.2%	4.1%	4.0%	3.6%	3.3%	3.2%	3.2%
04) WA	3.8%	3.8%	3.8%	3.8%	3.8%	3.9%	4.1%	4.4%
05) AZ	3.6%	3.5%	3.5%	3.4%	3.2%	2.9%	2.7%	2.5%

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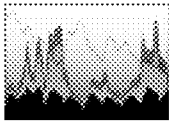

Single Family Conventional Book Characteristics
Investor Property

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NY	3.5%	3.5%	3.5%	3.5%	3.6%	3.5%	3.3%	3.2%
07) IL	3.4%	3.3%	3.3%	3.2%	3.1%	3.1%	3.1%	3.0%
08) CO	3.1%	3.1%	3.2%	3.1%	3.4%	3.7%	4.0%	4.3%
09) NJ	2.8%	2.8%	2.8%	2.8%	2.7%	2.7%	2.5%	2.4%
10) VA	2.8%	2.8%	2.8%	2.7%	2.6%	2.3%	2.2%	1.9%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	24.1%	24.2%	23.7%	23.1%	22.1%	21.2%	19.5%	15.0%
02) WASHINGTON MUTUAL INC	11.0%	11.7%	12.2%	12.8%	14.6%	17.7%	20.4%	23.0%
03) CITIGROUP INC	6.3%	6.0%	5.6%	5.5%	4.0%	2.7%	3.0%	3.9%
04) LEHMAN BROTHERS HOLDINGS INC	5.4%	5.5%	5.6%	5.3%	5.3%	4.6%	2.7%	1.3%
05) SUNTRUST BANKS INC	4.3%	4.1%	3.9%	3.7%	2.5%	2.1%	1.8%	1.4%
06) JP MORGAN CHASE & CO	4.0%	3.8%	3.6%	3.5%	3.4%	3.3%	4.1%	4.3%
07) CERBERUS CAPITAL HOLDING	3.8%	4.0%	4.1%	4.1%	3.6%	3.4%	2.9%	1.9%
08) WACHOVIA CORPORATION	3.3%	3.3%	3.7%	4.1%	4.4%	4.2%	4.4%	4.9%
09) INDYMAC BANCORP INC	3.3%	2.9%	2.7%	2.4%	2.0%	2.2%	2.3%	2.1%
10) AMTRUST FINANCIAL CORPORATION	2.9%	2.9%	2.8%	2.8%	2.4%	1.9%	1.7%	1.4%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	24.3%	24.4%	23.8%	23.3%	22.3%	21.5%	19.7%	15.3%
02) WASHINGTON MUTUAL INC	10.9%	11.6%	12.1%	12.7%	14.9%	19.1%	22.5%	26.7%
03) JP MORGAN CHASE & CO	9.6%	9.8%	9.7%	9.7%	9.6%	9.5%	10.4%	11.8%
04) CITIGROUP INC	9.1%	9.1%	9.0%	9.1%	8.4%	7.5%	8.2%	7.5%
05) WELLS FARGO & COMPANY	4.8%	4.7%	5.0%	5.1%	5.2%	4.2%	3.2%	2.6%
06) CERBERUS CAPITAL HOLDING	4.7%	5.0%	5.1%	5.2%	4.9%	5.3%	5.6%	6.2%
07) LEHMAN BROTHERS HOLDINGS INC	4.4%	4.5%	4.6%	4.3%	4.1%	3.1%	0.8%	0.8%
08) SUNTRUST BANKS INC	3.5%	3.2%	2.9%	2.8%	2.0%	1.7%	1.5%	1.0%
09) INDYMAC BANCORP INC	3.3%	3.0%	2.7%	2.4%	2.0%	2.1%	2.2%	2.1%
10) BANK OF AMERICA CORPORATION	2.7%	2.5%	2.7%	2.4%	2.2%	2.1%	2.0%	3.3%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	76.1%	75.0%	74.8%	75.6%	79.1%	82.5%	82.7%	80.1%
Credit Enhancement	23.9%	25.0%	25.2%	24.4%	20.9%	17.5%	17.3%	19.9%
- Primary MI Only	6.1%	5.4%	5.3%	5.4%	5.5%	6.1%	6.3%	6.7%
- Pool Policy Only	14.1%	15.2%	15.1%	14.1%	10.3%	6.3%	5.4%	5.5%
- Pool Policy and Primary MI	1.5%	1.6%	1.6%	1.2%	1.0%	0.7%	0.7%	1.1%
- Full Recourse	1.4%	1.9%	2.2%	2.6%	2.9%	3.0%	3.3%	4.1%
- Shared Arrangement	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%	0.9%

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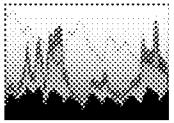

Single Family Conventional Book Characteristics
Investor Property

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.6%	0.7%	0.7%	0.8%	1.0%	1.1%	1.1%	1.5%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	64.6%	68.9%	69.9%	70.8%	65.7%	48.7%	45.6%	36.6%
Interest Only with Credit Enhancement	56.8%	64.2%	67.4%	65.9%	58.9%	39.3%	40.2%	43.4%
Alt-A with Credit Enhancement	42.8%	46.0%	48.0%	46.7%	43.0%	38.4%	41.9%	46.6%
Economic Fees and Gap								
Wtd Avg Economic Gap	8.36	9.68	11.16	12.50	17.14	20.37	20.54	18.98
Wtd Avg Economic Model Fee	38.09	36.45	35.11	34.02	31.50	30.28	29.09	27.61
Wtd Avg Charged Fee	46.44	46.13	46.26	46.50	48.62	50.63	49.60	46.53
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.72%	0.58%	0.54%	0.54%	0.76%	0.54%	0.52%	0.50%
- SDQ Rate for Loans with CE	1.59%	1.20%	1.04%	1.01%	1.41%	1.33%	1.40%	1.27%
- SDQ Rate for Loans without CE	0.47%	0.39%	0.39%	0.40%	0.61%	0.37%	0.33%	0.31%
SDQ Rate Excl. Katrina Loans	0.71%	0.56%	0.52%	0.51%	0.53%	0.54%	0.52%	0.50%
SDQ Rate for Katrina Loans	2.39%	2.41%	2.83%	3.69%	17.33%	0.78%	0.29%	0.15%
Serious Delinquent Loans								
SDQ Loan Count	8,289	6,438	5,853	5,700	7,416	5,023	4,740	3,801
SDQ Count for Loans with CE	4,131	3,087	2,600	2,402	2,694	2,184	2,283	1,898
SDQ Count for Loans without CE	4,158	3,351	3,253	3,298	4,722	2,839	2,457	1,903
SDQ Volume ($M)								
SDQ Volume	$928.2	$654.4	$535.1	$483.0	$578.4	$376.9	$386.5	$294.4
SDQ Volume for Loans with CE	$559.5	$379.3	$282.7	$237.3	$226.4	$181.1	$198.1	$157.0
SDQ Volume for Loans without CE	$368.7	$275.1	$252.3	$245.7	$351.9	$195.7	$188.4	$137.4

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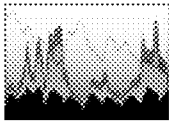

Single Family Conventional Book Characteristics
TPO Broker

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	3,218,413	3,111,237	3,031,854	2,987,124	2,849,395	2,959,646	3,079,630	2,724,682
Book Volume ($B)	$489.4	$466.0	$448.5	$437.7	$399.6	$408.8	$423.4	$353.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	21.2%	22.1%	22.6%	23.0%	24.3%	23.9%	22.9%	18.4%
OLTV 60.01% - 70.00%	15.5%	15.9%	16.2%	16.4%	16.8%	16.7%	16.5%	14.5%
OLTV 70.01% - 75.00%	10.7%	10.7%	10.8%	10.9%	11.4%	12.0%	12.7%	13.8%
OLTV 75.01% - 80.00%	35.2%	35.2%	34.9%	34.4%	31.7%	30.4%	29.6%	30.7%
OLTV 80.01% - 90.00%	7.5%	7.4%	7.4%	7.5%	8.3%	9.2%	10.3%	12.8%
OLTV 90.01% - 95.00%	3.8%	3.6%	3.5%	3.6%	4.0%	4.7%	5.4%	7.5%
OLTV 95.01% - 97.00%	0.5%	0.5%	0.6%	0.6%	0.7%	0.9%	1.1%	1.5%
OLTV 97.01% - 100.00%	5.5%	4.6%	3.9%	3.6%	2.7%	2.2%	1.4%	0.6%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.3%	71.7%	71.3%	71.1%	70.5%	70.7%	71.1%	73.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.8%	20.6%	21.2%	21.6%	22.8%	22.3%	21.1%	14.8%
Comb LTV 60.01% - 70.00%	14.6%	15.0%	15.4%	15.6%	16.0%	15.8%	15.3%	11.3%
Comb LTV 70.01% - 75.00%	9.3%	9.5%	9.8%	9.9%	10.6%	11.0%	11.4%	10.3%
Comb LTV 75.01% - 80.00%	25.2%	25.6%	26.1%	26.3%	26.8%	27.3%	26.7%	24.2%
Comb LTV 80.01% - 90.00%	12.8%	12.4%	12.1%	11.9%	11.0%	10.4%	10.4%	10.6%
Comb LTV 90.01% - 95.00%	7.0%	6.4%	6.1%	5.9%	5.5%	5.4%	5.4%	5.9%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.6%	0.7%	0.8%	1.0%	1.2%
Comb LTV 97.01% - 100.00%	8.9%	7.8%	6.6%	5.9%	3.4%	2.4%	1.5%	0.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.8%	2.0%	2.2%	2.4%	3.3%	4.6%	7.2%	21.2%
Wtd Avg Comb LTV	74.5%	73.8%	73.2%	72.8%	71.5%	71.3%	71.4%	73.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.9%	20.7%	21.3%	21.7%	22.9%	22.4%	21.4%	15.5%
Comb LTV 60.01% - 70.00%	14.7%	15.1%	15.4%	15.7%	16.1%	15.9%	15.5%	12.0%
Comb LTV 70.01% - 75.00%	9.4%	9.6%	9.9%	10.0%	10.7%	11.2%	11.7%	11.1%
Comb LTV 75.01% - 80.00%	25.3%	25.8%	26.3%	26.5%	27.0%	27.7%	27.2%	25.7%
Comb LTV 80.01% - 90.00%	12.9%	12.5%	12.2%	12.0%	11.2%	10.6%	10.7%	11.5%

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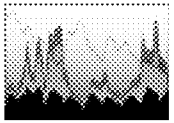

Single Family Conventional Book Characteristics
TPO Broker

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.0%	6.5%	6.1%	6.0%	5.5%	5.5%	5.5%	6.5%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.6%	0.6%	0.7%	0.9%	1.0%	1.3%
Comb LTV 97.01% - 100.00%	8.9%	7.8%	6.6%	5.9%	3.4%	2.4%	1.5%	0.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.3%	1.5%	1.6%	1.8%	2.5%	3.4%	5.4%	15.8%
Wtd Avg Comb LTV	74.5%	73.8%	73.2%	72.8%	71.6%	71.4%	71.5%	73.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	46.0%	49.7%	51.6%	53.8%	59.5%	52.0%	39.3%	36.2%
MTMLTV 60.01% - 70.00%	15.0%	15.8%	16.2%	16.6%	17.9%	20.5%	23.7%	21.4%
MTMLTV 70.01% - 75.00%	8.8%	8.9%	8.7%	8.6%	8.2%	9.7%	13.6%	13.5%
MTMLTV 75.01% - 80.00%	11.1%	11.3%	10.8%	10.2%	7.4%	8.6%	11.7%	14.7%
MTMLTV 80.01% - 90.00%	11.4%	9.1%	8.5%	7.3%	4.6%	6.2%	8.3%	10.1%
MTMLTV 90.01% - 95.00%	2.9%	2.0%	1.7%	1.5%	1.2%	1.6%	2.2%	2.8%
MTMLTV 95.01% - 97.00%	0.9%	0.7%	0.5%	0.5%	0.3%	0.4%	0.4%	0.5%
MTMLTV 97.01% - 100.00%	1.9%	1.6%	1.1%	0.9%	0.5%	0.6%	0.5%	0.3%
MTMLTV > 100.00%	1.8%	0.8%	0.7%	0.5%	0.1%	0.2%	0.1%	0.1%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Wtg Avg MTMLTV	60.7%	58.4%	57.5%	56.4%	53.9%	57.7%	62.2%	63.9%
Credit Score (Sums to 100%)								
FICO < 550	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%
FICO 550-579	0.9%	0.8%	0.8%	0.9%	0.9%	1.0%	1.2%	1.3%
FICO 580-619	3.9%	3.7%	3.6%	3.7%	3.7%	4.0%	4.2%	4.5%
FICO 620-659	10.9%	10.7%	10.7%	10.9%	11.1%	11.7%	12.3%	13.1%
FICO 660-699	18.7%	18.6%	18.6%	18.5%	18.2%	18.7%	19.3%	20.3%
FICO 700-739	24.6%	24.7%	24.7%	24.6%	24.7%	24.7%	24.4%	24.2%
FICO >= 740	40.0%	40.5%	40.5%	40.3%	40.3%	38.6%	37.1%	34.6%
FICO Missing	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%	0.7%	1.4%
Wtd Avg FICO	717	718	718	718	717	715	712	709
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	68.4%	68.1%	67.4%	67.0%	65.4%	65.3%	67.1%	71.9%
Intermediate-term, fixed-rate	12.9%	13.9%	14.8%	15.7%	19.3%	21.4%	22.3%	20.0%
Adjustable-rate	5.6%	5.9%	5.9%	6.3%	7.7%	8.5%	7.3%	5.3%

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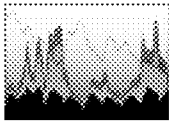

Single Family Conventional Book Characteristics
TPO Broker

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	5.9%	5.5%	5.5%	4.9%	3.5%	1.6%	0.6%	0.2%
Negative Amortization	2.3%	2.4%	3.0%	3.6%	3.9%	3.1%	2.8%	2.6%
Interest Only fixed-rate	5.0%	4.2%	3.3%	2.5%	0.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.2%	89.3%	89.4%	89.6%	90.6%	91.4%	91.7%	92.2%
Second/Vacation Home	3.9%	3.9%	3.8%	3.7%	3.2%	2.6%	2.2%	2.1%
Investor Property	6.9%	6.8%	6.8%	6.7%	6.3%	6.0%	6.1%	5.7%
10-K Unit Type (Sums to 100%)								
1 Unit	95.1%	95.1%	95.1%	95.1%	95.2%	95.0%	94.9%	94.9%
2-4 Units	4.9%	4.9%	4.9%	4.9%	4.8%	5.0%	5.1%	5.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.0%	9.8%	9.6%	9.4%	8.6%	7.9%	7.5%	7.2%
Single Family Homes	90.0%	90.2%	90.4%	90.6%	91.4%	92.1%	92.5%	92.8%
Property Type (Sums to 100%)								
Manufactured	0.7%	0.7%	0.8%	0.8%	0.9%	0.9%	0.9%	0.8%
Condo/Coop	10.0%	9.8%	9.6%	9.4%	8.6%	7.9%	7.5%	7.2%
1 Unit	84.4%	84.6%	84.8%	85.0%	85.7%	86.2%	86.5%	86.9%
2-4 Units	4.9%	4.9%	4.9%	4.8%	4.8%	5.0%	5.1%	5.1%
Condo								
Condo	9.3%	9.1%	8.9%	8.7%	8.1%	7.5%	7.2%	6.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	39.4%	37.8%	36.7%	35.9%	31.7%	28.7%	26.2%	33.0%
Cash-Out Refinance	32.3%	32.9%	33.6%	33.9%	34.1%	33.6%	34.1%	31.4%
Other Refinance	28.3%	29.3%	29.8%	30.2%	34.2%	37.7%	39.7%	35.6%
Origination Type (Sums to 100%)								
TPO Broker	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
TPO Correspondent	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Year (Sums to 100%)								
< 2000	2.0%	2.2%	2.5%	2.7%	3.7%	5.1%	7.8%	22.0%
2000	0.3%	0.3%	0.4%	0.4%	0.6%	0.9%	1.5%	4.4%
2001	2.5%	2.8%	3.1%	3.3%	4.6%	6.6%	10.6%	30.9%
2002	7.5%	8.2%	9.0%	9.6%	13.0%	17.7%	26.0%	42.7%

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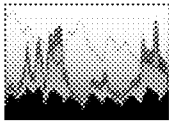

Single Family Conventional Book Characteristics
TPO Broker

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	23.6%	25.7%	27.5%	29.2%	37.8%	47.5%	54.1%	0.0%
2004	12.4%	13.5%	14.5%	15.5%	20.5%	22.2%	0.0%	0.0%
2005	14.8%	16.1%	17.6%	18.7%	19.7%	0.0%	0.0%	0.0%
2006	19.3%	20.8%	22.5%	20.6%	0.0%	0.0%	0.0%	0.0%
2007	17.6%	10.2%	3.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$164,722	$162,277	$160,050	$158,211	$149,984	$145,423	$142,532	$135,135
Loan Original Note Rate	6.09%	6.01%	5.98%	5.96%	5.78%	5.85%	6.04%	6.78%
Seasoning (Sums to 100%)								
Seasoned	2.1%	2.2%	1.6%	1.5%	1.2%	1.0%	1.1%	1.7%
Non-Seasoned	97.9%	97.8%	98.4%	98.5%	98.8%	99.0%	98.9%	98.3%
ACI								
ACI Probability	0.82%	0.77%	0.73%	0.72%	0.67%	0.70%	0.71%	0.67%
Wtd Avg ACI Score	699	701	702	703	707	707	706	704
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.11	-0.10	-0.10	-0.09	-0.08	-0.05	-0.03
Credit Premium > 1.5	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Prepay Premium								
Prepay Premium	4.7%	4.3%	4.7%	5.0%	4.7%	4.3%	4.5%	4.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.4%	9.9%	10.2%	10.4%	11.9%	12.9%	13.5%	13.1%
DTI Ratio > 20 and <= 30	19.2%	19.8%	20.1%	20.4%	21.8%	22.5%	23.2%	24.5%
DTI Ratio > 30 and <= 40	27.8%	28.0%	27.8%	27.5%	27.0%	26.5%	26.7%	28.4%
DTI Ratio > 40 and <= 50	24.2%	23.5%	22.9%	22.4%	20.6%	19.9%	19.0%	17.9%
DTI Ratio > 50	13.5%	13.0%	12.8%	12.8%	12.7%	12.9%	12.5%	11.3%
DTI Ratio Missing	5.9%	5.8%	6.2%	6.5%	6.0%	5.3%	5.2%	4.8%
Wtd Avg DTI Ratio	36.9%	36.5%	36.3%	36.2%	35.5%	35.1%	34.8%	34.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.4%	9.9%	10.2%	10.4%	11.9%	12.9%	13.5%	13.1%
DTI Ratio > 20 and <= 30	19.2%	19.8%	20.1%	20.4%	21.8%	22.5%	23.2%	24.5%
DTI Ratio > 30 and <= 40	27.8%	28.0%	27.8%	27.5%	27.0%	26.5%	26.7%	28.4%
DTI Ratio > 40 and <= 50	24.2%	23.5%	22.9%	22.4%	20.6%	19.9%	19.0%	17.9%
DTI Ratio > 50	13.5%	13.0%	12.8%	12.8%	12.7%	12.9%	12.5%	11.3%
DTI Ratio Missing	5.9%	5.8%	6.2%	6.5%	6.0%	5.3%	5.2%	4.8%

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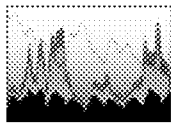

Single Family Conventional Book Characteristics
TPO Broker

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.9%	36.5%	36.3%	36.2%	35.5%	35.1%	34.8%	34.4%
Origination Term (Sums to 100%)								
<= 15 Years	12.9%	13.9%	14.8%	15.7%	19.3%	21.5%	22.3%	20.0%
> 15 Years amd <= 25 Years	3.1%	3.3%	3.4%	3.5%	4.1%	4.2%	4.1%	3.5%
> 25 Years and <= 30 Years	83.4%	82.4%	81.4%	80.6%	76.6%	74.3%	73.5%	76.5%
> 30 Years	0.6%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	73.3%	72.3%	70.7%	69.5%	65.6%	65.4%	67.1%	71.9%
Intermediate-Term Fixed Rate (excl Balloon)	12.6%	13.6%	14.5%	15.4%	18.8%	20.9%	21.6%	19.2%
Adjustable Rate	13.8%	13.8%	14.4%	14.8%	15.1%	13.2%	10.6%	8.1%
Balloon	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%	0.7%	0.7%
Various Product Types								
Second	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	11.3%	11.3%	11.3%	11.1%	11.0%	9.8%	7.5%	5.1%
- 2/28 Hybrid Arm	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.4%	1.6%	1.7%	1.9%	2.6%	2.5%	1.9%	1.5%
- 5/1 Hybrid Arm	7.7%	7.6%	7.6%	7.3%	6.9%	6.1%	4.6%	3.1%
- 7/1 Hybrid Arm	1.4%	1.4%	1.4%	1.3%	1.2%	1.0%	0.9%	0.5%
- 10/1 Hybrid Arm	0.6%	0.6%	0.5%	0.5%	0.4%	0.1%	0.1%	0.0%
NegAm ARM	2.3%	2.4%	3.0%	3.6%	3.9%	3.1%	2.8%	2.6%
Interest Only	10.9%	9.7%	8.8%	7.4%	3.8%	1.7%	0.6%	0.2%
- Interest Only ARM	5.9%	5.5%	5.5%	4.9%	3.5%	1.6%	0.6%	0.2%
- Interest Only FRM	5.0%	4.2%	3.3%	2.5%	0.3%	0.1%	0.0%	0.0%
Alt-A	18.3%	18.0%	16.8%	15.8%	12.5%	11.6%	12.1%	11.1%
- Alt-A Low/No Doc	13.4%	13.1%	12.6%	11.9%	9.5%	9.0%	9.2%	8.0%
- Alt-A No Disclosure	0.6%	0.5%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%

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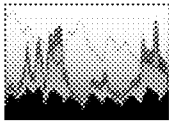

Single Family Conventional Book Characteristics
TPO Broker

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	3.0%	3.2%	3.4%	3.4%	3.4%	3.1%	3.0%	2.6%
- Alt-A SISA	0.6%	0.5%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.2%	1.1%	1.1%	1.0%	0.9%	0.9%	1.1%	1.3%
- Alt-A Stated Income	8.0%	7.8%	7.4%	6.9%	5.1%	4.9%	5.0%	4.1%
Alt-A Full Doc (by SFC)	2.2%	2.1%	2.1%	1.8%	1.0%	0.8%	0.6%	0.2%
Alt-A Deals (no SFC)	2.7%	2.9%	2.1%	2.1%	2.0%	1.9%	2.4%	2.8%
My Community Mortgage	2.0%	1.5%	0.9%	0.7%	0.3%	0.2%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	27.7%	26.3%	24.8%	23.2%	18.6%	17.1%	15.9%	12.6%
- Select Lender Programs Non-Full Doc	14.3%	13.3%	12.4%	11.4%	9.3%	8.4%	7.1%	5.0%
- Other Low/No Doc	13.4%	13.0%	12.4%	11.8%	9.3%	8.7%	8.8%	7.5%
Subprime Deals								
Subprime	0.8%	0.5%	0.4%	0.5%	0.2%	0.2%	0.4%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.3%
- Post 12/2005	0.8%	0.5%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	78.7%	78.8%	79.8%	80.6%	83.0%	82.5%	79.5%	67.5%
Investor Channel	18.7%	18.6%	17.5%	16.6%	13.5%	12.8%	13.2%	12.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.0%
Subprime Channel	0.8%	0.5%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.7%	1.9%	2.1%	2.3%	3.2%	4.4%	6.9%	20.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	14.6%	13.9%	12.9%	11.8%	8.0%	5.6%	4.3%	3.4%
- 75/20/05	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.4%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.7%	4.6%	4.5%	4.4%	3.8%	3.3%	2.6%	2.1%
- 80/15/05	3.0%	2.8%	2.6%	2.5%	2.0%	1.7%	1.3%	1.0%
- 80/20/00	0.8%	0.8%	0.8%	0.7%	0.4%	0.2%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.4%	5.1%	4.6%	3.9%	1.5%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	19.2%	18.7%	17.9%	17.1%	14.4%	13.1%	11.4%	8.2%

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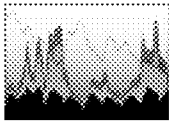

Single Family Conventional Book Characteristics
TPO Broker

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/10/10	6.1%	6.0%	5.9%	5.7%	5.0%	4.5%	3.9%	3.2%
- 80/15/05	3.8%	3.6%	3.4%	3.3%	2.7%	2.4%	2.0%	1.5%
- 80/20/00	3.5%	3.3%	2.9%	2.5%	1.2%	0.8%	0.6%	0.4%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- Other	5.1%	5.2%	5.2%	5.1%	5.1%	5.0%	4.5%	2.8%
EA/TPR								
EA/TPR	2.6%	2.4%	2.4%	2.4%	2.6%	2.9%	2.9%	2.5%
- EA I	1.1%	1.1%	1.1%	1.1%	1.1%	1.2%	1.2%	1.1%
- EA/TPR II	0.8%	0.7%	0.7%	0.7%	0.7%	0.8%	0.9%	0.9%
- EA/TPR III	0.7%	0.6%	0.6%	0.7%	0.7%	0.8%	0.8%	0.5%
10-K Property Region (Sums to 100%)								
Midwest	16.0%	16.3%	16.4%	16.5%	16.9%	16.7%	16.3%	16.2%
Northeast	17.5%	17.5%	17.3%	17.2%	16.8%	16.4%	15.9%	16.2%
Southeast	22.9%	22.6%	22.3%	22.1%	21.2%	20.6%	20.4%	19.2%
Southwest	15.8%	15.7%	15.6%	15.5%	15.3%	15.2%	15.1%	15.6%
West	27.8%	28.0%	28.4%	28.8%	29.9%	31.1%	32.3%	32.7%
Census Region (Sums to 100%)								
New England	5.3%	5.4%	5.3%	5.3%	5.3%	5.4%	5.3%	5.0%
Middle Atlantic	11.9%	11.8%	11.7%	11.6%	11.2%	10.8%	10.4%	11.0%
East North Central	13.0%	13.2%	13.3%	13.3%	13.7%	13.6%	13.4%	13.4%
East South Central	3.3%	3.4%	3.4%	3.4%	3.5%	3.4%	3.2%	2.9%
South Atlantic	19.9%	19.5%	19.2%	18.9%	17.9%	17.5%	17.3%	16.5%
West North Central	5.3%	5.3%	5.4%	5.4%	5.5%	5.3%	5.1%	4.9%
West South Central	6.3%	6.3%	6.2%	6.2%	6.1%	6.0%	5.8%	5.7%
Mountain	9.4%	9.3%	9.2%	9.1%	8.8%	8.8%	9.0%	9.7%
Pacific	25.6%	25.9%	26.3%	26.8%	28.0%	29.2%	30.5%	30.8%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	20.1%	20.4%	20.9%	21.4%	22.6%	23.8%	25.0%	24.9%
02) FL	8.6%	8.3%	8.0%	7.9%	7.2%	6.8%	6.8%	6.7%
03) NY	6.3%	6.3%	6.3%	6.2%	6.1%	5.8%	5.4%	5.7%
04) IL	4.6%	4.6%	4.5%	4.5%	4.5%	4.4%	4.3%	4.3%
05) TX	4.6%	4.5%	4.5%	4.5%	4.4%	4.3%	4.1%	4.2%

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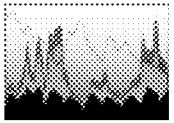

Single Family Conventional Book Characteristics
TPO Broker

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) MI	3.0%	3.1%	3.1%	3.1%	3.2%	3.2%	3.3%	3.4%
07) PA	2.9%	2.9%	2.9%	2.8%	2.8%	2.7%	2.6%	2.7%
08) WA	2.9%	2.9%	2.9%	2.8%	2.8%	2.9%	3.1%	3.5%
09) CO	2.8%	2.9%	2.9%	2.9%	3.1%	3.2%	3.3%	3.4%
10) GA	2.8%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	21.5%	21.8%	21.8%	21.8%	22.6%	23.0%	22.2%	21.4%
02) JP MORGAN CHASE & CO	9.0%	9.0%	8.9%	8.9%	9.5%	10.0%	11.4%	10.3%
03) FLAGSTAR BANCORP INC	8.4%	8.5%	8.8%	9.0%	10.2%	9.8%	9.2%	8.3%
04) BANK OF AMERICA CORPORATION	7.6%	7.8%	8.2%	8.3%	8.9%	8.4%	5.9%	4.1%
05) CITIGROUP INC	6.5%	6.5%	5.5%	5.2%	3.8%	2.8%	2.5%	4.8%
06) WASHINGTON MUTUAL INC	6.3%	6.8%	7.3%	7.6%	9.3%	11.1%	12.9%	18.0%
07) SUNTRUST BANKS INC	5.6%	5.3%	5.0%	4.6%	3.2%	2.4%	2.1%	1.4%
08) INDYMAC BANCORP INC	4.2%	3.9%	3.9%	4.1%	3.0%	2.9%	3.1%	3.0%
09) WACHOVIA CORPORATION	4.2%	4.1%	4.5%	5.0%	5.2%	4.8%	4.6%	4.6%
10) FIRST HORIZON NATIONAL CORPORATION	2.6%	2.3%	2.1%	1.9%	1.2%	1.1%	1.3%	1.8%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	21.6%	21.9%	21.9%	21.9%	22.8%	23.2%	22.4%	21.6%
02) JP MORGAN CHASE & CO	17.9%	18.4%	18.5%	18.1%	19.0%	20.0%	21.1%	21.0%
03) CITIGROUP INC	10.3%	10.7%	10.1%	10.0%	8.6%	6.0%	5.8%	7.6%
04) BANK OF AMERICA CORPORATION	7.5%	7.8%	8.2%	8.3%	8.6%	8.0%	5.7%	4.0%
05) WASHINGTON MUTUAL INC	5.9%	6.4%	6.8%	7.1%	9.0%	11.5%	14.1%	20.1%
06) WELLS FARGO & COMPANY	4.9%	4.9%	4.9%	4.8%	4.4%	3.7%	2.9%	1.6%
07) INDYMAC BANCORP INC	4.2%	4.0%	3.9%	4.0%	3.0%	2.8%	3.0%	3.0%
08) SUNTRUST BANKS INC	4.2%	3.8%	3.3%	3.2%	2.5%	2.1%	1.9%	1.0%
09) FIRST HORIZON NATIONAL CORPORATION	3.1%	2.8%	2.7%	2.5%	1.9%	2.0%	1.7%	1.4%
10) NATIONAL CITY CORPORATION	2.3%	2.0%	1.8%	1.6%	1.3%	1.3%	1.5%	0.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	76.9%	77.4%	77.8%	78.0%	80.3%	80.4%	78.6%	71.6%
Credit Enhancement	23.1%	22.6%	22.2%	22.0%	19.7%	19.6%	21.4%	28.4%
- Primary MI Only	13.4%	11.6%	10.7%	10.4%	10.0%	10.6%	11.5%	13.5%
- Pool Policy Only	5.9%	6.3%	6.2%	5.7%	3.3%	2.5%	2.9%	5.2%
- Pool Policy and Primary MI	1.4%	1.4%	1.4%	1.3%	1.1%	1.2%	1.7%	3.7%
- Full Recourse	1.0%	1.8%	2.3%	2.8%	3.3%	2.9%	2.9%	3.0%
- Shared Arrangement	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%

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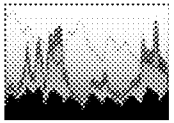

Single Family Conventional Book Characteristics
TPO Broker

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	1.4%	1.5%	1.6%	1.7%	2.0%	2.2%	2.2%	2.9%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	90.6%	93.0%	93.3%	93.6%	91.5%	86.6%	87.4%	77.1%
Interest Only with Credit Enhancement	36.7%	36.9%	36.3%	33.1%	20.8%	12.9%	5.2%	2.6%
Alt-A with Credit Enhancement	40.3%	41.1%	42.8%	40.9%	31.3%	27.6%	29.9%	36.4%
Economic Fees and Gap								
Wtd Avg Economic Gap	-8.61	-7.66	-6.50	-5.73	-4.03	-4.03	-4.58	-5.81
Wtd Avg Economic Model Fee	34.71	32.39	30.56	29.52	26.69	26.81	27.07	26.92
Wtd Avg Charged Fee	26.10	24.73	24.06	23.78	22.66	22.77	22.50	21.11
Appraisal Waivers								
Appraisal Waiver	1.4%	1.3%	1.1%	1.0%	0.6%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.16%	0.97%	0.94%	1.00%	1.21%	0.97%	0.85%	0.75%
- SDQ Rate for Loans with CE	2.92%	2.43%	2.35%	2.47%	3.16%	2.75%	2.36%	1.64%
- SDQ Rate for Loans without CE	0.62%	0.53%	0.53%	0.57%	0.69%	0.50%	0.41%	0.37%
SDQ Rate Excl. Katrina Loans	1.15%	0.95%	0.92%	0.96%	1.01%	0.97%	0.86%	0.75%
SDQ Rate for Katrina Loans	2.28%	2.41%	2.87%	3.47%	12.17%	1.02%	0.66%	0.77%
Serious Delinquent Loans								
SDQ Loan Count	36,941	29,780	28,294	29,496	33,901	28,174	25,783	19,588
SDQ Count for Loans with CE	21,951	17,272	15,932	16,378	18,511	16,812	16,358	12,672
SDQ Count for Loans without CE	14,990	12,508	12,362	13,118	15,390	11,362	9,425	6,916
SDQ Volume ($M)								
SDQ Volume	$5,069.9	$3,828.9	$3,442.9	$3,401.2	$3,636.2	$3,067.2	$2,826.9	$2,100.2
SDQ Volume for Loans with CE	$3,097.8	$2,297.1	$2,001.5	$1,926.5	$2,028.6	$1,889.1	$1,863.4	$1,408.4
SDQ Volume for Loans without CE	$1,972.2	$1,531.8	$1,441.4	$1,474.7	$1,607.6	$1,178.1	$963.5	$691.9

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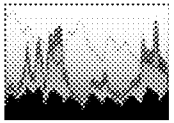

Single Family Conventional Book Characteristics
TPO Correspondent

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	5,086,105	4,895,843	4,708,292	4,569,193	4,126,175	3,933,713	3,760,861	3,006,389
Book Volume ($B)	$796.5	$756.7	$716.7	$688.3	$598.8	$553.9	$521.6	$386.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	21.1%	21.8%	22.3%	22.7%	24.1%	24.4%	24.3%	18.9%
OLTV 60.01% - 70.00%	16.2%	16.5%	16.8%	16.9%	17.4%	17.2%	17.1%	14.5%
OLTV 70.01% - 75.00%	9.8%	9.8%	9.9%	10.0%	10.4%	11.2%	12.1%	13.5%
OLTV 75.01% - 80.00%	35.8%	35.8%	35.5%	34.9%	32.5%	30.2%	28.6%	30.6%
OLTV 80.01% - 90.00%	7.6%	7.4%	7.5%	7.6%	8.1%	9.0%	10.0%	12.5%
OLTV 90.01% - 95.00%	4.2%	4.0%	4.0%	4.1%	4.6%	5.4%	6.0%	8.6%
OLTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	0.9%	1.1%
OLTV 97.01% - 100.00%	4.9%	4.1%	3.5%	3.2%	2.2%	1.7%	1.1%	0.4%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.3%	71.8%	71.5%	71.3%	70.6%	70.6%	70.6%	73.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.1%	20.7%	21.2%	21.6%	23.0%	23.3%	22.9%	15.3%
Comb LTV 60.01% - 70.00%	15.4%	15.8%	16.1%	16.2%	16.7%	16.5%	16.1%	11.3%
Comb LTV 70.01% - 75.00%	8.9%	9.1%	9.2%	9.4%	9.8%	10.5%	11.0%	10.0%
Comb LTV 75.01% - 80.00%	26.9%	27.0%	27.2%	27.4%	27.7%	27.4%	26.1%	23.7%
Comb LTV 80.01% - 90.00%	12.1%	11.8%	11.6%	11.4%	10.6%	9.9%	9.9%	10.0%
Comb LTV 90.01% - 95.00%	7.0%	6.7%	6.6%	6.5%	6.2%	6.0%	5.8%	6.6%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	0.8%	0.9%
Comb LTV 97.01% - 100.00%	7.8%	7.0%	6.1%	5.3%	3.0%	2.1%	1.2%	0.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.2%	1.3%	1.5%	1.6%	2.4%	3.6%	6.2%	21.9%
Wtd Avg Comb LTV	74.1%	73.6%	73.1%	72.8%	71.5%	71.0%	70.6%	73.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.2%	20.8%	21.3%	21.7%	23.1%	23.4%	23.2%	16.3%
Comb LTV 60.01% - 70.00%	15.5%	15.9%	16.1%	16.3%	16.8%	16.6%	16.4%	12.3%
Comb LTV 70.01% - 75.00%	8.9%	9.1%	9.3%	9.4%	10.0%	10.7%	11.3%	11.1%
Comb LTV 75.01% - 80.00%	27.0%	27.2%	27.4%	27.5%	28.0%	27.8%	26.7%	25.9%
Comb LTV 80.01% - 90.00%	12.2%	11.9%	11.7%	11.5%	10.7%	10.1%	10.2%	11.2%

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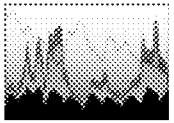

Single Family Conventional Book Characteristics
TPO Correspondent

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.1%	6.8%	6.7%	6.6%	6.3%	6.1%	6.0%	7.4%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	0.9%	1.0%
Comb LTV 97.01% - 100.00%	7.8%	7.0%	6.1%	5.3%	3.0%	2.1%	1.2%	0.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.8%	0.9%	1.0%	1.1%	1.6%	2.4%	4.1%	14.4%
Wtd Avg Comb LTV	74.1%	73.6%	73.1%	72.8%	71.5%	71.0%	70.8%	73.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	43.2%	46.4%	48.0%	50.2%	55.2%	48.9%	38.2%	35.4%
MTMLTV 60.01% - 70.00%	16.8%	17.6%	17.8%	18.2%	19.1%	21.3%	23.5%	21.4%
MTMLTV 70.01% - 75.00%	9.7%	9.8%	9.7%	9.6%	9.3%	10.4%	13.9%	13.6%
MTMLTV 75.01% - 80.00%	11.9%	12.0%	11.5%	10.8%	9.0%	9.5%	12.2%	15.1%
MTMLTV 80.01% - 90.00%	11.2%	9.1%	8.7%	7.6%	5.1%	6.8%	8.7%	10.5%
MTMLTV 90.01% - 95.00%	2.8%	2.1%	1.9%	1.7%	1.3%	1.8%	2.4%	3.1%
MTMLTV 95.01% - 97.00%	0.9%	0.7%	0.6%	0.5%	0.3%	0.4%	0.4%	0.4%
MTMLTV 97.01% - 100.00%	1.7%	1.5%	1.1%	0.9%	0.4%	0.6%	0.4%	0.3%
MTMLTV > 100.00%	1.6%	0.7%	0.7%	0.5%	0.1%	0.2%	0.1%	0.1%
MTMLTV Missing	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Wtg Avg MTMLTV	61.9%	60.1%	59.2%	58.2%	56.0%	59.0%	62.8%	64.4%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%
FICO 550-579	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.9%	1.0%
FICO 580-619	3.5%	3.4%	3.3%	3.3%	3.4%	3.7%	3.8%	4.0%
FICO 620-659	10.4%	10.2%	10.1%	10.1%	10.1%	10.7%	11.0%	11.4%
FICO 660-699	18.3%	18.3%	18.2%	18.2%	18.0%	18.4%	18.6%	19.2%
FICO 700-739	23.0%	23.1%	23.2%	23.2%	23.1%	23.3%	23.3%	24.0%
FICO >= 740	43.5%	43.8%	43.9%	44.0%	44.1%	42.4%	41.5%	38.7%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	1.1%
Wtd Avg FICO	722	722	722	722	722	719	718	715
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	73.9%	73.3%	72.9%	72.5%	70.5%	68.9%	69.3%	75.1%
Intermediate-term, fixed-rate	13.2%	14.1%	15.1%	16.0%	19.8%	23.3%	25.3%	20.8%
Adjustable-rate	4.3%	4.7%	4.5%	4.9%	6.2%	6.6%	5.2%	3.9%

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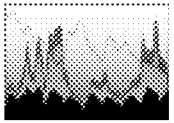

Single Family Conventional Book Characteristics
TPO Correspondent

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	3.7%	3.6%	3.6%	3.5%	2.5%	1.0%	0.1%	0.1%
Negative Amortization	0.5%	0.6%	0.7%	0.8%	0.6%	0.0%	0.0%	0.0%
Interest Only fixed-rate	4.3%	3.7%	3.1%	2.4%	0.4%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.8%	90.9%	91.1%	91.3%	92.2%	93.0%	93.2%	93.7%
Second/Vacation Home	4.0%	3.9%	3.9%	3.9%	3.4%	2.8%	2.4%	2.3%
Investor Property	5.2%	5.1%	5.0%	4.9%	4.4%	4.2%	4.4%	4.0%
10-K Unit Type (Sums to 100%)								
1 Unit	96.9%	96.9%	97.0%	97.1%	97.0%	96.9%	96.9%	96.9%
2-4 Units	3.1%	3.1%	3.0%	2.9%	3.0%	3.1%	3.1%	3.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.2%	8.0%	7.8%	7.6%	6.9%	6.4%	6.3%	6.0%
Single Family Homes	91.8%	92.0%	92.2%	92.4%	93.1%	93.6%	93.7%	94.0%
Property Type (Sums to 100%)								
Manufactured	0.5%	0.5%	0.6%	0.6%	0.5%	0.6%	0.6%	0.5%
Condo/Coop	8.2%	8.0%	7.8%	7.6%	6.9%	6.4%	6.3%	6.0%
1 Unit	88.3%	88.5%	88.7%	88.9%	89.6%	89.9%	90.0%	90.4%
2-4 Units	3.1%	3.1%	3.0%	2.9%	3.0%	3.1%	3.1%	3.0%
Condo								
Condo	8.1%	7.9%	7.7%	7.5%	6.8%	6.4%	6.2%	6.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	41.3%	39.8%	38.9%	38.4%	33.7%	29.8%	25.6%	35.3%
Cash-Out Refinance	32.8%	33.4%	33.5%	33.6%	33.6%	32.7%	33.4%	28.7%
Other Refinance	25.9%	26.9%	27.5%	28.1%	32.7%	37.5%	41.0%	36.0%
Origination Type (Sums to 100%)								
TPO Broker	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TPO Correspondent	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Year (Sums to 100%)								
< 2000	1.3%	1.4%	1.6%	1.8%	2.5%	3.8%	6.4%	22.5%
2000	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	1.0%	3.8%
2001	1.6%	1.8%	2.0%	2.1%	3.1%	4.8%	8.4%	29.9%
2002	6.6%	7.2%	8.0%	8.7%	12.0%	17.4%	26.9%	43.9%

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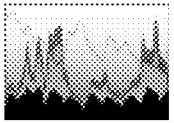

Single Family Conventional Book Characteristics
TPO Correspondent

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	21.1%	23.0%	24.8%	26.7%	35.8%	48.1%	57.3%	0.0%
2004	12.7%	13.9%	14.9%	16.1%	21.8%	25.3%	0.0%	0.0%
2005	17.7%	19.2%	21.0%	22.7%	24.6%	0.0%	0.0%	0.0%
2006	21.0%	22.7%	24.6%	21.6%	0.0%	0.0%	0.0%	0.0%
2007	17.9%	10.5%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$168,569	$166,297	$163,642	$161,669	$154,251	$147,742	$143,420	$134,029
Loan Original Note Rate	6.01%	5.95%	5.92%	5.88%	5.71%	5.78%	5.93%	6.75%
Seasoning (Sums to 100%)								
Seasoned	1.4%	1.5%	0.8%	0.8%	0.6%	0.4%	0.4%	1.0%
Non-Seasoned	98.6%	98.5%	99.2%	99.2%	99.4%	99.6%	99.6%	99.0%
ACI								
ACI Probability	0.61%	0.57%	0.53%	0.51%	0.45%	0.45%	0.46%	0.44%
Wtd Avg ACI Score	713	714	716	718	722	722	722	717
Credit Premium								
Wtd Avg Credit Premium	-0.14	-0.15	-0.15	-0.15	-0.14	-0.12	-0.07	-0.02
Credit Premium > 1.5	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Prepay Premium								
Prepay Premium	1.3%	1.2%	1.1%	1.1%	0.6%	0.3%	0.5%	0.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.2%	9.6%	10.0%	10.3%	12.0%	13.6%	14.3%	12.5%
DTI Ratio > 20 and <= 30	20.2%	20.7%	21.2%	21.6%	23.5%	24.9%	25.8%	25.6%
DTI Ratio > 30 and <= 40	27.6%	27.7%	27.8%	27.8%	27.6%	27.2%	27.7%	29.5%
DTI Ratio > 40 and <= 50	23.7%	23.2%	22.7%	22.3%	20.2%	18.7%	18.3%	18.2%
DTI Ratio > 50	16.1%	15.7%	15.6%	15.7%	15.1%	14.0%	12.1%	11.1%
DTI Ratio Missing	3.1%	3.0%	2.7%	2.3%	1.7%	1.7%	1.8%	3.2%
Wtd Avg DTI Ratio	37.6%	37.3%	37.1%	37.0%	36.1%	35.2%	34.2%	34.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.2%	9.6%	10.0%	10.3%	12.0%	13.6%	14.3%	12.5%
DTI Ratio > 20 and <= 30	20.2%	20.7%	21.2%	21.6%	23.5%	24.9%	25.8%	25.6%
DTI Ratio > 30 and <= 40	27.6%	27.7%	27.8%	27.8%	27.6%	27.2%	27.7%	29.5%
DTI Ratio > 40 and <= 50	23.7%	23.2%	22.7%	22.3%	20.2%	18.7%	18.3%	18.2%
DTI Ratio > 50	16.1%	15.7%	15.6%	15.7%	15.1%	14.0%	12.1%	11.1%
DTI Ratio Missing	3.1%	3.0%	2.7%	2.3%	1.7%	1.7%	1.8%	3.2%

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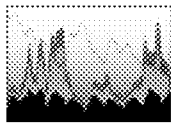

Single Family Conventional Book Characteristics
TPO Correspondent

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	37.6%	37.3%	37.1%	37.0%	36.1%	35.2%	34.2%	34.4%
Origination Term (Sums to 100%)								
<= 15 Years	13.3%	14.1%	15.2%	16.0%	19.8%	23.4%	25.3%	20.8%
> 15 Years amd <= 25 Years	2.9%	3.0%	3.1%	3.2%	3.5%	3.6%	3.4%	2.9%
> 25 Years and <= 30 Years	83.5%	82.6%	81.6%	80.7%	76.6%	73.1%	71.3%	76.3%
> 30 Years	0.4%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	78.2%	77.0%	76.0%	74.9%	70.9%	69.0%	69.3%	75.1%
Intermediate-Term Fixed Rate (excl Balloon)	12.8%	13.7%	14.6%	15.5%	19.1%	22.3%	24.2%	19.8%
Adjustable Rate	8.5%	8.9%	8.8%	9.1%	9.3%	7.7%	5.4%	4.0%
Balloon	0.4%	0.5%	0.5%	0.5%	0.8%	1.1%	1.1%	1.1%
Various Product Types								
Second	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	7.9%	8.2%	8.0%	8.2%	8.5%	7.3%	5.0%	3.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.2%	1.4%	1.5%	1.7%	2.3%	2.3%	1.5%	1.1%
- 5/1 Hybrid Arm	5.1%	5.2%	5.1%	5.0%	4.6%	3.7%	2.5%	2.0%
- 7/1 Hybrid Arm	1.3%	1.3%	1.3%	1.3%	1.4%	1.3%	0.9%	0.4%
- 10/1 Hybrid Arm	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
NegAm ARM	0.5%	0.6%	0.7%	0.8%	0.6%	0.0%	0.0%	0.0%
Interest Only	8.0%	7.3%	6.7%	5.9%	2.9%	1.1%	0.2%	0.1%
- Interest Only ARM	3.7%	3.6%	3.6%	3.5%	2.5%	1.0%	0.1%	0.1%
- Interest Only FRM	4.3%	3.7%	3.1%	2.4%	0.4%	0.1%	0.0%	0.0%
Alt-A	11.9%	11.7%	10.3%	9.3%	6.3%	4.9%	4.6%	4.5%
- Alt-A Low/No Doc	7.8%	7.6%	7.0%	6.1%	4.1%	3.4%	3.1%	2.8%
- Alt-A No Disclosure	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%

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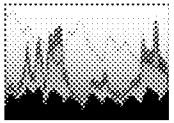

Single Family Conventional Book Characteristics
TPO Correspondent

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.6%	1.6%	1.6%	1.5%	1.3%	1.0%	0.9%	0.8%
- Alt-A SISA	0.6%	0.5%	0.5%	0.4%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.2%	1.2%	1.0%	0.8%	0.5%	0.4%	0.4%	0.4%
- Alt-A Stated Income	4.2%	4.0%	3.9%	3.4%	2.4%	2.0%	1.8%	1.6%
Alt-A Full Doc (by SFC)	1.7%	1.6%	1.5%	1.2%	0.5%	0.3%	0.1%	0.0%
Alt-A Deals (no SFC)	2.3%	2.6%	1.9%	2.0%	1.7%	1.2%	1.5%	1.7%
My Community Mortgage	1.6%	1.3%	0.8%	0.6%	0.1%	0.1%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	12.8%	12.1%	11.0%	9.7%	6.4%	4.7%	3.8%	3.1%
- Select Lender Programs Non-Full Doc	5.0%	4.5%	4.1%	3.7%	2.3%	1.4%	0.8%	0.4%
- Other Low/No Doc	7.8%	7.5%	7.0%	6.1%	4.1%	3.4%	3.0%	2.7%
Subprime Deals								
Subprime	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	84.6%	84.4%	85.4%	86.2%	88.1%	87.8%	86.1%	71.1%
Investor Channel	14.1%	14.1%	12.9%	12.0%	9.4%	8.3%	7.4%	7.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.2%	1.3%	1.5%	1.6%	2.3%	3.5%	6.0%	21.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	12.1%	11.7%	11.0%	10.1%	6.5%	3.5%	2.1%	1.9%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.8%	3.7%	3.5%	3.4%	2.5%	1.5%	1.0%	1.1%
- 80/15/05	2.6%	2.6%	2.5%	2.4%	1.9%	1.2%	0.8%	0.7%
- 80/20/00	1.2%	1.2%	1.2%	1.2%	0.7%	0.4%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.0%	3.9%	3.4%	2.9%	1.3%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	16.8%	16.7%	16.2%	15.5%	13.2%	11.3%	9.4%	7.0%

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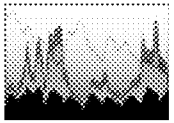

Single Family Conventional Book Characteristics
TPO Correspondent

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.2%	5.1%	5.0%	4.8%	4.1%	3.2%	2.6%	2.3%
- 80/15/05	3.3%	3.3%	3.2%	3.1%	2.5%	2.0%	1.5%	1.2%
- 80/20/00	3.1%	3.0%	2.7%	2.3%	1.1%	0.6%	0.3%	0.3%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- Other	4.7%	4.8%	4.9%	4.9%	5.2%	5.1%	4.7%	3.1%
EA/TPR								
EA/TPR	2.2%	2.1%	2.1%	2.2%	2.2%	2.2%	2.2%	1.8%
- EA I	0.9%	0.9%	0.9%	0.9%	1.0%	1.0%	1.0%	0.8%
- EA/TPR II	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
- EA/TPR III	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.3%
10-K Property Region (Sums to 100%)								
Midwest	18.5%	18.7%	18.9%	19.1%	19.8%	20.2%	20.1%	21.0%
Northeast	16.7%	16.7%	16.8%	16.7%	17.0%	16.5%	15.9%	15.9%
Southeast	22.4%	22.2%	22.1%	21.9%	20.9%	20.2%	19.7%	20.3%
Southwest	19.3%	19.2%	19.1%	19.0%	18.6%	18.4%	18.6%	19.3%
West	23.1%	23.2%	23.2%	23.3%	23.7%	24.8%	25.6%	23.6%
Census Region (Sums to 100%)								
New England	7.1%	7.3%	7.3%	7.4%	7.8%	7.8%	7.7%	7.2%
Middle Atlantic	9.0%	9.0%	8.9%	8.9%	8.8%	8.4%	7.9%	8.3%
East North Central	14.0%	14.1%	14.2%	14.3%	14.9%	15.3%	15.4%	16.2%
East South Central	4.0%	3.9%	3.9%	3.9%	3.8%	3.8%	3.7%	4.0%
South Atlantic	18.8%	18.7%	18.5%	18.4%	17.5%	16.7%	16.3%	16.5%
West North Central	7.3%	7.4%	7.5%	7.6%	7.7%	7.6%	7.4%	7.4%
West South Central	7.9%	7.7%	7.7%	7.6%	7.4%	7.2%	7.0%	7.2%
Mountain	11.1%	11.1%	11.1%	11.0%	10.7%	10.6%	11.0%	11.4%
Pacific	20.6%	20.7%	20.7%	20.8%	21.4%	22.6%	23.6%	21.6%
US Territories	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Top 10 States								
01) CA	14.7%	14.9%	15.0%	15.2%	16.0%	17.5%	18.5%	16.8%
02) FL	5.9%	5.8%	5.8%	5.7%	5.1%	4.7%	4.5%	4.7%
03) TX	5.4%	5.3%	5.3%	5.2%	5.0%	4.8%	4.6%	4.7%
04) IL	5.0%	4.9%	4.9%	4.9%	5.0%	5.1%	5.1%	5.0%
05) MA	4.0%	4.1%	4.2%	4.2%	4.5%	4.7%	4.7%	4.4%

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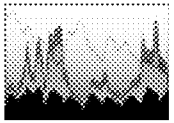

Single Family Conventional Book Characteristics
TPO Correspondent

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NJ	3.7%	3.7%	3.7%	3.7%	3.6%	3.5%	3.4%	3.4%
07) MI	3.5%	3.6%	3.7%	3.8%	4.1%	4.4%	4.6%	4.4%
08) AZ	3.5%	3.5%	3.4%	3.4%	3.1%	2.9%	2.9%	2.9%
09) CO	3.3%	3.3%	3.4%	3.4%	3.6%	3.8%	4.3%	4.6%
10) WA	3.2%	3.1%	3.1%	3.0%	2.9%	2.8%	2.8%	2.7%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	36.9%	37.2%	36.9%	36.7%	36.7%	35.6%	33.8%	26.0%
02) CITIGROUP INC	14.7%	14.3%	13.6%	13.6%	12.5%	11.2%	9.2%	10.5%
03) WASHINGTON MUTUAL INC	9.4%	10.2%	11.0%	11.7%	15.0%	18.7%	21.5%	21.1%
04) CERBERUS CAPITAL HOLDING	7.3%	7.3%	7.5%	7.5%	6.2%	5.5%	4.5%	2.4%
05) WELLS FARGO & COMPANY	6.1%	5.6%	5.6%	5.7%	5.1%	3.2%	3.0%	2.4%
06) AMTRUST FINANCIAL CORPORATION	6.0%	6.0%	6.0%	6.0%	5.5%	5.0%	4.7%	5.1%
07) FLAGSTAR BANCORP INC	3.5%	3.5%	3.6%	3.7%	4.3%	4.5%	4.8%	5.2%
08) SUNTRUST BANKS INC	3.0%	2.9%	2.8%	2.8%	2.2%	1.9%	1.8%	1.6%
09) LEHMAN BROTHERS HOLDINGS INC	1.4%	1.3%	1.2%	0.9%	0.0%	0.0%	0.0%	0.0%
10) FREEDOM MORTGAGE CORPORATION	1.3%	1.4%	1.5%	1.5%	1.7%	1.7%	1.7%	2.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	37.4%	37.7%	37.4%	37.2%	37.4%	36.5%	34.3%	26.8%
02) CITIGROUP INC	17.3%	17.1%	16.7%	16.9%	16.2%	14.7%	13.0%	14.8%
03) WELLS FARGO & COMPANY	12.9%	13.1%	13.6%	13.8%	13.1%	9.7%	7.6%	3.6%
04) CERBERUS CAPITAL HOLDING	8.0%	8.1%	8.4%	8.4%	7.5%	7.4%	7.3%	6.6%
05) WASHINGTON MUTUAL INC	6.3%	6.8%	7.3%	7.8%	10.6%	14.7%	19.1%	24.0%
06) JP MORGAN CHASE & CO	4.8%	4.9%	4.8%	4.6%	4.7%	5.5%	6.2%	8.7%
07) SUNTRUST BANKS INC	2.1%	2.0%	1.8%	1.8%	1.7%	1.6%	1.6%	0.9%
08) LEHMAN BROTHERS HOLDINGS INC	1.4%	1.2%	1.2%	0.9%	0.0%	0.0%	0.0%	0.0%
09) INDYMAC BANCORP INC	1.1%	0.8%	0.5%	0.1%	0.0%	0.0%	0.0%	0.0%
10) FLAGSTAR BANCORP INC	1.0%	0.8%	0.7%	0.6%	0.5%	0.5%	0.8%	1.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	80.3%	81.1%	81.9%	82.7%	84.8%	84.5%	83.0%	74.2%
Credit Enhancement	19.7%	18.9%	18.1%	17.3%	15.2%	15.5%	17.0%	25.8%
- Primary MI Only	14.2%	12.9%	12.1%	11.9%	11.5%	12.2%	12.7%	14.6%
- Pool Policy Only	3.9%	4.3%	4.2%	3.6%	2.1%	1.3%	1.8%	5.0%
- Pool Policy and Primary MI	0.8%	0.9%	0.8%	0.8%	0.7%	0.8%	1.2%	3.4%
- Full Recourse	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%

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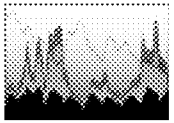

Single Family Conventional Book Characteristics
TPO Correspondent

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.6%	0.6%	0.7%	0.8%	0.9%	1.0%	1.2%	2.2%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	93.6%	93.3%	92.9%	92.6%	91.4%	7.6%	9.5%	10.4%
Interest Only with Credit Enhancement	37.6%	38.4%	36.8%	32.4%	25.9%	18.6%	20.6%	60.5%
Alt-A with Credit Enhancement	44.1%	46.0%	49.5%	47.0%	38.8%	28.9%	31.6%	38.2%
Economic Fees and Gap								
Wtd Avg Economic Gap	-6.77	-5.98	-5.13	-4.52	-2.90	-3.16	-4.05	-5.97
Wtd Avg Economic Model Fee	28.98	27.72	26.55	25.68	23.43	23.30	23.62	24.44
Wtd Avg Charged Fee	22.21	21.74	21.41	21.17	20.53	20.15	19.57	18.46
Appraisal Waivers								
Appraisal Waiver	1.0%	1.0%	0.9%	0.8%	0.5%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.79%	0.63%	0.60%	0.62%	0.72%	0.58%	0.53%	0.51%
- SDQ Rate for Loans with CE	2.24%	1.81%	1.73%	1.83%	2.25%	1.98%	1.74%	1.19%
- SDQ Rate for Loans without CE	0.41%	0.34%	0.34%	0.35%	0.42%	0.30%	0.26%	0.26%
SDQ Rate Excl. Katrina Loans	0.78%	0.62%	0.59%	0.60%	0.60%	0.58%	0.53%	0.51%
SDQ Rate for Katrina Loans	1.66%	1.60%	1.82%	2.14%	8.21%	0.69%	0.47%	0.42%
Serious Delinquent Loans								
SDQ Loan Count	39,702	30,451	28,037	28,191	29,399	22,551	19,592	14,672
SDQ Count for Loans with CE	23,156	17,328	15,322	15,209	15,201	12,963	11,892	9,095
SDQ Count for Loans without CE	16,546	13,123	12,715	12,982	14,198	9,588	7,700	5,577
SDQ Volume ($M)								
SDQ Volume	$5,857.7	$4,217.3	$3,698.8	$3,548.1	$3,387.1	$2,594.1	$2,211.3	$1,628.1
SDQ Volume for Loans with CE	$3,528.2	$2,484.8	$2,076.0	$1,951.8	$1,802.1	$1,539.4	$1,389.4	$1,044.2
SDQ Volume for Loans without CE	$2,329.5	$1,732.5	$1,622.8	$1,596.4	$1,585.0	$1,054.7	$821.9	$583.9

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Single Family Conventional Book Characteristics
Retail

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	8,723,717	8,614,059	8,560,779	8,514,673	8,414,297	8,432,743	8,408,165	7,763,668
Book Volume ($B)	$1,133.4	$1,106.1	$1,089.9	$1,074.8	$1,026.3	$1,000.9	$973.0	$813.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	26.1%	26.6%	26.8%	27.0%	28.0%	28.1%	27.6%	21.4%
OLTV 60.01% - 70.00%	16.1%	16.3%	16.4%	16.5%	16.9%	17.0%	17.0%	15.0%
OLTV 70.01% - 75.00%	9.6%	9.7%	9.7%	9.8%	10.2%	11.0%	11.8%	13.3%
OLTV 75.01% - 80.00%	31.7%	31.4%	31.2%	30.8%	28.9%	27.1%	25.7%	27.4%
OLTV 80.01% - 90.00%	7.5%	7.4%	7.5%	7.5%	7.9%	8.6%	9.5%	12.1%
OLTV 90.01% - 95.00%	4.2%	4.1%	4.2%	4.2%	4.5%	5.1%	5.8%	8.4%
OLTV 95.01% - 97.00%	0.8%	0.8%	0.9%	0.9%	0.9%	1.1%	1.1%	1.4%
OLTV 97.01% - 100.00%	3.6%	3.3%	3.0%	2.9%	2.3%	1.8%	1.3%	0.9%
OLTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	70.0%	69.8%	69.6%	69.5%	69.1%	69.0%	69.2%	72.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	22.0%	22.3%	22.4%	22.5%	22.9%	22.5%	21.6%	14.2%
Comb LTV 60.01% - 70.00%	14.7%	14.8%	14.9%	15.0%	15.2%	14.9%	14.3%	10.0%
Comb LTV 70.01% - 75.00%	8.8%	8.9%	8.9%	8.9%	9.3%	9.7%	9.9%	8.5%
Comb LTV 75.01% - 80.00%	22.9%	23.0%	23.0%	23.0%	23.0%	23.0%	21.7%	18.8%
Comb LTV 80.01% - 90.00%	11.9%	11.6%	11.4%	11.2%	10.5%	9.8%	9.5%	8.3%
Comb LTV 90.01% - 95.00%	6.9%	6.6%	6.5%	6.4%	5.9%	5.7%	5.5%	5.6%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	1.0%	1.0%
Comb LTV 97.01% - 100.00%	5.7%	5.3%	4.8%	4.6%	3.1%	2.0%	1.4%	0.9%
Comb LTV > 100.00%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.1%
Comb LTV Missing	6.0%	6.5%	6.9%	7.4%	8.9%	11.0%	14.9%	32.8%
Wtd Avg Comb LTV	72.6%	72.3%	72.0%	71.9%	71.0%	70.6%	70.4%	72.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	22.1%	22.4%	22.5%	22.6%	23.1%	22.7%	21.9%	15.0%
Comb LTV 60.01% - 70.00%	14.8%	14.9%	15.0%	15.0%	15.3%	15.1%	14.5%	10.7%
Comb LTV 70.01% - 75.00%	8.9%	9.0%	9.0%	9.0%	9.4%	9.9%	10.2%	9.3%
Comb LTV 75.01% - 80.00%	23.1%	23.1%	23.2%	23.1%	23.3%	23.4%	22.2%	20.3%
Comb LTV 80.01% - 90.00%	11.9%	11.7%	11.5%	11.3%	10.6%	10.0%	9.8%	9.2%

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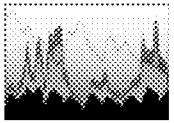

Single Family Conventional Book Characteristics
Retail

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	6.9%	6.7%	6.5%	6.4%	6.0%	5.9%	5.8%	6.3%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	1.0%	1.1%
Comb LTV 97.01% - 100.00%	5.7%	5.3%	4.8%	4.6%	3.1%	2.0%	1.4%	0.9%
Comb LTV > 100.00%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.1%
Comb LTV Missing	5.5%	5.9%	6.3%	6.7%	8.0%	9.8%	13.0%	27.1%
Wtd Avg Comb LTV	72.6%	72.3%	72.0%	71.9%	71.1%	70.7%	71.5%	74.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	53.6%	56.2%	57.2%	58.7%	61.8%	55.2%	45.9%	45.7%
MTMLTV 60.01% - 70.00%	14.9%	15.3%	15.4%	15.5%	16.4%	18.8%	21.0%	19.2%
MTMLTV 70.01% - 75.00%	7.9%	7.8%	7.7%	7.6%	7.5%	8.8%	11.7%	11.2%
MTMLTV 75.01% - 80.00%	9.3%	9.0%	8.7%	8.3%	7.0%	8.1%	10.2%	12.0%
MTMLTV 80.01% - 90.00%	8.6%	7.1%	6.8%	6.1%	4.3%	5.7%	7.4%	8.2%
MTMLTV 90.01% - 95.00%	2.2%	1.7%	1.6%	1.5%	1.2%	1.5%	2.1%	2.5%
MTMLTV 95.01% - 97.00%	0.7%	0.6%	0.5%	0.4%	0.3%	0.4%	0.4%	0.4%
MTMLTV 97.01% - 100.00%	1.2%	1.0%	0.8%	0.8%	0.5%	0.5%	0.4%	0.4%
MTMLTV > 100.00%	1.0%	0.6%	0.5%	0.4%	0.1%	0.2%	0.1%	0.1%
MTMLTV Missing	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	0.8%	0.4%
Wtg Avg MTMLTV	56.4%	54.9%	54.4%	53.7%	52.2%	55.6%	59.2%	59.7%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.8%
FICO 550-579	0.8%	0.8%	0.8%	0.9%	0.9%	1.0%	1.1%	1.2%
FICO 580-619	3.4%	3.4%	3.4%	3.4%	3.4%	3.6%	3.8%	4.0%
FICO 620-659	9.4%	9.4%	9.4%	9.4%	9.5%	9.9%	10.1%	10.1%
FICO 660-699	17.4%	17.4%	17.4%	17.4%	17.3%	17.5%	17.4%	17.0%
FICO 700-739	22.5%	22.6%	22.6%	22.6%	22.7%	22.6%	22.3%	21.8%
FICO >= 740	44.5%	44.6%	44.6%	44.4%	43.9%	42.4%	41.3%	37.4%
FICO Missing	1.3%	1.2%	1.2%	1.3%	1.7%	2.3%	3.4%	7.7%
Wtd Avg FICO	723	723	723	723	722	720	719	716
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	67.5%	66.6%	65.7%	65.0%	62.0%	60.1%	61.2%	67.6%
Intermediate-term, fixed-rate	17.6%	18.4%	19.1%	19.9%	23.1%	26.2%	28.3%	25.0%
Adjustable-rate	7.3%	7.7%	8.0%	8.2%	9.5%	10.1%	8.4%	5.4%

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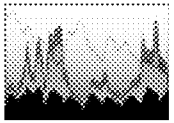

Single Family Conventional Book Characteristics
Retail

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	5.5%	5.4%	5.3%	5.1%	4.1%	2.3%	0.9%	0.3%
Negative Amortization	0.8%	0.8%	1.0%	1.1%	1.2%	1.2%	1.2%	1.7%
Interest Only fixed-rate	1.4%	1.1%	0.9%	0.7%	0.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.6%	89.8%	89.8%	89.9%	90.6%	91.4%	92.0%	92.9%
Second/Vacation Home	4.9%	4.8%	4.8%	4.7%	4.3%	3.8%	3.4%	2.9%
Investor Property	5.4%	5.4%	5.4%	5.3%	5.2%	4.8%	4.6%	4.2%
10-K Unit Type (Sums to 100%)								
1 Unit	96.4%	96.4%	96.4%	96.4%	96.3%	96.2%	96.1%	96.2%
2-4 Units	3.6%	3.6%	3.6%	3.6%	3.7%	3.8%	3.9%	3.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.8%	8.7%	8.6%	8.4%	7.9%	7.4%	7.1%	6.3%
Single Family Homes	91.2%	91.3%	91.4%	91.6%	92.1%	92.6%	92.9%	93.7%
Property Type (Sums to 100%)								
Manufactured	0.5%	0.5%	0.6%	0.6%	0.5%	0.5%	0.5%	0.5%
Condo/Coop	8.8%	8.7%	8.6%	8.4%	7.9%	7.4%	7.1%	6.3%
1 Unit	87.1%	87.2%	87.4%	87.5%	87.9%	88.3%	88.6%	89.5%
2-4 Units	3.6%	3.6%	3.5%	3.6%	3.7%	3.8%	3.9%	3.8%
Condo								
Condo	8.3%	8.2%	8.1%	8.0%	7.4%	7.0%	6.6%	5.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	40.4%	39.5%	39.0%	38.7%	35.1%	31.7%	29.0%	39.5%
Cash-Out Refinance	30.3%	30.2%	29.9%	29.6%	28.9%	27.7%	27.8%	25.1%
Other Refinance	29.3%	30.3%	31.0%	31.7%	36.1%	40.6%	43.2%	35.4%
Origination Type (Sums to 100%)								
TPO Broker	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TPO Correspondent	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Origination Year (Sums to 100%)								
< 2000	3.6%	3.9%	4.2%	4.5%	6.0%	8.5%	13.0%	33.9%
2000	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	1.2%	3.5%
2001	2.5%	2.7%	2.9%	3.1%	4.0%	5.7%	9.2%	26.2%
2002	8.1%	8.7%	9.3%	9.8%	12.3%	16.8%	24.2%	36.4%

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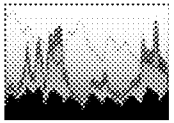

Single Family Conventional Book Characteristics
Retail

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	25.5%	27.1%	28.5%	29.8%	36.3%	45.8%	52.3%	0.0%
2004	14.2%	15.2%	16.0%	16.7%	20.7%	22.5%	0.0%	0.0%
2005	16.8%	17.8%	18.7%	19.6%	20.2%	0.0%	0.0%	0.0%
2006	16.2%	17.0%	17.6%	16.1%	0.0%	0.0%	0.0%	0.0%
2007	12.7%	7.2%	2.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$144,910	$143,112	$141,576	$140,034	$133,763	$128,558	$123,992	$115,136
Loan Original Note Rate	5.98%	5.94%	5.92%	5.90%	5.78%	5.83%	6.02%	6.82%
Seasoning (Sums to 100%)								
Seasoned	2.9%	3.1%	2.8%	2.6%	2.6%	2.6%	3.0%	5.5%
Non-Seasoned	97.1%	96.9%	97.2%	97.4%	97.4%	97.4%	97.0%	94.5%
ACI								
ACI Probability	0.42%	0.40%	0.39%	0.39%	0.36%	0.35%	0.36%	0.35%
Wtd Avg ACI Score	722	723	724	724	727	728	728	725
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.11	-0.10	-0.10	-0.10	-0.10	-0.06	-0.01
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%
Prepay Premium								
Prepay Premium	2.2%	2.2%	2.3%	2.4%	2.2%	2.3%	2.6%	2.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.6%	13.0%	13.3%	13.6%	15.1%	16.3%	16.7%	14.2%
DTI Ratio > 20 and <= 30	21.4%	21.7%	22.0%	22.2%	23.3%	24.1%	24.7%	26.2%
DTI Ratio > 30 and <= 40	25.4%	25.3%	25.2%	25.1%	24.9%	24.4%	24.6%	27.8%
DTI Ratio > 40 and <= 50	19.3%	18.9%	18.5%	18.2%	16.6%	15.3%	14.6%	14.6%
DTI Ratio > 50	12.3%	12.0%	11.8%	11.7%	10.9%	10.7%	10.2%	8.4%
DTI Ratio Missing	9.0%	9.1%	9.1%	9.2%	9.2%	9.2%	9.2%	8.8%
Wtd Avg DTI Ratio	35.2%	34.9%	34.7%	34.6%	33.8%	33.2%	32.9%	32.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.9%	13.3%	13.6%	14.0%	15.4%	16.7%	17.1%	14.4%
DTI Ratio > 20 and <= 30	22.4%	22.7%	22.9%	23.1%	24.3%	25.1%	25.7%	26.6%
DTI Ratio > 30 and <= 40	26.5%	26.4%	26.3%	26.2%	25.9%	25.4%	25.6%	28.2%
DTI Ratio > 40 and <= 50	20.3%	19.8%	19.4%	19.1%	17.4%	16.0%	15.2%	14.9%
DTI Ratio > 50	13.0%	12.7%	12.6%	12.4%	11.6%	11.3%	10.7%	8.6%
DTI Ratio Missing	5.0%	5.1%	5.1%	5.2%	5.3%	5.4%	5.8%	7.3%

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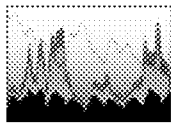

Single Family Conventional Book Characteristics
Retail

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	35.3%	35.0%	34.9%	34.7%	33.9%	33.4%	32.9%	32.8%
Origination Term (Sums to 100%)								
<= 15 Years	17.6%	18.4%	19.2%	19.9%	23.1%	26.3%	28.4%	25.0%
> 15 Years amd <= 25 Years	4.9%	5.0%	5.1%	5.1%	5.5%	5.7%	5.8%	4.9%
> 25 Years and <= 30 Years	77.0%	76.2%	75.4%	74.7%	71.2%	67.8%	65.7%	69.7%
> 30 Years	0.5%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	68.9%	67.7%	66.7%	65.8%	62.1%	60.2%	61.2%	67.6%
Intermediate-Term Fixed Rate (excl Balloon)	17.1%	17.9%	18.6%	19.3%	22.3%	25.2%	27.1%	23.7%
Adjustable Rate	13.5%	13.9%	14.2%	14.4%	14.8%	13.6%	10.5%	7.4%
Balloon	0.5%	0.5%	0.6%	0.6%	0.7%	1.0%	1.2%	1.3%
Various Product Types								
Second	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.5%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.4%
Hybrid Arm	12.0%	12.3%	12.4%	12.4%	11.8%	10.6%	8.0%	4.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.3%	1.4%	1.5%	1.7%	2.1%	2.3%	1.8%	0.9%
- 5/1 Hybrid Arm	7.1%	7.3%	7.3%	7.2%	6.4%	5.5%	4.0%	2.3%
- 7/1 Hybrid Arm	2.6%	2.6%	2.6%	2.6%	2.5%	2.4%	1.9%	0.9%
- 10/1 Hybrid Arm	1.1%	1.0%	0.9%	0.9%	0.7%	0.4%	0.3%	0.2%
NegAm ARM	0.8%	0.8%	1.0%	1.1%	1.2%	1.2%	1.2%	1.7%
Interest Only	6.9%	6.6%	6.2%	5.8%	4.3%	2.3%	0.9%	0.3%
- Interest Only ARM	5.5%	5.4%	5.3%	5.1%	4.1%	2.3%	0.9%	0.3%
- Interest Only FRM	1.4%	1.1%	0.9%	0.7%	0.1%	0.0%	0.0%	0.0%
Alt-A	12.5%	12.3%	11.6%	11.2%	9.4%	7.6%	6.4%	4.3%
- Alt-A Low/No Doc	8.0%	7.8%	7.5%	7.3%	6.5%	5.4%	4.5%	3.0%
- Alt-A No Disclosure	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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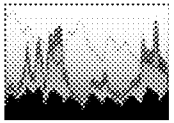

Single Family Conventional Book Characteristics
Retail

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.4%	2.5%	2.5%	2.5%	2.5%	2.1%	1.7%	1.2%
- Alt-A SISA	0.6%	0.5%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.9%	0.9%	0.8%	0.8%	0.7%	0.6%	0.5%	0.4%
- Alt-A Stated Income	3.9%	3.8%	3.7%	3.7%	3.3%	2.7%	2.3%	1.4%
Alt-A Full Doc (by SFC)	2.7%	2.6%	2.5%	2.3%	1.5%	0.8%	0.3%	0.0%
Alt-A Deals (no SFC)	1.9%	1.9%	1.5%	1.6%	1.4%	1.4%	1.5%	1.3%
My Community Mortgage	1.1%	0.9%	0.7%	0.6%	0.3%	0.3%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	21.6%	20.4%	19.7%	18.9%	16.6%	14.2%	11.5%	5.8%
- Select Lender Programs Non-Full Doc	13.8%	12.7%	12.3%	11.7%	10.4%	9.0%	7.2%	3.0%
- Other Low/No Doc	7.8%	7.7%	7.4%	7.2%	6.2%	5.2%	4.3%	2.8%
Subprime Deals								
Subprime	0.2%	0.2%	0.2%	0.2%	0.1%	0.3%	0.5%	0.5%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.5%	0.5%
- Post 12/2005	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	76.9%	76.7%	77.1%	77.4%	78.4%	78.3%	75.5%	58.6%
Investor Channel	15.1%	15.2%	14.6%	14.1%	12.3%	10.4%	9.5%	9.4%
eChannel	4.9%	4.8%	4.8%	4.7%	4.4%	4.1%	3.6%	1.6%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.9%	3.2%	3.4%	3.6%	4.9%	7.1%	11.3%	30.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	12.9%	12.3%	11.6%	11.0%	8.6%	5.9%	4.2%	2.9%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.3%	4.2%	4.1%	4.0%	3.6%	3.1%	2.5%	1.8%
- 80/15/05	2.9%	2.8%	2.7%	2.6%	2.2%	1.9%	1.4%	0.9%
- 80/20/00	0.8%	0.8%	0.7%	0.7%	0.4%	0.3%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.5%	4.2%	3.8%	3.4%	2.0%	0.4%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.4%	18.1%	17.7%	17.4%	16.0%	14.7%	12.6%	7.7%

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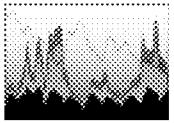

Single Family Conventional Book Characteristics
Retail

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.5%	5.4%	5.4%	5.3%	4.8%	4.3%	3.6%	2.8%
- 80/15/05	3.4%	3.3%	3.2%	3.1%	2.7%	2.4%	1.8%	1.3%
- 80/20/00	2.6%	2.5%	2.4%	2.3%	1.6%	1.1%	0.7%	0.3%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	6.2%	6.2%	6.2%	6.1%	6.3%	6.4%	5.9%	3.0%
EA/TPR								
EA/TPR	1.7%	1.6%	1.6%	1.6%	1.6%	1.6%	1.4%	0.9%
- EA I	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.4%
- EA/TPR II	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
- EA/TPR III	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	16.1%	16.1%	16.1%	16.2%	16.2%	16.3%	16.4%	18.4%
Northeast	20.3%	20.3%	20.2%	20.2%	20.4%	20.4%	20.5%	20.6%
Southeast	27.1%	26.9%	26.8%	26.6%	25.5%	24.5%	23.7%	22.7%
Southwest	14.3%	14.2%	14.3%	14.2%	14.3%	14.2%	14.0%	14.1%
West	22.3%	22.4%	22.6%	22.7%	23.6%	24.8%	25.4%	24.2%
Census Region (Sums to 100%)								
New England	5.7%	5.8%	5.8%	5.8%	5.9%	5.9%	6.0%	6.2%
Middle Atlantic	13.2%	13.2%	13.1%	13.1%	13.3%	13.3%	13.3%	13.2%
East North Central	13.6%	13.7%	13.7%	13.7%	13.8%	13.9%	14.1%	15.9%
East South Central	3.9%	3.9%	3.8%	3.8%	3.7%	3.6%	3.5%	3.6%
South Atlantic	23.6%	23.5%	23.4%	23.3%	22.3%	21.3%	20.6%	19.5%
West North Central	4.3%	4.3%	4.3%	4.3%	4.3%	4.3%	4.2%	4.4%
West South Central	6.6%	6.6%	6.6%	6.6%	6.8%	6.7%	6.6%	6.7%
Mountain	8.1%	8.0%	8.0%	7.9%	7.7%	7.5%	7.4%	7.3%
Pacific	20.0%	20.1%	20.3%	20.5%	21.4%	22.7%	23.5%	22.4%
US Territories	0.9%	0.9%	0.9%	0.9%	0.9%	0.8%	0.7%	0.8%
Top 10 States								
01) CA	13.9%	14.0%	14.2%	14.4%	15.1%	16.2%	17.0%	15.8%
02) FL	8.1%	8.1%	8.0%	8.0%	7.4%	6.9%	6.5%	5.9%
03) NY	5.6%	5.6%	5.5%	5.5%	5.7%	5.8%	5.8%	5.7%
04) TX	4.4%	4.4%	4.5%	4.5%	4.5%	4.5%	4.5%	4.6%
05) NJ	4.4%	4.4%	4.3%	4.3%	4.3%	4.4%	4.4%	4.2%

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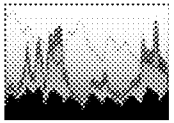

Single Family Conventional Book Characteristics
Retail

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) IL	4.1%	4.1%	4.1%	4.0%	4.1%	4.1%	4.2%	4.4%
07) VA	3.9%	3.9%	3.9%	3.9%	3.8%	3.7%	3.7%	3.4%
08) WA	3.5%	3.5%	3.5%	3.5%	3.6%	3.6%	3.6%	3.6%
09) OH	3.5%	3.5%	3.5%	3.5%	3.4%	3.4%	3.4%	4.0%
10) GA	3.4%	3.4%	3.4%	3.4%	3.3%	3.2%	3.1%	3.1%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	14.5%	14.1%	13.7%	13.2%	12.2%	11.8%	10.6%	9.0%
02) WASHINGTON MUTUAL INC	8.1%	8.5%	8.9%	9.2%	10.6%	12.4%	13.2%	12.6%
03) BANK OF AMERICA CORPORATION	7.0%	6.9%	7.1%	7.2%	7.3%	6.8%	5.8%	2.7%
04) PHH CORPORATION	6.5%	6.6%	6.6%	6.7%	6.7%	6.7%	6.4%	5.2%
05) JP MORGAN CHASE & CO	5.1%	5.0%	4.8%	4.5%	4.3%	4.5%	5.4%	6.1%
06) CERBERUS CAPITAL HOLDING	4.6%	4.6%	4.7%	4.7%	4.8%	4.6%	4.2%	3.2%
07) CITIGROUP INC	4.1%	4.1%	3.8%	3.8%	4.0%	3.7%	3.7%	3.3%
08) FIRST HORIZON NATIONAL CORPORATION	4.0%	4.0%	4.1%	4.2%	4.4%	4.3%	3.9%	2.7%
09) WACHOVIA CORPORATION	3.1%	3.2%	3.2%	3.3%	3.0%	2.7%	2.8%	3.4%
10) SUNTRUST BANKS INC	2.7%	2.6%	2.5%	2.4%	1.9%	1.7%	1.6%	1.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	14.7%	14.3%	13.9%	13.4%	12.3%	11.9%	10.7%	9.2%
02) JP MORGAN CHASE & CO	10.2%	10.3%	10.2%	10.0%	9.3%	8.9%	9.6%	10.6%
03) WASHINGTON MUTUAL INC	7.7%	8.2%	8.5%	8.9%	10.5%	13.0%	14.9%	17.2%
04) BANK OF AMERICA CORPORATION	7.5%	7.4%	7.7%	7.8%	7.6%	6.9%	6.1%	4.2%
05) PHH CORPORATION	6.3%	6.4%	6.4%	6.4%	6.5%	6.4%	6.1%	4.8%
06) CITIGROUP INC	6.0%	6.2%	6.1%	6.2%	6.8%	7.3%	7.7%	6.5%
07) CERBERUS CAPITAL HOLDING	5.6%	5.7%	5.8%	5.9%	6.2%	6.5%	7.0%	8.0%
08) WELLS FARGO & COMPANY	5.4%	5.0%	5.0%	4.8%	4.5%	4.0%	3.5%	3.8%
09) FIRST HORIZON NATIONAL CORPORATION	4.0%	4.0%	4.1%	4.2%	4.4%	4.3%	3.8%	2.3%
10) SUNTRUST BANKS INC	2.5%	2.4%	2.3%	2.2%	1.6%	1.4%	1.2%	0.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	81.1%	81.3%	81.5%	81.6%	82.8%	83.2%	81.7%	74.6%
Credit Enhancement	18.9%	18.7%	18.5%	18.4%	17.2%	16.8%	18.3%	25.4%
- Primary MI Only	10.2%	9.6%	9.3%	9.1%	8.8%	9.4%	10.3%	13.7%
- Pool Policy Only	4.2%	4.4%	4.5%	4.4%	3.6%	2.4%	2.4%	3.7%
- Pool Policy and Primary MI	0.7%	0.8%	0.8%	0.8%	0.8%	0.9%	1.2%	2.5%
- Full Recourse	1.4%	1.5%	1.6%	1.6%	1.5%	1.5%	1.9%	2.2%
- Shared Arrangement	1.4%	1.4%	1.5%	1.5%	1.7%	1.6%	1.5%	1.8%

Confidential and Proprietary - Confidential Treatment Requested by Fannie Mae

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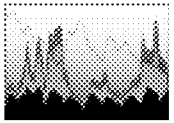

Single Family Conventional Book Characteristics
Retail

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.9%	0.9%	1.0%	1.0%	1.0%	1.0%	1.0%	1.4%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	44.2%	52.1%	54.6%	56.3%	48.8%	35.4%	37.2%	25.7%
Interest Only with Credit Enhancement	35.5%	37.3%	37.5%	37.4%	35.8%	20.9%	18.6%	23.6%
Alt-A with Credit Enhancement	35.3%	37.0%	38.6%	38.9%	36.7%	30.1%	34.0%	39.6%
Economic Fees and Gap								
Wtd Avg Economic Gap	-1.10	-0.60	-0.01	0.45	1.61	1.53	0.57	-3.30
Wtd Avg Economic Model Fee	24.81	23.99	23.23	22.80	21.29	20.73	20.49	22.94
Wtd Avg Charged Fee	23.71	23.39	23.22	23.24	22.90	22.26	21.06	19.64
Appraisal Waivers								
Appraisal Waiver	3.6%	3.5%	3.4%	3.3%	2.8%	2.3%	2.3%	1.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.63%	0.52%	0.50%	0.53%	0.65%	0.51%	0.48%	0.48%
- SDQ Rate for Loans with CE	1.82%	1.53%	1.48%	1.56%	1.90%	1.71%	1.55%	1.17%
- SDQ Rate for Loans without CE	0.36%	0.30%	0.29%	0.31%	0.40%	0.26%	0.24%	0.26%
SDQ Rate Excl. Katrina Loans	0.62%	0.51%	0.49%	0.52%	0.52%	0.51%	0.48%	0.48%
SDQ Rate for Katrina Loans	1.28%	1.25%	1.41%	1.79%	8.68%	0.56%	0.41%	0.37%
Serious Delinquent Loans								
SDQ Loan Count	54,235	44,445	42,756	44,931	54,456	42,408	39,936	36,179
SDQ Count for Loans with CE	28,846	23,725	22,434	23,505	26,892	24,135	23,672	21,324
SDQ Count for Loans without CE	25,389	20,720	20,322	21,426	27,564	18,273	16,264	14,855
SDQ Volume ($M)								
SDQ Volume	$6,959.7	$5,428.9	$4,989.5	$5,009.2	$5,615.1	$4,277.8	$3,960.0	$3,355.6
SDQ Volume for Loans with CE	$3,876.7	$3,039.4	$2,732.6	$2,720.1	$2,855.5	$2,547.9	$2,492.6	$2,092.6
SDQ Volume for Loans without CE	$3,082.9	$2,389.5	$2,256.9	$2,289.1	$2,759.6	$1,729.9	$1,467.4	$1,263.0

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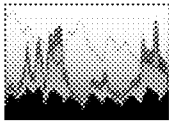

Single Family Conventional Book Characteristics
Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	13,217,938	12,842,367	12,645,303	12,490,599	11,964,521	11,690,804	11,016,657	7,331,093
Book Volume ($B)	$1,930.9	$1,854.4	$1,810.7	$1,778.4	$1,664.6	$1,608.4	$1,522.5	$991.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	24.9%	25.6%	26.1%	26.4%	27.5%	27.4%	27.3%	21.5%
OLTV 60.01% - 70.00%	16.5%	16.9%	17.1%	17.2%	17.5%	17.5%	17.4%	14.9%
OLTV 70.01% - 75.00%	9.8%	9.9%	9.9%	10.0%	10.4%	11.0%	11.7%	12.9%
OLTV 75.01% - 80.00%	32.1%	31.9%	31.7%	31.4%	29.7%	28.4%	27.3%	30.0%
OLTV 80.01% - 90.00%	7.2%	7.1%	7.2%	7.2%	7.6%	8.2%	8.9%	11.1%
OLTV 90.01% - 95.00%	4.0%	3.8%	3.8%	3.8%	4.1%	4.7%	5.1%	7.5%
OLTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.7%	0.8%	0.9%	1.0%	1.3%
OLTV 97.01% - 100.00%	4.7%	4.0%	3.4%	3.2%	2.3%	1.7%	1.0%	0.7%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	70.7%	70.2%	69.9%	69.7%	69.1%	69.1%	69.1%	72.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	22.9%	23.5%	24.0%	24.3%	25.2%	25.2%	25.3%	20.6%
Comb LTV 60.01% - 70.00%	16.0%	16.4%	16.6%	16.8%	17.2%	17.1%	17.1%	14.7%
Comb LTV 70.01% - 75.00%	9.4%	9.6%	9.7%	9.8%	10.4%	11.0%	11.8%	12.8%
Comb LTV 75.01% - 80.00%	25.6%	25.7%	25.9%	26.0%	26.2%	26.7%	26.6%	28.9%
Comb LTV 80.01% - 90.00%	12.2%	11.9%	11.7%	11.6%	11.0%	10.5%	10.6%	11.9%
Comb LTV 90.01% - 95.00%	6.9%	6.6%	6.5%	6.4%	6.1%	6.1%	6.1%	8.0%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%	0.8%	0.9%	1.0%	1.3%
Comb LTV 97.01% - 100.00%	6.1%	5.3%	4.6%	4.2%	2.9%	2.1%	1.2%	0.7%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	1.0%
Wtd Avg Comb LTV	72.7%	72.2%	71.8%	71.5%	70.8%	70.5%	70.2%	72.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	22.9%	23.5%	24.0%	24.3%	25.2%	25.2%	25.3%	20.6%
Comb LTV 60.01% - 70.00%	16.0%	16.4%	16.6%	16.8%	17.2%	17.1%	17.1%	14.7%
Comb LTV 70.01% - 75.00%	9.4%	9.6%	9.7%	9.8%	10.4%	11.0%	11.8%	12.9%
Comb LTV 75.01% - 80.00%	25.6%	25.7%	25.9%	26.0%	26.2%	26.8%	26.6%	29.1%
Comb LTV 80.01% - 90.00%	12.2%	11.9%	11.7%	11.6%	11.0%	10.5%	10.6%	12.0%

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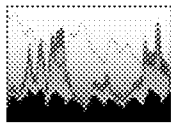

Single Family Conventional Book Characteristics
Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	6.9%	6.6%	6.5%	6.4%	6.2%	6.1%	6.1%	8.1%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%	0.8%	1.0%	1.0%	1.3%
Comb LTV 97.01% - 100.00%	6.1%	5.3%	4.6%	4.2%	2.9%	2.1%	1.2%	0.7%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%
Wtd Avg Comb LTV	72.7%	72.2%	71.8%	71.5%	70.8%	70.5%	70.7%	73.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	50.2%	53.4%	54.8%	56.5%	59.4%	51.3%	38.8%	28.4%
MTMLTV 60.01% - 70.00%	15.9%	16.5%	16.7%	16.9%	17.9%	20.7%	23.5%	22.2%
MTMLTV 70.01% - 75.00%	8.5%	8.5%	8.3%	8.2%	8.1%	9.8%	13.7%	15.4%
MTMLTV 75.01% - 80.00%	9.9%	9.6%	9.1%	8.6%	7.3%	8.7%	11.9%	17.1%
MTMLTV 80.01% - 90.00%	8.9%	7.1%	6.8%	6.1%	4.5%	6.2%	8.4%	11.8%
MTMLTV 90.01% - 95.00%	2.4%	1.9%	1.6%	1.5%	1.2%	1.6%	2.3%	3.6%
MTMLTV 95.01% - 97.00%	0.8%	0.6%	0.5%	0.5%	0.3%	0.4%	0.4%	0.6%
MTMLTV 97.01% - 100.00%	1.6%	1.4%	1.0%	0.9%	0.5%	0.6%	0.4%	0.4%
MTMLTV > 100.00%	1.4%	0.7%	0.6%	0.5%	0.1%	0.2%	0.1%	0.1%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.3%
Wtg Avg MTMLTV	58.6%	56.8%	56.1%	55.3%	54.0%	57.9%	62.5%	66.9%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%
FICO 550-579	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	1.2%
FICO 580-619	3.9%	3.8%	3.7%	3.7%	3.6%	3.7%	3.8%	4.2%
FICO 620-659	10.1%	10.0%	9.9%	9.9%	10.0%	10.4%	10.5%	11.2%
FICO 660-699	16.8%	16.8%	16.8%	16.9%	17.1%	17.4%	17.5%	18.3%
FICO 700-739	22.5%	22.6%	22.7%	22.7%	22.8%	23.2%	23.3%	23.5%
FICO >= 740	45.1%	45.3%	45.3%	45.2%	44.8%	43.5%	43.1%	40.3%
FICO Missing	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.6%
Wtd Avg FICO	723	723	723	723	722	720	720	716
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	73.0%	72.1%	70.9%	70.0%	66.9%	64.5%	64.9%	70.0%
Intermediate-term, fixed-rate	16.6%	17.6%	18.5%	19.3%	22.6%	25.6%	27.7%	24.3%

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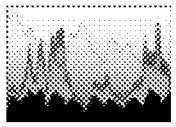

Single Family Conventional Book Characteristics
Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Adjustable-rate	5.0%	5.4%	5.9%	6.2%	7.6%	8.3%	6.8%	5.1%
Interest Only adjustable-rate	2.6%	2.5%	2.5%	2.4%	1.8%	0.9%	0.4%	0.2%
Negative Amortization	0.6%	0.6%	0.7%	0.9%	0.9%	0.7%	0.2%	0.5%
Interest Only fixed-rate	2.2%	1.8%	1.5%	1.2%	0.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.8%	91.9%	91.9%	92.0%	92.3%	92.5%	92.7%	92.9%
Second/Vacation Home	4.4%	4.3%	4.2%	4.2%	3.7%	3.2%	2.8%	2.7%
Investor Property	3.8%	3.8%	3.8%	3.9%	4.0%	4.3%	4.5%	4.4%
10-K Unit Type (Sums to 100%)								
1 Unit	97.2%	97.1%	97.1%	97.0%	96.8%	96.6%	96.6%	96.5%
2-4 Units	2.8%	2.9%	2.9%	3.0%	3.2%	3.4%	3.4%	3.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.5%	8.3%	8.1%	8.0%	7.5%	7.2%	7.0%	7.0%
Single Family Homes	91.5%	91.7%	91.9%	92.0%	92.5%	92.8%	93.0%	93.0%
Property Type (Sums to 100%)								
Manufactured	0.5%	0.5%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
Condo/Coop	8.5%	8.3%	8.1%	8.0%	7.4%	7.2%	7.0%	7.0%
1 Unit	88.1%	88.3%	88.4%	88.5%	88.8%	88.8%	88.9%	88.9%
2-4 Units	2.8%	2.9%	2.9%	3.0%	3.2%	3.4%	3.4%	3.5%
Condo								
Condo	8.1%	7.9%	7.7%	7.6%	7.1%	6.8%	6.7%	6.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	38.7%	37.1%	36.2%	35.6%	31.3%	27.7%	23.7%	32.1%
Cash-Out Refinance	31.8%	32.2%	32.4%	32.3%	32.2%	31.2%	31.9%	30.8%
Other Refinance	29.5%	30.7%	31.5%	32.1%	36.4%	41.0%	44.5%	37.1%
Origination Type (Sums to 100%)								
TPO Broker	19.9%	19.8%	19.8%	19.8%	19.9%	21.0%	22.1%	24.1%
TPO Correspondent	34.9%	34.4%	33.8%	33.4%	31.7%	30.2%	29.5%	27.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Retail	45.1%	45.7%	46.4%	46.8%	48.3%	48.7%	48.3%	48.1%
Origination Year (Sums to 100%)								
< 2000	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	1.0%
2000	0.2%	0.2%	0.3%	0.3%	0.4%	0.6%	1.1%	4.8%
2001	2.5%	2.7%	2.9%	3.1%	4.1%	6.1%	10.4%	39.8%

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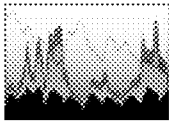

Single Family Conventional Book Characteristics
Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2002	8.3%	9.0%	9.6%	10.2%	13.2%	18.2%	27.5%	54.4%
2003	26.2%	28.2%	30.1%	31.7%	39.5%	50.7%	60.7%	0.0%
2004	13.8%	14.9%	16.0%	17.0%	21.5%	24.2%	0.0%	0.0%
2005	16.8%	18.0%	19.2%	20.2%	21.2%	0.0%	0.0%	0.0%
2006	17.0%	18.1%	19.2%	17.4%	0.0%	0.0%	0.0%	0.0%
2007	15.3%	8.6%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$159,197	$157,156	$155,444	$154,024	$148,117	$143,868	$141,760	$137,967
Loan Original Note Rate	5.93%	5.88%	5.85%	5.83%	5.68%	5.70%	5.82%	6.60%
Seasoning (Sums to 100%)								
Seasoned	0.3%	0.2%	0.3%	0.3%	0.3%	0.2%	0.2%	0.5%
Non-Seasoned	99.7%	99.8%	99.7%	99.7%	99.7%	99.8%	99.8%	99.5%
ACI								
ACI Probability	0.48%	0.45%	0.43%	0.42%	0.40%	0.39%	0.39%	0.42%
Wtd Avg ACI Score	720	722	723	724	726	726	727	721
Credit Premium								
Wtd Avg Credit Premium	-0.13	-0.14	-0.14	-0.13	-0.12	-0.11	-0.07	-0.01
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Prepay Premium								
Prepay Premium	0.9%	0.9%	1.1%	1.2%	1.3%	1.1%	0.9%	1.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.7%	12.2%	12.6%	12.9%	14.5%	15.9%	16.6%	14.3%
DTI Ratio > 20 and <= 30	21.9%	22.4%	22.7%	22.9%	24.2%	25.1%	25.9%	25.9%
DTI Ratio > 30 and <= 40	27.0%	27.0%	26.9%	26.7%	26.3%	25.9%	26.2%	27.8%
DTI Ratio > 40 and <= 50	21.9%	21.4%	20.9%	20.5%	19.0%	17.9%	17.5%	18.2%
DTI Ratio > 50	15.6%	15.1%	14.8%	14.6%	13.8%	13.2%	12.3%	11.9%
DTI Ratio Missing	1.9%	1.9%	2.1%	2.2%	2.3%	2.0%	1.6%	1.8%
Wtd Avg DTI Ratio	36.4%	36.1%	35.9%	35.7%	34.9%	34.3%	33.7%	34.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.7%	12.2%	12.6%	12.9%	14.5%	15.9%	16.6%	14.3%
DTI Ratio > 20 and <= 30	21.9%	22.4%	22.7%	22.9%	24.2%	25.1%	25.9%	25.9%
DTI Ratio > 30 and <= 40	27.0%	27.0%	26.9%	26.7%	26.3%	25.9%	26.2%	27.8%
DTI Ratio > 40 and <= 50	21.9%	21.4%	20.9%	20.5%	19.0%	17.9%	17.5%	18.2%

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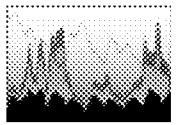

Single Family Conventional Book Characteristics
Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
DTI Ratio > 50	15.6%	15.1%	14.8%	14.6%	13.8%	13.2%	12.3%	11.9%
DTI Ratio Missing	1.9%	1.9%	2.1%	2.2%	2.3%	2.0%	1.6%	1.8%
Wtd Avg DTI Ratio	36.4%	36.1%	35.9%	35.7%	34.9%	34.3%	33.7%	34.2%
Origination Term (Sums to 100%)								
<= 15 Years	16.6%	17.7%	18.5%	19.3%	22.6%	25.6%	27.7%	24.3%
> 15 Years amd <= 25 Years	4.2%	4.3%	4.4%	4.5%	4.8%	4.9%	4.9%	3.9%
> 25 Years and <= 30 Years	78.8%	77.7%	76.9%	76.1%	72.6%	69.5%	67.4%	71.9%
> 30 Years	0.4%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	75.2%	73.9%	72.4%	71.2%	67.2%	64.6%	64.9%	70.0%
Intermediate-Term Fixed Rate (excl Balloon)	16.2%	17.1%	18.0%	18.7%	21.8%	24.6%	26.5%	22.9%
Adjustable Rate	8.2%	8.5%	9.1%	9.5%	10.3%	9.8%	7.4%	5.8%
Balloon	0.5%	0.5%	0.5%	0.6%	0.7%	1.0%	1.2%	1.4%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	7.6%	7.9%	8.3%	8.5%	9.2%	9.0%	7.1%	5.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.0%	1.1%	1.2%	1.4%	1.9%	2.2%	1.7%	1.3%
- 5/1 Hybrid Arm	4.5%	4.6%	4.8%	4.9%	5.0%	4.7%	3.7%	2.9%
- 7/1 Hybrid Arm	1.6%	1.7%	1.7%	1.8%	1.9%	1.8%	1.5%	0.8%
- 10/1 Hybrid Arm	0.5%	0.5%	0.5%	0.5%	0.4%	0.2%	0.1%	0.1%
NegAm ARM	0.6%	0.6%	0.7%	0.9%	0.9%	0.7%	0.2%	0.5%
Interest Only	4.8%	4.3%	4.0%	3.6%	2.1%	0.9%	0.4%	0.2%
- Interest Only ARM	2.6%	2.5%	2.5%	2.4%	1.8%	0.9%	0.4%	0.2%
- Interest Only FRM	2.2%	1.8%	1.5%	1.2%	0.3%	0.1%	0.0%	0.0%
Alt-A	1.8%	1.9%	1.9%	1.9%	1.9%	2.0%	2.0%	2.3%

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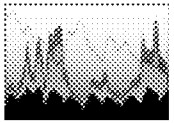

Single Family Conventional Book Characteristics
Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A Low/No Doc	1.8%	1.8%	1.9%	1.8%	1.9%	2.0%	2.0%	2.3%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.8%	0.8%	0.9%	0.9%	1.0%	1.0%	1.0%	0.9%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%
- Alt-A Stated Income	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	1.8%	1.4%	1.0%	0.8%	0.3%	0.3%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	15.1%	14.2%	13.5%	12.8%	11.1%	9.9%	8.5%	6.1%
- Select Lender Programs Non-Full Doc	13.5%	12.5%	11.8%	11.2%	9.3%	8.1%	6.7%	4.2%
- Other Low/No Doc	1.7%	1.7%	1.7%	1.7%	1.7%	1.8%	1.8%	1.9%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	11.6%	11.0%	10.5%	10.0%	8.0%	5.8%	4.4%	4.1%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.5%	4.3%	4.3%	4.1%	3.6%	3.1%	2.5%	2.4%
- 80/15/05	2.8%	2.8%	2.7%	2.6%	2.3%	1.9%	1.5%	1.4%
- 80/20/00	1.1%	1.0%	1.0%	1.0%	0.6%	0.3%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	2.6%	2.4%	2.2%	2.0%	1.3%	0.3%	0.0%	0.0%

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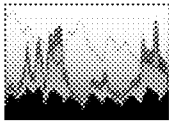

Single Family Conventional Book Characteristics
Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	16.8%	16.5%	16.3%	16.0%	15.1%	14.2%	12.7%	9.5%
- 75/20/05	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.6%	5.6%	5.5%	5.3%	4.9%	4.4%	3.9%	3.6%
- 80/15/05	3.3%	3.2%	3.1%	3.0%	2.7%	2.5%	2.0%	1.8%
- 80/20/00	1.5%	1.4%	1.3%	1.2%	0.7%	0.5%	0.3%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	5.8%	5.9%	6.0%	6.0%	6.3%	6.3%	6.0%	3.5%
EA/TPR								
EA/TPR	2.4%	2.2%	2.2%	2.3%	2.3%	2.4%	2.5%	2.3%
- EA I	1.0%	1.0%	1.0%	1.0%	1.0%	1.1%	1.1%	1.0%
- EA/TPR II	0.7%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.8%
- EA/TPR III	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%	0.4%
10-K Property Region (Sums to 100%)								
Midwest	17.6%	17.7%	17.7%	17.7%	17.8%	17.9%	18.0%	19.2%
Northeast	18.1%	18.2%	18.2%	18.1%	18.2%	17.9%	17.5%	17.3%
Southeast	24.6%	24.3%	24.2%	24.0%	23.2%	22.3%	21.8%	21.2%
Southwest	16.4%	16.3%	16.2%	16.1%	15.8%	15.7%	15.7%	16.2%
West	23.3%	23.5%	23.8%	24.1%	25.0%	26.2%	27.1%	26.1%
Census Region (Sums to 100%)								
New England	6.3%	6.4%	6.4%	6.5%	6.6%	6.6%	6.6%	6.6%
Middle Atlantic	11.0%	11.0%	11.0%	11.0%	10.9%	10.6%	10.2%	10.2%
East North Central	14.1%	14.2%	14.2%	14.2%	14.4%	14.6%	14.7%	15.9%
East South Central	4.0%	4.0%	3.9%	3.9%	3.8%	3.7%	3.5%	3.7%
South Atlantic	20.9%	20.8%	20.6%	20.5%	19.7%	19.0%	18.5%	17.8%
West North Central	5.9%	5.9%	5.9%	5.9%	5.8%	5.7%	5.6%	5.6%
West South Central	7.1%	7.0%	7.0%	6.9%	6.8%	6.6%	6.4%	6.4%
Mountain	9.2%	9.0%	9.0%	8.9%	8.7%	8.7%	8.9%	9.4%
Pacific	21.1%	21.3%	21.6%	21.9%	22.9%	24.2%	25.2%	24.2%
US Territories	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%
Top 10 States								
01) CA	15.0%	15.2%	15.6%	15.9%	16.8%	18.1%	19.1%	18.2%
02) FL	7.1%	7.0%	6.9%	6.9%	6.5%	6.1%	5.9%	5.8%
03) TX	4.8%	4.7%	4.7%	4.6%	4.5%	4.4%	4.2%	4.3%

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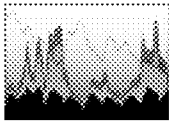

Single Family Conventional Book Characteristics
Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
04) IL	4.6%	4.6%	4.5%	4.5%	4.5%	4.6%	4.6%	4.9%
05) NY	4.4%	4.5%	4.5%	4.5%	4.5%	4.4%	4.2%	4.0%
06) NJ	3.6%	3.6%	3.6%	3.6%	3.6%	3.5%	3.4%	3.4%
07) WA	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.5%	3.5%
08) MI	3.3%	3.4%	3.5%	3.5%	3.7%	3.8%	3.9%	4.4%
09) VA	3.3%	3.3%	3.3%	3.3%	3.2%	3.2%	3.1%	2.7%
10) MA	3.3%	3.3%	3.3%	3.3%	3.4%	3.6%	3.7%	3.6%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	23.3%	23.2%	22.6%	22.2%	22.1%	21.9%	20.5%	18.0%
02) WASHINGTON MUTUAL INC	8.9%	9.6%	10.1%	10.6%	12.7%	15.1%	16.8%	18.2%
03) CITIGROUP INC	8.4%	8.1%	7.9%	7.7%	6.6%	5.7%	4.9%	5.9%
04) CERBERUS CAPITAL HOLDING	5.5%	5.6%	5.6%	5.6%	5.1%	4.7%	4.1%	2.6%
05) BANK OF AMERICA CORPORATION	5.3%	5.3%	5.6%	5.8%	6.0%	5.5%	4.2%	1.1%
06) JP MORGAN CHASE & CO	4.2%	4.1%	3.9%	3.8%	4.0%	4.5%	5.9%	6.4%
07) WELLS FARGO & COMPANY	4.1%	3.5%	3.3%	3.1%	2.0%	0.9%	0.7%	0.0%
08) SUNTRUST BANKS INC	3.9%	3.8%	3.5%	3.4%	2.6%	2.2%	2.0%	1.2%
09) FLAGSTAR BANCORP INC	3.4%	3.4%	3.5%	3.5%	3.8%	3.8%	3.9%	4.4%
10) FIRST HORIZON NATIONAL CORPORATION	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.8%	2.5%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	23.3%	23.2%	22.6%	22.2%	22.2%	22.0%	20.6%	18.0%
02) CITIGROUP INC	11.4%	11.3%	11.3%	11.3%	10.4%	9.2%	8.7%	9.2%
03) JP MORGAN CHASE & CO	10.2%	10.4%	10.3%	10.1%	10.2%	10.8%	12.3%	14.4%
04) WELLS FARGO & COMPANY	8.1%	7.8%	7.8%	7.6%	6.4%	4.7%	3.5%	0.7%
05) WASHINGTON MUTUAL INC	7.2%	7.7%	8.2%	8.6%	10.8%	13.8%	16.5%	21.0%
06) CERBERUS CAPITAL HOLDING	6.3%	6.5%	6.5%	6.6%	6.4%	6.3%	6.5%	7.1%
07) BANK OF AMERICA CORPORATION	5.2%	5.2%	5.5%	5.7%	5.9%	5.3%	4.0%	0.5%
08) FIRST HORIZON NATIONAL CORPORATION	3.2%	3.2%	3.2%	3.3%	3.4%	3.4%	3.1%	2.2%
09) SUNTRUST BANKS INC	3.1%	2.9%	2.7%	2.6%	2.1%	1.9%	1.7%	0.9%
10) PHH CORPORATION	1.9%	2.0%	2.0%	2.1%	2.2%	2.3%	2.3%	2.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	83.8%	84.6%	85.1%	85.2%	85.8%	85.6%	85.1%	78.3%
Credit Enhancement	16.2%	15.4%	14.9%	14.8%	14.2%	14.4%	14.9%	21.7%
- Primary MI Only	12.9%	11.8%	10.9%	10.6%	9.9%	10.2%	10.5%	13.5%
- Pool Policy Only	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.9%	1.7%
- Pool Policy and Primary MI	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.7%	1.7%

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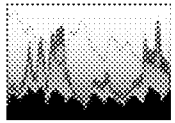

Single Family Conventional Book Characteristics
Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Full Recourse	0.6%	0.9%	1.0%	1.2%	1.1%	0.8%	0.6%	1.1%
- Shared Arrangement	0.7%	0.8%	0.8%	0.8%	0.9%	0.8%	0.6%	0.7%
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	1.1%	1.2%	1.2%	1.3%	1.4%	1.5%	1.6%	3.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	82.0%	88.4%	89.1%	89.6%	83.2%	67.9%	49.6%	52.0%
Interest Only with Credit Enhancement	15.1%	11.7%	8.6%	7.8%	7.3%	8.4%	11.0%	25.1%
Alt-A with Credit Enhancement	8.6%	7.9%	7.6%	7.7%	7.3%	7.5%	8.7%	12.2%
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.30	-3.44	-2.55	-2.01	-0.68	-0.96	-1.81	-6.09
Wtd Avg Economic Model Fee	24.88	23.84	22.90	22.37	21.06	21.31	21.57	24.62
Wtd Avg Charged Fee	20.59	20.40	20.35	20.36	20.38	20.35	19.76	18.53
Appraisal Waivers								
Appraisal Waiver	1.5%	1.3%	1.2%	1.1%	0.6%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.65%	0.54%	0.53%	0.56%	0.67%	0.47%	0.38%	0.36%
- SDQ Rate for Loans with CE	1.98%	1.70%	1.69%	1.81%	2.14%	1.65%	1.39%	0.94%
- SDQ Rate for Loans without CE	0.38%	0.32%	0.32%	0.34%	0.41%	0.26%	0.19%	0.19%
SDQ Rate Excl. Katrina Loans	0.64%	0.53%	0.51%	0.54%	0.52%	0.47%	0.38%	0.36%
SDQ Rate for Katrina Loans	1.41%	1.39%	1.64%	2.03%	9.15%	0.56%	0.31%	0.27%
Serious Delinquent Loans								
SDQ Loan Count	85,594	69,144	66,313	69,535	79,320	53,870	41,538	25,374
SDQ Count for Loans with CE	43,618	34,801	32,842	34,420	37,590	28,791	23,780	14,934
SDQ Count for Loans without CE	41,976	34,343	33,471	35,115	41,730	25,079	17,758	10,440
SDQ Volume ($M)								
SDQ Volume	$11,187.5	$8,708.4	$8,131.1	$8,266.8	$8,947.1	$6,118.6	$4,764.2	$2,888.5
SDQ Volume for Loans with CE	$5,631.0	$4,369.9	$4,034.8	$4,106.5	$4,322.6	$3,373.1	$2,830.6	$1,769.1
SDQ Volume for Loans without CE	$5,556.5	$4,338.5	$4,096.4	$4,160.4	$4,624.5	$2,745.5	$1,933.5	$1,119.4

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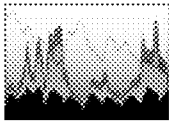

Single Family Conventional Book Characteristics
Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	2,430,571	2,371,643	2,206,598	2,083,684	1,732,308	1,557,733	1,479,576	1,253,719
Book Volume ($B)	$374.7	$362.0	$331.0	$306.8	$236.5	$203.2	$187.8	$148.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	17.5%	17.7%	17.5%	17.6%	19.4%	20.0%	18.2%	15.8%
OLTV 60.01% - 70.00%	13.7%	13.9%	13.9%	14.1%	14.5%	14.9%	14.7%	13.3%
OLTV 70.01% - 75.00%	9.6%	9.7%	9.7%	9.8%	10.4%	11.4%	12.3%	11.8%
OLTV 75.01% - 80.00%	43.8%	44.1%	43.8%	43.1%	38.6%	33.7%	30.9%	30.8%
OLTV 80.01% - 90.00%	7.8%	7.6%	7.8%	8.1%	9.3%	10.9%	13.3%	16.3%
OLTV 90.01% - 95.00%	3.8%	3.6%	3.7%	3.9%	4.5%	5.6%	6.7%	7.6%
OLTV 95.01% - 97.00%	0.5%	0.6%	0.6%	0.7%	0.8%	0.8%	1.1%	1.6%
OLTV 97.01% - 100.00%	3.1%	2.9%	2.9%	2.7%	2.5%	2.5%	2.6%	2.5%
OLTV > 100.00%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.3%	73.2%	73.3%	73.4%	72.8%	72.8%	73.8%	75.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.1%	16.4%	16.3%	16.6%	18.6%	19.3%	17.7%	15.1%
Comb LTV 60.01% - 70.00%	13.0%	13.1%	13.1%	13.3%	14.1%	14.7%	14.5%	13.0%
Comb LTV 70.01% - 75.00%	8.8%	8.9%	8.9%	9.1%	10.0%	11.1%	12.1%	11.5%
Comb LTV 75.01% - 80.00%	26.0%	26.5%	27.1%	27.8%	30.7%	31.4%	29.5%	29.4%
Comb LTV 80.01% - 90.00%	14.1%	13.9%	13.8%	13.8%	13.2%	12.6%	14.2%	16.9%
Comb LTV 90.01% - 95.00%	8.3%	8.1%	8.0%	7.9%	7.1%	6.7%	7.4%	8.2%
Comb LTV 95.01% - 97.00%	0.6%	0.7%	0.7%	0.7%	0.8%	0.9%	1.1%	1.6%
Comb LTV 97.01% - 100.00%	12.9%	12.4%	11.8%	10.6%	5.3%	2.9%	2.9%	2.8%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	1.4%
Wtd Avg Comb LTV	77.3%	77.1%	76.9%	76.6%	74.5%	73.5%	74.2%	75.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.1%	16.4%	16.3%	16.6%	18.6%	19.3%	17.7%	15.1%
Comb LTV 60.01% - 70.00%	13.0%	13.1%	13.1%	13.3%	14.1%	14.7%	14.5%	13.0%
Comb LTV 70.01% - 75.00%	8.8%	8.9%	8.9%	9.1%	10.0%	11.1%	12.1%	11.5%
Comb LTV 75.01% - 80.00%	26.0%	26.5%	27.1%	27.8%	30.7%	31.4%	29.5%	29.4%
Comb LTV 80.01% - 90.00%	14.1%	13.9%	13.8%	13.8%	13.2%	12.6%	14.2%	17.0%

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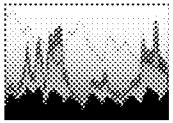

Single Family Conventional Book Characteristics
Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	8.3%	8.1%	8.0%	7.9%	7.1%	6.7%	7.4%	8.3%
Comb LTV 95.01% - 97.00%	0.6%	0.7%	0.7%	0.7%	0.8%	0.9%	1.1%	1.6%
Comb LTV 97.01% - 100.00%	12.9%	12.4%	11.8%	10.6%	5.3%	2.9%	2.9%	2.8%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	1.3%
Wtd Avg Comb LTV	77.3%	77.1%	76.9%	76.6%	74.5%	73.5%	74.2%	75.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	35.3%	37.7%	38.0%	40.3%	49.4%	47.5%	35.9%	32.0%
MTMLTV 60.01% - 70.00%	15.4%	16.3%	16.6%	17.3%	18.8%	19.4%	23.0%	19.2%
MTMLTV 70.01% - 75.00%	10.6%	10.9%	11.0%	11.3%	10.9%	10.3%	13.8%	13.1%
MTMLTV 75.01% - 80.00%	14.6%	16.1%	16.5%	16.1%	12.4%	11.8%	12.4%	16.4%
MTMLTV 80.01% - 90.00%	16.9%	14.3%	13.6%	11.4%	6.1%	7.6%	10.3%	12.8%
MTMLTV 90.01% - 95.00%	3.5%	2.4%	2.2%	1.9%	1.4%	2.0%	2.7%	3.8%
MTMLTV 95.01% - 97.00%	0.9%	0.7%	0.6%	0.5%	0.3%	0.4%	0.5%	0.6%
MTMLTV 97.01% - 100.00%	1.2%	0.9%	0.9%	0.7%	0.4%	0.4%	0.4%	0.6%
MTMLTV > 100.00%	1.3%	0.6%	0.5%	0.3%	0.1%	0.2%	0.2%	0.3%
MTMLTV Missing	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.8%	1.2%
Wtg Avg MTMLTV	64.9%	63.2%	62.9%	61.8%	57.6%	59.2%	63.2%	65.4%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.5%	0.5%	0.5%	0.8%	1.4%	1.7%
FICO 550-579	0.4%	0.4%	0.5%	0.5%	0.6%	1.0%	1.6%	2.0%
FICO 580-619	1.4%	1.5%	1.6%	1.7%	2.1%	3.0%	4.5%	5.2%
FICO 620-659	9.8%	9.7%	9.7%	9.6%	9.4%	11.1%	13.4%	14.3%
FICO 660-699	24.4%	24.0%	24.0%	23.7%	22.7%	23.5%	24.6%	23.8%
FICO 700-739	27.1%	27.0%	27.2%	27.3%	27.2%	25.9%	24.0%	22.9%
FICO >= 740	36.2%	36.7%	36.2%	36.3%	36.9%	33.9%	29.6%	29.0%
FICO Missing	0.2%	0.2%	0.3%	0.3%	0.5%	0.7%	0.9%	1.2%
Wtd Avg FICO	718	718	717	717	717	711	703	700
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	53.5%	53.2%	54.1%	54.5%	52.3%	55.3%	59.9%	64.3%
Intermediate-term, fixed-rate	7.7%	8.0%	8.6%	9.2%	12.5%	14.9%	14.9%	14.4%
Adjustable-rate	9.5%	10.2%	8.6%	8.8%	12.1%	13.3%	12.9%	10.5%

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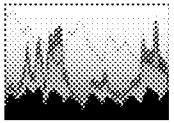

Single Family Conventional Book Characteristics
Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	17.8%	17.4%	18.2%	17.9%	17.0%	10.3%	3.0%	1.1%
Negative Amortization	3.3%	3.7%	4.5%	5.3%	6.0%	6.2%	9.3%	9.7%
Interest Only fixed-rate	8.2%	7.4%	5.9%	4.3%	0.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	80.0%	80.3%	80.1%	80.4%	82.0%	85.8%	87.5%	88.4%
Second/Vacation Home	4.4%	4.4%	4.5%	4.5%	4.0%	3.1%	2.4%	2.2%
Investor Property	15.6%	15.2%	15.4%	15.1%	14.0%	11.0%	10.0%	9.4%
10-K Unit Type (Sums to 100%)								
1 Unit	91.7%	92.1%	92.3%	92.4%	92.3%	92.0%	91.4%	91.9%
2-4 Units	8.3%	7.9%	7.7%	7.6%	7.7%	8.0%	8.6%	8.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.1%	11.2%	11.1%	11.0%	10.3%	8.6%	8.0%	7.0%
Single Family Homes	88.9%	88.8%	88.9%	89.0%	89.7%	91.4%	92.0%	93.0%
Property Type (Sums to 100%)								
Manufactured	0.7%	0.8%	0.9%	1.0%	0.8%	0.8%	0.9%	1.2%
Condo/Coop	11.1%	11.2%	11.1%	11.0%	10.3%	8.6%	8.0%	7.0%
1 Unit	79.9%	80.1%	80.3%	80.4%	81.2%	82.6%	82.6%	83.7%
2-4 Units	8.3%	7.9%	7.7%	7.6%	7.7%	8.0%	8.5%	8.0%
Condo								
Condo	10.8%	10.9%	10.8%	10.8%	10.1%	8.5%	7.9%	6.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	47.3%	47.6%	48.5%	49.2%	47.2%	43.6%	41.6%	47.6%
Cash-Out Refinance	32.2%	31.9%	31.6%	31.0%	29.7%	29.8%	32.2%	29.2%
Other Refinance	20.5%	20.5%	19.9%	19.8%	23.0%	26.6%	26.3%	23.3%
Origination Type (Sums to 100%)								
TPO Broker	24.4%	24.0%	23.8%	23.6%	22.8%	25.7%	29.8%	28.7%
TPO Correspondent	29.9%	29.5%	28.0%	26.9%	23.7%	22.7%	20.7%	19.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%
Retail	45.7%	46.5%	48.2%	49.4%	53.4%	51.5%	49.4%	51.4%
Origination Year (Sums to 100%)								
< 2000	2.4%	2.7%	3.0%	3.4%	5.3%	7.8%	9.8%	19.3%
2000	0.4%	0.5%	0.6%	0.6%	1.0%	1.7%	3.0%	7.7%
2001	1.5%	1.7%	1.9%	2.2%	3.5%	5.8%	10.4%	27.1%
2002	5.0%	5.5%	6.2%	7.0%	11.3%	18.8%	32.5%	45.9%

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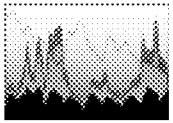

Single Family Conventional Book Characteristics
Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	13.6%	14.8%	15.1%	16.6%	25.3%	38.2%	44.2%	0.0%
2004	13.1%	14.2%	14.5%	15.8%	24.3%	27.7%	0.0%	0.0%
2005	18.8%	20.2%	22.8%	25.5%	29.3%	0.0%	0.0%	0.0%
2006	27.8%	29.6%	32.3%	28.9%	0.0%	0.0%	0.0%	0.0%
2007	17.2%	10.9%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$163,593	$161,913	$158,887	$156,051	$145,126	$138,197	$133,112	$124,393
Loan Original Note Rate	6.24%	6.17%	6.15%	6.09%	5.88%	6.10%	6.41%	7.12%
Seasoning (Sums to 100%)								
Seasoned	12.2%	13.0%	10.2%	9.9%	10.8%	10.7%	12.0%	20.9%
Non-Seasoned	87.8%	87.0%	89.8%	90.1%	89.2%	89.3%	88.0%	79.1%
ACI								
ACI Probability	1.09%	1.08%	1.05%	1.02%	0.90%	1.03%	1.25%	1.38%
Wtd Avg ACI Score	676	677	679	681	688	687	679	677
Credit Premium								
Wtd Avg Credit Premium	0.00	-0.01	-0.01	-0.01	-0.03	-0.07	0.04	0.07
Credit Premium > 1.5	0.5%	0.5%	0.5%	0.5%	0.7%	1.0%	1.9%	2.8%
Prepay Premium								
Prepay Premium	9.7%	9.3%	9.5%	9.8%	9.6%	11.3%	15.9%	13.1%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.1%	7.4%	7.4%	7.6%	9.0%	9.7%	9.1%	9.2%
DTI Ratio > 20 and <= 30	15.0%	15.4%	15.5%	15.9%	17.5%	17.7%	16.5%	17.1%
DTI Ratio > 30 and <= 40	27.2%	27.4%	27.6%	27.7%	27.6%	25.3%	23.1%	23.2%
DTI Ratio > 40 and <= 50	24.8%	24.2%	23.9%	23.3%	20.1%	17.5%	16.1%	14.9%
DTI Ratio > 50	7.4%	7.4%	7.6%	7.7%	7.8%	8.6%	9.5%	8.3%
DTI Ratio Missing	18.5%	18.1%	18.1%	17.7%	17.9%	21.2%	25.6%	27.3%
Wtd Avg DTI Ratio	36.6%	36.4%	36.4%	36.3%	35.4%	35.1%	35.5%	34.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.1%	7.4%	7.4%	7.6%	9.0%	9.7%	9.1%	9.2%
DTI Ratio > 20 and <= 30	15.0%	15.4%	15.5%	15.9%	17.5%	17.7%	16.5%	17.1%
DTI Ratio > 30 and <= 40	27.2%	27.4%	27.6%	27.7%	27.6%	25.3%	23.1%	23.2%
DTI Ratio > 40 and <= 50	24.8%	24.2%	23.9%	23.3%	20.1%	17.5%	16.1%	14.9%
DTI Ratio > 50	7.4%	7.4%	7.6%	7.7%	7.8%	8.6%	9.5%	8.3%
DTI Ratio Missing	18.5%	18.1%	18.1%	17.7%	17.9%	21.2%	25.6%	27.3%

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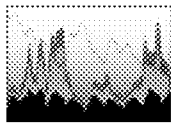

Single Family Conventional Book Characteristics
Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.6%	36.4%	36.4%	36.3%	35.4%	35.1%	35.5%	34.9%
Origination Term (Sums to 100%)								
<= 15 Years	7.8%	8.1%	8.6%	9.2%	12.5%	15.0%	15.0%	14.6%
> 15 Years amd <= 25 Years	2.2%	2.2%	2.3%	2.4%	3.0%	3.7%	3.5%	3.5%
> 25 Years and <= 30 Years	89.6%	89.2%	88.6%	88.0%	84.0%	80.7%	80.9%	80.9%
> 30 Years	0.5%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%	1.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	61.7%	60.7%	60.0%	58.8%	52.4%	55.3%	59.9%	64.3%
Intermediate-Term Fixed Rate (excl Balloon)	7.5%	7.8%	8.3%	8.9%	11.9%	14.1%	14.0%	13.9%
Adjustable Rate	30.6%	31.3%	31.4%	32.0%	35.2%	29.8%	25.2%	21.3%
Balloon	0.3%	0.3%	0.3%	0.3%	0.5%	0.8%	0.9%	0.6%
Various Product Types								
Second	0.7%	0.6%	0.3%	0.1%	0.1%	0.1%	0.1%	0.4%
40 Year (ARM & Fixed)	0.5%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%	1.1%
Hybrid Arm	25.5%	25.6%	24.7%	24.2%	22.2%	16.4%	10.7%	7.3%
- 2/28 Hybrid Arm	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	2.6%	3.0%	3.0%	3.4%	5.0%	4.3%	3.1%	1.9%
- 5/1 Hybrid Arm	17.5%	17.5%	17.1%	16.7%	13.5%	10.0%	6.1%	4.1%
- 7/1 Hybrid Arm	3.5%	3.4%	3.0%	2.7%	2.4%	1.5%	1.1%	0.8%
- 10/1 Hybrid Arm	1.8%	1.6%	1.5%	1.4%	1.2%	0.5%	0.3%	0.5%
NegAm ARM	3.3%	3.7%	4.5%	5.3%	6.0%	6.2%	9.3%	9.7%
Interest Only	26.0%	24.8%	24.2%	22.2%	17.1%	10.4%	3.0%	1.1%
- Interest Only ARM	17.8%	17.4%	18.2%	17.9%	17.0%	10.3%	3.0%	1.1%
- Interest Only FRM	8.2%	7.4%	5.9%	4.3%	0.1%	0.0%	0.0%	0.0%
Alt-A	77.5%	76.0%	73.1%	71.7%	64.1%	58.0%	56.4%	46.2%
- Alt-A Low/No Doc	48.8%	47.2%	46.8%	45.6%	40.9%	38.0%	36.1%	27.9%
- Alt-A No Disclosure	1.9%	1.3%	1.0%	0.8%	0.2%	0.0%	0.0%	0.0%

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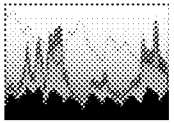

Single Family Conventional Book Characteristics
Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	10.4%	10.8%	11.5%	12.0%	12.8%	11.3%	10.1%	8.5%
- Alt-A SISA	3.8%	3.3%	2.8%	2.2%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	5.9%	5.6%	5.2%	4.9%	4.5%	4.6%	4.8%	4.4%
- Alt-A Stated Income	26.9%	26.1%	26.3%	25.7%	23.3%	22.1%	21.2%	15.1%
Alt-A Full Doc (by SFC)	14.6%	14.2%	14.2%	13.1%	9.5%	6.3%	2.9%	0.7%
Alt-A Deals (no SFC)	14.1%	14.6%	12.1%	13.0%	13.6%	13.7%	17.4%	17.6%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	50.4%	48.6%	48.2%	46.4%	41.9%	38.9%	37.2%	28.6%
- Select Lender Programs Non-Full Doc	1.6%	1.4%	1.4%	0.8%	0.9%	0.7%	0.8%	0.7%
- Other Low/No Doc	48.8%	47.2%	46.8%	45.6%	41.0%	38.1%	36.4%	27.9%
Subprime Deals								
Subprime	0.3%	0.3%	0.4%	0.5%	1.0%	2.1%	4.3%	4.3%
- Pre 12/2005 (A-Minus Deals)	0.3%	0.3%	0.4%	0.4%	0.9%	2.1%	4.3%	4.3%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	22.7%	22.2%	21.0%	19.0%	10.2%	3.4%	1.5%	1.2%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.8%	3.7%	3.6%	3.5%	2.6%	1.5%	0.9%	0.9%
- 80/15/05	3.2%	3.1%	3.0%	2.9%	2.0%	1.0%	0.5%	0.3%
- 80/20/00	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	15.2%	14.9%	13.9%	12.1%	5.3%	0.8%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	28.1%	27.9%	27.0%	25.5%	19.8%	15.5%	11.5%	8.5%

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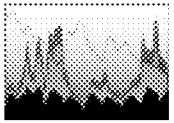

Single Family Conventional Book Characteristics
Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.1%
- 75/25/00	0.5%	0.5%	0.4%	0.4%	0.2%	0.2%	0.2%	0.2%
- 80/10/10	6.2%	6.1%	6.0%	5.9%	4.8%	3.4%	2.5%	2.3%
- 80/15/05	5.1%	5.1%	5.0%	4.8%	3.7%	2.7%	1.8%	1.3%
- 80/20/00	10.7%	10.7%	10.4%	9.6%	6.5%	4.8%	3.6%	2.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
- Other	5.1%	5.0%	4.7%	4.4%	4.3%	4.1%	3.2%	2.3%
EA/TPR								
EA/TPR	1.0%	1.0%	1.0%	1.0%	0.5%	0.3%	0.1%	0.2%
- EA I	0.5%	0.5%	0.5%	0.5%	0.3%	0.1%	0.0%	0.1%
- EA/TPR II	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
- EA/TPR III	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	13.6%	13.9%	14.1%	14.4%	15.3%	15.3%	14.6%	16.2%
Northeast	18.7%	18.7%	18.4%	18.3%	18.8%	18.9%	19.0%	19.7%
Southeast	24.6%	24.5%	24.7%	24.6%	22.8%	21.1%	19.6%	19.4%
Southwest	15.1%	15.2%	15.4%	15.3%	14.9%	14.2%	13.2%	12.3%
West	28.0%	27.7%	27.5%	27.4%	28.2%	30.4%	33.6%	32.4%
Census Region (Sums to 100%)								
New England	5.1%	5.1%	5.1%	4.9%	4.8%	4.6%	4.7%	4.9%
Middle Atlantic	12.3%	12.2%	11.8%	11.8%	12.2%	12.9%	12.9%	12.8%
East North Central	11.3%	11.6%	11.7%	12.0%	12.7%	12.8%	12.4%	14.5%
East South Central	2.7%	2.7%	2.8%	2.8%	2.7%	2.7%	2.5%	2.4%
South Atlantic	22.1%	22.0%	22.2%	22.0%	20.3%	18.7%	17.4%	17.2%
West North Central	3.9%	3.9%	3.9%	4.0%	4.2%	4.0%	3.5%	3.1%
West South Central	5.7%	5.7%	5.8%	5.8%	5.6%	5.5%	5.0%	4.7%
Mountain	11.1%	11.1%	11.2%	11.1%	10.7%	9.7%	8.9%	8.2%
Pacific	24.7%	24.5%	24.2%	24.2%	25.2%	28.0%	31.5%	30.5%
US Territories	1.1%	1.1%	1.3%	1.4%	1.5%	1.2%	1.3%	1.8%
Top 10 States								
01) CA	19.5%	19.2%	18.9%	18.9%	19.9%	22.9%	26.7%	25.6%
02) FL	9.4%	9.3%	9.3%	9.2%	8.0%	6.9%	6.4%	6.1%
03) NY	6.1%	6.0%	5.8%	5.8%	6.3%	6.9%	7.0%	7.2%
04) TX	4.4%	4.4%	4.5%	4.5%	4.3%	4.2%	3.8%	3.5%
05) IL	4.1%	4.1%	4.0%	4.0%	4.1%	4.0%	3.8%	3.8%

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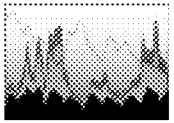

Single Family Conventional Book Characteristics
Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NJ	4.0%	3.9%	3.7%	3.7%	3.6%	3.6%	3.6%	3.4%
07) AZ	3.6%	3.6%	3.6%	3.5%	3.3%	2.9%	2.5%	2.2%
08) VA	3.0%	3.0%	3.0%	3.0%	2.9%	2.6%	2.3%	2.4%
09) GA	2.9%	3.0%	3.0%	3.0%	3.0%	3.0%	2.9%	2.9%
10) WA	2.9%	2.9%	2.9%	2.9%	2.8%	2.6%	2.4%	2.4%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	29.3%	29.0%	29.7%	29.4%	25.7%	23.9%	24.5%	24.8%
02) LEHMAN BROTHERS HOLDINGS INC	9.4%	9.4%	9.7%	9.6%	10.0%	8.9%	6.2%	3.2%
03) CITIGROUP INC	8.2%	8.6%	5.5%	5.7%	6.8%	6.5%	5.2%	2.5%
04) INDYMAC BANCORP INC	6.9%	6.2%	6.1%	5.6%	4.8%	5.4%	6.5%	6.7%
05) JP MORGAN CHASE & CO	6.1%	6.2%	6.3%	5.8%	5.7%	4.4%	1.4%	0.5%
06) BANK OF AMERICA CORPORATION	4.6%	4.5%	5.0%	4.5%	6.1%	8.7%	9.5%	13.4%
07) WASHINGTON MUTUAL INC	4.2%	4.3%	4.2%	4.4%	4.4%	5.2%	6.3%	8.2%
08) AMTRUST FINANCIAL CORPORATION	3.3%	3.3%	3.5%	3.7%	3.7%	2.5%	1.8%	1.3%
09) NATIONAL CITY CORPORATION	2.3%	2.3%	2.4%	2.4%	2.6%	1.9%	1.5%	0.2%
10) MORGAN STANLEY & COMPANY INC	1.9%	2.0%	2.2%	2.1%	1.5%	0.7%	0.1%	0.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	30.6%	30.4%	31.1%	30.9%	27.5%	26.3%	26.0%	27.1%
02) JP MORGAN CHASE & CO	9.2%	9.5%	9.8%	9.1%	8.8%	7.4%	4.0%	3.2%
03) CITIGROUP INC	8.7%	9.2%	6.2%	6.5%	8.5%	10.0%	9.6%	4.5%
04) LEHMAN BROTHERS HOLDINGS INC	8.2%	8.0%	8.4%	8.3%	8.4%	6.4%	2.8%	2.0%
05) INDYMAC BANCORP INC	7.1%	6.4%	6.2%	5.6%	4.8%	5.3%	6.3%	6.7%
06) WELLS FARGO & COMPANY	6.3%	6.6%	7.4%	7.9%	10.4%	9.7%	7.6%	3.1%
07) WASHINGTON MUTUAL INC	4.8%	4.9%	4.9%	5.1%	5.5%	7.4%	9.7%	13.3%
08) BANK OF AMERICA CORPORATION	4.7%	4.7%	5.1%	4.6%	3.3%	3.0%	4.1%	6.9%
09) NATIONAL CITY CORPORATION	2.8%	2.7%	2.8%	3.0%	3.0%	2.1%	1.7%	0.6%
10) CAPITAL ONE FINANCIAL CORPORATION	1.7%	1.5%	1.4%	1.5%	1.8%	2.6%	2.9%	2.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	61.1%	59.9%	58.4%	59.2%	63.6%	66.9%	60.0%	57.6%
Credit Enhancement	38.9%	40.1%	41.6%	40.8%	36.4%	33.1%	40.0%	42.4%
- Primary MI Only	9.0%	8.0%	7.9%	8.1%	9.1%	11.3%	14.5%	16.2%
- Pool Policy Only	24.3%	26.0%	27.3%	26.1%	19.2%	10.7%	9.5%	9.3%
- Pool Policy and Primary MI	3.3%	3.5%	3.5%	3.3%	3.3%	3.4%	3.7%	5.1%
- Full Recourse	1.7%	2.0%	2.3%	2.6%	3.7%	5.6%	9.9%	8.3%
- Shared Arrangement	0.5%	0.5%	0.6%	0.7%	1.1%	1.9%	2.4%	3.4%

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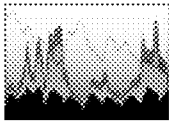

Single Family Conventional Book Characteristics
Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	74.4%	75.4%	75.8%	76.2%	71.9%	62.8%	71.2%	51.5%
Interest Only with Credit Enhancement	58.0%	61.7%	63.5%	61.4%	51.3%	26.8%	21.3%	18.5%
Alt-A with Credit Enhancement	43.0%	44.8%	47.6%	46.6%	41.8%	35.2%	39.0%	46.7%
Economic Fees and Gap								
Wtd Avg Economic Gap	-5.58	-5.05	-4.35	-3.38	0.05	2.48	2.26	-0.44
Wtd Avg Economic Model Fee	42.42	40.29	39.08	37.92	33.99	31.45	31.72	33.66
Wtd Avg Charged Fee	36.84	35.24	34.73	34.54	34.05	33.93	33.99	33.22
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.34%	1.03%	0.96%	0.97%	1.13%	1.13%	1.09%	0.91%
- SDQ Rate for Loans with CE	2.65%	1.96%	1.71%	1.71%	2.15%	2.47%	2.13%	1.67%
- SDQ Rate for Loans without CE	0.58%	0.45%	0.46%	0.49%	0.58%	0.46%	0.42%	0.36%
SDQ Rate Excl. Katrina Loans	1.33%	1.01%	0.94%	0.94%	1.00%	1.13%	1.09%	0.91%
SDQ Rate for Katrina Loans	3.58%	3.74%	3.95%	4.73%	13.83%	1.49%	1.10%	0.61%
Serious Delinquent Loans								
SDQ Loan Count	32,310	24,100	20,790	19,831	19,364	17,206	15,721	11,094
SDQ Count for Loans with CE	23,584	17,581	14,715	13,772	13,017	12,586	12,065	8,548
SDQ Count for Loans without CE	8,726	6,519	6,075	6,059	6,347	4,620	3,656	2,546
SDQ Volume ($M)								
SDQ Volume	$5,509.4	$3,778.0	$3,004.0	$2,605.8	$2,171.5	$1,965.1	$1,817.6	$1,187.7
SDQ Volume for Loans with CE	$4,211.4	$2,896.3	$2,231.3	$1,888.6	$1,502.5	$1,469.0	$1,428.7	$929.6
SDQ Volume for Loans without CE	$1,298.0	$881.8	$772.7	$717.2	$669.0	$496.1	$388.9	$258.1

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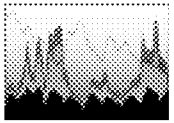

Single Family Conventional Book Characteristics
eChannel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	379,615	369,380	361,022	353,573	320,861	295,636	250,706	92,851
Book Volume ($B)	$55.4	$53.5	$51.9	$50.6	$44.7	$40.7	$35.1	$12.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	22.6%	22.9%	23.0%	23.0%	23.4%	24.2%	25.3%	20.6%
OLTV 60.01% - 70.00%	13.9%	14.0%	14.1%	14.2%	14.4%	14.8%	15.7%	15.7%
OLTV 70.01% - 75.00%	9.0%	9.1%	9.1%	9.1%	9.6%	10.1%	10.9%	11.4%
OLTV 75.01% - 80.00%	33.6%	33.1%	32.6%	32.2%	29.6%	28.8%	28.7%	29.9%
OLTV 80.01% - 90.00%	8.8%	8.9%	9.1%	9.2%	10.2%	10.7%	11.1%	16.1%
OLTV 90.01% - 95.00%	6.2%	6.3%	6.4%	6.6%	7.2%	7.0%	5.8%	5.1%
OLTV 95.01% - 97.00%	1.2%	1.3%	1.3%	1.4%	1.7%	1.9%	1.4%	1.0%
OLTV 97.01% - 100.00%	4.7%	4.5%	4.3%	4.3%	3.8%	2.4%	1.2%	0.3%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.3%	72.2%	72.1%	72.2%	72.1%	71.5%	70.4%	72.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	6.7%	5.9%	5.0%	3.9%	2.1%	1.5%	1.2%	0.4%
Comb LTV 60.01% - 70.00%	4.5%	4.0%	3.4%	2.8%	1.7%	1.1%	0.9%	0.3%
Comb LTV 70.01% - 75.00%	3.1%	2.7%	2.3%	1.8%	1.2%	0.9%	0.7%	0.3%
Comb LTV 75.01% - 80.00%	9.6%	8.3%	6.9%	5.7%	3.5%	2.3%	1.6%	0.5%
Comb LTV 80.01% - 90.00%	5.8%	5.2%	4.5%	4.0%	1.8%	1.2%	0.9%	0.4%
Comb LTV 90.01% - 95.00%	4.0%	3.5%	3.0%	2.6%	0.9%	0.4%	0.2%	0.1%
Comb LTV 95.01% - 97.00%	0.4%	0.3%	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	3.6%	3.0%	2.4%	2.1%	0.7%	0.1%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	62.4%	67.1%	72.3%	76.9%	87.9%	92.5%	94.3%	98.0%
Wtd Avg Comb LTV	76.6%	76.4%	76.4%	76.9%	75.2%	72.7%	71.6%	72.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	6.7%	5.9%	5.0%	3.9%	2.1%	1.5%	1.2%	0.4%
Comb LTV 60.01% - 70.00%	4.5%	4.0%	3.4%	2.8%	1.7%	1.1%	0.9%	0.3%
Comb LTV 70.01% - 75.00%	3.1%	2.7%	2.3%	1.8%	1.2%	0.9%	0.7%	0.3%
Comb LTV 75.01% - 80.00%	9.6%	8.3%	6.9%	5.7%	3.5%	2.3%	1.6%	0.5%
Comb LTV 80.01% - 90.00%	5.8%	5.2%	4.5%	4.0%	1.8%	1.2%	0.9%	0.4%

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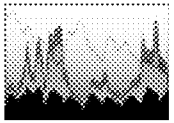

Single Family Conventional Book Characteristics
eChannel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	4.0%	3.5%	3.0%	2.6%	0.9%	0.4%	0.2%	0.1%
Comb LTV 95.01% - 97.00%	0.4%	0.3%	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	3.6%	3.0%	2.4%	2.1%	0.7%	0.1%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	62.4%	67.1%	72.3%	76.9%	87.9%	92.5%	94.3%	98.0%
Wtd Avg Comb LTV	76.5%	76.4%	76.4%	76.9%	75.2%	72.7%	71.6%	72.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	45.7%	48.1%	49.2%	50.7%	54.6%	46.1%	34.3%	24.6%
MTMLTV 60.01% - 70.00%	15.2%	15.5%	15.7%	15.8%	17.0%	21.2%	22.3%	19.8%
MTMLTV 70.01% - 75.00%	8.9%	8.7%	8.4%	8.2%	7.8%	10.1%	15.2%	14.8%
MTMLTV 75.01% - 80.00%	12.4%	12.3%	11.5%	11.0%	8.4%	8.8%	13.1%	21.6%
MTMLTV 80.01% - 90.00%	11.0%	9.6%	9.6%	9.0%	7.5%	8.4%	9.9%	14.0%
MTMLTV 90.01% - 95.00%	3.2%	2.9%	2.9%	2.8%	2.8%	3.3%	3.6%	4.2%
MTMLTV 95.01% - 97.00%	0.9%	0.8%	0.8%	0.8%	0.7%	0.8%	0.9%	0.7%
MTMLTV 97.01% - 100.00%	1.5%	1.3%	1.2%	1.2%	1.0%	1.0%	0.7%	0.2%
MTMLTV > 100.00%	1.1%	0.7%	0.7%	0.6%	0.2%	0.2%	0.1%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	61.1%	59.8%	59.4%	58.7%	57.3%	60.8%	64.8%	69.1%
Credit Score (Sums to 100%)								
FICO < 550	0.7%	0.7%	0.8%	0.8%	0.8%	0.7%	0.6%	0.9%
FICO 550-579	1.0%	1.1%	1.1%	1.2%	1.2%	1.3%	1.1%	1.3%
FICO 580-619	2.3%	2.4%	2.5%	2.6%	2.9%	3.2%	3.4%	3.9%
FICO 620-659	7.5%	7.9%	8.2%	8.4%	9.0%	9.4%	9.4%	10.2%
FICO 660-699	16.7%	17.5%	17.9%	18.1%	18.5%	18.8%	18.6%	19.5%
FICO 700-739	21.2%	22.3%	22.7%	22.8%	22.9%	23.3%	23.8%	24.2%
FICO >= 740	43.7%	45.9%	46.4%	45.9%	44.3%	42.8%	42.3%	38.7%
FICO Missing	6.9%	2.1%	0.3%	0.3%	0.4%	0.6%	0.8%	1.3%
Wtd Avg FICO	725	725	725	724	721	719	719	714
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	67.5%	66.3%	65.1%	63.9%	60.0%	56.0%	56.9%	60.9%
Intermediate-term, fixed-rate	14.5%	15.2%	15.9%	16.6%	20.0%	23.7%	27.0%	26.2%
Adjustable-rate	12.1%	13.0%	14.0%	14.8%	17.7%	19.7%	16.1%	12.9%

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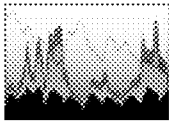

Single Family Conventional Book Characteristics
eChannel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	5.9%	5.5%	5.1%	4.7%	2.3%	0.6%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	87.6%	87.5%	87.4%	87.4%	87.5%	87.9%	89.6%	91.4%
Second/Vacation Home	8.3%	8.5%	8.6%	8.8%	9.6%	11.2%	10.4%	8.6%
Investor Property	4.2%	4.1%	3.9%	3.8%	2.9%	0.9%	0.0%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	99.1%	99.1%	99.2%	99.2%	99.4%	99.8%	100.0%	100.0%
2-4 Units	0.9%	0.9%	0.8%	0.8%	0.6%	0.2%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.1%	9.1%	9.1%	9.1%	8.8%	9.0%	8.7%	7.7%
Single Family Homes	90.9%	90.9%	90.9%	90.9%	91.2%	91.0%	91.3%	92.3%
Property Type (Sums to 100%)								
Manufactured	0.6%	0.6%	0.6%	0.5%	0.4%	0.2%	0.1%	0.2%
Condo/Coop	9.1%	9.1%	9.1%	9.1%	8.8%	9.0%	8.7%	7.7%
1 Unit	89.4%	89.4%	89.5%	89.6%	90.2%	90.5%	91.2%	92.1%
2-4 Units	0.9%	0.9%	0.8%	0.8%	0.6%	0.2%	0.0%	0.0%
Condo								
Condo	9.1%	9.1%	9.1%	9.1%	8.8%	9.0%	8.7%	7.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	48.8%	47.6%	46.8%	46.4%	40.5%	32.5%	23.7%	21.1%
Cash-Out Refinance	27.8%	28.2%	28.2%	28.0%	29.0%	30.5%	33.3%	38.2%
Other Refinance	23.4%	24.2%	25.0%	25.6%	30.6%	37.0%	43.0%	40.7%
Origination Type (Sums to 100%)								
TPO Broker	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TPO Correspondent	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.6%
2001	0.8%	0.9%	0.9%	1.0%	1.4%	2.1%	3.9%	22.6%
2002	5.1%	5.5%	6.0%	6.4%	8.8%	12.7%	20.8%	76.8%

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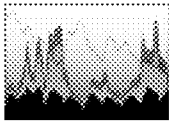

Single Family Conventional Book Characteristics
eChannel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	25.8%	27.7%	29.8%	31.7%	42.1%	56.9%	75.2%	0.0%
2004	13.0%	14.1%	15.3%	16.4%	22.1%	28.2%	0.0%	0.0%
2005	17.0%	18.3%	19.6%	20.9%	25.5%	0.0%	0.0%	0.0%
2006	20.8%	22.2%	23.8%	23.6%	0.0%	0.0%	0.0%	0.0%
2007	17.4%	11.2%	4.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$157,163	$155,658	$154,166	$152,946	$147,197	$143,324	$142,681	$141,254
Loan Original Note Rate	6.07%	6.03%	6.00%	5.98%	5.79%	5.73%	5.74%	6.51%
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	99.9%	99.9%	100.0%	100.0%
ACI								
ACI Probability	0.53%	0.46%	0.43%	0.42%	0.39%	0.35%	0.31%	0.36%
Wtd Avg ACI Score	717	722	724	724	725	727	729	723
Credit Premium								
Wtd Avg Credit Premium	-0.09	-0.08	-0.07	-0.07	-0.07	-0.05	-0.02	0.08
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.7%	2.7%	2.7%	2.7%	2.6%	2.4%	2.1%	1.1%
DTI Ratio > 20 and <= 30	4.0%	3.9%	3.7%	3.7%	2.9%	2.1%	1.6%	1.2%
DTI Ratio > 30 and <= 40	3.8%	3.6%	3.4%	3.3%	2.5%	1.3%	0.9%	1.0%
DTI Ratio > 40 and <= 50	2.8%	2.6%	2.5%	2.4%	1.8%	0.8%	0.5%	0.7%
DTI Ratio > 50	3.1%	2.8%	2.7%	2.7%	2.0%	0.8%	0.5%	0.7%
DTI Ratio Missing	83.6%	84.4%	85.0%	85.3%	88.2%	92.7%	94.4%	95.3%
Wtd Avg DTI Ratio	35.9%	35.5%	35.3%	35.1%	34.1%	29.3%	27.2%	32.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.2%	9.5%	9.6%	9.8%	10.8%	12.0%	13.5%	12.4%
DTI Ratio > 20 and <= 30	22.9%	23.3%	23.6%	23.9%	25.2%	26.5%	28.2%	28.0%
DTI Ratio > 30 and <= 40	26.8%	26.8%	26.9%	26.8%	26.4%	26.2%	26.4%	27.0%
DTI Ratio > 40 and <= 50	21.9%	21.6%	21.3%	21.0%	19.4%	18.3%	17.0%	17.4%
DTI Ratio > 50	19.1%	18.8%	18.5%	18.5%	18.1%	16.9%	14.9%	15.1%
DTI Ratio Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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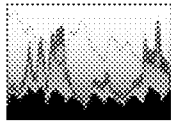

Single Family Conventional Book Characteristics
eChannel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	37.3%	37.1%	36.9%	36.8%	36.3%	35.5%	34.4%	34.8%
Origination Term (Sums to 100%)								
<= 15 Years	14.5%	15.2%	15.9%	16.6%	20.0%	23.7%	27.0%	26.2%
> 15 Years amd <= 25 Years	5.7%	5.9%	6.1%	6.2%	7.2%	8.2%	9.0%	10.2%
> 25 Years and <= 30 Years	79.6%	78.7%	77.9%	77.1%	72.9%	68.2%	64.0%	63.6%
> 30 Years	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	67.5%	66.3%	65.1%	63.9%	60.0%	56.0%	56.9%	60.9%
Intermediate-Term Fixed Rate (excl Balloon)	14.0%	14.7%	15.4%	16.0%	19.2%	22.7%	25.8%	24.9%
Adjustable Rate	18.0%	18.5%	19.0%	19.6%	20.0%	20.3%	16.1%	12.9%
Balloon	0.5%	0.5%	0.5%	0.6%	0.7%	1.0%	1.2%	1.3%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	18.0%	18.5%	19.0%	19.6%	20.0%	20.3%	16.1%	12.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.8%	2.0%	2.3%	2.5%	3.3%	4.2%	3.2%	1.7%
- 5/1 Hybrid Arm	10.0%	10.3%	10.6%	10.9%	11.1%	10.4%	7.8%	7.0%
- 7/1 Hybrid Arm	4.6%	4.6%	4.7%	4.8%	4.8%	5.1%	4.8%	4.2%
- 10/1 Hybrid Arm	1.6%	1.5%	1.4%	1.3%	0.8%	0.6%	0.3%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	5.9%	5.5%	5.1%	4.7%	2.3%	0.6%	0.0%	0.0%
- Interest Only ARM	5.9%	5.5%	5.1%	4.7%	2.3%	0.6%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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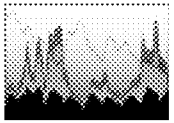

Single Family Conventional Book Characteristics
eChannel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	7.6%	6.9%	6.0%	5.3%	1.8%	0.9%	0.9%	0.1%
- 75/20/05	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.1%	2.9%	2.7%	2.6%	1.3%	0.8%	0.9%	0.1%
- 80/15/05	1.9%	1.7%	1.4%	1.2%	0.1%	0.0%	0.0%	0.0%
- 80/20/00	1.4%	1.2%	1.0%	0.9%	0.1%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	1.1%	1.0%	0.8%	0.6%	0.2%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	7.6%	6.9%	6.1%	5.4%	1.9%	1.0%	0.9%	0.1%

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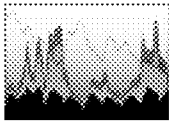

Single Family Conventional Book Characteristics
eChannel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.2%	3.0%	2.8%	2.6%	1.4%	0.9%	0.9%	0.1%
- 80/15/05	1.9%	1.7%	1.4%	1.3%	0.1%	0.0%	0.0%	0.0%
- 80/20/00	1.4%	1.3%	1.1%	1.0%	0.1%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	1.1%	0.9%	0.7%	0.5%	0.2%	0.1%	0.0%	0.0%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	14.3%	14.0%	13.9%	13.8%	13.2%	12.9%	13.3%	15.9%
Northeast	28.7%	29.0%	29.4%	29.7%	31.6%	33.5%	33.4%	29.7%
Southeast	29.2%	29.1%	28.9%	28.8%	27.6%	25.3%	24.3%	23.4%
Southwest	16.5%	16.3%	16.1%	16.0%	15.2%	14.5%	14.2%	14.7%
West	11.3%	11.5%	11.6%	11.7%	12.4%	13.8%	14.8%	16.4%
Census Region (Sums to 100%)								
New England	6.9%	6.9%	6.9%	6.9%	7.2%	8.1%	8.6%	7.5%
Middle Atlantic	21.2%	21.6%	21.9%	22.3%	23.8%	24.8%	24.2%	21.7%
East North Central	12.1%	11.8%	11.6%	11.4%	10.8%	10.3%	10.4%	12.9%
East South Central	3.6%	3.5%	3.5%	3.4%	3.2%	2.9%	2.7%	2.7%
South Atlantic	26.2%	26.2%	26.0%	25.9%	25.0%	23.0%	22.2%	21.0%
West North Central	4.9%	4.9%	4.9%	5.0%	4.9%	4.9%	5.0%	5.2%
West South Central	6.7%	6.7%	6.7%	6.7%	6.6%	6.5%	6.1%	5.2%
Mountain	8.7%	8.5%	8.4%	8.3%	7.7%	7.2%	7.3%	8.5%
Pacific	9.7%	9.9%	10.0%	10.1%	10.8%	12.4%	13.5%	15.1%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) NJ	10.4%	10.6%	10.9%	11.1%	12.0%	12.7%	12.8%	12.6%
02) FL	8.2%	8.3%	8.3%	8.4%	8.3%	7.8%	7.2%	8.0%
03) CA	6.9%	7.1%	7.3%	7.3%	8.0%	9.5%	10.6%	12.8%
04) NY	5.5%	5.6%	5.7%	5.8%	6.3%	6.9%	6.6%	5.2%
05) PA	5.3%	5.3%	5.3%	5.4%	5.5%	5.2%	4.8%	3.9%

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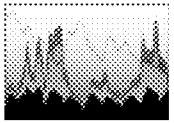

Single Family Conventional Book Characteristics
eChannel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) TX	4.8%	4.8%	4.8%	4.8%	4.7%	4.6%	4.3%	3.7%
07) VA	4.6%	4.6%	4.6%	4.6%	4.7%	4.6%	4.7%	3.5%
08) MD	4.5%	4.5%	4.4%	4.4%	4.1%	3.5%	3.6%	2.8%
09) IL	4.0%	3.9%	3.9%	3.9%	3.7%	3.7%	3.9%	5.4%
10) OH	3.6%	3.5%	3.5%	3.4%	3.2%	2.9%	2.6%	2.2%
Top 10 Sellers								
01) PHH CORPORATION	83.0%	83.1%	82.9%	82.8%	81.5%	79.9%	74.6%	59.6%
02) WASHINGTON MUTUAL INC	6.1%	6.6%	7.1%	7.6%	10.2%	14.1%	20.5%	38.9%
03) NATIONWIDE GROUP	5.6%	5.5%	5.5%	5.4%	5.4%	4.8%	4.0%	1.5%
04) SAUL CENTERS INC	2.5%	2.3%	2.2%	2.1%	1.5%	0.4%	0.0%	0.0%
05) FIFTH THIRD BANCORP	1.8%	1.5%	1.3%	1.0%	0.5%	0.1%	0.0%	0.0%
06) FLAGSTAR BANCORP INC	0.4%	0.5%	0.5%	0.5%	0.4%	0.0%	0.0%	0.0%
07) BANK OF AMERICA CORPORATION	0.3%	0.4%	0.4%	0.4%	0.5%	0.7%	0.9%	0.0%
08) FREMONT BANCORPORATION	0.1%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) PHH CORPORATION	76.1%	75.6%	74.9%	74.4%	74.3%	70.6%	65.3%	59.6%
02) NATIONWIDE GROUP	5.6%	5.5%	5.5%	5.4%	5.4%	4.8%	4.0%	1.5%
03) UNITED SERVICES AUTOMOBILE ASSOCIATION	4.4%	4.8%	5.1%	5.4%	7.2%	9.3%	9.3%	0.0%
04) WASHINGTON MUTUAL INC	3.2%	3.5%	3.8%	4.1%	6.1%	9.3%	14.9%	33.1%
05) WELLS FARGO & COMPANY	2.9%	3.1%	3.3%	3.5%	4.2%	4.8%	5.7%	5.8%
06) SAUL CENTERS INC	2.5%	2.3%	2.2%	2.1%	1.5%	0.4%	0.0%	0.0%
07) JP MORGAN CHASE & CO	2.5%	2.6%	2.8%	3.0%	0.0%	0.0%	0.0%	0.0%
08) FIFTH THIRD BANCORP	1.8%	1.5%	1.3%	1.0%	0.5%	0.1%	0.0%	0.0%
09) FLAGSTAR BANCORP INC	0.2%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
10) CENLAR CAPITAL CORPORATION	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	91.0%	91.9%	92.8%	93.3%	95.2%	94.1%	92.6%	83.1%
Credit Enhancement	9.0%	8.1%	7.2%	6.7%	4.8%	5.9%	7.4%	16.9%
- Primary MI Only	3.7%	3.5%	3.4%	3.4%	3.5%	3.5%	4.7%	11.7%
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pool Policy and Primary MI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Full Recourse	5.3%	4.5%	3.8%	3.3%	1.3%	2.3%	2.6%	5.2%
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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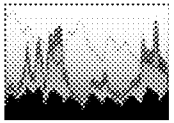

Single Family Conventional Book Characteristics
eChannel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	6.1%	5.3%	4.6%	4.4%	4.0%	6.9%		
Alt-A with Credit Enhancement	0.0%	0.0%	0.0%	0.0%	0.0%			
Economic Fees and Gap								
Wtd Avg Economic Gap	-1.98	-1.52	-0.52	0.15	3.01	2.62		
Wtd Avg Economic Model Fee	40.88	40.83	40.56	40.82	41.63	41.59		
Wtd Avg Charged Fee	38.90	39.32	40.05	40.97	44.64	44.21		
Appraisal Waivers								
Appraisal Waiver	49.4%	50.2%	50.9%	51.2%	53.2%	57.4%	63.8%	64.8%
Serious Delinquent Loans								
SDQ Rate All Loans	0.52%	0.39%	0.33%	0.35%	0.36%	0.20%	0.13%	0.15%
- SDQ Rate for Loans with CE	1.04%	0.92%	0.72%	0.86%	1.51%	1.07%	0.66%	0.49%
- SDQ Rate for Loans without CE	0.46%	0.34%	0.30%	0.31%	0.30%	0.14%	0.09%	0.08%
SDQ Rate Excl. Katrina Loans	0.51%	0.39%	0.33%	0.34%	0.27%	0.20%	0.13%	0.15%
SDQ Rate for Katrina Loans	0.91%	0.91%	0.77%	1.10%	7.80%	0.22%	0.10%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	1,960	1,445	1,204	1,234	1,154	600	332	140
SDQ Count for Loans with CE	376	293	202	220	252	201	133	81
SDQ Count for Loans without CE	1,584	1,152	1,002	1,014	902	399	199	59
SDQ Volume ($M)								
SDQ Volume	$253.6	$181.8	$148.7	$149.1	$134.2	$70.6	$40.4	$16.3
SDQ Volume for Loans with CE	$46.5	$36.3	$24.3	$26.5	$29.2	$23.9	$15.9	$9.8
SDQ Volume for Loans without CE	$207.1	$145.6	$124.4	$122.6	$105.0	$46.7	$24.5	$6.5

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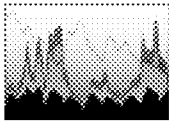

Single Family Conventional Book Characteristics
Subordinate Financing - RDW

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,672,127	1,551,523	1,423,912	1,305,556	909,010	603,168	421,253	263,279
Book Volume ($B)	$313.9	$288.9	$263.2	$239.6	$159.0	$101.2	$69.9	$43.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	9.1%	9.0%	8.8%	8.4%	8.4%	3.4%	1.5%	1.1%
OLTV 60.01% - 70.00%	6.4%	6.3%	6.3%	6.2%	5.9%	3.6%	2.7%	1.9%
OLTV 70.01% - 75.00%	6.9%	6.2%	5.6%	5.2%	4.9%	4.5%	4.7%	4.0%
OLTV 75.01% - 80.00%	76.5%	77.5%	78.3%	79.1%	79.3%	86.4%	88.6%	90.9%
OLTV 80.01% - 90.00%	0.7%	0.7%	0.7%	0.7%	1.0%	1.6%	2.0%	1.6%
OLTV 90.01% - 95.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.3%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%
OLTV 97.01% - 100.00%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	75.4%	75.5%	75.6%	75.9%	75.9%	77.9%	78.7%	79.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	3.1%	3.1%	3.1%	3.0%	3.1%	1.3%	0.6%	0.4%
Comb LTV 60.01% - 70.00%	2.8%	2.8%	2.8%	2.7%	2.8%	1.4%	1.1%	0.8%
Comb LTV 70.01% - 75.00%	2.0%	2.0%	2.1%	2.0%	2.3%	1.9%	2.1%	2.2%
Comb LTV 75.01% - 80.00%	10.4%	11.3%	12.5%	13.8%	22.6%	43.2%	52.7%	61.5%
Comb LTV 80.01% - 90.00%	36.9%	36.6%	36.6%	36.7%	35.3%	26.3%	23.1%	17.6%
Comb LTV 90.01% - 95.00%	23.3%	23.0%	22.9%	23.1%	22.7%	19.8%	17.1%	13.5%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	20.7%	20.5%	19.4%	18.1%	10.4%	5.4%	2.4%	1.2%
Comb LTV > 100.00%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	0.8%	2.5%
Wtd Avg Comb LTV	89.3%	89.2%	89.0%	88.8%	86.9%	85.4%	84.3%	83.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	3.1%	3.1%	3.1%	3.0%	3.1%	1.3%	0.6%	0.5%
Comb LTV 60.01% - 70.00%	2.8%	2.8%	2.8%	2.7%	2.8%	1.5%	1.1%	0.9%
Comb LTV 70.01% - 75.00%	2.0%	2.0%	2.1%	2.0%	2.3%	1.9%	2.2%	2.3%
Comb LTV 75.01% - 80.00%	10.4%	11.3%	12.5%	13.8%	22.6%	43.2%	52.7%	61.7%
Comb LTV 80.01% - 90.00%	36.9%	36.6%	36.6%	36.7%	35.3%	26.3%	23.2%	18.2%

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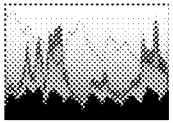

Single Family Conventional Book Characteristics
Subordinate Financing - RDW

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	23.3%	23.0%	22.9%	23.1%	22.8%	19.8%	17.1%	13.6%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%
Comb LTV 97.01% - 100.00%	20.7%	20.5%	19.4%	18.1%	10.4%	5.4%	2.4%	1.2%
Comb LTV > 100.00%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.6%	1.6%
Wtd Avg Comb LTV	89.3%	89.2%	89.0%	88.8%	86.9%	85.4%	84.3%	83.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	20.1%	21.6%	22.1%	23.2%	27.0%	16.2%	4.8%	3.7%
MTMLTV 60.01% - 70.00%	17.1%	18.6%	19.2%	20.6%	25.4%	26.1%	20.5%	14.8%
MTMLTV 70.01% - 75.00%	15.3%	16.1%	15.8%	16.6%	19.6%	21.8%	30.4%	23.0%
MTMLTV 75.01% - 80.00%	25.7%	27.9%	27.7%	27.4%	24.6%	30.0%	39.3%	52.2%
MTMLTV 80.01% - 90.00%	19.5%	15.0%	14.7%	11.8%	3.0%	5.4%	4.5%	5.7%
MTMLTV 90.01% - 95.00%	1.5%	0.5%	0.3%	0.2%	0.1%	0.1%	0.2%	0.2%
MTMLTV 95.01% - 97.00%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%
Wtg Avg MTMLTV	70.1%	68.9%	68.6%	68.0%	65.8%	69.5%	72.9%	74.4%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
FICO 580-619	0.8%	0.8%	0.9%	0.9%	1.0%	1.0%	1.1%	1.3%
FICO 620-659	6.7%	6.8%	6.8%	6.8%	6.7%	7.3%	7.8%	8.3%
FICO 660-699	21.1%	21.3%	21.2%	20.9%	20.0%	20.7%	21.3%	21.5%
FICO 700-739	29.0%	29.0%	29.0%	29.0%	29.3%	30.4%	31.0%	30.8%
FICO >= 740	41.8%	41.7%	41.8%	42.1%	42.7%	40.2%	38.4%	37.5%
FICO Missing	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%
Wtd Avg FICO	726	726	726	726	726	723	721	720
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	67.1%	66.7%	66.5%	66.5%	66.9%	68.9%	74.0%	81.5%
Intermediate-term, fixed-rate	4.1%	4.3%	4.5%	4.8%	6.7%	8.2%	9.8%	8.6%
Adjustable-rate	8.0%	8.7%	9.5%	10.5%	15.3%	19.4%	15.5%	9.7%

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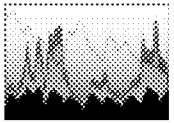

Single Family Conventional Book Characteristics
Subordinate Financing - RDW

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	12.1%	12.1%	12.3%	12.2%	9.8%	3.3%	0.7%	0.2%
Negative Amortization	0.7%	0.7%	0.9%	1.1%	0.7%	0.0%	0.0%	0.0%
Interest Only fixed-rate	7.9%	7.4%	6.3%	4.9%	0.6%	0.2%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.1%	93.1%	93.1%	93.2%	94.8%	96.8%	97.9%	98.3%
Second/Vacation Home	4.1%	4.1%	4.2%	4.2%	3.5%	2.5%	1.7%	1.4%
Investor Property	2.8%	2.8%	2.7%	2.5%	1.7%	0.7%	0.4%	0.4%
10-K Unit Type (Sums to 100%)								
1 Unit	97.4%	97.5%	97.7%	97.8%	98.1%	98.5%	98.9%	99.0%
2-4 Units	2.6%	2.5%	2.3%	2.2%	1.9%	1.5%	1.1%	1.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.5%	11.4%	11.3%	11.2%	10.1%	8.9%	8.4%	7.8%
Single Family Homes	88.5%	88.6%	88.7%	88.8%	89.9%	91.1%	91.6%	92.2%
Property Type (Sums to 100%)								
Manufactured	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Condo/Coop	11.5%	11.4%	11.3%	11.2%	10.1%	8.9%	8.4%	7.8%
1 Unit	85.8%	86.0%	86.3%	86.6%	87.9%	89.5%	90.4%	91.0%
2-4 Units	2.6%	2.5%	2.3%	2.2%	1.9%	1.5%	1.0%	1.0%
Condo								
Condo	11.4%	11.3%	11.2%	11.1%	10.0%	8.9%	8.4%	7.8%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	67.1%	66.8%	67.3%	68.2%	63.6%	61.0%	53.5%	59.6%
Cash-Out Refinance	13.6%	13.8%	13.3%	12.7%	12.4%	9.3%	9.6%	8.7%
Other Refinance	19.3%	19.5%	19.3%	19.1%	24.0%	29.8%	37.0%	31.7%
Origination Type (Sums to 100%)								
TPO Broker	22.8%	22.5%	21.9%	21.6%	20.1%	22.6%	25.8%	27.6%
TPO Correspondent	30.7%	30.6%	29.9%	28.9%	24.6%	18.9%	15.6%	17.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Retail	46.5%	46.9%	48.2%	49.5%	55.3%	58.5%	58.5%	55.3%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.5%	2.6%
2000	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%	2.3%
2001	0.4%	0.4%	0.5%	0.6%	1.1%	2.6%	6.7%	32.9%
2002	1.7%	2.0%	2.3%	2.7%	4.9%	11.3%	25.8%	62.1%

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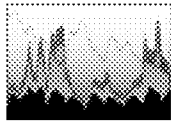

Single Family Conventional Book Characteristics
Subordinate Financing - RDW

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	7.6%	8.6%	9.8%	11.2%	20.0%	41.0%	66.6%	0.0%
2004	11.0%	12.5%	14.1%	15.9%	28.1%	44.8%	0.0%	0.0%
2005	22.7%	25.5%	29.0%	32.8%	45.8%	0.0%	0.0%	0.0%
2006	31.8%	35.4%	39.2%	36.9%	0.0%	0.0%	0.0%	0.0%
2007	24.7%	15.6%	5.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$193,374	$191,662	$190,175	$188,687	$179,227	$171,282	$168,269	$165,988
Loan Original Note Rate	6.15%	6.09%	6.05%	6.00%	5.64%	5.64%	5.77%	6.59%
Seasoning (Sums to 100%)								
Seasoned	1.9%	2.0%	1.6%	1.3%	1.0%	0.3%	0.0%	0.1%
Non-Seasoned	98.1%	98.0%	98.4%	98.7%	99.0%	99.7%	100.0%	99.9%
ACI								
ACI Probability	0.57%	0.56%	0.53%	0.50%	0.38%	0.35%	0.35%	0.35%
Wtd Avg ACI Score	695	695	696	698	704	704	702	701
Credit Premium								
Wtd Avg Credit Premium	-0.11	-0.12	-0.12	-0.11	-0.12	-0.13	-0.10	-0.03
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	4.1%	3.9%	3.8%	3.8%	1.8%	1.0%	1.3%	2.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.9%	5.0%	5.2%	5.4%	6.8%	7.9%	7.4%	8.0%
DTI Ratio > 20 and <= 30	16.1%	16.5%	16.9%	17.4%	20.4%	22.4%	22.9%	24.3%
DTI Ratio > 30 and <= 40	32.0%	32.1%	32.3%	32.4%	32.9%	32.0%	32.9%	34.2%
DTI Ratio > 40 and <= 50	32.7%	32.1%	31.6%	31.0%	27.4%	24.7%	24.4%	24.1%
DTI Ratio > 50	10.2%	10.1%	10.2%	10.4%	10.9%	11.9%	11.5%	8.9%
DTI Ratio Missing	4.1%	4.1%	3.9%	3.5%	1.6%	1.2%	0.9%	0.5%
Wtd Avg DTI Ratio	38.3%	38.1%	38.0%	37.9%	37.0%	36.7%	36.5%	35.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.9%	5.1%	5.2%	5.4%	6.9%	7.9%	7.4%	8.0%
DTI Ratio > 20 and <= 30	16.3%	16.7%	17.0%	17.5%	20.4%	22.4%	23.0%	24.3%
DTI Ratio > 30 and <= 40	32.4%	32.5%	32.6%	32.7%	33.0%	32.1%	33.0%	34.2%
DTI Ratio > 40 and <= 50	33.1%	32.5%	31.9%	31.4%	27.5%	24.7%	24.4%	24.1%
DTI Ratio > 50	10.3%	10.1%	10.3%	10.4%	10.9%	12.0%	11.5%	8.9%
DTI Ratio Missing	3.0%	3.1%	2.9%	2.6%	1.3%	0.9%	0.5%	0.5%

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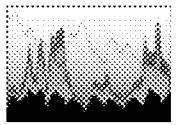

Single Family Conventional Book Characteristics
Subordinate Financing - RDW

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	38.3%	38.1%	38.0%	37.9%	37.0%	36.7%	36.5%	35.5%
Origination Term (Sums to 100%)								
<= 15 Years	4.1%	4.4%	4.6%	4.8%	6.7%	8.3%	9.8%	8.6%
> 15 Years amd <= 25 Years	1.8%	1.9%	1.9%	1.9%	2.6%	3.0%	3.4%	2.7%
> 25 Years and <= 30 Years	93.5%	93.3%	93.2%	93.0%	90.6%	88.8%	86.8%	88.7%
> 30 Years	0.5%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	75.0%	74.1%	72.7%	71.4%	67.5%	69.1%	74.0%	81.5%
Intermediate-Term Fixed Rate (excl Balloon)	3.9%	4.1%	4.2%	4.4%	6.0%	6.9%	8.0%	6.9%
Adjustable Rate	20.9%	21.5%	22.7%	23.8%	25.8%	22.7%	16.2%	9.9%
Balloon	0.3%	0.3%	0.3%	0.4%	0.7%	1.3%	1.8%	1.8%
Various Product Types								
Second	0.8%	0.7%	0.4%	0.1%	0.1%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	20.0%	20.6%	21.6%	22.5%	23.5%	22.1%	16.1%	9.8%
- 2/28 Hybrid Arm	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	2.0%	2.2%	2.5%	2.9%	4.6%	4.9%	3.2%	2.3%
- 5/1 Hybrid Arm	13.3%	13.8%	14.5%	14.8%	13.5%	11.6%	8.1%	5.5%
- 7/1 Hybrid Arm	3.3%	3.3%	3.4%	3.6%	4.3%	5.1%	4.4%	2.0%
- 10/1 Hybrid Arm	1.3%	1.2%	1.2%	1.2%	1.1%	0.6%	0.4%	0.1%
NegAm ARM	0.7%	0.7%	0.9%	1.1%	0.7%	0.0%	0.0%	0.0%
Interest Only	20.0%	19.5%	18.6%	17.2%	10.4%	3.5%	0.8%	0.2%
- Interest Only ARM	12.1%	12.1%	12.3%	12.2%	9.8%	3.3%	0.7%	0.2%
- Interest Only FRM	7.9%	7.4%	6.3%	4.9%	0.6%	0.2%	0.1%	0.0%
Alt-A	25.2%	25.7%	24.0%	22.0%	12.8%	5.4%	3.8%	3.4%
- Alt-A Low/No Doc	15.5%	15.7%	14.7%	13.2%	7.6%	3.9%	2.9%	2.6%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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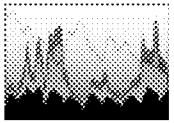

Single Family Conventional Book Characteristics
Subordinate Financing - RDW

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.9%	2.1%	2.1%	2.1%	2.1%	0.9%	0.1%	0.0%
- Alt-A SISA	1.7%	1.5%	1.3%	0.9%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.4%	1.4%	1.2%	1.0%	0.4%	0.2%	0.2%	0.7%
- Alt-A Stated Income	10.3%	10.5%	10.0%	9.2%	5.1%	2.8%	2.6%	1.8%
Alt-A Full Doc (by SFC)	7.3%	7.3%	7.0%	6.3%	3.1%	0.7%	0.0%	0.0%
Alt-A Deals (no SFC)	2.4%	2.6%	2.3%	2.5%	2.1%	0.9%	0.9%	0.8%
My Community Mortgage	0.3%	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	31.5%	30.6%	28.7%	26.6%	21.0%	19.0%	17.7%	14.9%
- Select Lender Programs Non-Full Doc	16.1%	14.8%	14.1%	13.4%	13.7%	15.7%	15.7%	13.7%
- Other Low/No Doc	15.5%	15.7%	14.6%	13.2%	7.3%	3.3%	1.9%	1.2%
Subprime Deals								
Subprime	0.5%	0.4%	0.3%	0.4%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.5%	0.4%	0.3%	0.4%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	71.1%	70.5%	72.1%	74.1%	84.2%	92.6%	95.0%	93.5%
Investor Channel	27.1%	27.8%	26.4%	24.3%	15.2%	6.9%	4.1%	4.1%
eChannel	1.3%	1.3%	1.2%	1.1%	0.5%	0.4%	0.4%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.5%	0.4%	0.3%	0.4%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%	2.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- 75/20/05	2.0%	2.0%	2.0%	2.1%	2.6%	3.6%	4.3%	3.8%
- 75/25/00	1.6%	1.1%	0.6%	0.3%	0.2%	0.2%	0.1%	0.1%
- 80/10/10	32.5%	33.1%	34.3%	35.8%	41.9%	52.1%	58.1%	60.6%
- 80/15/05	21.6%	21.9%	22.5%	23.3%	26.6%	32.5%	33.6%	32.6%
- 80/20/00	7.1%	7.3%	7.5%	7.8%	6.6%	5.4%	2.9%	2.1%
- 90/05/05	0.2%	0.2%	0.2%	0.2%	0.4%	0.7%	0.9%	0.9%
- Other	34.9%	34.4%	32.8%	30.5%	21.7%	5.6%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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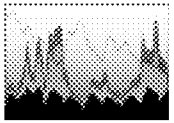

Single Family Conventional Book Characteristics
Subordinate Financing - RDW

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	2.4%	2.3%	2.3%	2.3%	2.7%	3.7%	4.3%	3.8%
- 75/25/00	0.7%	0.7%	0.7%	0.6%	0.4%	0.2%	0.1%	0.1%
- 80/10/10	35.7%	36.3%	37.3%	38.5%	44.1%	52.7%	58.1%	60.6%
- 80/15/05	23.9%	24.1%	24.6%	25.2%	27.8%	32.8%	33.6%	32.6%
- 80/20/00	20.0%	19.7%	18.7%	17.4%	10.4%	5.7%	2.9%	2.1%
- 90/05/05	0.2%	0.3%	0.3%	0.3%	0.4%	0.7%	0.9%	0.9%
- Other	17.0%	16.6%	16.2%	15.6%	14.2%	4.2%	0.0%	0.0%
EA/TPR								
EA/TPR	0.6%	0.6%	0.7%	0.7%	0.8%	0.9%	1.0%	0.8%
- EA I	0.4%	0.4%	0.5%	0.5%	0.6%	0.6%	0.6%	0.5%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
- EA/TPR III	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	17.0%	17.2%	17.4%	17.8%	19.0%	19.1%	17.9%	16.3%
Northeast	17.4%	17.3%	17.1%	16.9%	17.0%	15.2%	12.7%	12.6%
Southeast	25.5%	25.6%	25.7%	25.7%	25.1%	25.2%	25.4%	24.4%
Southwest	18.7%	18.8%	19.0%	19.0%	18.7%	19.0%	19.0%	19.9%
West	21.4%	21.1%	20.8%	20.6%	20.2%	21.5%	25.0%	26.8%
Census Region (Sums to 100%)								
New England	6.1%	6.1%	6.2%	6.1%	6.2%	5.5%	4.6%	4.4%
Middle Atlantic	10.9%	10.7%	10.5%	10.3%	10.3%	9.3%	7.8%	7.9%
East North Central	13.6%	13.8%	14.0%	14.2%	15.3%	15.8%	15.0%	13.7%
East South Central	3.8%	3.8%	3.8%	3.9%	3.9%	4.1%	3.9%	3.2%
South Atlantic	22.1%	22.2%	22.2%	22.2%	21.5%	21.4%	21.8%	21.6%
West North Central	5.7%	5.7%	5.8%	6.0%	6.1%	5.7%	5.0%	4.5%
West South Central	7.7%	7.7%	7.8%	7.8%	7.6%	7.9%	8.0%	9.6%
Mountain	11.5%	11.6%	11.7%	11.6%	11.3%	11.3%	11.4%	10.6%
Pacific	18.6%	18.3%	18.0%	17.8%	17.6%	18.9%	22.4%	24.5%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	12.0%	11.6%	11.2%	10.9%	10.2%	11.0%	14.4%	17.3%
02) FL	6.6%	6.6%	6.4%	6.3%	5.6%	5.0%	4.7%	4.3%
03) TX	6.3%	6.3%	6.4%	6.3%	6.1%	6.3%	6.5%	8.2%
04) IL	4.9%	4.9%	4.8%	4.8%	4.8%	4.4%	3.8%	3.6%
05) NY	4.1%	4.0%	3.9%	3.7%	3.7%	3.0%	2.1%	2.0%

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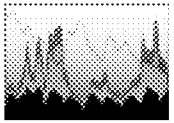

Single Family Conventional Book Characteristics
Subordinate Financing - RDW

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) WA	3.8%	3.9%	4.0%	4.1%	4.4%	4.6%	4.7%	4.2%
07) GA	3.8%	3.9%	3.9%	4.0%	3.7%	3.7%	3.8%	3.8%
08) VA	3.7%	3.7%	3.8%	3.8%	3.9%	4.4%	4.8%	5.1%
09) NJ	3.6%	3.5%	3.4%	3.3%	3.2%	2.8%	2.2%	2.2%
10) CO	3.5%	3.5%	3.6%	3.6%	3.7%	3.8%	4.0%	3.7%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	29.2%	29.5%	29.0%	28.5%	28.0%	32.1%	36.1%	37.5%
02) CITIGROUP INC	9.8%	9.7%	9.3%	9.3%	8.9%	6.1%	2.9%	3.9%
03) SUNTRUST BANKS INC	5.2%	5.1%	5.1%	5.2%	4.6%	5.0%	5.3%	2.9%
04) WELLS FARGO & COMPANY	5.0%	4.5%	4.6%	4.5%	3.7%	1.1%	0.7%	0.3%
05) CERBERUS CAPITAL HOLDING	4.9%	5.1%	5.4%	5.8%	6.5%	6.2%	4.7%	2.0%
06) BANK OF AMERICA CORPORATION	4.4%	4.5%	5.0%	5.3%	6.4%	6.5%	5.5%	1.6%
07) FIRST HORIZON NATIONAL CORPORATION	3.8%	3.9%	4.1%	4.4%	5.6%	6.9%	6.9%	6.0%
08) JP MORGAN CHASE & CO	3.6%	2.9%	1.9%	1.1%	0.8%	1.1%	1.8%	1.6%
09) AMTRUST FINANCIAL CORPORATION	3.2%	3.3%	3.4%	3.5%	3.6%	3.2%	3.1%	3.7%
10) LEHMAN BROTHERS HOLDINGS INC	3.1%	3.3%	3.4%	3.4%	1.7%	0.2%	0.0%	0.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	29.4%	29.7%	29.1%	28.6%	28.1%	32.4%	36.3%	37.9%
02) CITIGROUP INC	11.2%	11.2%	11.0%	11.2%	11.5%	9.4%	7.0%	6.9%
03) JP MORGAN CHASE & CO	8.7%	8.4%	7.8%	6.9%	6.6%	7.0%	7.8%	7.5%
04) WELLS FARGO & COMPANY	7.9%	7.7%	8.0%	8.1%	7.6%	3.9%	1.9%	1.0%
05) CERBERUS CAPITAL HOLDING	5.1%	5.3%	5.7%	6.1%	7.0%	7.3%	7.1%	7.1%
06) BANK OF AMERICA CORPORATION	5.1%	5.2%	5.9%	6.3%	6.7%	6.2%	5.2%	1.3%
07) SUNTRUST BANKS INC	4.1%	3.9%	3.8%	3.9%	3.6%	4.2%	4.7%	2.3%
08) FIRST HORIZON NATIONAL CORPORATION	3.8%	3.9%	4.2%	4.5%	5.7%	7.2%	7.0%	5.6%
09) LEHMAN BROTHERS HOLDINGS INC	3.0%	3.1%	3.3%	3.3%	1.7%	0.2%	0.0%	0.0%
10) PHH CORPORATION	2.5%	2.5%	2.5%	2.6%	2.9%	3.3%	3.2%	1.8%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	85.8%	84.2%	83.8%	85.1%	91.9%	97.1%	97.4%	95.7%
Credit Enhancement	14.2%	15.8%	16.2%	14.9%	8.1%	2.9%	2.6%	4.3%
- Primary MI Only	0.8%	0.7%	0.7%	0.7%	0.5%	0.7%	0.9%	1.2%
- Pool Policy Only	12.8%	14.4%	14.9%	13.5%	7.1%	1.7%	1.1%	1.6%
- Pool Policy and Primary MI	0.3%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.1%
- Full Recourse	0.2%	0.3%	0.3%	0.4%	0.2%	0.2%	0.3%	1.1%
- Shared Arrangement	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%

Confidential and Proprietary - Confidential Treatment Requested by Fannie Mae

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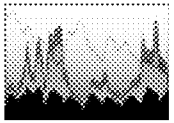

Single Family Conventional Book Characteristics
Subordinate Financing - RDW

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	95.5%	95.5%	95.6%	95.7%	95.3%	28.2%	0.0%	0.0%
Interest Only with Credit Enhancement	41.4%	47.6%	51.0%	49.2%	38.6%	11.3%	0.3%	0.4%
Alt-A with Credit Enhancement	50.1%	55.1%	60.4%	60.3%	52.4%	23.5%	10.1%	1.5%
Economic Fees and Gap								
Wtd Avg Economic Gap	-8.91	-8.22	-7.16	-6.34	-4.97	-7.60	-11.02	-22.54
Wtd Avg Economic Model Fee	37.06	35.96	34.29	33.29	30.14	30.93	32.28	40.99
Wtd Avg Charged Fee	28.16	27.75	27.13	26.95	25.17	23.33	21.26	18.45
Appraisal Waivers								
Appraisal Waiver	1.3%	1.2%	1.2%	1.1%	0.9%	0.2%	0.3%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.84%	0.58%	0.48%	0.41%	0.36%	0.25%	0.20%	0.16%
- SDQ Rate for Loans with CE	3.12%	1.90%	1.33%	1.02%	0.45%	0.64%	0.72%	0.46%
- SDQ Rate for Loans without CE	0.47%	0.34%	0.32%	0.31%	0.35%	0.24%	0.19%	0.14%
SDQ Rate Excl. Katrina Loans	0.84%	0.58%	0.47%	0.40%	0.27%	0.25%	0.21%	0.16%
SDQ Rate for Katrina Loans	1.15%	0.95%	1.17%	1.74%	9.52%	0.42%	0.09%	0.12%
Serious Delinquent Loans								
SDQ Loan Count	13,930	8,892	6,690	5,300	3,211	1,504	849	398
SDQ Count for Loans with CE	7,228	4,465	2,857	1,876	325	119	88	53
SDQ Count for Loans without CE	6,702	4,427	3,833	3,424	2,886	1,385	761	345
SDQ Volume ($M)								
SDQ Volume	$2,919.9	$1,801.1	$1,267.7	$928.9	$471.9	$213.8	$122.3	$57.9
SDQ Volume for Loans with CE	$1,661.7	$1,023.9	$635.3	$392.6	$51.5	$14.9	$11.2	$7.8
SDQ Volume for Loans without CE	$1,258.1	$777.2	$632.4	$536.3	$420.4	$198.9	$111.2	$50.1

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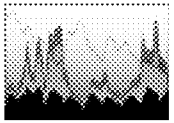

Single Family Conventional Book Characteristics
Subordinate Financing - Enhanced

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	2,472,625	2,363,972	2,248,752	2,144,118	1,822,509	1,630,612	1,369,661	795,490
Book Volume ($B)	$436.2	$413.1	$389.3	$368.3	$301.1	$264.1	$219.7	$119.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	17.2%	17.8%	18.5%	19.0%	22.7%	25.1%	26.9%	20.8%
OLTV 60.01% - 70.00%	9.8%	10.0%	10.3%	10.6%	12.1%	13.4%	14.3%	12.0%
OLTV 70.01% - 75.00%	7.8%	7.4%	7.1%	7.0%	7.6%	8.6%	9.6%	10.3%
OLTV 75.01% - 80.00%	63.5%	63.1%	62.5%	61.7%	55.8%	50.8%	46.7%	53.4%
OLTV 80.01% - 90.00%	1.0%	1.0%	1.0%	1.0%	1.2%	1.5%	1.8%	2.3%
OLTV 90.01% - 95.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%	0.3%
OLTV 97.01% - 100.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.1%	71.9%	71.6%	71.4%	69.9%	68.8%	68.0%	70.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.0%	10.6%	11.1%	11.7%	14.5%	16.6%	18.6%	14.1%
Comb LTV 60.01% - 70.00%	6.4%	6.7%	7.0%	7.3%	8.9%	10.2%	11.2%	8.4%
Comb LTV 70.01% - 75.00%	4.2%	4.3%	4.5%	4.7%	5.8%	6.9%	7.7%	7.0%
Comb LTV 75.01% - 80.00%	15.9%	16.9%	18.1%	19.2%	25.7%	33.6%	34.7%	39.5%
Comb LTV 80.01% - 90.00%	29.4%	28.8%	28.2%	27.6%	24.0%	18.0%	15.5%	11.5%
Comb LTV 90.01% - 95.00%	17.6%	17.0%	16.5%	16.1%	13.5%	9.9%	7.6%	6.5%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%
Comb LTV 97.01% - 100.00%	15.3%	14.7%	13.5%	12.1%	6.0%	2.8%	1.7%	1.4%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%
Comb LTV Missing	0.4%	0.4%	0.5%	0.6%	0.9%	1.4%	2.5%	11.1%
Wtd Avg Comb LTV	83.6%	83.1%	82.5%	81.9%	78.6%	75.8%	74.0%	75.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.1%	10.6%	11.2%	11.8%	14.6%	16.8%	18.9%	15.6%
Comb LTV 60.01% - 70.00%	6.5%	6.8%	7.1%	7.4%	9.1%	10.4%	11.5%	9.9%
Comb LTV 70.01% - 75.00%	4.2%	4.4%	4.6%	4.8%	5.9%	7.1%	8.1%	8.6%
Comb LTV 75.01% - 80.00%	16.0%	17.0%	18.2%	19.3%	25.9%	33.9%	35.2%	41.7%
Comb LTV 80.01% - 90.00%	29.5%	28.8%	28.3%	27.7%	24.2%	18.3%	16.0%	14.3%

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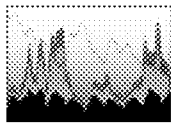

Single Family Conventional Book Characteristics
Subordinate Financing - Enhanced

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	17.6%	17.0%	16.5%	16.1%	13.6%	9.9%	7.7%	7.0%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.5%
Comb LTV 97.01% - 100.00%	15.3%	14.7%	13.5%	12.1%	6.0%	2.8%	1.7%	1.5%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.2%	0.3%	0.2%	0.3%	0.3%
Comb LTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.8%
Wtd Avg Comb LTV	83.6%	83.1%	82.4%	81.8%	78.5%	75.8%	74.0%	75.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	34.4%	36.9%	38.5%	40.7%	48.1%	44.3%	35.5%	30.3%
MTMLTV 60.01% - 70.00%	16.0%	17.1%	17.4%	18.3%	20.7%	21.9%	22.4%	18.6%
MTMLTV 70.01% - 75.00%	12.5%	12.9%	12.6%	12.8%	13.6%	13.7%	18.5%	16.6%
MTMLTV 75.01% - 80.00%	19.9%	20.9%	20.2%	19.3%	15.1%	16.4%	20.2%	29.9%
MTMLTV 80.01% - 90.00%	15.1%	11.3%	10.7%	8.4%	2.0%	3.2%	2.7%	3.9%
MTMLTV 90.01% - 95.00%	1.3%	0.4%	0.3%	0.2%	0.1%	0.1%	0.2%	0.3%
MTMLTV 95.01% - 97.00%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%	0.3%
Wtg Avg MTMLTV	63.9%	62.3%	61.6%	60.6%	57.2%	59.3%	62.2%	64.8%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
FICO 550-579	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%
FICO 580-619	1.0%	1.0%	1.1%	1.1%	1.3%	1.5%	1.6%	2.0%
FICO 620-659	6.8%	6.9%	6.9%	7.0%	7.0%	7.7%	8.3%	9.3%
FICO 660-699	20.2%	20.2%	20.1%	19.8%	19.1%	19.5%	19.8%	20.6%
FICO 700-739	28.2%	28.2%	28.1%	28.0%	28.1%	28.3%	28.0%	28.1%
FICO >= 740	43.3%	43.2%	43.4%	43.6%	44.0%	42.5%	41.6%	39.0%
FICO Missing	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%
Wtd Avg FICO	727	727	727	727	727	724	723	719
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	65.7%	65.2%	64.8%	64.5%	63.1%	62.8%	65.0%	72.6%
Intermediate-term, fixed-rate	9.2%	9.8%	10.6%	11.4%	15.3%	19.1%	22.4%	19.8%
Adjustable-rate	8.0%	8.7%	9.1%	9.7%	12.7%	14.1%	11.6%	7.2%

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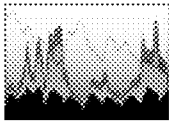

Single Family Conventional Book Characteristics
Subordinate Financing - Enhanced

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	10.5%	10.3%	10.4%	10.1%	8.1%	3.9%	0.9%	0.4%
Negative Amortization	0.5%	0.6%	0.7%	0.8%	0.5%	0.0%	0.0%	0.1%
Interest Only fixed-rate	6.1%	5.5%	4.5%	3.4%	0.4%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	94.1%	94.2%	94.3%	94.5%	95.9%	97.0%	97.5%	97.3%
Second/Vacation Home	3.5%	3.4%	3.4%	3.4%	2.6%	1.9%	1.4%	1.4%
Investor Property	2.4%	2.4%	2.3%	2.2%	1.5%	1.1%	1.1%	1.3%
10-K Unit Type (Sums to 100%)								
1 Unit	97.4%	97.5%	97.6%	97.7%	97.8%	97.9%	98.0%	97.9%
2-4 Units	2.6%	2.5%	2.4%	2.3%	2.2%	2.1%	2.0%	2.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.2%	10.0%	9.8%	9.6%	8.4%	7.3%	6.7%	6.4%
Single Family Homes	89.8%	90.0%	90.2%	90.4%	91.6%	92.7%	93.3%	93.6%
Property Type (Sums to 100%)								
Manufactured	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Condo/Coop	10.2%	10.0%	9.8%	9.6%	8.4%	7.3%	6.7%	6.4%
1 Unit	87.1%	87.3%	87.7%	88.0%	89.3%	90.4%	91.2%	91.3%
2-4 Units	2.6%	2.5%	2.4%	2.3%	2.2%	2.1%	2.0%	2.1%
Condo								
Condo	10.1%	9.9%	9.7%	9.5%	8.3%	7.2%	6.6%	6.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	55.7%	54.6%	54.0%	53.4%	45.5%	38.0%	30.5%	41.0%
Cash-Out Refinance	17.9%	18.4%	18.4%	18.4%	19.9%	20.9%	23.3%	22.4%
Other Refinance	26.4%	27.1%	27.6%	28.2%	34.6%	41.1%	46.2%	36.6%
Origination Type (Sums to 100%)								
TPO Broker	21.5%	21.1%	20.6%	20.3%	19.1%	20.3%	22.0%	24.3%
TPO Correspondent	30.7%	30.5%	29.8%	29.0%	26.3%	23.8%	22.2%	22.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Retail	47.8%	48.4%	49.6%	50.7%	54.6%	55.9%	55.7%	52.8%
Origination Year (Sums to 100%)								
< 2000	0.4%	0.4%	0.5%	0.5%	0.8%	1.3%	2.4%	11.4%
2000	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	2.5%
2001	0.7%	0.8%	0.9%	1.0%	1.5%	2.5%	5.1%	28.7%
2002	3.8%	4.2%	4.7%	5.2%	7.7%	12.4%	22.8%	57.4%

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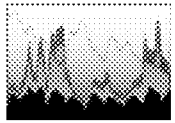

Single Family Conventional Book Characteristics
Subordinate Financing - Enhanced

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	18.4%	20.2%	22.2%	24.2%	34.8%	50.6%	69.2%	0.0%
2004	14.0%	15.4%	16.8%	18.3%	26.5%	33.0%	0.0%	0.0%
2005	19.1%	20.8%	22.8%	24.9%	28.6%	0.0%	0.0%	0.0%
2006	24.6%	26.6%	28.5%	25.9%	0.0%	0.0%	0.0%	0.0%
2007	19.0%	11.6%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$186,494	$184,602	$182,777	$181,161	$173,075	$167,763	$163,980	$154,077
Loan Original Note Rate	6.00%	5.94%	5.90%	5.85%	5.59%	5.59%	5.71%	6.59%
Seasoning (Sums to 100%)								
Seasoned	2.0%	2.1%	1.5%	1.2%	0.9%	0.4%	0.2%	0.5%
Non-Seasoned	98.0%	97.9%	98.5%	98.8%	99.1%	99.6%	99.8%	99.5%
ACI								
ACI Probability	0.47%	0.46%	0.43%	0.40%	0.32%	0.31%	0.33%	0.37%
Wtd Avg ACI Score	706	707	709	711	718	722	723	718
Credit Premium								
Wtd Avg Credit Premium	-0.13	-0.14	-0.14	-0.13	-0.14	-0.15	-0.10	-0.02
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Prepay Premium								
Prepay Premium	3.2%	3.0%	2.9%	2.9%	1.5%	1.2%	1.6%	2.1%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.4%	7.8%	8.1%	8.5%	10.5%	12.3%	13.0%	11.4%
DTI Ratio > 20 and <= 30	18.3%	18.8%	19.2%	19.8%	22.3%	23.8%	24.7%	25.1%
DTI Ratio > 30 and <= 40	30.7%	30.8%	30.7%	30.7%	30.4%	29.1%	28.8%	30.5%
DTI Ratio > 40 and <= 50	29.4%	28.6%	27.9%	27.3%	23.9%	21.4%	20.3%	20.6%
DTI Ratio > 50	10.4%	10.3%	10.4%	10.5%	10.7%	11.0%	10.6%	9.2%
DTI Ratio Missing	3.8%	3.8%	3.6%	3.2%	2.1%	2.3%	2.5%	3.1%
Wtd Avg DTI Ratio	37.2%	37.0%	36.8%	36.7%	35.7%	35.1%	34.5%	34.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.4%	7.8%	8.1%	8.5%	10.5%	12.3%	13.0%	11.4%
DTI Ratio > 20 and <= 30	18.4%	18.9%	19.3%	19.9%	22.4%	23.9%	24.7%	25.1%
DTI Ratio > 30 and <= 40	31.0%	31.0%	31.0%	30.9%	30.5%	29.1%	28.8%	30.5%
DTI Ratio > 40 and <= 50	29.7%	28.9%	28.2%	27.5%	24.0%	21.5%	20.4%	20.6%
DTI Ratio > 50	10.4%	10.3%	10.4%	10.5%	10.7%	11.1%	10.6%	9.2%
DTI Ratio Missing	3.0%	3.1%	2.9%	2.6%	1.9%	2.2%	2.4%	3.1%

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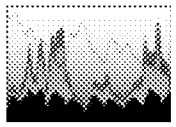

Single Family Conventional Book Characteristics
Subordinate Financing - Enhanced

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	37.2%	37.0%	36.8%	36.7%	35.7%	35.1%	34.5%	34.4%
Origination Term (Sums to 100%)								
<= 15 Years	9.2%	9.9%	10.6%	11.4%	15.3%	19.2%	22.6%	19.8%
> 15 Years amd <= 25 Years	2.7%	2.8%	2.9%	3.0%	3.8%	4.3%	4.7%	3.6%
> 25 Years and <= 30 Years	87.7%	87.0%	86.2%	85.4%	80.9%	76.5%	72.8%	76.6%
> 30 Years	0.4%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	71.8%	70.6%	69.3%	68.0%	63.5%	62.9%	65.0%	72.6%
Intermediate-Term Fixed Rate (excl Balloon)	8.7%	9.3%	10.0%	10.8%	14.3%	17.7%	20.7%	17.7%
Adjustable Rate	19.0%	19.5%	20.1%	20.7%	21.2%	18.0%	12.5%	7.6%
Balloon	0.5%	0.5%	0.6%	0.6%	0.9%	1.4%	1.8%	2.1%
Various Product Types								
Second	0.6%	0.5%	0.3%	0.1%	0.1%	0.1%	0.1%	0.6%
40 Year (ARM & Fixed)	0.4%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	18.2%	18.6%	19.1%	19.5%	19.3%	17.0%	12.1%	7.3%
- 2/28 Hybrid Arm	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.8%	2.1%	2.3%	2.6%	3.7%	3.7%	2.7%	2.0%
- 5/1 Hybrid Arm	12.0%	12.3%	12.6%	12.7%	11.3%	9.5%	6.4%	4.0%
- 7/1 Hybrid Arm	3.1%	3.2%	3.2%	3.3%	3.5%	3.4%	2.7%	1.2%
- 10/1 Hybrid Arm	1.1%	1.0%	1.0%	1.0%	0.8%	0.4%	0.2%	0.1%
NegAm ARM	0.5%	0.6%	0.7%	0.8%	0.5%	0.0%	0.0%	0.1%
Interest Only	16.5%	15.8%	14.9%	13.6%	8.5%	4.0%	0.9%	0.4%
- Interest Only ARM	10.5%	10.3%	10.4%	10.1%	8.1%	3.9%	0.9%	0.4%
- Interest Only FRM	6.1%	5.5%	4.5%	3.4%	0.4%	0.1%	0.0%	0.0%
Alt-A	21.9%	21.9%	20.2%	18.5%	12.6%	9.2%	7.9%	7.0%
- Alt-A Low/No Doc	12.8%	12.7%	11.7%	10.6%	6.8%	4.8%	3.9%	4.0%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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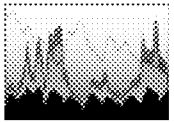

Single Family Conventional Book Characteristics
Subordinate Financing - Enhanced

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.7%	1.8%	1.8%	1.8%	1.6%	1.0%	0.6%	0.7%
- Alt-A SISA	1.3%	1.1%	0.9%	0.6%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.1%	0.9%	0.8%	0.4%	0.3%	0.3%	0.6%
- Alt-A Stated Income	8.6%	8.6%	8.1%	7.4%	4.8%	3.6%	3.0%	2.7%
Alt-A Full Doc (by SFC)	6.1%	6.1%	5.8%	5.2%	3.2%	1.7%	0.6%	0.2%
Alt-A Deals (no SFC)	2.9%	3.1%	2.6%	2.8%	2.6%	2.7%	3.4%	2.8%
My Community Mortgage	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	26.9%	25.8%	24.1%	22.4%	18.1%	16.3%	14.9%	9.1%
- Select Lender Programs Non-Full Doc	14.1%	13.1%	12.5%	11.9%	11.5%	11.8%	11.3%	5.7%
- Other Low/No Doc	12.8%	12.7%	11.7%	10.5%	6.6%	4.6%	3.7%	3.4%
Subprime Deals								
Subprime	0.4%	0.3%	0.2%	0.3%	0.1%	0.1%	0.3%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.1%
- Post 12/2005	0.4%	0.3%	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	74.2%	74.0%	75.6%	77.3%	83.4%	86.7%	87.7%	78.7%
Investor Channel	24.1%	24.4%	22.9%	21.3%	15.6%	11.9%	9.9%	10.6%
eChannel	1.0%	0.9%	0.8%	0.7%	0.3%	0.2%	0.1%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.3%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.4%	0.4%	0.4%	0.5%	0.8%	1.2%	2.3%	10.7%
Subordinate Financing - RDW								
Subordinate Financing - RDW	72.0%	69.9%	67.6%	65.1%	52.8%	38.3%	31.8%	36.2%
- 75/20/05	1.5%	1.4%	1.4%	1.3%	1.4%	1.4%	1.4%	1.4%
- 75/25/00	1.1%	0.7%	0.4%	0.2%	0.1%	0.1%	0.0%	0.0%
- 80/10/10	23.4%	23.2%	23.2%	23.3%	22.1%	20.0%	18.5%	21.9%
- 80/15/05	15.6%	15.3%	15.2%	15.2%	14.1%	12.4%	10.7%	11.8%
- 80/20/00	5.1%	5.1%	5.1%	5.1%	3.5%	2.1%	0.9%	0.7%
- 90/05/05	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%
- Other	25.1%	24.1%	22.2%	19.8%	11.4%	2.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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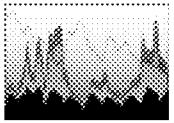

Single Family Conventional Book Characteristics
Subordinate Financing - Enhanced

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	2.1%	2.0%	1.9%	2.0%	2.1%	2.3%	2.4%	2.1%
- 75/25/00	0.9%	0.9%	0.8%	0.8%	0.6%	0.7%	0.8%	0.9%
- 80/10/10	30.8%	30.8%	31.0%	31.2%	31.0%	30.0%	29.8%	35.5%
- 80/15/05	19.2%	18.9%	18.8%	18.8%	18.0%	17.2%	15.4%	17.0%
- 80/20/00	16.4%	15.9%	14.9%	13.9%	9.2%	6.6%	5.0%	4.2%
- 90/05/05	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.8%	1.1%
- Other	30.4%	31.2%	32.2%	33.1%	38.5%	42.7%	46.0%	39.2%
EA/TPR								
EA/TPR	0.6%	0.6%	0.6%	0.7%	0.7%	0.8%	0.8%	0.7%
- EA I	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.4%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
- EA/TPR III	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	17.3%	17.5%	17.7%	17.9%	18.5%	18.0%	17.5%	17.5%
Northeast	17.8%	17.7%	17.6%	17.4%	17.4%	16.6%	15.5%	15.8%
Southeast	24.8%	24.8%	24.8%	24.8%	24.0%	23.5%	23.4%	22.4%
Southwest	17.0%	17.0%	16.9%	16.8%	15.9%	15.0%	14.5%	16.3%
West	23.1%	23.0%	23.0%	23.1%	24.2%	26.9%	29.2%	27.9%
Census Region (Sums to 100%)								
New England	6.5%	6.5%	6.6%	6.6%	6.8%	6.7%	6.4%	6.2%
Middle Atlantic	10.9%	10.8%	10.6%	10.4%	10.3%	9.6%	8.7%	9.3%
East North Central	14.0%	14.2%	14.3%	14.5%	15.1%	15.0%	14.7%	14.6%
East South Central	3.5%	3.5%	3.5%	3.5%	3.4%	3.2%	3.0%	2.9%
South Atlantic	21.6%	21.6%	21.6%	21.6%	20.9%	20.6%	20.6%	19.8%
West North Central	5.5%	5.5%	5.6%	5.6%	5.6%	5.1%	4.7%	4.6%
West South Central	6.9%	6.8%	6.8%	6.6%	6.1%	5.6%	5.5%	7.3%
Mountain	10.4%	10.4%	10.3%	10.2%	9.6%	9.2%	8.8%	8.8%
Pacific	20.7%	20.6%	20.6%	20.8%	22.1%	25.0%	27.5%	26.3%
US Territories	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%
Top 10 States								
01) CA	14.3%	14.2%	14.2%	14.3%	15.3%	18.2%	20.9%	19.7%
02) FL	6.3%	6.2%	6.1%	5.9%	5.3%	5.0%	4.8%	4.2%
03) TX	5.5%	5.5%	5.4%	5.3%	4.8%	4.3%	4.2%	5.9%
04) IL	4.8%	4.7%	4.7%	4.7%	4.6%	4.4%	4.1%	4.1%
05) NY	4.4%	4.3%	4.2%	4.1%	4.1%	3.8%	3.3%	3.3%

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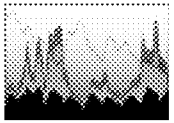

Single Family Conventional Book Characteristics
Subordinate Financing - Enhanced

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) VA	3.8%	3.8%	3.9%	3.9%	4.0%	4.3%	4.4%	4.3%
07) MI	3.7%	3.9%	3.9%	4.0%	4.3%	4.4%	4.3%	4.2%
08) WA	3.7%	3.7%	3.8%	3.8%	4.0%	4.0%	3.8%	3.7%
09) GA	3.6%	3.7%	3.7%	3.7%	3.5%	3.3%	3.3%	3.5%
10) MA	3.6%	3.6%	3.7%	3.7%	3.8%	3.9%	3.7%	3.6%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	26.5%	26.4%	25.8%	25.2%	24.0%	23.2%	21.0%	20.7%
02) CITIGROUP INC	9.1%	8.9%	8.3%	8.1%	7.3%	5.8%	3.9%	4.4%
03) BANK OF AMERICA CORPORATION	6.3%	6.6%	7.2%	7.6%	9.3%	10.9%	10.6%	2.7%
04) CERBERUS CAPITAL HOLDING	4.9%	5.1%	5.4%	5.6%	5.9%	5.8%	5.1%	2.9%
05) JP MORGAN CHASE & CO	4.6%	4.2%	3.6%	3.1%	3.2%	3.7%	5.1%	6.6%
06) WASHINGTON MUTUAL INC	4.4%	4.7%	4.9%	5.2%	6.6%	8.2%	9.2%	12.0%
07) SUNTRUST BANKS INC	4.3%	4.2%	4.2%	4.1%	3.3%	3.0%	2.9%	2.0%
08) WELLS FARGO & COMPANY	4.2%	3.7%	3.7%	3.5%	2.8%	1.3%	1.2%	0.7%
09) FIRST HORIZON NATIONAL CORPORATION	3.6%	3.7%	3.9%	4.1%	4.7%	5.0%	5.1%	4.5%
10) AMTRUST FINANCIAL CORPORATION	2.8%	2.9%	2.9%	3.0%	2.8%	2.5%	2.4%	3.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	26.7%	26.6%	26.0%	25.4%	24.2%	23.5%	21.2%	21.5%
02) CITIGROUP INC	10.8%	10.7%	10.3%	10.4%	10.1%	8.8%	7.6%	7.8%
03) JP MORGAN CHASE & CO	9.7%	9.6%	9.3%	8.8%	8.8%	9.3%	11.3%	13.7%
04) WELLS FARGO & COMPANY	7.5%	7.3%	7.5%	7.5%	6.8%	4.7%	3.3%	1.4%
05) BANK OF AMERICA CORPORATION	6.7%	6.9%	7.6%	8.1%	9.2%	10.3%	10.3%	2.4%
06) CERBERUS CAPITAL HOLDING	5.4%	5.6%	5.9%	6.2%	6.8%	7.1%	7.4%	7.7%
07) FIRST HORIZON NATIONAL CORPORATION	3.8%	3.9%	4.1%	4.3%	5.0%	5.5%	5.3%	4.1%
08) WASHINGTON MUTUAL INC	3.7%	4.0%	4.1%	4.3%	5.6%	7.6%	9.5%	15.0%
09) SUNTRUST BANKS INC	3.5%	3.3%	3.1%	3.1%	2.6%	2.5%	2.4%	1.3%
10) LEHMAN BROTHERS HOLDINGS INC	2.5%	2.6%	2.6%	2.6%	1.6%	0.8%	0.2%	0.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	87.8%	87.0%	87.0%	88.0%	92.6%	95.5%	95.1%	90.9%
Credit Enhancement	12.2%	13.0%	13.0%	12.0%	7.4%	4.5%	4.9%	9.1%
- Primary MI Only	1.1%	1.0%	0.9%	0.9%	0.8%	1.0%	1.4%	1.8%
- Pool Policy Only	10.3%	11.2%	11.3%	10.2%	5.8%	2.6%	2.4%	5.0%
- Pool Policy and Primary MI	0.2%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.4%
- Full Recourse	0.2%	0.3%	0.3%	0.4%	0.3%	0.3%	0.5%	1.1%
- Shared Arrangement	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%

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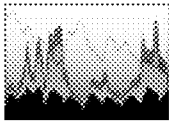

Single Family Conventional Book Characteristics
Subordinate Financing - Enhanced

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	95.2%	95.2%	95.3%	95.4%	94.5%	70.1%	84.0%	68.9%
Interest Only with Credit Enhancement	40.0%	45.1%	47.7%	45.7%	37.1%	17.2%	2.9%	1.6%
Alt-A with Credit Enhancement	46.2%	49.9%	54.1%	53.1%	42.5%	22.8%	19.9%	28.7%
Economic Fees and Gap								
Wtd Avg Economic Gap	-6.05	-5.27	-4.27	-3.44	-1.42	-1.23	-1.77	-9.10
Wtd Avg Economic Model Fee	31.73	30.45	28.86	27.74	24.15	22.56	21.91	28.41
Wtd Avg Charged Fee	25.69	25.18	24.59	24.31	22.73	21.33	20.13	19.32
Appraisal Waivers								
Appraisal Waiver	1.0%	1.0%	0.9%	0.8%	0.5%	0.1%	0.1%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.73%	0.53%	0.46%	0.42%	0.41%	0.29%	0.25%	0.29%
- SDQ Rate for Loans with CE	2.96%	1.91%	1.45%	1.24%	1.11%	1.62%	1.67%	1.15%
- SDQ Rate for Loans without CE	0.44%	0.33%	0.32%	0.32%	0.36%	0.22%	0.16%	0.17%
SDQ Rate Excl. Katrina Loans	0.73%	0.52%	0.45%	0.42%	0.33%	0.29%	0.25%	0.29%
SDQ Rate for Katrina Loans	1.04%	0.99%	1.23%	1.67%	8.94%	0.42%	0.19%	0.19%
Serious Delinquent Loans								
SDQ Loan Count	17,993	12,299	10,150	8,992	7,457	4,683	3,415	2,220
SDQ Count for Loans with CE	8,513	5,538	3,919	2,996	1,511	1,373	1,402	1,085
SDQ Count for Loans without CE	9,480	6,761	6,231	5,996	5,946	3,310	2,013	1,135
SDQ Volume ($M)								
SDQ Volume	$3,515.9	$2,284.9	$1,742.3	$1,425.6	$1,003.8	$618.5	$449.9	$246.0
SDQ Volume for Loans with CE	$1,862.0	$1,183.1	$784.2	$545.4	$201.2	$168.1	$174.9	$97.3
SDQ Volume for Loans without CE	$1,653.9	$1,101.8	$958.1	$880.2	$802.6	$450.3	$275.1	$148.7

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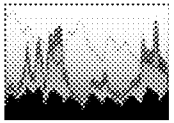

Single Family Conventional Book Characteristics
EA/TPR

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	391,755	365,569	358,619	355,957	334,004	328,155	301,061	181,941
Book Volume ($B)	$49.2	$45.0	$43.7	$43.3	$39.7	$39.6	$37.7	$23.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	4.6%	4.7%	4.8%	4.8%	4.2%	2.9%	2.0%	0.6%
OLTV 60.01% - 70.00%	6.7%	6.9%	6.9%	6.9%	6.1%	5.0%	4.1%	1.7%
OLTV 70.01% - 75.00%	6.8%	6.9%	6.9%	6.9%	6.6%	6.6%	6.6%	5.3%
OLTV 75.01% - 80.00%	28.6%	29.7%	30.2%	30.3%	29.9%	29.5%	29.7%	24.2%
OLTV 80.01% - 90.00%	19.8%	20.3%	20.5%	20.8%	22.9%	26.2%	30.0%	34.9%
OLTV 90.01% - 95.00%	9.5%	9.5%	9.8%	10.0%	11.6%	14.1%	16.4%	22.8%
OLTV 95.01% - 97.00%	2.0%	2.2%	2.3%	2.4%	3.1%	4.2%	5.1%	6.0%
OLTV 97.01% - 100.00%	22.1%	19.8%	18.8%	18.0%	15.6%	11.6%	6.1%	4.6%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	84.8%	84.4%	84.2%	84.1%	84.5%	85.1%	85.1%	87.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	4.4%	4.6%	4.6%	4.7%	4.1%	2.8%	1.9%	0.6%
Comb LTV 60.01% - 70.00%	6.4%	6.6%	6.6%	6.6%	5.8%	4.7%	3.9%	1.6%
Comb LTV 70.01% - 75.00%	6.4%	6.5%	6.6%	6.6%	6.4%	6.3%	6.4%	5.1%
Comb LTV 75.01% - 80.00%	25.9%	26.8%	27.2%	27.4%	27.5%	27.7%	28.5%	23.3%
Comb LTV 80.01% - 90.00%	21.4%	22.0%	22.2%	22.4%	24.3%	27.3%	30.9%	35.3%
Comb LTV 90.01% - 95.00%	10.5%	10.6%	10.8%	11.0%	12.5%	14.9%	16.9%	23.1%
Comb LTV 95.01% - 97.00%	2.0%	2.2%	2.3%	2.4%	3.1%	4.2%	5.1%	6.0%
Comb LTV 97.01% - 100.00%	22.9%	20.7%	19.6%	18.8%	16.3%	11.9%	6.2%	4.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%
Wtd Avg Comb LTV	85.4%	84.9%	84.8%	84.7%	85.0%	85.4%	85.4%	87.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	4.4%	4.6%	4.6%	4.6%	4.0%	2.8%	1.9%	0.5%
Comb LTV 60.01% - 70.00%	6.4%	6.6%	6.6%	6.6%	5.8%	4.7%	3.9%	1.6%
Comb LTV 70.01% - 75.00%	6.4%	6.5%	6.6%	6.6%	6.4%	6.3%	6.4%	5.1%
Comb LTV 75.01% - 80.00%	25.9%	26.8%	27.2%	27.4%	27.5%	27.8%	28.5%	23.3%
Comb LTV 80.01% - 90.00%	21.5%	22.0%	22.2%	22.4%	24.3%	27.3%	30.9%	35.4%

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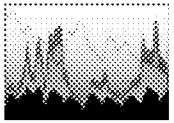

Single Family Conventional Book Characteristics
EA/TPR

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	10.5%	10.6%	10.8%	11.0%	12.5%	14.9%	17.0%	23.2%
Comb LTV 95.01% - 97.00%	2.0%	2.2%	2.3%	2.4%	3.1%	4.2%	5.1%	6.0%
Comb LTV 97.01% - 100.00%	22.9%	20.7%	19.6%	18.8%	16.3%	11.9%	6.2%	4.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	85.4%	84.9%	84.8%	84.7%	85.0%	85.4%	85.4%	87.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	17.2%	19.6%	20.3%	21.2%	22.6%	13.6%	4.9%	1.3%
MTMLTV 60.01% - 70.00%	15.7%	17.5%	17.9%	18.6%	20.1%	19.7%	15.6%	7.6%
MTMLTV 70.01% - 75.00%	11.1%	11.9%	12.1%	12.3%	13.2%	14.3%	16.6%	11.8%
MTMLTV 75.01% - 80.00%	13.6%	14.2%	14.2%	14.2%	13.8%	16.1%	19.7%	20.2%
MTMLTV 80.01% - 90.00%	19.1%	18.2%	18.1%	17.5%	16.9%	21.1%	29.2%	36.6%
MTMLTV 90.01% - 95.00%	7.7%	7.1%	7.0%	6.9%	6.8%	7.3%	9.3%	15.2%
MTMLTV 95.01% - 97.00%	2.9%	2.7%	2.5%	2.4%	2.2%	2.2%	2.1%	3.8%
MTMLTV 97.01% - 100.00%	7.4%	5.6%	5.0%	4.5%	3.5%	4.3%	2.2%	3.0%
MTMLTV > 100.00%	5.2%	3.1%	3.0%	2.4%	0.8%	1.4%	0.4%	0.6%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	76.3%	74.1%	73.6%	72.9%	71.7%	75.3%	78.3%	82.6%
Credit Score (Sums to 100%)								
FICO < 550	12.7%	12.8%	12.6%	12.5%	11.4%	10.1%	9.4%	6.0%
FICO 550-579	13.5%	13.5%	13.4%	13.3%	12.9%	12.6%	12.7%	12.5%
FICO 580-619	28.2%	27.4%	27.1%	27.0%	26.7%	27.6%	28.1%	31.1%
FICO 620-659	30.2%	30.3%	30.5%	30.6%	31.5%	32.5%	32.5%	32.8%
FICO 660-699	11.5%	11.9%	12.2%	12.4%	13.0%	13.1%	13.2%	13.4%
FICO 700-739	3.0%	3.1%	3.2%	3.3%	3.5%	3.3%	3.2%	3.2%
FICO >= 740	0.8%	0.9%	0.9%	0.9%	0.9%	0.7%	0.6%	0.7%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Wtd Avg FICO	611	612	612	613	615	616	616	619
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	93.4%	92.6%	92.1%	91.7%	89.4%	89.1%	91.6%	95.2%
Intermediate-term, fixed-rate	4.1%	4.5%	4.8%	5.0%	6.2%	6.9%	6.9%	4.4%
Adjustable-rate	2.5%	2.8%	3.1%	3.3%	4.4%	4.0%	1.5%	0.4%

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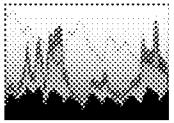

Single Family Conventional Book Characteristics
EA/TPR

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	97.8%	97.7%	97.7%	97.7%	97.8%	97.8%	97.9%	98.0%
Second/Vacation Home	1.6%	1.6%	1.6%	1.6%	1.5%	1.4%	1.3%	1.3%
Investor Property	0.7%	0.7%	0.7%	0.7%	0.8%	0.8%	0.7%	0.6%
10-K Unit Type (Sums to 100%)								
1 Unit	98.3%	98.2%	98.2%	98.1%	97.9%	97.5%	97.2%	96.5%
2-4 Units	1.7%	1.8%	1.8%	1.9%	2.1%	2.5%	2.8%	3.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	6.1%	6.2%	6.3%	6.3%	6.2%	6.2%	6.2%	6.6%
Single Family Homes	93.9%	93.8%	93.7%	93.7%	93.8%	93.8%	93.8%	93.4%
Property Type (Sums to 100%)								
Manufactured	2.5%	2.8%	2.9%	3.0%	3.2%	3.3%	3.6%	3.7%
Condo/Coop	6.1%	6.2%	6.3%	6.3%	6.2%	6.2%	6.2%	6.6%
1 Unit	89.6%	89.2%	89.0%	88.8%	88.5%	88.0%	87.4%	86.2%
2-4 Units	1.7%	1.8%	1.8%	1.9%	2.1%	2.5%	2.8%	3.5%
Condo								
Condo	5.8%	5.8%	5.9%	6.0%	5.9%	5.9%	6.0%	6.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	43.9%	42.3%	41.9%	41.7%	41.0%	39.5%	35.5%	42.4%
Cash-Out Refinance	42.9%	44.3%	44.7%	45.1%	44.8%	44.5%	46.2%	37.2%
Other Refinance	13.1%	13.4%	13.3%	13.3%	14.1%	16.0%	18.2%	20.4%
Origination Type (Sums to 100%)								
TPO Broker	25.4%	24.7%	24.5%	24.6%	26.0%	29.7%	32.9%	38.0%
TPO Correspondent	36.4%	35.4%	34.9%	34.7%	32.6%	30.9%	30.5%	30.2%
Undesignated	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%
Retail	38.2%	39.9%	40.5%	40.7%	41.3%	39.4%	36.5%	31.7%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
2000	0.2%	0.2%	0.3%	0.3%	0.4%	0.6%	1.1%	3.5%
2001	2.1%	2.5%	2.7%	2.9%	4.1%	6.3%	11.0%	35.2%
2002	5.8%	6.7%	7.3%	7.8%	11.1%	17.0%	30.4%	61.1%

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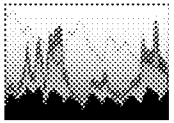

Single Family Conventional Book Characteristics
EA/TPR

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	14.3%	16.4%	17.8%	19.0%	27.0%	41.7%	57.4%	0.0%
2004	12.7%	14.6%	16.0%	17.3%	26.0%	34.4%	0.0%	0.0%
2005	18.3%	21.2%	23.4%	25.4%	31.2%	0.0%	0.0%	0.0%
2006	23.0%	26.7%	29.3%	27.3%	0.0%	0.0%	0.0%	0.0%
2007	23.5%	11.7%	3.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$129,837	$127,286	$125,834	$125,298	$121,896	$122,993	$126,784	$127,232
Loan Original Note Rate	7.16%	7.08%	7.05%	7.04%	6.86%	6.90%	7.04%	7.69%
Seasoning (Sums to 100%)								
Seasoned	0.1%	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.1%
Non-Seasoned	99.9%	99.8%	99.8%	99.8%	99.8%	99.9%	100.0%	99.9%
ACI								
ACI Probability	5.27%	5.06%	4.96%	4.88%	4.69%	4.48%	4.32%	4.15%
Wtd Avg ACI Score	608	610	611	612	614	617	618	618
Credit Premium								
Wtd Avg Credit Premium	0.49	0.45	0.45	0.45	0.48	0.51	0.57	0.62
Credit Premium > 1.5	2.4%	1.9%	1.8%	1.8%	2.0%	2.2%	3.0%	2.9%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.2%	3.4%	3.5%	3.6%	4.1%	4.6%	4.7%	4.4%
DTI Ratio > 20 and <= 30	12.0%	12.6%	12.8%	13.0%	13.7%	14.3%	14.9%	15.0%
DTI Ratio > 30 and <= 40	23.9%	24.5%	24.8%	24.9%	25.5%	25.9%	27.2%	28.1%
DTI Ratio > 40 and <= 50	28.6%	28.5%	28.3%	28.3%	27.7%	27.2%	27.7%	28.6%
DTI Ratio > 50	31.9%	30.7%	30.2%	29.9%	28.6%	27.7%	25.2%	23.5%
DTI Ratio Missing	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.5%
Wtd Avg DTI Ratio	43.9%	43.5%	43.3%	43.2%	42.8%	42.4%	41.6%	41.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.2%	3.4%	3.5%	3.6%	4.1%	4.6%	4.7%	4.4%
DTI Ratio > 20 and <= 30	12.0%	12.6%	12.8%	13.0%	13.7%	14.3%	14.9%	15.0%
DTI Ratio > 30 and <= 40	23.9%	24.5%	24.8%	24.9%	25.5%	25.9%	27.2%	28.1%
DTI Ratio > 40 and <= 50	28.6%	28.5%	28.3%	28.3%	27.7%	27.2%	27.7%	28.6%
DTI Ratio > 50	31.9%	30.7%	30.2%	29.9%	28.6%	27.7%	25.2%	23.5%
DTI Ratio Missing	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.5%

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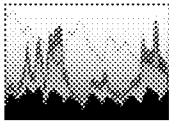

Single Family Conventional Book Characteristics
EA/TPR

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	43.9%	43.5%	43.3%	43.2%	42.8%	42.4%	41.6%	41.2%
Origination Term (Sums to 100%)								
<= 15 Years	4.1%	4.5%	4.8%	5.0%	6.2%	6.9%	6.9%	4.4%
> 15 Years amd <= 25 Years	1.9%	2.0%	2.1%	2.1%	2.4%	2.5%	2.5%	2.3%
> 25 Years and <= 30 Years	94.0%	93.4%	93.1%	92.9%	91.5%	90.6%	90.7%	93.2%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	93.4%	92.6%	92.1%	91.7%	89.4%	89.1%	91.6%	95.2%
Intermediate-Term Fixed Rate (excl Balloon)	4.1%	4.5%	4.8%	5.0%	6.2%	6.9%	6.8%	4.4%
Adjustable Rate	2.5%	2.8%	3.1%	3.3%	4.4%	4.0%	1.5%	0.4%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	2.5%	2.8%	3.0%	3.2%	4.3%	3.9%	1.5%	0.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	1.5%	1.7%	1.9%	2.0%	2.9%	3.1%	1.0%	0.0%
- 7/1 Hybrid Arm	0.9%	1.0%	1.1%	1.2%	1.4%	0.8%	0.5%	0.4%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	2.0%	1.5%	1.1%	0.7%	0.2%	0.3%	0.5%	1.4%
- Alt-A Low/No Doc	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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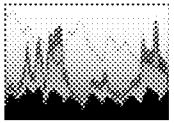

Single Family Conventional Book Characteristics
EA/TPR

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	1.9%	1.5%	1.0%	0.7%	0.1%	0.2%	0.4%	1.1%
My Community Mortgage	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.3%
- Select Lender Programs Non-Full Doc	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	92.4%	92.2%	92.3%	93.0%	96.8%	98.5%	99.4%	98.4%
Investor Channel	7.6%	7.7%	7.6%	7.0%	3.2%	1.5%	0.5%	1.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	3.8%	3.9%	3.9%	3.8%	3.3%	2.3%	1.8%	1.5%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.4%	1.4%	1.5%	1.4%	1.3%	1.2%	1.0%	0.7%
- 80/15/05	0.8%	0.8%	0.8%	0.8%	0.8%	0.6%	0.5%	0.6%
- 80/20/00	0.4%	0.5%	0.5%	0.5%	0.4%	0.2%	0.1%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	1.0%	1.0%	0.9%	0.9%	0.6%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	5.3%	5.5%	5.6%	5.6%	5.5%	5.2%	4.8%	3.5%

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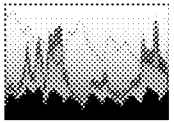

Single Family Conventional Book Characteristics
EA/TPR

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.9%	2.0%	2.1%	2.1%	2.1%	2.0%	2.0%	1.4%
- 80/15/05	1.1%	1.2%	1.2%	1.2%	1.1%	1.1%	1.0%	0.9%
- 80/20/00	0.9%	0.9%	0.9%	0.9%	0.7%	0.5%	0.2%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
- Other	1.1%	1.1%	1.1%	1.1%	1.2%	1.3%	1.2%	0.8%
EA/TPR								
EA/TPR	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- EA I	42.1%	43.1%	43.9%	44.0%	44.1%	45.0%	44.9%	45.6%
- EA/TPR II	28.7%	27.7%	27.0%	26.7%	26.2%	27.4%	29.4%	35.3%
- EA/TPR III	29.2%	29.2%	29.1%	29.3%	29.7%	27.6%	25.6%	19.2%
10-K Property Region (Sums to 100%)								
Midwest	21.4%	21.8%	22.0%	22.0%	22.2%	22.1%	21.6%	20.9%
Northeast	17.9%	18.3%	18.3%	18.3%	17.8%	17.1%	16.7%	15.7%
Southeast	32.7%	32.6%	32.5%	32.7%	32.6%	31.9%	29.8%	29.2%
Southwest	18.8%	18.3%	18.0%	17.8%	17.1%	16.3%	15.7%	16.9%
West	9.1%	9.0%	9.1%	9.3%	10.3%	12.5%	16.1%	17.3%
Census Region (Sums to 100%)								
New England	4.9%	5.0%	5.1%	5.1%	4.9%	5.0%	5.5%	5.0%
Middle Atlantic	11.4%	11.7%	11.8%	11.9%	11.8%	11.5%	10.8%	10.3%
East North Central	17.4%	17.6%	17.7%	17.7%	17.8%	17.8%	17.3%	16.7%
East South Central	6.7%	6.7%	6.7%	6.6%	6.4%	5.8%	5.1%	4.9%
South Atlantic	26.4%	26.3%	26.3%	26.5%	26.6%	26.5%	25.1%	24.6%
West North Central	7.1%	7.2%	7.3%	7.3%	7.3%	7.1%	6.9%	6.6%
West South Central	10.7%	10.4%	10.3%	10.0%	9.7%	8.9%	7.9%	8.1%
Mountain	7.1%	6.8%	6.6%	6.6%	6.4%	6.7%	7.3%	8.4%
Pacific	7.1%	7.1%	7.2%	7.4%	8.4%	10.5%	14.1%	15.3%
US Territories	1.2%	1.2%	1.1%	0.9%	0.7%	0.2%	0.1%	0.1%
Top 10 States								
01) FL	9.4%	9.3%	9.3%	9.4%	9.6%	10.0%	10.0%	10.1%
02) TX	6.3%	6.0%	5.8%	5.6%	5.4%	5.1%	4.5%	5.0%
03) GA	4.9%	4.9%	4.9%	4.9%	5.2%	5.1%	4.5%	4.2%
04) MI	4.6%	4.8%	4.9%	5.0%	5.3%	5.5%	5.5%	5.1%
05) IL	4.4%	4.3%	4.4%	4.3%	4.2%	4.3%	4.3%	4.4%

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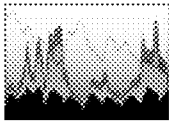

Single Family Conventional Book Characteristics
EA/TPR

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) OH	4.0%	4.1%	4.1%	4.1%	4.2%	4.1%	4.0%	3.8%
07) PA	4.0%	4.1%	4.0%	4.0%	3.8%	3.3%	3.0%	2.9%
08) CA	3.9%	3.9%	4.0%	4.2%	5.0%	6.9%	10.1%	11.1%
09) NY	3.8%	4.0%	4.1%	4.1%	4.3%	4.4%	4.2%	4.1%
10) NJ	3.6%	3.7%	3.7%	3.8%	3.8%	3.8%	3.6%	3.3%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	14.7%	14.5%	14.1%	14.7%	13.3%	10.8%	10.1%	8.6%
02) CERBERUS CAPITAL HOLDING	9.4%	9.2%	9.2%	9.2%	8.4%	7.0%	5.4%	2.4%
03) CITIGROUP INC	9.3%	8.6%	8.3%	7.8%	6.3%	4.6%	4.1%	2.6%
04) FLAGSTAR BANCORP INC	6.0%	6.1%	6.3%	6.6%	8.0%	9.0%	9.2%	9.3%
05) WASHINGTON MUTUAL INC	4.7%	5.1%	5.6%	5.9%	7.1%	9.2%	11.4%	17.0%
06) SUNTRUST BANKS INC	4.4%	4.0%	3.6%	3.3%	2.3%	2.0%	2.0%	2.6%
07) AMTRUST FINANCIAL CORPORATION	4.0%	3.9%	3.7%	3.6%	3.6%	3.8%	4.4%	5.7%
08) FIRST HORIZON NATIONAL CORPORATION	3.7%	3.6%	3.5%	3.5%	3.7%	3.8%	3.3%	3.3%
09) NATIONAL CITY CORPORATION	3.3%	3.3%	3.4%	3.4%	3.7%	5.1%	5.3%	2.7%
10) FREEDOM MORTGAGE CORPORATION	2.8%	2.9%	2.9%	3.0%	3.3%	3.3%	3.2%	3.1%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	14.8%	14.6%	14.3%	14.8%	13.4%	11.1%	10.4%	8.7%
02) CITIGROUP INC	11.1%	10.8%	10.7%	10.3%	9.0%	7.1%	6.6%	5.6%
03) CERBERUS CAPITAL HOLDING	10.5%	10.3%	10.4%	10.4%	9.9%	9.0%	8.4%	6.5%
04) EVERBANK FINANCIAL CORPORATION	8.9%	10.3%	11.2%	11.9%	13.4%	10.7%	7.3%	4.5%
05) JP MORGAN CHASE & CO	6.2%	6.5%	6.5%	6.5%	7.3%	7.6%	8.1%	10.8%
06) SUNTRUST BANKS INC	4.2%	3.9%	3.5%	3.2%	2.2%	1.8%	1.9%	2.5%
07) WELLS FARGO & COMPANY	4.0%	4.1%	4.2%	4.1%	3.9%	2.6%	1.8%	1.2%
08) FIRST HORIZON NATIONAL CORPORATION	3.8%	3.7%	3.6%	3.6%	3.8%	4.1%	3.1%	2.7%
09) WASHINGTON MUTUAL INC	3.6%	3.9%	4.2%	4.5%	6.3%	9.9%	13.5%	21.0%
10) NATIONAL CITY CORPORATION	3.3%	3.3%	3.4%	3.4%	3.8%	5.1%	5.3%	2.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	44.9%	46.1%	46.4%	46.9%	46.8%	43.3%	38.4%	11.4%
Credit Enhancement	55.1%	53.9%	53.6%	53.1%	53.2%	56.7%	61.6%	88.6%
- Primary MI Only	46.4%	44.0%	42.9%	42.6%	42.9%	42.9%	37.6%	16.3%
- Pool Policy Only	3.8%	4.4%	4.7%	4.6%	3.5%	4.4%	7.4%	22.3%
- Pool Policy and Primary MI	3.5%	4.0%	4.4%	4.5%	5.3%	7.8%	14.1%	43.4%
- Full Recourse	1.0%	1.0%	0.9%	0.8%	0.6%	0.2%	0.1%	0.2%
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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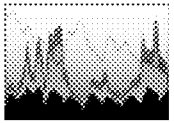

Single Family Conventional Book Characteristics
EA/TPR

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.5%	0.5%	0.6%	0.6%	0.9%	1.4%	2.4%	6.4%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	20.7%	20.7%	19.8%	17.8%	18.6%	23.4%		
Alt-A with Credit Enhancement	66.6%	71.3%	81.2%	83.6%	82.3%	84.2%	88.4%	91.6%
Economic Fees and Gap								
Wtd Avg Economic Gap	-13.54	-12.83	-12.19	-11.93	-8.38	-7.16	-7.88	5.44
Wtd Avg Economic Model Fee	100.49	99.67	98.82	98.93	96.94	95.48	95.61	78.48
Wtd Avg Charged Fee	86.95	86.84	86.63	87.00	88.56	88.32	87.72	83.92
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	6.09%	5.38%	5.19%	5.57%	5.99%	4.53%	3.49%	2.61%
- SDQ Rate for Loans with CE	7.56%	6.80%	6.55%	7.03%	7.72%	5.90%	4.78%	2.84%
- SDQ Rate for Loans without CE	4.21%	3.61%	3.50%	3.77%	3.84%	2.62%	1.30%	0.75%
SDQ Rate Excl. Katrina Loans	6.05%	5.32%	5.12%	5.46%	5.39%	4.56%	3.52%	2.63%
SDQ Rate for Katrina Loans	8.22%	8.24%	8.62%	9.81%	24.54%	3.60%	2.15%	1.33%
Serious Delinquent Loans								
SDQ Loan Count	23,711	19,484	18,448	19,599	19,746	14,602	10,357	4,664
SDQ Count for Loans with CE	16,538	13,659	12,900	13,648	14,104	11,073	8,929	4,514
SDQ Count for Loans without CE	7,173	5,825	5,548	5,951	5,642	3,529	1,428	150
SDQ Volume ($M)								
SDQ Volume	$2,980.4	$2,381.6	$2,214.1	$2,291.2	$2,196.4	$1,680.9	$1,229.4	$568.5
SDQ Volume for Loans with CE	$2,080.6	$1,677.1	$1,553.2	$1,598.6	$1,594.4	$1,296.0	$1,074.3	$551.6
SDQ Volume for Loans without CE	$899.8	$704.4	$660.9	$692.6	$602.0	$384.9	$155.1	$16.8

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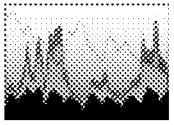

Single Family Conventional Book Characteristics
EA I

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	159,771	152,349	151,603	150,719	141,636	140,997	129,561	79,816
Book Volume ($B)	$20.7	$19.4	$19.2	$19.0	$17.5	$17.8	$16.9	$10.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.7%	0.8%	0.8%	0.8%	0.7%	0.6%	0.6%	0.4%
OLTV 60.01% - 70.00%	4.3%	4.3%	4.4%	4.3%	3.8%	3.5%	3.2%	2.2%
OLTV 70.01% - 75.00%	6.5%	6.5%	6.5%	6.6%	6.5%	6.7%	7.1%	7.0%
OLTV 75.01% - 80.00%	32.6%	33.7%	34.1%	34.2%	33.9%	33.4%	33.7%	30.0%
OLTV 80.01% - 90.00%	20.4%	20.8%	20.9%	21.1%	22.8%	25.1%	28.1%	32.5%
OLTV 90.01% - 95.00%	9.9%	10.1%	10.3%	10.5%	11.8%	13.9%	15.4%	17.9%
OLTV 95.01% - 97.00%	2.3%	2.5%	2.6%	2.7%	3.4%	4.5%	5.3%	5.7%
OLTV 97.01% - 100.00%	23.3%	21.2%	20.4%	19.8%	17.1%	12.2%	6.5%	4.4%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	86.8%	86.4%	86.3%	86.3%	86.3%	86.0%	85.4%	86.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	0.4%
Comb LTV 60.01% - 70.00%	3.8%	3.9%	3.9%	3.9%	3.4%	3.1%	2.9%	2.0%
Comb LTV 70.01% - 75.00%	5.9%	6.0%	6.1%	6.2%	6.1%	6.4%	6.8%	6.8%
Comb LTV 75.01% - 80.00%	27.8%	28.7%	29.1%	29.3%	29.8%	30.6%	31.9%	28.7%
Comb LTV 80.01% - 90.00%	22.8%	23.3%	23.4%	23.5%	24.9%	26.7%	29.4%	33.2%
Comb LTV 90.01% - 95.00%	11.5%	11.8%	11.9%	12.1%	13.2%	15.1%	16.3%	18.3%
Comb LTV 95.01% - 97.00%	2.4%	2.5%	2.6%	2.7%	3.5%	4.5%	5.3%	5.7%
Comb LTV 97.01% - 100.00%	25.2%	23.1%	22.3%	21.6%	18.6%	13.0%	6.7%	4.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%
Wtd Avg Comb LTV	87.7%	87.4%	87.3%	87.2%	87.1%	86.6%	85.8%	86.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	0.3%
Comb LTV 60.01% - 70.00%	3.8%	3.9%	3.9%	3.9%	3.4%	3.1%	2.9%	2.0%
Comb LTV 70.01% - 75.00%	5.9%	6.0%	6.1%	6.2%	6.1%	6.4%	6.8%	6.8%
Comb LTV 75.01% - 80.00%	27.8%	28.7%	29.1%	29.3%	29.8%	30.6%	32.0%	28.8%
Comb LTV 80.01% - 90.00%	22.8%	23.3%	23.4%	23.5%	24.9%	26.8%	29.4%	33.3%

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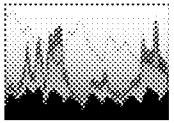

Single Family Conventional Book Characteristics
EA I

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	11.5%	11.8%	11.9%	12.1%	13.2%	15.1%	16.3%	18.4%
Comb LTV 95.01% - 97.00%	2.4%	2.5%	2.6%	2.7%	3.5%	4.5%	5.3%	5.7%
Comb LTV 97.01% - 100.00%	25.2%	23.1%	22.3%	21.6%	18.6%	13.0%	6.7%	4.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	87.7%	87.4%	87.3%	87.2%	87.1%	86.6%	85.8%	86.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	15.7%	17.6%	18.1%	19.0%	20.8%	12.4%	3.8%	1.6%
MTMLTV 60.01% - 70.00%	16.0%	17.6%	17.8%	18.5%	20.7%	20.7%	16.8%	10.3%
MTMLTV 70.01% - 75.00%	11.5%	12.3%	12.4%	12.7%	13.7%	15.1%	17.8%	14.3%
MTMLTV 75.01% - 80.00%	14.2%	14.7%	15.0%	14.9%	14.2%	16.3%	20.2%	22.1%
MTMLTV 80.01% - 90.00%	19.9%	19.1%	18.8%	18.1%	17.0%	20.4%	27.2%	31.6%
MTMLTV 90.01% - 95.00%	7.8%	7.3%	7.3%	7.1%	6.9%	7.3%	9.3%	13.4%
MTMLTV 95.01% - 97.00%	2.9%	2.8%	2.6%	2.5%	2.2%	2.3%	2.2%	3.5%
MTMLTV 97.01% - 100.00%	6.9%	5.4%	5.1%	4.7%	3.7%	4.2%	2.3%	2.8%
MTMLTV > 100.00%	5.1%	3.0%	3.0%	2.4%	0.8%	1.3%	0.4%	0.5%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	76.8%	74.9%	74.6%	73.9%	72.4%	75.6%	78.3%	81.3%
Credit Score (Sums to 100%)								
FICO < 550	1.3%	1.3%	1.3%	1.2%	1.1%	1.2%	1.6%	3.0%
FICO 550-579	3.9%	4.0%	4.0%	4.0%	4.2%	5.0%	6.8%	8.9%
FICO 580-619	29.6%	28.9%	28.6%	28.5%	27.5%	27.5%	27.2%	27.6%
FICO 620-659	39.5%	39.5%	39.5%	39.6%	39.7%	39.7%	38.4%	35.7%
FICO 660-699	18.6%	18.9%	19.1%	19.3%	19.9%	19.7%	19.4%	18.2%
FICO 700-739	5.4%	5.6%	5.7%	5.7%	5.9%	5.5%	5.3%	5.1%
FICO >= 740	1.6%	1.6%	1.7%	1.6%	1.5%	1.2%	1.1%	1.1%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%
Wtd Avg FICO	636	637	637	637	638	637	635	631
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	93.4%	92.7%	92.2%	91.9%	89.6%	89.1%	91.0%	93.8%
Intermediate-term, fixed-rate	3.8%	4.2%	4.5%	4.6%	5.9%	6.8%	7.2%	5.7%
Adjustable-rate	2.8%	3.1%	3.3%	3.5%	4.5%	4.1%	1.8%	0.5%

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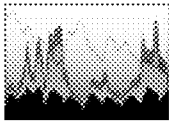

Single Family Conventional Book Characteristics
EA I

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	96.9%	96.8%	96.8%	96.8%	97.0%	97.0%	97.1%	97.3%
Second/Vacation Home	2.1%	2.1%	2.1%	2.1%	1.9%	1.8%	1.7%	1.7%
Investor Property	1.0%	1.0%	1.1%	1.1%	1.1%	1.2%	1.1%	0.9%
10-K Unit Type (Sums to 100%)								
1 Unit	97.3%	97.2%	97.1%	97.1%	96.8%	96.4%	96.1%	95.5%
2-4 Units	2.7%	2.8%	2.9%	2.9%	3.2%	3.6%	3.9%	4.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	7.2%	7.2%	7.2%	7.3%	7.1%	6.8%	6.7%	6.5%
Single Family Homes	92.8%	92.8%	92.8%	92.7%	92.9%	93.2%	93.3%	93.5%
Property Type (Sums to 100%)								
Manufactured	2.5%	2.7%	2.7%	2.7%	2.7%	2.5%	2.5%	2.6%
Condo/Coop	7.2%	7.2%	7.2%	7.3%	7.1%	6.8%	6.6%	6.5%
1 Unit	87.6%	87.4%	87.2%	87.2%	87.1%	87.2%	86.9%	86.5%
2-4 Units	2.7%	2.8%	2.9%	2.9%	3.1%	3.5%	3.9%	4.5%
Condo								
Condo	6.8%	6.8%	6.8%	6.8%	6.7%	6.4%	6.4%	6.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	47.7%	46.5%	46.2%	46.1%	44.8%	42.1%	37.6%	39.9%
Cash-Out Refinance	37.3%	38.2%	38.5%	38.7%	39.1%	40.1%	42.4%	39.4%
Other Refinance	15.0%	15.3%	15.3%	15.2%	16.2%	17.9%	20.0%	20.7%
Origination Type (Sums to 100%)								
TPO Broker	25.8%	25.2%	25.0%	25.0%	26.0%	28.5%	31.0%	35.5%
TPO Correspondent	35.2%	34.5%	34.4%	34.3%	32.7%	31.4%	30.8%	30.0%
Undesignated	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%
Retail	39.0%	40.2%	40.5%	40.7%	41.2%	40.0%	38.1%	34.3%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
2000	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	1.0%	3.2%
2001	2.3%	2.5%	2.7%	2.9%	4.1%	6.2%	11.0%	36.2%
2002	6.3%	7.0%	7.5%	8.0%	11.3%	17.0%	30.3%	60.5%

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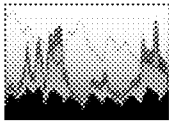

Single Family Conventional Book Characteristics
EA I

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	16.5%	18.4%	19.6%	20.8%	29.1%	43.3%	57.7%	0.0%
2004	13.9%	15.6%	16.7%	17.9%	26.3%	33.0%	0.0%	0.0%
2005	19.1%	21.5%	23.0%	24.6%	28.8%	0.0%	0.0%	0.0%
2006	22.9%	25.6%	27.3%	25.5%	0.0%	0.0%	0.0%	0.0%
2007	18.9%	9.1%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$134,692	$132,288	$131,210	$130,714	$127,274	$129,031	$132,509	$132,249
Loan Original Note Rate	6.79%	6.73%	6.71%	6.70%	6.53%	6.58%	6.72%	7.40%
Seasoning (Sums to 100%)								
Seasoned	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%
Non-Seasoned	99.8%	99.8%	99.8%	99.8%	99.8%	99.9%	100.0%	100.0%
ACI								
ACI Probability	2.65%	2.56%	2.51%	2.46%	2.29%	2.21%	2.19%	2.25%
Wtd Avg ACI Score	631	632	633	634	636	638	639	637
Credit Premium								
Wtd Avg Credit Premium	0.27	0.25	0.25	0.25	0.27	0.31	0.38	0.45
Credit Premium > 1.5	0.4%	0.3%	0.3%	0.3%	0.4%	0.5%	0.8%	1.0%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.2%	3.4%	3.5%	3.6%	4.1%	4.7%	5.0%	5.3%
DTI Ratio > 20 and <= 30	12.0%	12.4%	12.5%	12.6%	13.5%	14.5%	15.5%	16.6%
DTI Ratio > 30 and <= 40	25.2%	25.5%	25.7%	25.8%	26.4%	26.8%	28.2%	29.2%
DTI Ratio > 40 and <= 50	29.7%	29.4%	29.3%	29.2%	28.3%	27.4%	27.7%	27.4%
DTI Ratio > 50	29.6%	29.0%	28.8%	28.6%	27.4%	26.1%	23.4%	21.0%
DTI Ratio Missing	0.3%	0.2%	0.3%	0.3%	0.3%	0.4%	0.3%	0.4%
Wtd Avg DTI Ratio	43.4%	43.2%	43.1%	43.1%	42.6%	42.1%	41.0%	40.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.2%	3.4%	3.5%	3.6%	4.1%	4.7%	5.0%	5.3%
DTI Ratio > 20 and <= 30	12.0%	12.4%	12.5%	12.6%	13.5%	14.5%	15.5%	16.6%
DTI Ratio > 30 and <= 40	25.2%	25.5%	25.7%	25.8%	26.4%	26.8%	28.2%	29.2%
DTI Ratio > 40 and <= 50	29.7%	29.4%	29.3%	29.2%	28.3%	27.4%	27.7%	27.4%
DTI Ratio > 50	29.6%	29.0%	28.8%	28.6%	27.4%	26.1%	23.4%	21.0%
DTI Ratio Missing	0.3%	0.2%	0.3%	0.3%	0.3%	0.4%	0.3%	0.4%

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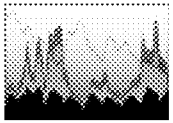

Single Family Conventional Book Characteristics
EA I

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	43.4%	43.2%	43.1%	43.1%	42.6%	42.1%	41.0%	40.1%
Origination Term (Sums to 100%)								
<= 15 Years	3.8%	4.2%	4.5%	4.6%	5.9%	6.8%	7.2%	5.7%
> 15 Years amd <= 25 Years	2.0%	2.2%	2.2%	2.2%	2.5%	2.6%	2.6%	2.8%
> 25 Years and <= 30 Years	94.1%	93.6%	93.3%	93.2%	91.6%	90.6%	90.1%	91.5%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	93.4%	92.7%	92.2%	91.9%	89.6%	89.1%	91.0%	93.8%
Intermediate-Term Fixed Rate (excl Balloon)	3.8%	4.2%	4.4%	4.6%	5.9%	6.8%	7.2%	5.7%
Adjustable Rate	2.8%	3.1%	3.3%	3.5%	4.6%	4.1%	1.8%	0.5%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	2.7%	3.0%	3.2%	3.4%	4.5%	4.1%	1.8%	0.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	1.7%	1.9%	2.1%	2.2%	3.0%	3.2%	1.2%	0.0%
- 7/1 Hybrid Arm	1.0%	1.1%	1.2%	1.2%	1.5%	0.9%	0.6%	0.4%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	1.9%	1.5%	1.1%	0.7%	0.2%	0.3%	0.5%	1.6%
- Alt-A Low/No Doc	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.1%	0.3%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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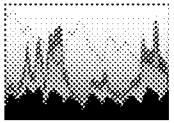

Single Family Conventional Book Characteristics
EA I

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	1.9%	1.5%	1.1%	0.6%	0.1%	0.2%	0.4%	1.2%
My Community Mortgage	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.1%	0.3%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	91.1%	91.1%	91.3%	92.0%	95.9%	98.5%	99.4%	98.3%
Investor Channel	8.8%	8.9%	8.7%	8.0%	4.1%	1.5%	0.5%	1.6%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	6.3%	6.4%	6.3%	6.1%	5.2%	3.6%	2.6%	2.2%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.0%	2.1%	2.1%	2.1%	1.9%	1.7%	1.4%	1.0%
- 80/15/05	1.3%	1.3%	1.3%	1.3%	1.2%	1.0%	0.8%	0.8%
- 80/20/00	1.0%	1.1%	1.1%	1.1%	0.9%	0.4%	0.1%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	1.6%	1.6%	1.5%	1.4%	0.8%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	8.4%	8.6%	8.7%	8.6%	8.3%	7.7%	6.8%	4.9%

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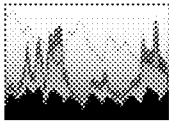

Single Family Conventional Book Characteristics
EA I

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- 80/10/10	2.8%	2.9%	2.9%	2.9%	2.9%	2.9%	2.7%	1.9%
- 80/15/05	1.7%	1.8%	1.8%	1.8%	1.7%	1.7%	1.5%	1.2%
- 80/20/00	2.0%	2.0%	2.0%	2.0%	1.6%	1.0%	0.4%	0.4%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
- Other	1.4%	1.5%	1.5%	1.5%	1.5%	1.7%	1.7%	1.1%
EA/TPR								
EA/TPR	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- EA I	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	21.7%	22.0%	22.1%	22.1%	22.2%	21.7%	21.1%	20.7%
Northeast	17.7%	18.0%	18.0%	18.1%	17.6%	17.1%	17.1%	16.9%
Southeast	31.7%	31.5%	31.4%	31.5%	31.5%	30.7%	28.4%	27.5%
Southwest	19.4%	19.1%	18.9%	18.7%	17.9%	16.9%	15.9%	16.4%
West	9.5%	9.4%	9.6%	9.7%	10.8%	13.6%	17.5%	18.5%
Census Region (Sums to 100%)								
New England	4.8%	4.9%	5.0%	5.0%	4.8%	5.1%	5.7%	5.6%
Middle Atlantic	11.1%	11.3%	11.4%	11.5%	11.6%	11.4%	11.0%	10.9%
East North Central	17.4%	17.7%	17.7%	17.6%	17.7%	17.3%	16.9%	16.6%
East South Central	6.4%	6.4%	6.4%	6.3%	6.1%	5.5%	4.8%	4.7%
South Atlantic	25.6%	25.4%	25.4%	25.6%	25.8%	25.5%	23.9%	23.1%
West North Central	7.3%	7.5%	7.5%	7.5%	7.5%	7.1%	6.7%	6.5%
West South Central	11.0%	10.9%	10.7%	10.5%	10.0%	9.0%	7.9%	7.6%
Mountain	7.4%	7.1%	7.1%	7.0%	6.8%	7.2%	7.7%	8.4%
Pacific	7.4%	7.4%	7.6%	7.7%	8.8%	11.6%	15.4%	16.6%
US Territories	1.4%	1.4%	1.3%	1.1%	0.8%	0.3%	0.1%	0.1%
Top 10 States								
01) FL	9.5%	9.4%	9.4%	9.5%	9.8%	10.2%	9.8%	9.5%
02) TX	6.7%	6.5%	6.3%	6.1%	5.8%	5.2%	4.5%	4.5%
03) GA	4.9%	4.9%	4.9%	4.9%	5.1%	4.8%	4.2%	4.0%
04) MI	4.5%	4.7%	4.8%	4.8%	5.2%	5.3%	5.3%	5.1%
05) IL	4.4%	4.4%	4.4%	4.4%	4.3%	4.3%	4.4%	4.5%

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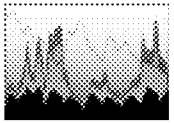

Single Family Conventional Book Characteristics
EA I

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) OH	4.1%	4.2%	4.1%	4.1%	4.1%	4.0%	3.8%	3.7%
07) NY	4.0%	4.1%	4.2%	4.2%	4.5%	4.5%	4.4%	4.5%
08) CA	3.8%	3.8%	4.0%	4.1%	5.0%	7.6%	11.2%	12.3%
09) PA	3.8%	3.8%	3.8%	3.7%	3.5%	3.1%	2.9%	3.0%
10) NJ	3.4%	3.4%	3.5%	3.5%	3.5%	3.7%	3.6%	3.5%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	11.2%	10.9%	11.0%	11.5%	10.7%	9.4%	9.1%	7.6%
02) CITIGROUP INC	9.3%	8.7%	8.5%	8.2%	7.1%	5.6%	5.1%	3.3%
03) CERBERUS CAPITAL HOLDING	6.7%	7.2%	7.6%	7.7%	6.1%	5.7%	4.6%	1.2%
04) FLAGSTAR BANCORP INC	6.7%	6.8%	6.9%	7.1%	8.4%	8.7%	8.5%	8.8%
05) WASHINGTON MUTUAL INC	5.2%	5.6%	6.0%	6.3%	7.8%	9.6%	11.5%	16.7%
06) SUNTRUST BANKS INC	4.5%	4.2%	3.8%	3.4%	2.3%	1.9%	2.0%	2.6%
07) FIRST HORIZON NATIONAL CORPORATION	4.2%	4.1%	4.0%	4.0%	4.2%	4.4%	3.8%	3.8%
08) AMTRUST FINANCIAL CORPORATION	4.1%	4.0%	3.9%	3.8%	3.9%	4.1%	4.3%	5.6%
09) NATIONAL CITY CORPORATION	3.3%	3.2%	3.2%	3.2%	3.4%	4.3%	4.5%	2.2%
10) BANK OF AMERICA CORPORATION	2.8%	2.7%	2.7%	2.6%	2.0%	1.2%	0.7%	1.0%
Top 10 Servicers								
01) CITIGROUP INC	11.5%	11.2%	11.2%	10.9%	10.2%	8.7%	8.3%	7.2%
02) COUNTRYWIDE FINANCIAL CORPORATION	11.3%	11.0%	11.1%	11.6%	10.9%	9.7%	9.3%	7.8%
03) EVERBANK FINANCIAL CORPORATION	9.8%	11.1%	11.8%	12.5%	14.2%	10.9%	7.1%	3.7%
04) JP MORGAN CHASE & CO	7.9%	8.1%	8.0%	8.0%	8.9%	9.3%	10.4%	14.4%
05) CERBERUS CAPITAL HOLDING	7.8%	8.4%	8.8%	9.0%	7.9%	8.1%	8.5%	6.4%
06) WELLS FARGO & COMPANY	5.1%	4.9%	4.8%	4.6%	4.0%	2.5%	1.6%	0.9%
07) FIRST HORIZON NATIONAL CORPORATION	4.3%	4.3%	4.2%	4.2%	4.5%	4.8%	3.6%	2.9%
08) SUNTRUST BANKS INC	4.3%	4.0%	3.6%	3.2%	2.1%	1.7%	1.8%	2.5%
09) WASHINGTON MUTUAL INC	4.1%	4.4%	4.7%	5.0%	7.0%	10.6%	13.9%	21.1%
10) NATIONAL CITY CORPORATION	3.4%	3.3%	3.3%	3.2%	3.4%	4.3%	4.5%	2.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	42.1%	43.1%	43.5%	43.8%	44.7%	43.4%	39.3%	12.7%
Credit Enhancement	57.9%	56.9%	56.5%	56.2%	55.3%	56.6%	60.7%	87.3%
- Primary MI Only	48.3%	46.3%	45.4%	45.2%	44.6%	43.1%	36.9%	14.6%
- Pool Policy Only	4.7%	5.2%	5.6%	5.5%	4.5%	5.5%	9.5%	29.2%
- Pool Policy and Primary MI	3.1%	3.5%	3.8%	3.9%	4.3%	6.2%	11.4%	36.1%
- Full Recourse	1.2%	1.1%	1.0%	0.9%	0.7%	0.1%	0.1%	0.1%
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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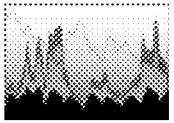

Single Family Conventional Book Characteristics
EA I

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.6%	0.7%	0.7%	0.8%	1.1%	1.7%	2.8%	7.2%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	20.4%	20.4%	19.3%	18.5%	17.5%	23.4%		
Alt-A with Credit Enhancement	73.1%	77.0%	84.8%	87.6%	84.1%	82.9%	85.9%	89.7%
Economic Fees and Gap								
Wtd Avg Economic Gap	-12.88	-12.23	-11.95	-11.73	-9.13	-8.38	-9.24	-2.60
Wtd Avg Economic Model Fee	74.65	73.96	73.65	73.47	71.15	70.56	70.79	62.37
Wtd Avg Charged Fee	61.77	61.73	61.70	61.74	62.01	62.17	61.55	59.77
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	4.06%	3.49%	3.33%	3.52%	3.84%	2.75%	2.18%	1.69%
- SDQ Rate for Loans with CE	4.89%	4.19%	4.01%	4.27%	4.82%	3.63%	3.01%	1.78%
- SDQ Rate for Loans without CE	2.86%	2.49%	2.37%	2.47%	2.50%	1.51%	0.78%	1.05%
SDQ Rate Excl. Katrina Loans	4.02%	3.44%	3.27%	3.43%	3.32%	2.77%	2.20%	1.70%
SDQ Rate for Katrina Loans	6.04%	5.89%	5.97%	7.19%	20.26%	2.02%	0.89%	0.89%
Serious Delinquent Loans								
SDQ Loan Count	6,452	5,265	4,997	5,242	5,358	3,798	2,763	1,316
SDQ Count for Loans with CE	4,599	3,711	3,524	3,709	3,880	2,938	2,393	1,215
SDQ Count for Loans without CE	1,853	1,554	1,473	1,533	1,478	860	370	101
SDQ Volume ($M)								
SDQ Volume	$837.8	$665.8	$620.4	$633.6	$623.0	$450.2	$339.3	$160.4
SDQ Volume for Loans with CE	$599.8	$469.8	$435.4	$443.0	$450.8	$348.9	$296.8	$149.1
SDQ Volume for Loans without CE	$238.0	$196.1	$185.0	$190.7	$172.2	$101.3	$42.5	$11.4

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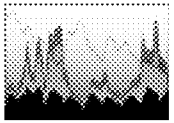

Single Family Conventional Book Characteristics
EA/TPR II

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	115,512	104,782	100,724	98,592	90,330	92,066	90,040	64,557
Book Volume ($B)	$14.1	$12.5	$11.8	$11.5	$10.4	$10.9	$11.1	$8.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.5%	0.5%	0.5%	0.4%	0.3%	0.2%	0.2%	0.1%
OLTV 60.01% - 70.00%	2.0%	2.1%	2.2%	2.1%	1.8%	1.5%	1.3%	0.8%
OLTV 70.01% - 75.00%	4.5%	4.7%	4.8%	4.8%	4.5%	4.4%	4.4%	3.7%
OLTV 75.01% - 80.00%	26.4%	27.9%	28.7%	29.2%	28.6%	27.2%	26.4%	20.9%
OLTV 80.01% - 90.00%	23.4%	24.6%	25.5%	26.1%	29.1%	32.5%	35.6%	37.4%
OLTV 90.01% - 95.00%	11.0%	11.4%	11.8%	12.2%	14.3%	16.9%	19.9%	26.6%
OLTV 95.01% - 97.00%	2.3%	2.5%	2.6%	2.8%	3.7%	4.8%	5.7%	6.0%
OLTV 97.01% - 100.00%	29.9%	26.2%	23.9%	22.4%	17.7%	12.4%	6.5%	4.4%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	89.0%	88.4%	88.1%	88.0%	87.9%	87.7%	87.4%	88.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.4%	0.5%	0.4%	0.4%	0.2%	0.2%	0.2%	0.2%
Comb LTV 60.01% - 70.00%	1.8%	1.9%	1.9%	1.9%	1.5%	1.3%	1.2%	0.7%
Comb LTV 70.01% - 75.00%	4.2%	4.3%	4.5%	4.5%	4.3%	4.1%	4.2%	3.5%
Comb LTV 75.01% - 80.00%	24.6%	26.0%	26.8%	27.3%	26.9%	26.0%	25.5%	20.3%
Comb LTV 80.01% - 90.00%	24.9%	26.2%	27.0%	27.6%	30.5%	33.5%	36.2%	37.7%
Comb LTV 90.01% - 95.00%	11.9%	12.3%	12.7%	13.0%	15.1%	17.5%	20.2%	26.7%
Comb LTV 95.01% - 97.00%	2.3%	2.5%	2.6%	2.8%	3.7%	4.8%	5.8%	6.0%
Comb LTV 97.01% - 100.00%	29.9%	26.2%	23.9%	22.4%	17.7%	12.5%	6.5%	4.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%
Wtd Avg Comb LTV	89.4%	88.8%	88.5%	88.3%	88.2%	88.0%	87.6%	88.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.4%	0.5%	0.4%	0.4%	0.2%	0.2%	0.2%	0.1%
Comb LTV 60.01% - 70.00%	1.8%	1.9%	1.9%	1.9%	1.5%	1.3%	1.2%	0.7%
Comb LTV 70.01% - 75.00%	4.2%	4.3%	4.5%	4.5%	4.3%	4.1%	4.2%	3.5%
Comb LTV 75.01% - 80.00%	24.6%	26.0%	26.8%	27.3%	27.0%	26.0%	25.6%	20.3%
Comb LTV 80.01% - 90.00%	24.9%	26.2%	27.0%	27.7%	30.5%	33.5%	36.3%	37.8%

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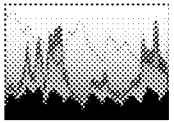

Single Family Conventional Book Characteristics
EA/TPR II

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	12.0%	12.3%	12.7%	13.1%	15.1%	17.5%	20.3%	27.0%
Comb LTV 95.01% - 97.00%	2.3%	2.5%	2.6%	2.8%	3.7%	4.8%	5.8%	6.0%
Comb LTV 97.01% - 100.00%	29.9%	26.2%	23.9%	22.4%	17.7%	12.5%	6.5%	4.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	89.4%	88.8%	88.5%	88.3%	88.2%	88.0%	87.6%	88.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	10.4%	12.5%	13.3%	14.3%	15.9%	8.6%	2.1%	0.5%
MTMLTV 60.01% - 70.00%	12.2%	14.3%	15.1%	16.1%	18.5%	17.7%	12.7%	5.7%
MTMLTV 70.01% - 75.00%	10.0%	11.5%	11.8%	12.4%	14.0%	14.4%	15.7%	10.4%
MTMLTV 75.01% - 80.00%	13.9%	14.9%	15.1%	15.5%	15.6%	17.4%	19.8%	19.1%
MTMLTV 80.01% - 90.00%	21.4%	21.1%	21.3%	20.9%	20.5%	25.2%	34.5%	40.4%
MTMLTV 90.01% - 95.00%	9.4%	8.9%	8.4%	8.4%	8.0%	8.2%	10.2%	16.4%
MTMLTV 95.01% - 97.00%	3.9%	3.6%	3.2%	2.9%	2.5%	2.3%	2.2%	3.9%
MTMLTV 97.01% - 100.00%	11.3%	8.6%	7.2%	6.4%	4.0%	4.6%	2.2%	2.9%
MTMLTV > 100.00%	7.6%	4.5%	4.4%	3.3%	0.9%	1.5%	0.5%	0.6%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Wtg Avg MTMLTV	81.0%	78.5%	77.6%	76.7%	74.7%	77.6%	80.0%	83.5%
Credit Score (Sums to 100%)								
FICO < 550	5.2%	5.1%	4.6%	4.0%	2.1%	2.3%	2.9%	4.7%
FICO 550-579	8.7%	8.8%	8.4%	7.8%	6.4%	7.6%	10.3%	13.0%
FICO 580-619	37.4%	36.4%	36.2%	36.2%	36.1%	35.8%	34.7%	34.2%
FICO 620-659	35.6%	35.8%	36.4%	37.0%	39.1%	38.8%	37.2%	33.7%
FICO 660-699	10.6%	11.1%	11.6%	12.0%	13.0%	12.4%	12.1%	11.7%
FICO 700-739	2.0%	2.2%	2.3%	2.3%	2.6%	2.4%	2.3%	2.0%
FICO >= 740	0.5%	0.5%	0.5%	0.5%	0.6%	0.5%	0.4%	0.4%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.4%
Wtd Avg FICO	618	619	620	621	625	623	621	617
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	95.2%	94.5%	93.9%	93.5%	91.4%	90.9%	93.2%	96.3%
Intermediate-term, fixed-rate	2.7%	3.1%	3.4%	3.6%	4.7%	5.4%	5.3%	3.3%
Adjustable-rate	2.1%	2.5%	2.7%	2.9%	3.9%	3.8%	1.5%	0.4%

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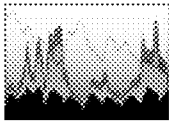

Single Family Conventional Book Characteristics
EA/TPR II

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	98.0%	97.8%	97.8%	97.8%	97.7%	97.7%	98.0%	98.3%
Second/Vacation Home	1.5%	1.5%	1.6%	1.6%	1.6%	1.5%	1.3%	1.3%
Investor Property	0.6%	0.6%	0.7%	0.7%	0.7%	0.8%	0.6%	0.4%
10-K Unit Type (Sums to 100%)								
1 Unit	98.8%	98.7%	98.6%	98.5%	98.3%	97.9%	97.7%	97.3%
2-4 Units	1.2%	1.3%	1.4%	1.5%	1.7%	2.1%	2.3%	2.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	6.4%	6.5%	6.6%	6.7%	6.7%	6.6%	6.5%	6.7%
Single Family Homes	93.6%	93.5%	93.4%	93.3%	93.3%	93.4%	93.5%	93.3%
Property Type (Sums to 100%)								
Manufactured	3.5%	4.0%	4.3%	4.4%	4.7%	4.4%	4.2%	3.8%
Condo/Coop	6.4%	6.5%	6.6%	6.7%	6.6%	6.6%	6.5%	6.7%
1 Unit	88.9%	88.2%	87.8%	87.5%	86.9%	86.9%	87.0%	86.8%
2-4 Units	1.2%	1.3%	1.4%	1.4%	1.7%	2.1%	2.3%	2.7%
Condo								
Condo	6.1%	6.2%	6.3%	6.3%	6.3%	6.3%	6.2%	6.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	51.2%	48.6%	46.9%	45.7%	42.8%	40.9%	38.4%	45.0%
Cash-Out Refinance	35.0%	37.0%	38.4%	39.4%	41.0%	41.4%	41.8%	34.0%
Other Refinance	13.8%	14.4%	14.7%	14.9%	16.2%	17.7%	19.8%	21.0%
Origination Type (Sums to 100%)								
TPO Broker	26.5%	25.7%	25.6%	25.8%	27.4%	31.4%	34.6%	39.0%
TPO Correspondent	38.6%	37.2%	36.5%	35.9%	33.2%	30.8%	30.1%	30.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Retail	34.8%	37.0%	37.9%	38.2%	39.3%	37.7%	35.2%	30.8%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%
2000	0.2%	0.3%	0.3%	0.4%	0.5%	0.8%	1.4%	3.5%
2001	2.7%	3.3%	3.6%	3.9%	5.8%	8.4%	13.6%	36.4%
2002	6.4%	7.7%	8.6%	9.3%	13.5%	20.1%	34.2%	59.8%

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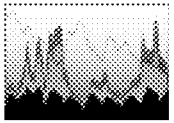

Single Family Conventional Book Characteristics
EA/TPR II

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	12.2%	14.5%	16.2%	17.6%	25.7%	38.9%	50.7%	0.0%
2004	10.9%	13.0%	14.7%	16.0%	24.8%	31.8%	0.0%	0.0%
2005	16.0%	19.1%	21.6%	23.8%	29.6%	0.0%	0.0%	0.0%
2006	23.3%	27.9%	31.1%	28.9%	0.0%	0.0%	0.0%	0.0%
2007	28.3%	14.1%	3.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$125,996	$122,503	$120,779	$120,382	$118,049	$120,116	$124,798	$126,416
Loan Original Note Rate	7.25%	7.16%	7.14%	7.11%	6.93%	7.00%	7.17%	7.79%
Seasoning (Sums to 100%)								
Seasoned	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%
Non-Seasoned	99.9%	99.9%	99.9%	99.9%	99.8%	99.9%	99.9%	99.9%
ACI								
ACI Probability	6.04%	5.74%	5.49%	5.22%	4.56%	4.33%	4.23%	4.24%
Wtd Avg ACI Score	599	602	604	605	609	612	613	611
Credit Premium								
Wtd Avg Credit Premium	0.53	0.49	0.49	0.50	0.53	0.57	0.63	0.67
Credit Premium > 1.5	1.9%	1.4%	1.3%	1.3%	1.6%	2.0%	2.9%	2.9%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.4%	2.6%	2.8%	2.9%	3.4%	3.9%	4.1%	3.8%
DTI Ratio > 20 and <= 30	9.7%	10.4%	10.8%	11.0%	12.2%	12.9%	13.5%	14.0%
DTI Ratio > 30 and <= 40	21.6%	22.5%	23.0%	23.3%	24.3%	24.9%	26.5%	27.8%
DTI Ratio > 40 and <= 50	29.2%	29.1%	28.9%	28.9%	28.6%	28.2%	28.7%	29.3%
DTI Ratio > 50	36.7%	35.0%	34.2%	33.6%	31.1%	29.7%	26.8%	24.5%
DTI Ratio Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.4%	0.5%
Wtd Avg DTI Ratio	45.5%	45.0%	44.7%	44.6%	43.8%	43.3%	42.3%	41.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.4%	2.6%	2.8%	2.9%	3.4%	3.9%	4.1%	3.8%
DTI Ratio > 20 and <= 30	9.7%	10.4%	10.8%	11.0%	12.2%	12.9%	13.5%	14.0%
DTI Ratio > 30 and <= 40	21.6%	22.5%	23.0%	23.3%	24.3%	24.9%	26.5%	27.8%
DTI Ratio > 40 and <= 50	29.2%	29.1%	28.9%	28.9%	28.6%	28.2%	28.7%	29.3%
DTI Ratio > 50	36.7%	35.0%	34.2%	33.6%	31.1%	29.7%	26.8%	24.5%
DTI Ratio Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.4%	0.5%

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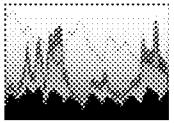

Single Family Conventional Book Characteristics
EA/TPR II

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	45.5%	45.0%	44.7%	44.6%	43.8%	43.3%	42.3%	41.7%
Origination Term (Sums to 100%)								
<= 15 Years	2.7%	3.1%	3.4%	3.6%	4.7%	5.4%	5.3%	3.3%
> 15 Years amd <= 25 Years	1.6%	1.8%	1.9%	2.0%	2.2%	2.3%	2.2%	2.0%
> 25 Years and <= 30 Years	95.8%	95.2%	94.7%	94.4%	93.1%	92.3%	92.5%	94.6%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	95.2%	94.5%	93.9%	93.5%	91.4%	90.9%	93.2%	96.3%
Intermediate-Term Fixed Rate (excl Balloon)	2.7%	3.0%	3.3%	3.6%	4.6%	5.3%	5.3%	3.3%
Adjustable Rate	2.1%	2.5%	2.7%	2.9%	4.0%	3.8%	1.5%	0.4%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	2.1%	2.4%	2.6%	2.8%	3.8%	3.6%	1.4%	0.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	1.3%	1.5%	1.7%	1.8%	2.6%	2.8%	0.8%	0.0%
- 7/1 Hybrid Arm	0.8%	0.9%	1.0%	1.0%	1.3%	0.8%	0.5%	0.3%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	2.1%	1.8%	1.3%	0.9%	0.4%	0.5%	0.8%	2.1%
- Alt-A Low/No Doc	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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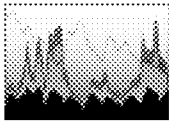

Single Family Conventional Book Characteristics
EA/TPR II

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	2.0%	1.7%	1.3%	0.8%	0.3%	0.4%	0.7%	1.6%
My Community Mortgage	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	0.4%	0.5%	0.5%	0.5%	0.5%	0.2%	0.2%	0.5%
- Select Lender Programs Non-Full Doc	0.3%	0.4%	0.4%	0.5%	0.4%	0.1%	0.0%	0.0%
- Other Low/No Doc	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	92.4%	92.1%	92.1%	92.9%	96.4%	98.3%	99.0%	97.8%
Investor Channel	7.6%	7.9%	7.9%	7.1%	3.6%	1.7%	0.9%	2.1%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	2.7%	2.8%	2.8%	2.8%	2.5%	1.8%	1.5%	1.2%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.3%	1.3%	1.4%	1.4%	1.3%	1.1%	0.9%	0.5%
- 80/15/05	0.6%	0.7%	0.7%	0.7%	0.6%	0.5%	0.4%	0.5%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	0.6%	0.6%	0.6%	0.5%	0.4%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	3.9%	4.1%	4.2%	4.2%	4.4%	4.3%	4.1%	2.9%

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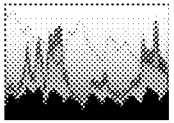

Single Family Conventional Book Characteristics
EA/TPR II

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.8%	1.9%	2.0%	2.0%	2.1%	1.9%	1.8%	1.1%
- 80/15/05	0.9%	0.9%	1.0%	1.0%	1.0%	0.9%	0.9%	0.8%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.0%
- 90/05/05	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
- Other	0.8%	0.9%	0.9%	0.9%	1.0%	1.0%	1.0%	0.6%
EA/TPR								
EA/TPR	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	22.8%	23.3%	23.6%	23.5%	23.2%	22.7%	22.0%	20.9%
Northeast	15.4%	15.8%	15.9%	15.9%	15.6%	15.1%	14.9%	15.0%
Southeast	33.6%	33.6%	33.5%	33.7%	34.1%	33.7%	31.3%	29.9%
Southwest	20.5%	19.8%	19.4%	19.1%	18.1%	17.1%	16.5%	17.1%
West	7.7%	7.5%	7.5%	7.8%	8.9%	11.4%	15.3%	17.1%
Census Region (Sums to 100%)								
New England	4.1%	4.2%	4.2%	4.2%	4.1%	4.1%	4.4%	4.5%
Middle Atlantic	9.7%	10.1%	10.3%	10.4%	10.5%	10.5%	10.1%	10.1%
East North Central	18.5%	18.8%	19.0%	18.9%	18.6%	18.2%	17.5%	16.6%
East South Central	7.4%	7.4%	7.4%	7.3%	7.0%	6.2%	5.4%	5.0%
South Atlantic	26.6%	26.5%	26.5%	26.8%	27.5%	27.8%	26.2%	25.2%
West North Central	7.6%	7.8%	7.9%	8.0%	7.7%	7.3%	7.1%	6.7%
West South Central	11.6%	11.3%	11.1%	10.8%	10.2%	9.3%	8.3%	8.3%
Mountain	7.7%	7.2%	7.0%	6.9%	6.9%	7.2%	7.8%	8.6%
Pacific	5.6%	5.5%	5.6%	5.8%	6.9%	9.2%	13.2%	14.9%
US Territories	1.1%	1.2%	1.0%	0.9%	0.6%	0.2%	0.0%	0.0%
Top 10 States								
01) FL	9.2%	9.1%	9.1%	9.3%	10.1%	10.7%	10.7%	10.3%
02) TX	7.0%	6.6%	6.3%	6.1%	5.8%	5.4%	4.9%	5.3%
03) GA	5.5%	5.5%	5.5%	5.5%	5.8%	5.5%	4.8%	4.4%
04) MI	4.7%	5.0%	5.2%	5.2%	5.5%	5.5%	5.5%	5.0%
05) IL	4.6%	4.5%	4.5%	4.4%	4.2%	4.3%	4.2%	4.2%

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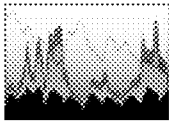

Single Family Conventional Book Characteristics
EA/TPR II

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) OH	4.3%	4.5%	4.5%	4.4%	4.5%	4.5%	4.2%	3.9%
07) PA	3.9%	4.0%	4.0%	3.9%	3.6%	3.3%	3.0%	2.9%
08) NC	3.5%	3.5%	3.5%	3.5%	3.4%	3.3%	3.1%	3.4%
09) IN	3.0%	3.0%	3.0%	3.0%	2.8%	2.6%	2.3%	2.0%
10) NY	3.0%	3.2%	3.4%	3.4%	3.7%	4.0%	4.0%	4.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	17.5%	16.4%	15.8%	15.8%	14.1%	11.7%	10.8%	9.5%
02) CERBERUS CAPITAL HOLDING	8.9%	8.5%	8.2%	8.0%	7.2%	5.6%	3.9%	1.9%
03) CITIGROUP INC	8.5%	7.8%	7.6%	7.1%	5.3%	4.1%	3.7%	2.6%
04) FLAGSTAR BANCORP INC	5.5%	5.6%	5.9%	6.1%	7.6%	8.6%	8.9%	9.6%
05) WASHINGTON MUTUAL INC	5.2%	6.0%	6.6%	7.1%	8.6%	10.6%	12.8%	18.0%
06) SUNTRUST BANKS INC	4.5%	4.2%	3.7%	3.4%	2.3%	2.0%	2.0%	2.6%
07) AMTRUST FINANCIAL CORPORATION	4.3%	4.1%	3.9%	3.8%	3.7%	3.8%	4.4%	5.7%
08) NATIONAL CITY CORPORATION	3.6%	3.7%	3.8%	3.8%	4.1%	5.4%	5.7%	2.7%
09) FIRST HORIZON NATIONAL CORPORATION	3.6%	3.4%	3.2%	3.2%	3.2%	3.3%	2.8%	2.7%
10) FREEDOM MORTGAGE CORPORATION	2.9%	3.0%	3.0%	3.1%	3.5%	3.5%	3.4%	3.1%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	17.6%	16.5%	15.9%	15.9%	14.3%	12.0%	11.0%	9.6%
02) CITIGROUP INC	10.4%	10.1%	10.1%	9.8%	8.4%	7.0%	6.5%	5.7%
03) CERBERUS CAPITAL HOLDING	9.9%	9.5%	9.3%	9.1%	8.7%	7.7%	6.9%	5.9%
04) EVERBANK FINANCIAL CORPORATION	8.0%	9.5%	10.6%	11.4%	12.9%	10.2%	6.8%	4.2%
05) JP MORGAN CHASE & CO	6.1%	6.6%	6.5%	6.7%	7.7%	8.0%	8.7%	10.6%
06) SUNTRUST BANKS INC	4.4%	4.0%	3.5%	3.3%	2.2%	1.9%	2.0%	2.6%
07) WASHINGTON MUTUAL INC	4.0%	4.5%	5.0%	5.4%	7.5%	11.4%	15.2%	22.2%
08) FIRST HORIZON NATIONAL CORPORATION	3.7%	3.5%	3.4%	3.3%	3.4%	3.6%	2.7%	2.4%
09) WELLS FARGO & COMPANY	3.7%	4.0%	4.3%	4.4%	4.3%	2.8%	1.9%	1.3%
10) NATIONAL CITY CORPORATION	3.6%	3.7%	3.8%	3.9%	4.2%	5.4%	5.7%	2.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	32.0%	33.5%	34.2%	34.9%	34.9%	32.2%	27.7%	7.5%
Credit Enhancement	68.0%	66.5%	65.8%	65.1%	65.1%	67.8%	72.3%	92.5%
- Primary MI Only	58.2%	54.9%	53.1%	52.2%	51.0%	49.2%	41.7%	15.9%
- Pool Policy Only	3.5%	4.2%	4.7%	4.7%	4.3%	5.2%	8.1%	20.0%
- Pool Policy and Primary MI	4.6%	5.5%	6.2%	6.5%	7.7%	11.0%	18.8%	48.5%
- Full Recourse	1.0%	1.0%	0.9%	0.8%	0.6%	0.2%	0.2%	0.2%
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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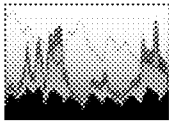

Single Family Conventional Book Characteristics
EA/TPR II

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.7%	0.8%	0.9%	1.0%	1.5%	2.2%	3.6%	7.9%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	28.6%	28.4%	27.7%	21.1%	27.6%	23.3%		
Alt-A with Credit Enhancement	75.2%	77.7%	82.8%	80.6%	85.7%	85.9%	91.0%	93.4%
Economic Fees and Gap								
Wtd Avg Economic Gap	-14.34	-14.03	-13.79	-13.51	-7.73	-2.47	-0.74	7.86
Wtd Avg Economic Model Fee	99.72	99.75	99.72	99.92	96.17	92.10	90.42	80.34
Wtd Avg Charged Fee	85.38	85.72	85.93	86.42	88.45	89.63	89.69	88.20
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	7.13%	6.15%	5.70%	5.91%	6.48%	4.97%	3.99%	2.79%
- SDQ Rate for Loans with CE	8.25%	7.27%	6.68%	6.94%	7.76%	6.01%	5.00%	2.96%
- SDQ Rate for Loans without CE	4.67%	3.80%	3.66%	3.84%	3.89%	2.66%	1.22%	0.75%
SDQ Rate Excl. Katrina Loans	7.11%	6.13%	5.63%	5.82%	5.90%	5.00%	4.02%	2.81%
SDQ Rate for Katrina Loans	8.22%	7.16%	8.82%	9.96%	24.44%	3.85%	2.88%	1.33%
Serious Delinquent Loans								
SDQ Loan Count	8,179	6,389	5,682	5,768	5,772	4,483	3,525	1,767
SDQ Count for Loans with CE	6,506	5,119	4,492	4,530	4,627	3,740	3,238	1,732
SDQ Count for Loans without CE	1,673	1,270	1,190	1,238	1,145	743	287	35
SDQ Volume ($M)								
SDQ Volume	$1,007.0	$769.9	$672.2	$663.8	$638.7	$523.1	$427.0	$222.3
SDQ Volume for Loans with CE	$796.6	$615.9	$533.3	$522.7	$518.8	$442.7	$395.0	$218.1
SDQ Volume for Loans without CE	$210.4	$154.0	$138.8	$141.2	$119.9	$80.4	$32.0	$4.2

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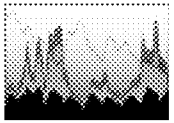

Single Family Conventional Book Characteristics
EA/TPR III

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	116,472	108,438	106,292	106,646	102,038	95,092	81,460	37,568
Book Volume ($B)	$14.4	$13.2	$12.7	$12.7	$11.8	$10.9	$9.7	$4.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	14.1%	14.6%	14.7%	14.7%	12.8%	9.1%	6.5%	1.7%
OLTV 60.01% - 70.00%	14.7%	15.1%	15.1%	15.0%	13.2%	10.9%	9.0%	2.4%
OLTV 70.01% - 75.00%	9.5%	9.5%	9.3%	9.3%	8.7%	8.5%	8.1%	4.1%
OLTV 75.01% - 80.00%	25.1%	25.5%	25.5%	25.4%	25.2%	25.2%	26.3%	16.1%
OLTV 80.01% - 90.00%	15.4%	15.3%	15.3%	15.4%	17.5%	21.7%	26.9%	35.8%
OLTV 90.01% - 95.00%	7.4%	6.9%	7.1%	7.3%	8.9%	11.7%	14.1%	27.7%
OLTV 95.01% - 97.00%	1.3%	1.4%	1.5%	1.6%	2.2%	3.2%	4.2%	6.5%
OLTV 97.01% - 100.00%	12.6%	11.7%	11.5%	11.4%	11.5%	9.6%	4.9%	5.6%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	77.9%	77.4%	77.4%	77.5%	78.9%	80.9%	82.0%	88.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.9%	14.5%	14.6%	14.5%	12.7%	9.0%	6.4%	1.7%
Comb LTV 60.01% - 70.00%	14.5%	15.0%	14.9%	14.9%	13.1%	10.8%	8.9%	2.3%
Comb LTV 70.01% - 75.00%	9.4%	9.3%	9.2%	9.2%	8.6%	8.4%	8.0%	4.0%
Comb LTV 75.01% - 80.00%	24.4%	24.8%	24.8%	24.8%	24.6%	24.8%	25.9%	15.8%
Comb LTV 80.01% - 90.00%	16.1%	16.0%	16.0%	16.1%	18.1%	22.1%	27.3%	36.0%
Comb LTV 90.01% - 95.00%	7.7%	7.2%	7.4%	7.5%	9.1%	11.9%	14.2%	27.5%
Comb LTV 95.01% - 97.00%	1.3%	1.4%	1.5%	1.5%	2.2%	3.2%	4.1%	6.5%
Comb LTV 97.01% - 100.00%	12.6%	11.7%	11.5%	11.4%	11.6%	9.7%	5.0%	5.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.5%
Wtd Avg Comb LTV	78.1%	77.6%	77.6%	77.6%	79.0%	81.1%	82.2%	88.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.9%	14.5%	14.6%	14.5%	12.7%	9.0%	6.4%	1.7%
Comb LTV 60.01% - 70.00%	14.5%	15.0%	14.9%	14.9%	13.1%	10.8%	8.9%	2.3%
Comb LTV 70.01% - 75.00%	9.4%	9.3%	9.2%	9.2%	8.6%	8.4%	8.0%	4.0%
Comb LTV 75.01% - 80.00%	24.4%	24.8%	24.8%	24.8%	24.6%	24.8%	25.9%	15.8%
Comb LTV 80.01% - 90.00%	16.1%	16.0%	16.0%	16.1%	18.1%	22.1%	27.3%	36.1%

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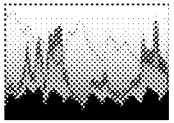

Single Family Conventional Book Characteristics
EA/TPR III

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.7%	7.3%	7.4%	7.6%	9.2%	11.9%	14.3%	27.9%
Comb LTV 95.01% - 97.00%	1.3%	1.4%	1.5%	1.5%	2.2%	3.2%	4.1%	6.5%
Comb LTV 97.01% - 100.00%	12.6%	11.7%	11.5%	11.4%	11.6%	9.7%	5.0%	5.6%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	78.1%	77.6%	77.6%	77.6%	79.0%	81.1%	82.2%	88.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	26.2%	29.2%	30.0%	30.9%	31.1%	20.4%	10.0%	1.9%
MTMLTV 60.01% - 70.00%	18.9%	20.4%	20.6%	21.0%	20.7%	20.0%	16.7%	4.8%
MTMLTV 70.01% - 75.00%	11.7%	11.8%	11.8%	11.8%	11.7%	12.9%	15.5%	8.4%
MTMLTV 75.01% - 80.00%	12.6%	12.6%	12.0%	11.9%	11.8%	14.4%	18.7%	17.6%
MTMLTV 80.01% - 90.00%	15.7%	14.2%	14.1%	13.4%	13.6%	18.3%	26.7%	41.6%
MTMLTV 90.01% - 95.00%	5.9%	5.1%	5.3%	5.2%	5.6%	6.6%	8.1%	17.2%
MTMLTV 95.01% - 97.00%	1.8%	1.6%	1.7%	1.7%	1.9%	2.1%	1.9%	4.3%
MTMLTV 97.01% - 100.00%	4.2%	3.2%	2.7%	2.6%	2.7%	4.0%	2.0%	3.5%
MTMLTV > 100.00%	3.0%	1.9%	1.8%	1.5%	0.8%	1.4%	0.3%	0.7%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Wtg Avg MTMLTV	70.9%	68.9%	68.5%	68.0%	68.1%	72.7%	76.2%	83.9%
Credit Score (Sums to 100%)								
FICO < 550	36.7%	37.2%	37.3%	37.1%	35.1%	32.2%	30.5%	15.7%
FICO 550-579	32.0%	32.0%	32.1%	32.2%	31.6%	29.8%	25.7%	20.3%
FICO 580-619	17.0%	16.4%	16.3%	16.4%	17.4%	19.5%	22.3%	33.8%
FICO 620-659	11.5%	11.4%	11.4%	11.4%	12.5%	14.5%	16.9%	24.0%
FICO 660-699	2.3%	2.3%	2.3%	2.3%	2.7%	3.0%	3.6%	5.2%
FICO 700-739	0.4%	0.4%	0.5%	0.5%	0.5%	0.7%	0.8%	0.7%
FICO >= 740	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
FICO Missing	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.2%
Wtd Avg FICO	569	568	568	568	571	575	579	595
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	91.7%	90.8%	90.1%	89.8%	87.4%	87.5%	90.8%	96.5%
Intermediate-term, fixed-rate	5.7%	6.4%	6.7%	6.8%	7.9%	8.5%	8.0%	3.3%
Adjustable-rate	2.6%	2.8%	3.2%	3.4%	4.7%	4.0%	1.2%	0.2%

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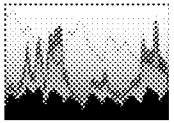

Single Family Conventional Book Characteristics
EA/TPR III

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	98.9%	98.9%	98.9%	98.9%	99.0%	99.0%	99.2%	99.3%
Second/Vacation Home	0.9%	0.9%	0.9%	0.8%	0.7%	0.7%	0.6%	0.6%
Investor Property	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%
10-K Unit Type (Sums to 100%)								
1 Unit	99.3%	99.3%	99.3%	99.3%	99.1%	98.7%	98.4%	97.5%
2-4 Units	0.7%	0.7%	0.7%	0.7%	0.9%	1.3%	1.6%	2.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	4.4%	4.4%	4.5%	4.6%	4.6%	4.8%	5.1%	6.5%
Single Family Homes	95.6%	95.6%	95.5%	95.4%	95.4%	95.2%	94.9%	93.5%
Property Type (Sums to 100%)								
Manufactured	1.7%	1.9%	2.1%	2.1%	2.7%	3.6%	4.9%	6.4%
Condo/Coop	4.4%	4.4%	4.5%	4.6%	4.6%	4.8%	5.1%	6.4%
1 Unit	93.2%	93.0%	92.7%	92.6%	91.9%	90.4%	88.4%	84.7%
2-4 Units	0.7%	0.7%	0.7%	0.7%	0.9%	1.3%	1.6%	2.5%
Condo								
Condo	4.1%	4.1%	4.2%	4.3%	4.3%	4.6%	4.9%	6.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	31.3%	30.2%	30.8%	31.3%	33.9%	34.1%	28.6%	43.6%
Cash-Out Refinance	58.8%	60.3%	60.0%	59.8%	56.8%	54.8%	58.0%	37.7%
Other Refinance	9.9%	9.5%	9.2%	8.9%	9.3%	11.1%	13.4%	18.7%
Origination Type (Sums to 100%)								
TPO Broker	23.7%	22.7%	22.8%	22.8%	24.6%	30.0%	34.3%	42.2%
TPO Correspondent	35.8%	35.0%	34.3%	34.2%	32.0%	30.0%	30.2%	30.6%
Undesignated	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Retail	40.5%	42.2%	42.9%	43.0%	43.3%	39.8%	35.3%	27.1%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
2000	0.2%	0.2%	0.2%	0.2%	0.3%	0.6%	1.1%	4.1%
2001	1.4%	1.6%	1.8%	1.9%	2.7%	4.3%	7.9%	30.6%
2002	4.6%	5.3%	5.8%	6.1%	8.7%	14.0%	26.4%	65.0%

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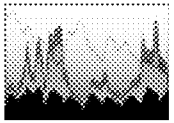

Single Family Conventional Book Characteristics
EA/TPR III

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	13.2%	15.1%	16.6%	17.6%	25.1%	41.8%	64.5%	0.0%
2004	12.6%	14.6%	16.2%	17.4%	26.8%	39.3%	0.0%	0.0%
2005	19.5%	22.8%	25.5%	28.0%	36.3%	0.0%	0.0%	0.0%
2006	23.0%	27.1%	30.5%	28.7%	0.0%	0.0%	0.0%	0.0%
2007	25.5%	13.3%	3.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$126,988	$124,880	$122,958	$122,188	$117,836	$116,824	$119,873	$117,976
Loan Original Note Rate	7.60%	7.52%	7.50%	7.48%	7.29%	7.33%	7.45%	8.19%
Seasoning (Sums to 100%)								
Seasoned	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Non-Seasoned	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%
ACI								
ACI Probability	8.11%	7.89%	7.93%	7.99%	8.13%	7.98%	7.82%	8.05%
Wtd Avg ACI Score	583	585	585	585	585	586	586	584
Credit Premium								
Wtd Avg Credit Premium	0.76	0.72	0.72	0.72	0.74	0.78	0.84	0.93
Credit Premium > 1.5	6.0%	4.6%	4.5%	4.3%	4.6%	5.1%	7.2%	7.7%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.0%	4.2%	4.3%	4.3%	4.7%	4.9%	4.8%	3.2%
DTI Ratio > 20 and <= 30	14.4%	14.9%	15.2%	15.2%	15.5%	15.4%	15.7%	13.0%
DTI Ratio > 30 and <= 40	24.2%	25.0%	25.1%	25.1%	25.2%	25.3%	26.2%	25.9%
DTI Ratio > 40 and <= 50	26.6%	26.5%	26.4%	26.3%	26.2%	25.7%	26.6%	29.9%
DTI Ratio > 50	30.5%	29.0%	28.7%	28.6%	28.0%	28.1%	26.3%	27.5%
DTI Ratio Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.4%	0.5%
Wtd Avg DTI Ratio	42.9%	42.4%	42.3%	42.3%	42.1%	42.2%	41.6%	42.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.0%	4.2%	4.3%	4.3%	4.7%	4.9%	4.8%	3.2%
DTI Ratio > 20 and <= 30	14.4%	14.9%	15.2%	15.2%	15.5%	15.4%	15.7%	13.0%
DTI Ratio > 30 and <= 40	24.2%	25.0%	25.1%	25.1%	25.2%	25.3%	26.2%	25.9%
DTI Ratio > 40 and <= 50	26.6%	26.5%	26.4%	26.3%	26.2%	25.7%	26.6%	29.9%
DTI Ratio > 50	30.5%	29.0%	28.7%	28.6%	28.0%	28.1%	26.3%	27.5%
DTI Ratio Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.4%	0.5%

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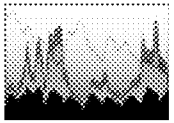

Single Family Conventional Book Characteristics
EA/TPR III

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	42.9%	42.4%	42.3%	42.3%	42.1%	42.2%	41.6%	42.8%
Origination Term (Sums to 100%)								
<= 15 Years	5.7%	6.4%	6.7%	6.8%	7.9%	8.5%	8.0%	3.3%
> 15 Years amd <= 25 Years	2.0%	2.1%	2.2%	2.1%	2.3%	2.5%	2.5%	1.9%
> 25 Years and <= 30 Years	92.2%	91.5%	91.1%	91.1%	89.8%	89.0%	89.5%	94.8%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	91.7%	90.8%	90.1%	89.8%	87.4%	87.5%	90.8%	96.5%
Intermediate-Term Fixed Rate (excl Balloon)	5.7%	6.4%	6.7%	6.8%	7.9%	8.5%	8.0%	3.3%
Adjustable Rate	2.6%	2.9%	3.2%	3.4%	4.7%	4.0%	1.2%	0.2%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	2.4%	2.7%	3.1%	3.3%	4.5%	3.9%	1.1%	0.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	1.5%	1.7%	1.9%	2.1%	3.1%	3.2%	0.9%	0.0%
- 7/1 Hybrid Arm	0.9%	1.0%	1.1%	1.2%	1.5%	0.7%	0.2%	0.2%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	1.9%	1.3%	0.8%	0.6%	0.1%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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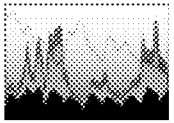

Single Family Conventional Book Characteristics
EA/TPR III

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	1.8%	1.3%	0.7%	0.6%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	94.1%	94.0%	94.1%	94.7%	98.3%	98.8%	99.9%	99.9%
Investor Channel	5.9%	6.0%	5.9%	5.3%	1.6%	1.2%	0.1%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	1.4%	1.4%	1.3%	1.3%	1.1%	0.7%	0.6%	0.6%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.5%	0.5%	0.6%	0.5%	0.5%	0.4%	0.4%	0.3%
- 80/15/05	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- Other	0.5%	0.5%	0.5%	0.5%	0.3%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	2.2%	2.2%	2.3%	2.2%	2.3%	2.2%	2.2%	1.7%

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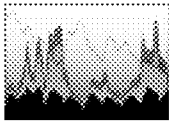

Single Family Conventional Book Characteristics
EA/TPR III

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	0.6%
- 80/15/05	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.4%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
- Other	0.8%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.3%
EA/TPR								
EA/TPR	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Property Region (Sums to 100%)								
Midwest	19.7%	20.0%	20.4%	20.5%	21.3%	22.2%	22.1%	21.3%
Northeast	20.7%	21.2%	21.0%	20.8%	20.0%	19.1%	18.2%	14.4%
Southeast	33.4%	33.3%	33.3%	33.5%	33.0%	32.2%	30.7%	31.8%
Southwest	16.4%	15.7%	15.5%	15.3%	15.0%	14.6%	14.5%	17.7%
West	9.8%	9.8%	9.8%	9.9%	10.8%	11.8%	14.5%	14.9%
Census Region (Sums to 100%)								
New England	5.9%	5.9%	6.0%	5.9%	5.7%	5.8%	6.4%	4.7%
Middle Atlantic	13.4%	13.8%	13.7%	13.7%	13.3%	12.8%	11.4%	9.3%
East North Central	16.1%	16.3%	16.6%	16.7%	17.2%	18.1%	17.7%	17.1%
East South Central	6.5%	6.4%	6.5%	6.4%	6.4%	6.0%	5.2%	5.2%
South Atlantic	27.3%	27.3%	27.3%	27.5%	27.0%	26.6%	25.8%	26.9%
West North Central	6.2%	6.3%	6.4%	6.4%	6.6%	6.7%	6.8%	6.7%
West South Central	9.4%	8.9%	8.9%	8.7%	8.7%	8.3%	7.6%	9.1%
Mountain	6.1%	5.9%	5.7%	5.7%	5.4%	5.5%	6.2%	8.1%
Pacific	8.1%	8.2%	8.2%	8.3%	9.1%	10.1%	12.7%	12.8%
US Territories	0.9%	0.9%	0.8%	0.7%	0.5%	0.2%	0.0%	0.0%
Top 10 States								
01) FL	9.4%	9.4%	9.3%	9.3%	8.8%	9.1%	9.5%	11.0%
02) CA	5.2%	5.3%	5.4%	5.5%	6.3%	6.9%	9.2%	8.9%
03) TX	5.1%	4.7%	4.6%	4.5%	4.6%	4.5%	4.1%	5.7%
04) NJ	4.6%	4.7%	4.8%	4.8%	4.7%	4.6%	4.0%	3.0%
05) PA	4.5%	4.5%	4.4%	4.4%	4.2%	3.7%	3.2%	2.9%

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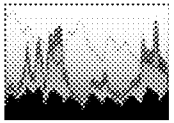

Single Family Conventional Book Characteristics
EA/TPR III

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) MI	4.5%	4.7%	4.8%	4.9%	5.4%	6.0%	6.0%	5.3%
07) NY	4.3%	4.5%	4.5%	4.5%	4.4%	4.5%	4.2%	3.4%
08) GA	4.3%	4.4%	4.4%	4.5%	4.9%	5.2%	4.7%	4.4%
09) IL	4.2%	4.1%	4.2%	4.2%	4.2%	4.3%	4.0%	4.3%
10) OH	3.7%	3.8%	3.9%	3.8%	3.9%	4.1%	4.1%	4.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	16.9%	18.0%	17.4%	18.5%	16.3%	12.4%	11.3%	9.0%
02) CERBERUS CAPITAL HOLDING	13.7%	12.7%	12.7%	12.6%	13.0%	10.4%	8.5%	6.4%
03) CITIGROUP INC	9.9%	9.3%	8.8%	8.0%	5.9%	3.4%	2.7%	0.9%
04) FLAGSTAR BANCORP INC	5.6%	5.5%	5.9%	6.2%	7.7%	9.7%	10.5%	9.8%
05) SUNTRUST BANKS INC	4.0%	3.6%	3.3%	3.1%	2.3%	2.0%	2.0%	2.6%
06) AMTRUST FINANCIAL CORPORATION	3.7%	3.5%	3.4%	3.3%	3.1%	3.5%	4.4%	6.0%
07) WASHINGTON MUTUAL INC	3.4%	3.6%	3.9%	4.1%	4.9%	7.0%	9.7%	15.9%
08) FREEDOM MORTGAGE CORPORATION	3.1%	3.1%	3.2%	3.3%	3.5%	3.8%	3.7%	4.7%
09) FIRST HORIZON NATIONAL CORPORATION	3.1%	2.9%	2.9%	2.9%	3.3%	3.4%	2.9%	3.0%
10) BANK OF AMERICA CORPORATION	2.9%	2.9%	2.7%	2.6%	1.6%	1.0%	0.3%	0.8%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	17.0%	18.1%	17.5%	18.6%	16.5%	12.7%	11.6%	9.1%
02) CERBERUS CAPITAL HOLDING	15.0%	13.9%	13.8%	13.6%	14.0%	11.6%	10.1%	8.1%
03) CITIGROUP INC	11.3%	10.9%	10.6%	9.9%	7.7%	4.8%	3.7%	1.4%
04) EVERBANK FINANCIAL CORPORATION	8.4%	9.7%	10.7%	11.3%	12.7%	11.1%	8.3%	7.0%
05) JP MORGAN CHASE & CO	4.0%	4.1%	4.1%	4.2%	4.5%	4.4%	3.6%	2.9%
06) SUNTRUST BANKS INC	4.0%	3.6%	3.2%	3.1%	2.3%	2.0%	2.0%	2.6%
07) FIRST HORIZON NATIONAL CORPORATION	3.1%	2.9%	2.9%	2.9%	3.3%	3.4%	2.9%	3.0%
08) BANK OF AMERICA CORPORATION	2.8%	2.9%	2.7%	2.5%	1.5%	0.9%	0.1%	0.0%
09) NATIONAL CITY CORPORATION	2.8%	3.1%	3.3%	3.3%	4.0%	6.0%	6.5%	4.2%
10) WELLS FARGO & COMPANY	2.7%	3.0%	3.2%	3.3%	3.3%	2.6%	2.1%	1.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	61.4%	62.4%	62.2%	62.4%	60.2%	54.0%	48.9%	15.2%
Credit Enhancement	38.6%	37.6%	37.8%	37.6%	39.8%	46.0%	51.1%	84.8%
- Primary MI Only	32.0%	30.1%	29.7%	29.9%	33.2%	36.6%	34.2%	21.0%
- Pool Policy Only	2.8%	3.2%	3.6%	3.2%	1.4%	1.7%	2.9%	10.6%
- Pool Policy and Primary MI	2.9%	3.3%	3.7%	3.8%	4.5%	7.1%	13.4%	51.2%
- Full Recourse	0.8%	0.8%	0.7%	0.6%	0.4%	0.2%	0.1%	0.3%
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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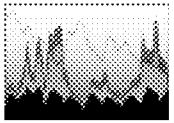

Single Family Conventional Book Characteristics
EA/TPR III

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	1.7%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	0.0%	0.0%	0.0%	0.0%	0.0%			
Alt-A with Credit Enhancement	47.1%	53.2%	70.3%	81.0%	47.0%	51.8%	59.4%	100.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-13.70	-12.58	-11.06	-10.79	-7.84	-9.81	-13.71	20.05
Wtd Avg Economic Model Fee	138.55	137.59	136.07	136.20	136.01	139.42	145.03	113.32
Wtd Avg Charged Fee	124.86	125.02	125.01	125.40	128.17	129.60	131.32	133.37
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	7.84%	7.28%	7.38%	8.15%	8.52%	6.72%	5.01%	4.21%
- SDQ Rate for Loans with CE	11.83%	11.49%	11.70%	12.89%	13.13%	9.92%	7.75%	4.91%
- SDQ Rate for Loans without CE	5.22%	4.58%	4.54%	5.01%	5.16%	3.87%	2.00%	0.25%
SDQ Rate Excl. Katrina Loans	7.77%	7.17%	7.26%	8.02%	7.79%	6.75%	5.05%	4.24%
SDQ Rate for Katrina Loans	11.11%	12.24%	11.91%	13.13%	30.12%	5.52%	3.26%	2.08%
Serious Delinquent Loans								
SDQ Loan Count	9,080	7,830	7,769	8,589	8,616	6,321	4,069	1,581
SDQ Count for Loans with CE	5,433	4,829	4,884	5,409	5,597	4,395	3,298	1,567
SDQ Count for Loans without CE	3,647	3,001	2,885	3,180	3,019	1,926	771	14
SDQ Volume ($M)								
SDQ Volume	$1,135.6	$945.8	$921.6	$993.7	$934.8	$707.6	$463.0	$185.7
SDQ Volume for Loans with CE	$684.2	$591.4	$584.5	$632.9	$624.8	$504.4	$382.5	$184.4
SDQ Volume for Loans without CE	$451.4	$354.4	$337.1	$360.7	$309.9	$203.2	$80.5	$1.3

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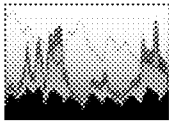

Single Family Conventional Book Characteristics
Subprime

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	49,269	37,711	34,215	36,655	20,634	34,709	59,872	52,102
Book Volume ($B)	$7.3	$5.1	$4.4	$4.8	$2.3	$4.3	$8.0	$6.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	8.9%	9.4%	9.5%	9.5%	7.7%	7.1%	6.7%	7.4%
OLTV 60.01% - 70.00%	10.5%	10.7%	11.0%	11.1%	10.7%	10.4%	10.6%	12.9%
OLTV 70.01% - 75.00%	8.8%	8.8%	9.3%	9.4%	11.3%	10.9%	11.1%	12.7%
OLTV 75.01% - 80.00%	35.3%	34.6%	34.9%	34.6%	30.4%	31.5%	32.6%	28.5%
OLTV 80.01% - 90.00%	27.8%	28.0%	27.0%	27.1%	32.1%	32.0%	31.8%	33.6%
OLTV 90.01% - 95.00%	5.5%	4.5%	4.0%	4.0%	5.4%	5.7%	5.4%	4.4%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.0%
OLTV 97.01% - 100.00%	3.1%	3.9%	4.2%	4.2%	2.2%	2.2%	1.7%	0.4%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	78.7%	78.5%	78.4%	78.4%	79.2%	79.4%	79.4%	78.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	8.6%	9.0%	9.1%	9.1%	7.7%	7.1%	6.7%	7.4%
Comb LTV 60.01% - 70.00%	9.8%	9.9%	10.2%	10.2%	10.7%	10.4%	10.6%	12.9%
Comb LTV 70.01% - 75.00%	8.2%	8.1%	8.5%	8.6%	11.2%	10.9%	11.1%	12.7%
Comb LTV 75.01% - 80.00%	18.5%	17.4%	18.4%	18.5%	27.2%	31.3%	32.3%	28.1%
Comb LTV 80.01% - 90.00%	27.3%	27.5%	27.3%	27.4%	31.9%	31.9%	31.8%	33.6%
Comb LTV 90.01% - 95.00%	8.9%	7.6%	6.5%	6.5%	5.7%	5.8%	5.5%	4.6%
Comb LTV 95.01% - 97.00%	0.3%	0.4%	0.4%	0.4%	0.2%	0.2%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	18.4%	20.2%	19.6%	19.2%	5.4%	2.4%	2.0%	0.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	82.6%	82.6%	82.2%	82.1%	79.9%	79.5%	79.5%	78.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	8.6%	9.0%	9.1%	9.1%	7.7%	7.1%	6.7%	7.4%
Comb LTV 60.01% - 70.00%	9.8%	9.9%	10.2%	10.2%	10.7%	10.4%	10.6%	12.9%
Comb LTV 70.01% - 75.00%	8.2%	8.1%	8.5%	8.6%	11.2%	10.9%	11.1%	12.7%
Comb LTV 75.01% - 80.00%	18.5%	17.4%	18.4%	18.5%	27.2%	31.3%	32.3%	28.1%
Comb LTV 80.01% - 90.00%	27.3%	27.5%	27.3%	27.4%	31.9%	31.9%	31.8%	33.6%

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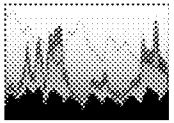

Single Family Conventional Book Characteristics
Subprime

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	8.9%	7.6%	6.5%	6.5%	5.7%	5.8%	5.5%	4.6%
Comb LTV 95.01% - 97.00%	0.3%	0.4%	0.4%	0.4%	0.2%	0.2%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	18.4%	20.2%	19.6%	19.2%	5.4%	2.4%	2.0%	0.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	82.6%	82.6%	82.2%	82.1%	79.8%	79.5%	79.5%	78.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	20.0%	26.9%	30.6%	30.7%	50.8%	39.5%	16.7%	12.2%
MTMLTV 60.01% - 70.00%	12.7%	14.6%	15.4%	15.3%	19.4%	24.7%	26.2%	20.8%
MTMLTV 70.01% - 75.00%	9.6%	10.4%	10.7%	10.3%	10.3%	12.3%	18.9%	17.0%
MTMLTV 75.01% - 80.00%	16.3%	16.6%	14.7%	15.2%	10.3%	10.7%	17.1%	21.8%
MTMLTV 80.01% - 90.00%	27.8%	22.0%	19.7%	19.7%	7.9%	10.5%	17.7%	23.9%
MTMLTV 90.01% - 95.00%	7.9%	5.3%	4.2%	4.2%	1.0%	1.7%	2.5%	3.8%
MTMLTV 95.01% - 97.00%	2.0%	1.3%	1.1%	1.1%	0.1%	0.3%	0.5%	0.2%
MTMLTV 97.01% - 100.00%	1.9%	1.7%	1.9%	2.0%	0.2%	0.3%	0.4%	0.3%
MTMLTV > 100.00%	1.8%	1.3%	1.6%	1.6%	0.0%	0.2%	0.1%	0.1%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	73.7%	69.9%	68.2%	68.2%	58.8%	63.8%	70.6%	73.7%
Credit Score (Sums to 100%)								
FICO < 550	10.6%	10.0%	10.5%	11.0%	14.1%	13.6%	14.3%	16.3%
FICO 550-579	12.0%	11.3%	11.4%	11.6%	16.3%	16.4%	16.5%	19.0%
FICO 580-619	25.4%	25.1%	24.5%	24.7%	28.5%	28.2%	28.0%	30.9%
FICO 620-659	27.1%	25.7%	24.7%	24.5%	23.4%	23.8%	23.5%	22.0%
FICO 660-699	14.8%	15.4%	15.3%	15.1%	11.2%	11.5%	11.4%	7.8%
FICO 700-739	6.0%	7.1%	7.5%	7.3%	4.2%	4.2%	4.1%	2.5%
FICO >= 740	3.3%	4.1%	4.5%	4.4%	2.2%	2.2%	2.0%	1.3%
FICO Missing	0.9%	1.2%	1.4%	1.4%	0.1%	0.1%	0.1%	0.1%
Wtd Avg FICO	622	626	626	625	610	611	610	600
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	48.0%	52.7%	54.1%	53.5%	51.3%	44.5%	40.7%	40.7%
Intermediate-term, fixed-rate	3.5%	4.2%	4.4%	4.3%	7.1%	5.8%	4.9%	5.6%
Adjustable-rate	42.0%	37.3%	37.7%	38.5%	40.7%	49.6%	54.4%	53.6%

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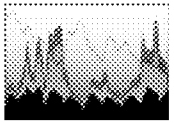

Single Family Conventional Book Characteristics
Subprime

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	3.9%	2.5%	0.4%	0.4%	0.9%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
Interest Only fixed-rate	2.6%	3.3%	3.3%	3.2%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	95.9%	95.3%	95.0%	95.0%	95.1%	95.4%	96.0%	96.7%
Second/Vacation Home	0.9%	0.9%	0.8%	0.9%	0.6%	0.6%	0.5%	0.5%
Investor Property	3.2%	3.8%	4.1%	4.1%	4.3%	4.0%	3.5%	2.8%
10-K Unit Type (Sums to 100%)								
1 Unit	94.0%	94.5%	94.8%	94.8%	95.1%	95.0%	94.9%	95.8%
2-4 Units	6.0%	5.5%	5.2%	5.2%	4.9%	5.0%	5.1%	4.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	4.9%	5.5%	5.2%	5.2%	4.0%	4.6%	5.4%	4.6%
Single Family Homes	95.1%	94.5%	94.8%	94.8%	96.0%	95.4%	94.6%	95.4%
Property Type (Sums to 100%)								
Manufactured	0.4%	0.5%	0.6%	0.6%	1.7%	1.2%	0.8%	0.5%
Condo/Coop	4.9%	5.5%	5.2%	5.2%	3.9%	4.6%	5.4%	4.6%
1 Unit	88.8%	88.5%	89.0%	89.0%	89.5%	89.2%	88.7%	90.7%
2-4 Units	6.0%	5.5%	5.2%	5.2%	4.9%	5.0%	5.1%	4.2%
Condo								
Condo	4.9%	5.5%	5.2%	5.2%	4.0%	4.6%	5.4%	4.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	32.5%	33.0%	33.5%	33.2%	25.8%	26.1%	27.2%	22.3%
Cash-Out Refinance	58.1%	57.7%	57.1%	57.5%	63.5%	64.0%	64.0%	68.4%
Other Refinance	9.4%	9.3%	9.4%	9.3%	10.7%	9.9%	8.9%	9.4%
Origination Type (Sums to 100%)								
TPO Broker	55.2%	49.1%	43.9%	43.8%	26.6%	21.7%	20.3%	18.7%
TPO Correspondent	6.9%	8.8%	9.5%	9.5%	13.5%	15.0%	15.7%	19.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	37.9%	42.1%	46.6%	46.7%	59.9%	63.3%	64.0%	61.6%
Origination Year (Sums to 100%)								
< 2000	0.1%	0.1%	0.2%	0.2%	0.5%	0.3%	0.3%	0.3%
2000	0.5%	0.7%	0.8%	0.8%	2.5%	2.2%	2.1%	5.2%
2001	3.0%	4.5%	5.6%	5.7%	16.4%	14.9%	15.5%	39.1%
2002	5.7%	8.7%	10.8%	10.9%	33.3%	36.1%	38.7%	55.4%

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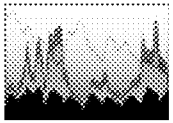

Single Family Conventional Book Characteristics
Subprime

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	8.4%	12.8%	16.2%	16.3%	42.3%	46.6%	43.4%	0.0%
2004	3.0%	4.5%	5.5%	5.3%	0.0%	0.0%	0.0%	0.0%
2005	3.6%	5.3%	6.4%	6.3%	5.0%	0.0%	0.0%	0.0%
2006	31.1%	46.1%	54.5%	54.5%	0.0%	0.0%	0.0%	0.0%
2007	44.7%	17.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$150,377	$139,123	$132,622	$133,057	$114,872	$126,117	$135,506	$124,326
Loan Original Note Rate	8.05%	7.81%	7.71%	7.74%	7.85%	7.75%	7.77%	8.51%
Seasoning (Sums to 100%)								
Seasoned	8.4%	12.4%	15.2%	15.0%	0.5%	0.3%	0.3%	0.3%
Non-Seasoned	91.6%	87.6%	84.8%	85.0%	99.5%	99.7%	99.7%	99.7%
ACI								
ACI Probability	5.59%	5.60%	5.60%	5.63%	5.65%	5.42%	5.30%	5.15%
Wtd Avg ACI Score	606	606	606	605	604	605	605	606
Credit Premium								
Wtd Avg Credit Premium	0.73	0.73	0.72	0.72	0.69	0.65	0.64	0.64
Credit Premium > 1.5	23.4%	23.2%	22.9%	22.9%	22.0%	20.6%	20.2%	20.0%
Prepay Premium								
Prepay Premium	71.6%	68.2%	68.5%	68.1%	74.0%	78.0%	78.0%	78.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.9%	4.2%	4.5%	4.5%	6.7%	6.4%	5.6%	5.0%
DTI Ratio > 20 and <= 30	11.8%	12.7%	13.4%	13.2%	17.2%	17.1%	16.4%	14.2%
DTI Ratio > 30 and <= 40	26.8%	27.5%	27.5%	27.6%	28.3%	28.2%	28.4%	26.6%
DTI Ratio > 40 and <= 50	43.7%	41.9%	39.5%	39.6%	28.6%	26.9%	27.8%	28.0%
DTI Ratio > 50	10.2%	9.2%	10.4%	10.5%	6.4%	7.4%	8.1%	5.4%
DTI Ratio Missing	3.5%	4.5%	4.6%	4.7%	12.8%	14.1%	13.7%	20.7%
Wtd Avg DTI Ratio	40.0%	39.5%	39.4%	39.4%	36.6%	36.8%	37.4%	37.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.9%	4.2%	4.5%	4.5%	6.7%	6.4%	5.6%	5.0%
DTI Ratio > 20 and <= 30	11.8%	12.7%	13.4%	13.2%	17.2%	17.1%	16.4%	14.2%
DTI Ratio > 30 and <= 40	26.8%	27.5%	27.5%	27.6%	28.3%	28.2%	28.4%	26.6%
DTI Ratio > 40 and <= 50	43.7%	41.9%	39.5%	39.6%	28.6%	26.9%	27.8%	28.0%
DTI Ratio > 50	10.2%	9.2%	10.4%	10.5%	6.4%	7.4%	8.1%	5.4%
DTI Ratio Missing	3.5%	4.5%	4.6%	4.7%	12.8%	14.1%	13.7%	20.7%

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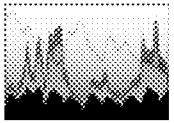

Single Family Conventional Book Characteristics
Subprime

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	40.0%	39.5%	39.4%	39.4%	36.6%	36.8%	37.4%	37.0%
Origination Term (Sums to 100%)								
<= 15 Years	3.6%	4.4%	4.6%	4.5%	7.1%	5.8%	4.9%	5.6%
> 15 Years amd <= 25 Years	1.1%	1.4%	1.3%	1.2%	1.0%	0.8%	0.7%	1.0%
> 25 Years and <= 30 Years	94.5%	94.2%	94.2%	94.3%	91.9%	93.3%	94.4%	93.4%
> 30 Years	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	45.6%	52.6%	54.6%	53.8%	51.2%	44.4%	40.6%	40.6%
Intermediate-Term Fixed Rate (excl Balloon)	2.5%	3.2%	3.5%	3.5%	5.4%	4.3%	3.6%	3.5%
Adjustable Rate	45.9%	39.9%	38.1%	38.9%	41.7%	49.7%	54.5%	53.7%
Balloon	6.1%	4.4%	3.8%	3.8%	1.8%	1.5%	1.4%	2.2%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	43.0%	35.2%	32.0%	32.2%	10.7%	11.1%	12.0%	0.2%
- 2/28 Hybrid Arm	17.6%	7.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	21.6%	26.1%	30.7%	30.9%	10.5%	10.9%	11.8%	0.1%
- 5/1 Hybrid Arm	3.8%	1.8%	1.3%	1.3%	0.1%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
Interest Only	6.5%	5.8%	3.8%	3.7%	0.9%	0.0%	0.0%	0.0%
- Interest Only ARM	3.9%	2.5%	0.4%	0.4%	0.9%	0.0%	0.0%	0.0%
- Interest Only FRM	2.6%	3.3%	3.3%	3.2%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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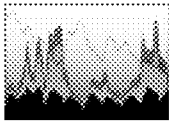

Single Family Conventional Book Characteristics
Subprime

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	25.0%	23.8%	18.9%	18.9%	7.5%	7.7%	8.2%	0.0%
- Select Lender Programs Non-Full Doc	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	24.1%	23.8%	18.9%	18.9%	7.5%	7.7%	8.2%	0.0%
Subprime Deals								
Subprime	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Pre 12/2005 (A-Minus Deals)	14.5%	22.0%	27.8%	28.2%	95.0%	100.0%	100.0%	100.0%
- Post 12/2005	85.5%	78.0%	72.2%	71.8%	5.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	0.1%	0.1%	0.1%	0.1%	0.4%	0.3%	0.4%	0.0%
Investor Channel	15.5%	23.6%	29.7%	30.0%	99.6%	99.7%	99.6%	100.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	84.4%	76.4%	70.2%	69.9%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	20.9%	21.9%	20.5%	20.0%	3.2%	0.0%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	20.9%	21.9%	20.5%	20.0%	3.2%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	22.0%	23.1%	21.7%	21.3%	7.1%	7.1%	8.1%	1.8%

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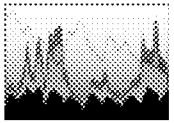

Single Family Conventional Book Characteristics
Subprime

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.5%	0.6%	0.6%	0.5%	0.0%	0.1%	0.1%	0.1%
- 75/25/00	0.4%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
- 80/10/10	0.9%	1.0%	0.9%	0.9%	0.3%	0.3%	0.4%	0.3%
- 80/15/05	2.6%	2.2%	1.7%	1.7%	0.4%	0.5%	0.6%	0.3%
- 80/20/00	15.6%	16.7%	16.0%	15.7%	5.7%	5.7%	6.5%	0.7%
- 90/05/05	0.5%	0.5%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%
- Other	1.5%	1.8%	1.8%	1.8%	0.2%	0.2%	0.2%	0.2%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	16.2%	16.7%	17.0%	17.0%	15.8%	13.1%	11.2%	13.2%
Northeast	17.7%	17.3%	16.2%	16.3%	13.4%	13.2%	14.1%	15.2%
Southeast	30.7%	31.3%	30.3%	30.2%	22.6%	20.1%	17.8%	19.0%
Southwest	17.5%	17.7%	18.5%	18.4%	22.6%	19.3%	15.5%	15.1%
West	17.8%	17.0%	18.0%	18.1%	25.7%	34.3%	41.4%	37.5%
Census Region (Sums to 100%)								
New England	5.0%	4.8%	4.4%	4.5%	4.4%	4.6%	5.5%	6.1%
Middle Atlantic	12.4%	12.2%	11.4%	11.4%	8.7%	8.3%	8.4%	8.8%
East North Central	13.9%	14.3%	14.7%	14.7%	14.2%	11.6%	9.8%	11.7%
East South Central	4.5%	5.0%	5.2%	5.2%	5.5%	4.1%	3.1%	3.6%
South Atlantic	26.6%	26.7%	25.4%	25.5%	17.3%	16.3%	14.9%	15.6%
West North Central	4.9%	5.3%	5.1%	5.1%	3.8%	3.4%	3.2%	3.6%
West South Central	8.1%	8.6%	9.2%	9.0%	12.6%	9.3%	6.9%	6.8%
Mountain	8.4%	7.6%	8.0%	8.0%	9.7%	10.2%	9.1%	8.3%
Pacific	16.2%	15.6%	16.5%	16.6%	23.6%	32.0%	39.1%	35.4%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) FL	14.0%	14.1%	12.7%	12.6%	7.3%	7.7%	6.9%	6.5%
02) CA	11.3%	11.0%	11.3%	11.3%	16.6%	24.5%	32.5%	29.7%
03) NY	6.6%	6.6%	6.4%	6.3%	4.0%	3.9%	4.3%	4.2%
04) TX	5.7%	6.1%	6.7%	6.6%	9.2%	6.9%	5.1%	4.7%
05) IL	5.4%	4.9%	4.5%	4.6%	2.9%	2.7%	2.5%	2.3%

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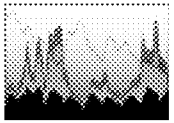

Single Family Conventional Book Characteristics
Subprime

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) GA	3.2%	3.4%	3.6%	3.6%	4.2%	3.2%	2.7%	3.1%
07) NJ	3.1%	2.7%	2.1%	2.2%	1.7%	2.0%	2.1%	2.4%
08) OH	2.9%	3.4%	3.6%	3.5%	3.7%	2.9%	2.2%	2.8%
09) AZ	2.9%	2.4%	2.4%	2.4%	1.5%	2.0%	1.9%	2.0%
10) PA	2.8%	2.8%	2.9%	2.9%	3.0%	2.5%	2.0%	2.3%
Top 10 Sellers								
01) JP MORGAN CHASE & CO	42.1%	46.4%	38.2%	38.2%	0.0%	0.0%	0.0%	0.0%
02) MERRILL LYNCH & CO INC	26.1%	21.6%	26.1%	25.7%	0.0%	0.0%	0.0%	0.0%
03) COUNTRYWIDE FINANCIAL CORPORATION	13.6%	16.4%	20.8%	21.1%	71.4%	72.2%	72.6%	85.5%
04) H & R BLOCK INC	8.1%	8.5%	6.0%	6.2%	9.4%	10.9%	10.3%	12.2%
05) WELLS FARGO & COMPANY	4.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
06) NEW CENTURY FINANCIAL CORPORATION	2.4%	3.6%	4.4%	4.4%	5.0%	0.0%	0.0%	0.0%
07) WASHINGTON MUTUAL INC	1.8%	2.7%	3.4%	3.4%	11.6%	15.0%	15.5%	0.0%
08) FORTRESS INVESTMENT GROUP LLC	1.3%	0.8%	1.0%	1.0%	2.6%	1.9%	1.6%	2.3%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) JP MORGAN CHASE & CO	42.1%	46.4%	38.2%	38.2%	0.0%	0.0%	0.0%	0.0%
02) MERRILL LYNCH & CO INC	26.1%	21.6%	26.1%	25.7%	0.0%	0.0%	0.0%	0.0%
03) COUNTRYWIDE FINANCIAL CORPORATION	12.0%	14.0%	17.8%	18.1%	62.0%	63.2%	62.9%	64.0%
04) H & R BLOCK INC	5.7%	5.1%	6.0%	6.2%	9.4%	10.9%	10.3%	12.2%
05) MORGAN STANLEY & COMPANY INC	4.8%	7.1%	4.3%	4.0%	3.7%	0.0%	0.0%	0.0%
06) WELLS FARGO & COMPANY	4.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
07) WASHINGTON MUTUAL INC	1.8%	2.7%	3.4%	3.4%	11.6%	15.0%	15.5%	0.0%
08) CREDIT SUISSE GROUP	1.6%	2.4%	3.1%	3.1%	9.4%	9.0%	9.7%	21.6%
09) FORTRESS INVESTMENT GROUP LLC	1.3%	0.8%	1.0%	1.0%	2.6%	1.9%	1.6%	2.3%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	20.8%	12.4%	6.0%	6.1%	5.3%	5.0%	4.5%	4.8%
Credit Enhancement	79.2%	87.6%	94.0%	93.9%	94.7%	95.0%	95.5%	95.2%
- Primary MI Only	48.6%	49.8%	49.5%	49.5%	76.6%	77.7%	77.4%	55.5%
- Pool Policy Only	6.0%	9.0%	11.0%	11.0%	8.6%	8.1%	9.0%	20.4%
- Pool Policy and Primary MI	24.1%	28.2%	32.6%	32.5%	6.9%	6.8%	6.9%	14.3%
- Full Recourse	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
- Shared Arrangement	0.4%	0.6%	0.8%	0.8%	2.6%	2.2%	2.1%	5.0%

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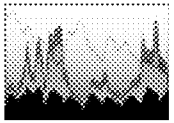

Single Family Conventional Book Characteristics
Subprime

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Interest Only with Credit Enhancement	56.3%	70.6%	98.4%	98.4%	99.2%			
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	21.26	8.01	8.80	9.00	14.87	22.55	22.29	16.66
Wtd Avg Economic Model Fee	126.76	106.32	89.93	90.10	62.60	53.41	55.69	80.11
Wtd Avg Charged Fee	148.01	114.33	98.73	99.10	77.47	75.96	77.98	96.77
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	4.78%	4.80%	4.62%	4.72%	11.85%	8.94%	5.18%	4.00%
- SDQ Rate for Loans with CE	5.47%	5.16%	4.71%	4.80%	12.13%	9.15%	5.24%	4.07%
- SDQ Rate for Loans without CE	1.72%	1.95%	3.46%	3.64%	8.08%	6.06%	4.18%	3.02%
SDQ Rate Excl. Katrina Loans	4.65%	4.62%	4.41%	4.47%	11.05%	8.91%	5.15%	3.99%
SDQ Rate for Katrina Loans	22.74%	22.95%	23.06%	26.17%	38.18%	10.26%	7.31%	4.62%
Serious Delinquent Loans								
SDQ Loan Count	2,348	1,804	1,573	1,720	2,372	2,943	2,995	2,035
SDQ Count for Loans with CE	2,192	1,721	1,496	1,632	2,260	2,810	2,844	1,932
SDQ Count for Loans without CE	156	83	77	88	112	133	151	103
SDQ Volume ($M)								
SDQ Volume	$291.1	$203.7	$161.9	$170.3	$237.7	$310.6	$317.0	$195.0
SDQ Volume for Loans with CE	$270.0	$197.2	$156.1	$163.9	$228.9	$300.4	$304.6	$187.6
SDQ Volume for Loans without CE	$21.1	$6.5	$5.8	$6.4	$8.8	$10.2	$12.3	$7.4

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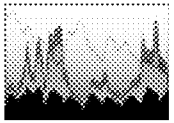

Single Family Conventional Book Characteristics
Subprime Post 12/2005

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	38,718	26,509	22,143	23,622	900			
Book Volume ($B)	$6.2	$4.0	$3.2	$3.4	$0.1			
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	8.9%	9.5%	9.7%	9.7%	1.3%			
OLTV 60.01% - 70.00%	10.3%	10.4%	10.7%	10.7%	1.9%			
OLTV 70.01% - 75.00%	8.2%	7.8%	8.2%	8.2%	1.9%			
OLTV 75.01% - 80.00%	36.5%	36.3%	37.4%	37.1%	63.3%			
OLTV 80.01% - 90.00%	27.1%	26.9%	25.1%	25.3%	24.1%			
OLTV 90.01% - 95.00%	5.7%	4.5%	3.7%	3.8%	5.4%			
OLTV 95.01% - 97.00%	0.1%	0.0%	0.0%	0.0%	0.0%			
OLTV 97.01% - 100.00%	3.3%	4.5%	5.2%	5.2%	2.2%			
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg OLTV	78.8%	78.6%	78.4%	78.4%	82.5%			
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	8.5%	9.0%	9.2%	9.2%	1.3%			
Comb LTV 60.01% - 70.00%	9.4%	9.3%	9.6%	9.6%	1.9%			
Comb LTV 70.01% - 75.00%	7.4%	6.8%	7.0%	7.1%	0.9%			
Comb LTV 75.01% - 80.00%	16.9%	14.4%	14.6%	14.8%	4.7%			
Comb LTV 80.01% - 90.00%	26.5%	26.3%	25.6%	25.6%	19.6%			
Comb LTV 90.01% - 95.00%	9.7%	8.4%	7.1%	7.2%	8.9%			
Comb LTV 95.01% - 97.00%	0.3%	0.4%	0.5%	0.5%	0.1%			
Comb LTV 97.01% - 100.00%	21.3%	25.3%	26.4%	26.0%	62.6%			
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg Comb LTV	83.3%	83.8%	83.7%	83.6%	94.8%			
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	8.5%	9.0%	9.2%	9.2%	1.3%			
Comb LTV 60.01% - 70.00%	9.4%	9.3%	9.6%	9.6%	1.9%			
Comb LTV 70.01% - 75.00%	7.4%	6.8%	7.0%	7.1%	0.9%			
Comb LTV 75.01% - 80.00%	16.9%	14.4%	14.6%	14.8%	4.7%			
Comb LTV 80.01% - 90.00%	26.5%	26.3%	25.6%	25.6%	19.6%			
Comb LTV 90.01% - 95.00%	9.7%	8.4%	7.1%	7.2%	8.9%			

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FM-FCIC_00043541

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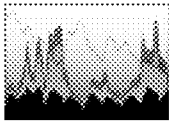

Single Family Conventional Book Characteristics
Subprime Post 12/2005

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 95.01% - 97.00%	0.3%	0.4%	0.5%	0.5%	0.1%			
Comb LTV 97.01% - 100.00%	21.3%	25.3%	26.4%	26.0%	62.6%			
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%			
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtd Avg Comb LTV	83.3%	83.8%	83.7%	83.6%	94.8%			
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	13.4%	17.7%	19.9%	19.9%	1.2%			
MTMLTV 60.01% - 70.00%	11.5%	13.1%	13.9%	13.6%	2.0%			
MTMLTV 70.01% - 75.00%	10.0%	11.2%	11.5%	10.9%	4.3%			
MTMLTV 75.01% - 80.00%	18.0%	19.6%	18.0%	18.7%	53.7%			
MTMLTV 80.01% - 90.00%	31.5%	26.6%	25.0%	25.1%	30.4%			
MTMLTV 90.01% - 95.00%	9.0%	6.6%	5.6%	5.5%	6.1%			
MTMLTV 95.01% - 97.00%	2.3%	1.6%	1.4%	1.4%	0.2%			
MTMLTV 97.01% - 100.00%	2.2%	2.1%	2.6%	2.8%	2.1%			
MTMLTV > 100.00%	2.1%	1.5%	2.1%	2.1%	0.0%			
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Wtg Avg MTMLTV	76.8%	74.1%	73.1%	73.2%	81.3%			
Credit Score (Sums to 100%)								
FICO < 550	10.0%	8.8%	9.2%	9.7%	7.5%			
FICO 550-579	11.3%	10.0%	9.6%	9.7%	9.7%			
FICO 580-619	24.8%	24.0%	22.8%	23.0%	25.5%			
FICO 620-659	27.8%	26.5%	25.3%	25.2%	30.4%			
FICO 660-699	15.5%	16.7%	17.1%	16.8%	16.6%			
FICO 700-739	6.3%	7.9%	8.8%	8.5%	8.1%			
FICO >= 740	3.4%	4.5%	5.3%	5.2%	2.2%			
FICO Missing	1.1%	1.5%	1.9%	2.0%	0.0%			
Wtd Avg FICO	624	630	632	631	628			
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	44.8%	49.1%	50.2%	49.8%	9.9%			
Intermediate-term, fixed-rate	2.5%	2.9%	2.6%	2.6%	0.1%			
Adjustable-rate	45.0%	40.6%	41.9%	42.5%	71.2%			
Interest Only adjustable-rate	4.5%	3.3%	0.6%	0.6%	18.8%			

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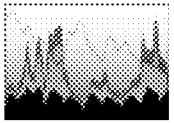

Single Family Conventional Book Characteristics
Subprime Post 12/2005

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%			
Interest Only fixed-rate	3.1%	4.2%	4.6%	4.5%	0.0%			
10-K Occupancy Type (Sums to 100%)								
Principal Residence	96.1%	95.6%	95.2%	95.2%	100.0%			
Second/Vacation Home	0.9%	0.9%	0.9%	0.9%	0.0%			
Investor Property	3.0%	3.5%	3.9%	3.9%	0.0%			
10-K Unit Type (Sums to 100%)								
1 Unit	93.8%	94.2%	94.6%	94.6%	92.1%			
2-4 Units	6.2%	5.8%	5.4%	5.4%	7.9%			
Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
10-K Property Type (Sums to 100%)								
Condo/Coop	5.2%	6.2%	6.1%	6.0%	12.4%			
Single Family Homes	94.8%	93.8%	93.9%	94.0%	87.6%			
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%	0.0%			
Condo/Coop	5.2%	6.2%	6.1%	6.0%	12.4%			
1 Unit	88.6%	88.0%	88.5%	88.6%	79.7%			
2-4 Units	6.2%	5.8%	5.4%	5.4%	7.9%			
Condo								
Condo	5.2%	6.2%	6.1%	6.0%	12.4%			
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	34.9%	37.1%	39.2%	38.7%	100.0%			
Cash-Out Refinance	56.2%	54.6%	52.6%	53.1%	0.0%			
Other Refinance	8.8%	8.4%	8.2%	8.1%	0.0%			
Origination Type (Sums to 100%)								
TPO Broker	60.9%	56.8%	52.3%	52.3%	96.2%			
TPO Correspondent	5.7%	7.3%	7.8%	7.8%	0.0%			
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%			
Retail	33.4%	35.9%	39.9%	40.0%	3.8%			
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%	0.0%			
2000	0.0%	0.0%	0.1%	0.1%	0.0%			
2001	0.3%	0.4%	0.5%	0.5%	0.0%			
2002	0.7%	1.1%	1.4%	1.4%	0.0%			
2003	2.7%	4.4%	5.9%	5.9%	0.0%			

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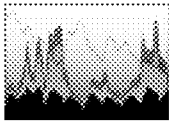

Single Family Conventional Book Characteristics
Subprime Post 12/2005

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2004	3.5%	5.8%	7.6%	7.4%	0.0%			
2005	4.2%	6.8%	8.9%	8.7%	100.0%			
2006	36.3%	59.2%	75.6%	75.9%	0.0%			
2007	52.3%	22.3%	0.0%	0.0%	0.0%			
Origination Amount and Rate								
Avg Origination Loan Amount	$162,265	$152,608	$146,097	$146,497	$126,597			
Loan Original Note Rate	8.06%	7.78%	7.63%	7.66%	7.40%			
Seasoning (Sums to 100%)								
Seasoned	9.7%	15.8%	20.9%	20.6%	0.0%			
Non-Seasoned	90.3%	84.2%	79.1%	79.4%	100.0%			
ACI								
ACI Probability								
Wtd Avg ACI Score								
Credit Premium								
Wtd Avg Credit Premium								
Credit Premium > 1.5								
Prepay Premium								
Prepay Premium	71.6%	67.1%	67.0%	66.3%	55.9%			
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.3%	3.3%	3.4%	3.4%	0.4%			
DTI Ratio > 20 and <= 30	10.7%	11.1%	11.5%	11.3%	5.1%			
DTI Ratio > 30 and <= 40	26.6%	27.2%	27.1%	27.1%	26.2%			
DTI Ratio > 40 and <= 50	46.8%	46.5%	44.8%	44.9%	64.9%			
DTI Ratio > 50	10.9%	10.0%	12.0%	12.1%	2.8%			
DTI Ratio Missing	1.8%	2.0%	1.2%	1.2%	0.5%			
Wtd Avg DTI Ratio	40.6%	40.4%	40.6%	40.6%	42.4%			
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.3%	3.3%	3.4%	3.4%	0.4%			
DTI Ratio > 20 and <= 30	10.7%	11.1%	11.5%	11.3%	5.1%			
DTI Ratio > 30 and <= 40	26.6%	27.2%	27.1%	27.1%	26.2%			
DTI Ratio > 40 and <= 50	46.8%	46.5%	44.8%	44.9%	64.9%			
DTI Ratio > 50	10.9%	10.0%	12.0%	12.1%	2.8%			
DTI Ratio Missing	1.8%	2.0%	1.2%	1.2%	0.5%			

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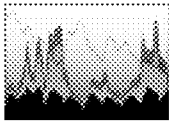

Single Family Conventional Book Characteristics
Subprime Post 12/2005

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	40.6%	40.4%	40.6%	40.6%	42.4%			
Origination Term (Sums to 100%)								
<= 15 Years	2.7%	3.1%	2.9%	2.8%	0.1%			
> 15 Years amd <= 25 Years	1.1%	1.4%	1.2%	1.2%	0.1%			
> 25 Years and <= 30 Years	95.4%	95.6%	95.9%	96.0%	99.8%			
> 30 Years	0.9%	0.0%	0.0%	0.0%	0.0%			
Missing	0.0%	0.0%	0.0%	0.0%	0.0%			
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	42.0%	49.0%	50.8%	50.3%	9.9%			
Intermediate-Term Fixed Rate (excl Balloon)	1.7%	2.1%	2.2%	2.2%	0.1%			
Adjustable Rate	49.5%	43.9%	42.6%	43.1%	90.0%			
Balloon	6.7%	5.0%	4.4%	4.5%	0.0%			
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%			
40 Year (ARM & Fixed)	0.9%	0.0%	0.0%	0.0%	0.0%			
Hybrid Arm	49.5%	43.9%	42.6%	42.9%	90.0%			
- 2/28 Hybrid Arm	20.5%	9.3%	0.0%	0.0%	0.0%			
- 3/1 Hybrid Arm	24.5%	32.3%	40.8%	41.2%	89.7%			
- 5/1 Hybrid Arm	4.4%	2.3%	1.7%	1.7%	0.3%			
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%			
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%			
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%			
Interest Only	7.6%	7.4%	5.2%	5.1%	18.8%			
- Interest Only ARM	4.5%	3.3%	0.6%	0.6%	18.8%			
- Interest Only FRM	3.1%	4.2%	4.6%	4.5%	0.0%			
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%			

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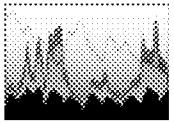

Single Family Conventional Book Characteristics
Subprime Post 12/2005

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%			
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%			
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%			
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%			
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%			
Non-Full Doc								
Non-Full Doc Total	28.2%	28.7%	23.8%	24.0%	34.1%			
- Select Lender Programs Non-Full Doc	1.1%	0.0%	0.0%	0.0%	0.0%			
- Other Low/No Doc	27.1%	28.7%	23.8%	24.0%	34.1%			
Subprime Deals								
Subprime	100.0%	100.0%	100.0%	100.0%	100.0%			
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%			
- Post 12/2005	100.0%	100.0%	100.0%	100.0%	100.0%			
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%			
Investor Channel	1.3%	2.1%	2.7%	2.7%	100.0%			
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%			
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%			
Subprime Channel	98.7%	97.9%	97.3%	97.3%	0.0%			
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%			
Subordinate Financing - RDW								
Subordinate Financing - RDW	24.5%	28.1%	28.4%	27.9%	64.4%			
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%			
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%			
- Other	24.4%	28.1%	28.4%	27.9%	64.4%			
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	25.2%	28.7%	28.8%	28.3%	64.5%			
- 75/20/05	0.5%	0.7%	0.7%	0.7%	0.0%			

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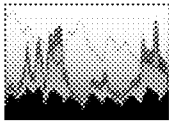

Single Family Conventional Book Characteristics
Subprime Post 12/2005

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/25/00	0.5%	0.4%	0.4%	0.4%	1.0%			
- 80/10/10	1.0%	1.1%	1.1%	1.1%	0.4%			
- 80/15/05	3.0%	2.7%	2.3%	2.2%	0.4%			
- 80/20/00	18.0%	20.9%	21.5%	21.1%	59.4%			
- 90/05/05	0.5%	0.6%	0.4%	0.4%	3.2%			
- Other	1.7%	2.2%	2.4%	2.4%	0.1%			
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%			
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%			
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%			
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%			
10-K Property Region (Sums to 100%)								
Midwest	16.3%	16.9%	17.5%	17.5%	28.9%			
Northeast	18.6%	18.7%	17.6%	17.7%	22.5%			
Southeast	31.9%	33.5%	32.9%	33.0%	20.8%			
Southwest	16.3%	15.9%	16.3%	16.2%	16.4%			
West	16.9%	15.1%	15.7%	15.7%	11.4%			
Census Region (Sums to 100%)								
New England	5.2%	5.1%	4.7%	4.7%	11.6%			
Middle Atlantic	13.0%	13.2%	12.5%	12.5%	10.9%			
East North Central	13.7%	14.2%	14.9%	14.9%	25.1%			
East South Central	4.1%	4.6%	4.8%	4.7%	4.1%			
South Atlantic	28.2%	29.3%	28.6%	28.8%	16.7%			
West North Central	5.1%	5.7%	5.7%	5.7%	5.0%			
West South Central	7.0%	6.8%	7.0%	6.9%	9.6%			
Mountain	8.4%	7.3%	7.6%	7.6%	7.7%			
Pacific	15.3%	13.9%	14.3%	14.3%	9.4%			
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%			
Top 10 States								
01) FL	15.3%	16.2%	14.9%	14.9%	5.4%			
02) CA	10.5%	9.7%	9.6%	9.6%	3.3%			
03) NY	6.9%	7.3%	7.2%	7.2%	3.7%			
04) IL	6.0%	5.6%	5.5%	5.6%	12.2%			
05) TX	4.9%	4.8%	5.2%	5.1%	7.7%			
06) NJ	3.4%	3.1%	2.5%	2.6%	4.7%			

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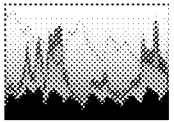

Single Family Conventional Book Characteristics
Subprime Post 12/2005

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
07) AZ	3.1%	2.8%	2.8%	2.8%	1.5%			
08) MD	3.1%	3.1%	3.1%	3.3%	2.9%			
09) GA	2.9%	3.0%	3.2%	3.3%	6.0%			
10) PA	2.7%	2.7%	2.7%	2.7%	2.4%			
Top 10 Sellers								
01) JP MORGAN CHASE & CO	49.2%	59.5%	53.0%	53.3%	0.0%			
02) MERRILL LYNCH & CO INC	30.5%	27.7%	36.2%	35.8%	0.0%			
03) H & R BLOCK INC	7.9%	8.2%	4.7%	4.8%	0.0%			
04) WELLS FARGO & COMPANY	5.3%	0.0%	0.0%	0.0%	0.0%			
05) COUNTRYWIDE FINANCIAL CORPORATION	3.3%	0.0%	0.0%	0.0%	0.0%			
06) NEW CENTURY FINANCIAL CORPORATION	2.9%	4.7%	6.1%	6.1%	100.0%			
07) FORTRESS INVESTMENT GROUP LLC	0.9%	0.0%	0.0%	0.0%	0.0%			
	0.0%	0.0%	0.0%	0.0%	0.0%			
	0.0%	0.0%	0.0%	0.0%	0.0%			
	0.0%	0.0%	0.0%	0.0%	0.0%			
Top 10 Servicers								
01) JP MORGAN CHASE & CO	49.2%	59.5%	53.0%	53.3%	0.0%			
02) MERRILL LYNCH & CO INC	30.5%	27.7%	36.2%	35.8%	0.0%			
03) MORGAN STANLEY & COMPANY INC	5.6%	9.1%	5.9%	5.5%	73.8%			
04) WELLS FARGO & COMPANY	5.3%	0.0%	0.0%	0.0%	0.0%			
05) H & R BLOCK INC	5.1%	3.7%	4.7%	4.8%	0.0%			
06) COUNTRYWIDE FINANCIAL CORPORATION	3.3%	0.0%	0.0%	0.0%	0.0%			
07) FORTRESS INVESTMENT GROUP LLC	0.9%	0.0%	0.0%	0.0%	0.0%			
	0.0%	0.0%	0.0%	0.0%	0.0%			
	0.0%	0.0%	0.0%	0.0%	0.0%			
	0.0%	0.0%	0.0%	0.0%	0.0%			
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	23.3%	14.1%	6.0%	6.1%	1.3%			
Credit Enhancement	76.7%	85.9%	94.0%	93.9%	98.7%			
- Primary MI Only	44.5%	43.2%	40.4%	40.1%	98.7%			
- Pool Policy Only	5.3%	8.8%	11.6%	11.7%	0.0%			
- Pool Policy and Primary MI	26.9%	33.9%	42.1%	42.2%	0.0%			
- Full Recourse	0.0%	0.0%	0.0%	0.0%	0.0%			
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%			
- Government	0.0%	0.0%	0.0%	0.0%	0.0%			

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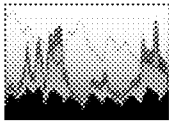

Single Family Conventional Book Characteristics
Subprime Post 12/2005

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%			
Credit Enhancement By Product Type								
NegAm with Credit Enhancement Interest Only with Credit Enhancement Alt-A with Credit Enhancement	56.3%	70.6%	98.4%	98.4%	99.2%			
Economic Fees and Gap								
Wtd Avg Economic Gap	21.21	4.18	3.89	4.09	-116.91			
Wtd Avg Economic Model Fee	138.89	120.81	103.55	103.99	221.91			
Wtd Avg Charged Fee	160.11	124.99	107.43	108.08	105.00			
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%			
Serious Delinquent Loans								
SDQ Rate All Loans	2.49%	1.80%	0.84%	0.45%	0.00%			
- SDQ Rate for Loans with CE	2.93%	2.03%	0.86%	0.47%	0.00%			
- SDQ Rate for Loans without CE	0.88%	0.18%	0.39%	0.21%	0.00%			
SDQ Rate Excl. Katrina Loans	2.49%	1.80%	0.84%	0.45%	0.00%			
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	964	476	185	107	0			
SDQ Count for Loans with CE	892	470	180	104	0			
SDQ Count for Loans without CE	72	6	5	3	0			
SDQ Volume ($M)								
SDQ Volume	$159.4	$76.4	$29.0	$15.5	$0.0			
SDQ Volume for Loans with CE	$143.2	$75.3	$28.2	$15.2	$0.0			
SDQ Volume for Loans without CE	$16.1	$1.1	$0.8	$0.3	$0.0			

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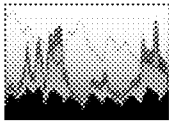

Single Family Conventional Book Characteristics
Manufactured

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	190,741	193,216	194,982	196,226	166,341	157,225	156,295	124,801
Book Volume ($B)	$13.4	$13.4	$13.4	$13.5	$12.1	$11.7	$11.5	$8.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	12.1%	11.7%	11.4%	11.1%	10.6%	9.7%	8.4%	6.7%
OLTV 60.01% - 70.00%	14.7%	14.4%	14.0%	13.7%	13.5%	12.6%	11.2%	8.9%
OLTV 70.01% - 75.00%	8.7%	8.8%	8.8%	8.9%	10.0%	10.8%	11.0%	10.6%
OLTV 75.01% - 80.00%	23.9%	23.8%	23.8%	23.8%	26.1%	27.0%	27.0%	25.5%
OLTV 80.01% - 90.00%	19.9%	20.1%	20.4%	20.7%	21.9%	22.8%	23.6%	26.4%
OLTV 90.01% - 95.00%	13.8%	14.0%	14.1%	14.2%	13.1%	13.3%	14.4%	17.9%
OLTV 95.01% - 97.00%	1.4%	1.5%	1.6%	1.6%	1.7%	1.8%	2.2%	2.4%
OLTV 97.01% - 100.00%	5.4%	5.6%	5.8%	6.0%	3.2%	2.0%	2.2%	1.5%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	78.4%	78.6%	78.9%	79.1%	78.6%	78.9%	79.7%	81.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	11.6%	11.2%	10.9%	10.6%	10.0%	9.1%	7.9%	5.9%
Comb LTV 60.01% - 70.00%	14.3%	13.9%	13.5%	13.1%	12.8%	12.0%	10.6%	7.7%
Comb LTV 70.01% - 75.00%	8.3%	8.4%	8.4%	8.5%	9.5%	10.1%	10.1%	8.8%
Comb LTV 75.01% - 80.00%	22.7%	22.6%	22.6%	22.6%	24.9%	25.9%	25.8%	22.8%
Comb LTV 80.01% - 90.00%	19.9%	20.1%	20.4%	20.6%	21.7%	22.5%	22.9%	24.5%
Comb LTV 90.01% - 95.00%	13.4%	13.6%	13.7%	13.8%	12.7%	13.1%	14.1%	16.7%
Comb LTV 95.01% - 97.00%	1.4%	1.5%	1.6%	1.6%	1.6%	1.8%	2.1%	2.2%
Comb LTV 97.01% - 100.00%	5.5%	5.7%	5.9%	6.0%	3.2%	2.0%	2.2%	1.5%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	2.7%	2.9%	3.0%	3.1%	3.4%	3.5%	4.3%	9.8%
Wtd Avg Comb LTV	78.6%	78.8%	79.1%	79.3%	78.8%	79.1%	80.0%	81.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	11.6%	11.2%	10.9%	10.6%	10.1%	9.2%	7.9%	6.1%
Comb LTV 60.01% - 70.00%	14.3%	13.9%	13.5%	13.2%	13.0%	12.1%	10.8%	8.2%
Comb LTV 70.01% - 75.00%	8.4%	8.5%	8.5%	8.6%	9.6%	10.3%	10.5%	9.5%
Comb LTV 75.01% - 80.00%	22.9%	22.8%	22.8%	22.8%	25.2%	26.3%	26.2%	24.0%
Comb LTV 80.01% - 90.00%	20.1%	20.3%	20.5%	20.7%	21.9%	22.8%	23.4%	25.4%
Comb LTV 90.01% - 95.00%	13.5%	13.7%	13.8%	13.9%	12.9%	13.3%	14.3%	17.2%

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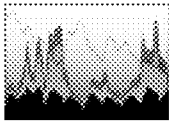

Single Family Conventional Book Characteristics
Manufactured

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 95.01% - 97.00%	1.4%	1.5%	1.6%	1.6%	1.6%	1.8%	2.2%	2.3%
Comb LTV 97.01% - 100.00%	5.5%	5.7%	5.9%	6.0%	3.2%	2.0%	2.2%	1.5%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	2.1%	2.2%	2.3%	2.4%	2.4%	2.2%	2.5%	5.8%
Wtd Avg Comb LTV	78.6%	78.8%	79.1%	79.3%	78.8%	79.1%	80.0%	81.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	23.1%	22.8%	22.0%	21.4%	19.8%	16.5%	15.9%	12.6%
MTMLTV 60.01% - 70.00%	18.6%	18.5%	18.1%	17.7%	17.8%	16.4%	17.3%	15.7%
MTMLTV 70.01% - 75.00%	12.6%	11.9%	11.7%	11.5%	11.9%	12.7%	13.4%	14.0%
MTMLTV 75.01% - 80.00%	13.5%	14.7%	15.3%	16.0%	19.2%	21.4%	21.1%	19.5%
MTMLTV 80.01% - 90.00%	21.6%	21.5%	21.4%	21.1%	19.8%	20.6%	20.4%	26.7%
MTMLTV 90.01% - 95.00%	7.4%	7.8%	8.2%	8.9%	8.9%	9.6%	8.7%	9.0%
MTMLTV 95.01% - 97.00%	1.3%	1.3%	1.6%	1.8%	1.5%	0.9%	1.4%	1.3%
MTMLTV 97.01% - 100.00%	1.1%	1.0%	1.1%	1.3%	0.8%	1.4%	1.4%	0.8%
MTMLTV > 100.00%	0.6%	0.3%	0.3%	0.2%	0.1%	0.1%	0.2%	0.2%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.2%
Wtg Avg MTMLTV	71.1%	71.2%	71.6%	72.0%	72.3%	73.8%	74.0%	75.3%
Credit Score (Sums to 100%)								
FICO < 550	3.0%	3.3%	3.4%	3.5%	2.5%	2.3%	2.9%	4.3%
FICO 550-579	2.7%	2.8%	2.9%	2.9%	2.7%	2.8%	3.4%	4.4%
FICO 580-619	7.4%	7.7%	7.8%	7.8%	7.7%	8.2%	9.2%	10.5%
FICO 620-659	16.3%	16.5%	16.6%	16.7%	17.5%	18.4%	19.4%	20.3%
FICO 660-699	20.6%	20.6%	20.6%	20.6%	21.3%	21.6%	21.5%	21.3%
FICO 700-739	19.8%	19.7%	19.7%	19.6%	20.4%	20.5%	19.7%	18.2%
FICO >= 740	29.5%	29.0%	28.6%	28.2%	27.5%	25.7%	23.2%	19.9%
FICO Missing	0.7%	0.5%	0.5%	0.5%	0.4%	0.5%	0.6%	1.2%
Wtd Avg FICO	695	693	692	692	693	690	685	676
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	81.6%	80.9%	80.4%	79.9%	77.1%	76.1%	76.1%	76.7%
Intermediate-term, fixed-rate	14.6%	15.2%	15.6%	15.9%	17.5%	17.9%	17.4%	14.6%
Adjustable-rate	3.7%	3.8%	3.9%	4.1%	5.3%	6.0%	6.5%	8.7%
Interest Only adjustable-rate	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%

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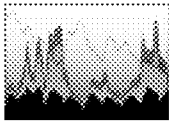

Single Family Conventional Book Characteristics
Manufactured

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	92.8%	93.0%	93.1%	93.2%	93.0%	93.5%	94.1%	94.9%
Second/Vacation Home	5.8%	5.6%	5.4%	5.3%	5.1%	4.2%	3.1%	2.7%
Investor Property	1.3%	1.4%	1.4%	1.5%	1.9%	2.4%	2.8%	2.4%
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.5%
Single Family Homes	99.6%	99.6%	99.6%	99.6%	99.5%	99.5%	99.5%	99.5%
Property Type (Sums to 100%)								
Manufactured	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Condo/Coop	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	45.1%	45.0%	44.9%	44.9%	37.1%	32.1%	29.8%	35.2%
Cash-Out Refinance	24.1%	24.0%	24.0%	23.9%	26.9%	29.9%	32.9%	30.6%
Other Refinance	30.8%	30.9%	31.1%	31.2%	36.0%	37.9%	37.3%	34.1%
Origination Type (Sums to 100%)								
TPO Broker	26.1%	25.6%	25.4%	25.3%	28.3%	31.5%	32.6%	33.7%
TPO Correspondent	28.3%	29.0%	29.7%	30.2%	27.2%	27.1%	26.5%	22.7%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%
Retail	45.5%	45.2%	44.7%	44.4%	44.4%	41.2%	40.7%	43.3%
Origination Year (Sums to 100%)								
< 2000	6.1%	6.3%	6.6%	6.8%	6.8%	8.4%	10.9%	21.3%
2000	1.8%	1.9%	2.0%	2.0%	1.7%	2.2%	3.0%	6.7%
2001	6.6%	6.9%	7.1%	7.4%	8.8%	11.2%	14.7%	30.0%
2002	14.0%	14.6%	15.1%	15.6%	19.3%	24.3%	30.0%	42.0%
2003	24.6%	25.5%	26.4%	27.2%	33.8%	38.9%	41.4%	0.0%

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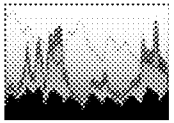

Single Family Conventional Book Characteristics
Manufactured

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2004	12.0%	12.6%	13.0%	13.4%	16.3%	14.9%	0.0%	0.0%
2005	12.9%	13.6%	14.0%	14.5%	13.2%	0.0%	0.0%	0.0%
2006	13.3%	13.9%	14.2%	13.0%	0.0%	0.0%	0.0%	0.0%
2007	8.7%	4.7%	1.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$78,282	$76,781	$75,990	$75,241	$78,048	$78,486	$76,943	$71,306
Loan Original Note Rate	6.77%	6.78%	6.79%	6.81%	6.54%	6.55%	6.73%	7.42%
Seasoning (Sums to 100%)								
Seasoned	12.4%	13.1%	13.5%	13.9%	8.5%	5.9%	7.3%	12.6%
Non-Seasoned	87.6%	86.9%	86.5%	86.1%	91.5%	94.1%	92.7%	87.4%
ACI								
ACI Probability	2.30%	2.44%	2.48%	2.52%	2.17%	2.39%	2.79%	3.05%
Wtd Avg ACI Score	665	664	664	663	663	658	653	646
Credit Premium								
Wtd Avg Credit Premium	-0.02	-0.02	-0.02	-0.02	-0.06	-0.05	-0.03	0.00
Credit Premium > 1.5	1.7%	1.9%	2.0%	2.0%	0.7%	0.8%	1.0%	1.1%
Prepay Premium								
Prepay Premium	0.5%	0.5%	0.5%	0.5%	0.7%	0.9%	1.1%	1.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.3%	8.5%	8.6%	8.7%	9.9%	10.4%	10.3%	9.3%
DTI Ratio > 20 and <= 30	19.0%	19.2%	19.3%	19.4%	20.8%	21.4%	21.3%	21.0%
DTI Ratio > 30 and <= 40	26.3%	26.3%	26.3%	26.3%	28.0%	28.1%	28.3%	28.5%
DTI Ratio > 40 and <= 50	24.8%	24.8%	24.8%	24.7%	22.1%	21.9%	22.0%	21.9%
DTI Ratio > 50	17.8%	17.6%	17.4%	17.3%	15.8%	15.1%	14.8%	14.4%
DTI Ratio Missing	3.8%	3.7%	3.6%	3.6%	3.4%	3.1%	3.4%	5.0%
Wtd Avg DTI Ratio	38.4%	38.3%	38.2%	38.2%	37.1%	36.7%	36.6%	36.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.3%	8.5%	8.6%	8.7%	9.9%	10.4%	10.3%	9.3%
DTI Ratio > 20 and <= 30	19.3%	19.5%	19.6%	19.7%	21.0%	21.5%	21.3%	21.1%
DTI Ratio > 30 and <= 40	26.8%	26.8%	26.8%	26.8%	28.3%	28.3%	28.3%	28.5%
DTI Ratio > 40 and <= 50	25.3%	25.3%	25.2%	25.2%	22.5%	22.1%	22.0%	21.9%
DTI Ratio > 50	18.5%	18.2%	18.0%	17.8%	16.2%	15.3%	14.9%	14.5%
DTI Ratio Missing	1.7%	1.8%	1.8%	1.9%	2.1%	2.4%	3.1%	4.8%

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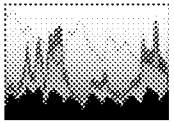

Single Family Conventional Book Characteristics
Manufactured

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	38.5%	38.4%	38.3%	38.2%	37.1%	36.7%	36.6%	36.8%
Origination Term (Sums to 100%)								
<= 15 Years	14.6%	15.3%	15.7%	16.0%	17.7%	18.1%	17.7%	15.1%
> 15 Years amd <= 25 Years	20.4%	20.3%	19.9%	19.5%	14.1%	9.8%	7.7%	8.8%
> 25 Years and <= 30 Years	64.7%	64.3%	64.2%	64.2%	67.9%	71.7%	74.1%	74.9%
> 30 Years	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	1.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	81.7%	80.9%	80.4%	79.9%	77.1%	76.1%	76.1%	76.7%
Intermediate-Term Fixed Rate (excl Balloon)	14.4%	15.1%	15.5%	15.8%	17.4%	17.7%	17.1%	14.3%
Adjustable Rate	3.8%	3.9%	4.0%	4.2%	5.3%	6.0%	6.5%	8.8%
Balloon	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	1.2%
Hybrid Arm	1.6%	1.6%	1.7%	1.7%	2.2%	2.3%	2.1%	1.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.2%	0.3%	0.3%	0.3%	0.5%	0.7%	0.9%	0.6%
- 5/1 Hybrid Arm	0.5%	0.5%	0.5%	0.5%	0.7%	0.9%	0.9%	0.7%
- 7/1 Hybrid Arm	0.8%	0.8%	0.8%	0.8%	0.9%	0.7%	0.3%	0.1%
- 10/1 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- Interest Only ARM	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	3.7%	3.8%	3.9%	4.0%	5.0%	6.0%	6.1%	7.1%
- Alt-A Low/No Doc	1.8%	1.8%	1.9%	1.9%	2.5%	3.1%	3.4%	3.5%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%	0.7%

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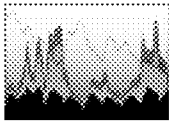

Single Family Conventional Book Characteristics
Manufactured

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.7%
- Alt-A Stated Income	1.3%	1.3%	1.3%	1.4%	1.8%	2.2%	2.3%	2.1%
Alt-A Full Doc (by SFC)	0.3%	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.0%
Alt-A Deals (no SFC)	1.6%	1.7%	1.7%	1.8%	2.3%	2.8%	2.6%	3.6%
My Community Mortgage	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	3.4%	3.1%	3.1%	3.1%	3.6%	4.0%	3.9%	3.6%
- Select Lender Programs Non-Full Doc	1.6%	1.2%	1.2%	1.1%	1.1%	0.9%	0.4%	0.1%
- Other Low/No Doc	1.8%	1.9%	1.9%	2.0%	2.5%	3.1%	3.5%	3.5%
Subprime Deals								
Subprime	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	0.4%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	77.0%	76.0%	75.4%	74.9%	80.9%	82.1%	81.5%	70.8%
Investor Channel	19.2%	20.4%	21.0%	21.7%	15.8%	14.6%	14.6%	20.5%
eChannel	2.5%	2.4%	2.2%	2.0%	1.4%	0.8%	0.4%	0.3%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.2%	1.3%	1.3%	1.4%	1.9%	2.5%	3.5%	8.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	1.3%	1.2%	1.2%	1.1%	1.1%	0.8%	0.7%	0.7%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.5%	0.5%	0.5%	0.5%	0.6%	0.5%	0.5%	0.4%
- 80/15/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.5%	0.5%	0.4%	0.4%	0.3%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	2.9%	2.9%	2.9%	2.9%	3.3%	3.3%	2.9%	2.2%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%

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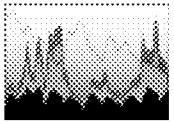

Single Family Conventional Book Characteristics
Manufactured

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.0%	1.0%	1.0%	1.0%	1.1%	1.2%	1.1%	0.9%
- 80/15/05	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%
- 80/20/00	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	1.3%	1.3%	1.3%	1.3%	1.5%	1.4%	1.0%	0.7%
EA/TPR								
EA/TPR	9.3%	9.4%	9.5%	9.6%	10.6%	11.2%	11.9%	10.1%
- EA I	3.9%	3.9%	3.8%	3.8%	3.9%	3.8%	3.7%	3.1%
- EA/TPR II	3.6%	3.7%	3.7%	3.7%	4.1%	4.1%	4.0%	3.6%
- EA/TPR III	1.8%	1.9%	2.0%	2.0%	2.7%	3.3%	4.1%	3.3%
10-K Property Region (Sums to 100%)								
Midwest	11.6%	11.6%	11.6%	11.6%	12.0%	12.1%	12.0%	12.0%
Northeast	3.0%	3.0%	3.0%	3.0%	2.9%	2.8%	2.7%	2.9%
Southeast	31.3%	31.8%	32.1%	32.4%	31.8%	31.9%	33.0%	34.7%
Southwest	20.9%	21.0%	21.1%	21.2%	20.5%	20.0%	20.1%	20.9%
West	33.1%	32.5%	32.1%	31.8%	32.8%	33.2%	32.1%	29.4%
Census Region (Sums to 100%)								
New England	0.8%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%
Middle Atlantic	1.9%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.9%
East North Central	9.5%	9.6%	9.6%	9.6%	10.0%	10.2%	10.2%	10.4%
East South Central	6.4%	6.6%	6.7%	6.9%	6.2%	5.8%	6.1%	6.7%
South Atlantic	25.3%	25.6%	25.8%	26.0%	26.0%	26.4%	27.1%	28.2%
West North Central	4.0%	3.9%	3.9%	3.9%	3.9%	3.7%	3.5%	3.2%
West South Central	7.5%	7.8%	7.9%	8.0%	6.9%	6.4%	6.7%	7.6%
Mountain	16.8%	16.5%	16.4%	16.4%	17.0%	16.8%	16.3%	16.2%
Pacific	27.9%	27.4%	27.0%	26.7%	27.5%	28.1%	27.4%	25.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	11.0%	10.6%	10.4%	10.0%	9.1%	8.8%	8.3%	7.0%
02) WA	10.0%	9.9%	9.9%	9.9%	11.1%	11.7%	11.6%	11.0%
03) NC	7.9%	8.0%	8.0%	8.2%	8.6%	8.8%	9.2%	9.7%
04) OR	6.9%	6.8%	6.7%	6.7%	7.3%	7.5%	7.5%	6.9%
05) AZ	6.7%	6.6%	6.5%	6.5%	6.5%	6.3%	5.9%	5.7%
06) FL	6.7%	6.8%	6.8%	6.7%	6.4%	6.3%	6.1%	5.8%

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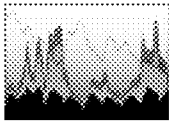

Single Family Conventional Book Characteristics
Manufactured

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
07) MI	4.7%	4.7%	4.8%	4.8%	5.0%	5.2%	5.3%	5.6%
08) SC	4.5%	4.6%	4.6%	4.7%	4.7%	5.0%	5.5%	6.1%
09) TX	3.8%	4.0%	4.1%	4.1%	3.4%	2.9%	3.1%	3.8%
10) GA	2.9%	3.0%	3.0%	3.1%	3.3%	3.6%	3.8%	4.1%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	26.1%	26.3%	26.4%	26.4%	29.3%	29.0%	26.2%	21.7%
02) WASHINGTON MUTUAL INC	11.0%	11.5%	11.9%	12.2%	14.8%	16.1%	15.8%	16.7%
03) BERKSHIRE HATHAWAY INC	10.4%	11.2%	11.6%	12.0%	3.6%	0.0%	0.0%	0.0%
04) BANK OF AMERICA CORPORATION	4.5%	4.7%	4.9%	5.0%	6.5%	7.8%	8.3%	13.1%
05) FLAGSTAR BANCORP INC	3.7%	3.7%	3.7%	3.8%	4.5%	5.1%	5.9%	7.3%
06) PHH CORPORATION	3.4%	3.2%	2.9%	2.7%	1.8%	0.8%	0.1%	0.2%
07) WELLS FARGO & COMPANY	2.8%	1.7%	1.5%	1.4%	1.3%	1.4%	1.2%	0.8%
08) NATIONAL CITY CORPORATION	2.8%	2.5%	2.2%	1.8%	1.0%	1.3%	1.6%	1.1%
09) CERBERUS CAPITAL HOLDING	2.5%	2.5%	2.5%	2.5%	2.7%	2.6%	2.9%	1.2%
10) JP MORGAN CHASE & CO	1.8%	1.9%	2.0%	2.0%	2.6%	3.2%	3.7%	3.6%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	26.2%	26.4%	26.5%	26.5%	29.5%	29.2%	26.4%	22.0%
02) BERKSHIRE HATHAWAY INC	10.4%	11.2%	11.6%	12.0%	3.6%	0.0%	0.0%	0.0%
03) WASHINGTON MUTUAL INC	9.7%	10.0%	10.4%	10.7%	13.4%	15.6%	16.5%	19.0%
04) WELLS FARGO & COMPANY	6.3%	5.3%	5.2%	5.2%	5.5%	4.9%	3.7%	2.1%
05) JP MORGAN CHASE & CO	6.1%	6.2%	6.4%	6.4%	7.7%	8.7%	9.7%	11.4%
06) BANK OF AMERICA CORPORATION	4.4%	4.6%	4.8%	4.9%	6.3%	7.6%	8.1%	12.8%
07) CITIGROUP INC	3.9%	4.1%	4.2%	4.3%	4.8%	4.9%	5.3%	6.2%
08) CERBERUS CAPITAL HOLDING	3.9%	3.9%	3.9%	3.9%	4.4%	4.8%	5.6%	4.3%
09) PHH CORPORATION	3.3%	3.1%	2.8%	2.6%	1.8%	0.8%	0.1%	0.1%
10) NATIONAL CITY CORPORATION	2.9%	2.6%	2.3%	1.9%	1.1%	1.3%	1.6%	1.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	59.9%	59.1%	58.5%	57.9%	61.6%	61.0%	57.7%	47.9%
Credit Enhancement	40.1%	40.9%	41.5%	42.1%	38.4%	39.0%	42.3%	52.1%
- Primary MI Only	19.0%	18.7%	18.6%	18.6%	20.8%	22.2%	23.0%	20.7%
- Pool Policy Only	2.0%	2.1%	2.1%	2.2%	2.8%	3.4%	3.7%	5.7%
- Pool Policy and Primary MI	2.2%	2.3%	2.4%	2.5%	3.3%	4.1%	4.3%	7.4%
- Full Recourse	14.6%	15.5%	15.9%	16.3%	8.5%	5.8%	7.1%	12.5%
- Shared Arrangement	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.6%
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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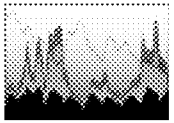

Single Family Conventional Book Characteristics
Manufactured

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Secondary Market (SMC)	2.2%	2.3%	2.4%	2.5%	2.9%	3.2%	3.8%	5.1%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	79.2%	81.8%	86.0%	76.8%	68.2%	72.4%	72.0%	70.8%
Interest Only with Credit Enhancement	49.5%	50.0%	50.3%	50.0%	29.3%	0.0%	0.0%	0.0%
Alt-A with Credit Enhancement	57.4%	58.1%	58.6%	59.0%	59.9%	61.3%	58.2%	59.3%
Economic Fees and Gap								
Wtd Avg Economic Gap	-26.39	-26.56	-26.74	-26.92	-27.58	-28.79	-31.28	-9.45
Wtd Avg Economic Model Fee	54.20	54.17	54.19	54.15	56.67	58.28	59.86	34.47
Wtd Avg Charged Fee	27.80	27.61	27.44	27.23	29.09	29.49	28.58	25.02
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Serious Delinquent Loans								
SDQ Rate All Loans	1.48%	1.35%	1.40%	1.58%	2.13%	2.19%	2.45%	2.25%
- SDQ Rate for Loans with CE	1.76%	1.63%	1.61%	1.83%	2.85%	3.13%	3.52%	2.74%
- SDQ Rate for Loans without CE	1.22%	1.08%	1.18%	1.33%	1.57%	1.48%	1.50%	1.56%
SDQ Rate Excl. Katrina Loans	1.46%	1.32%	1.37%	1.56%	2.02%	2.21%	2.50%	2.30%
SDQ Rate for Katrina Loans	2.74%	2.53%	2.76%	2.99%	6.31%	1.32%	0.73%	0.18%
Serious Delinquent Loans								
SDQ Loan Count	2,815	2,587	2,709	3,091	3,520	3,413	3,793	2,777
SDQ Count for Loans with CE	1,622	1,549	1,568	1,818	2,069	2,101	2,567	1,973
SDQ Count for Loans without CE	1,193	1,038	1,141	1,273	1,451	1,312	1,226	804
SDQ Volume ($M)								
SDQ Volume	$211.7	$191.1	$205.7	$235.2	$271.2	$273.5	$309.5	$225.9
SDQ Volume for Loans with CE	$123.4	$115.5	$123.3	$144.1	$169.3	$177.9	$218.2	$167.2
SDQ Volume for Loans without CE	$88.3	$75.6	$82.4	$91.1	$101.9	$95.6	$91.3	$58.7

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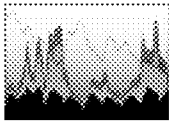

Single Family Conventional Book Characteristics
1 Unit

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	16,712,166	16,331,595	16,038,359	15,830,102	15,226,687	15,245,549	15,313,150	14,007,708
Book Volume ($B)	$2,338.0	$2,251.7	$2,182.0	$2,130.5	$1,962.5	$1,905.7	$1,870.2	$1,547.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	23.3%	23.9%	24.3%	24.7%	25.9%	25.9%	25.4%	20.0%
OLTV 60.01% - 70.00%	15.7%	16.0%	16.2%	16.4%	16.7%	16.7%	16.6%	14.5%
OLTV 70.01% - 75.00%	9.7%	9.8%	9.9%	9.9%	10.4%	11.2%	12.0%	13.4%
OLTV 75.01% - 80.00%	34.0%	33.9%	33.5%	33.1%	30.8%	28.9%	27.6%	29.0%
OLTV 80.01% - 90.00%	7.6%	7.5%	7.6%	7.7%	8.2%	9.0%	9.9%	12.5%
OLTV 90.01% - 95.00%	4.2%	4.1%	4.1%	4.2%	4.6%	5.2%	5.9%	8.5%
OLTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%	0.8%	1.0%	1.1%	1.4%
OLTV 97.01% - 100.00%	4.5%	4.0%	3.5%	3.2%	2.4%	1.9%	1.3%	0.7%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	71.4%	71.0%	70.7%	70.5%	70.0%	70.0%	70.2%	72.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.6%	21.1%	21.5%	21.7%	22.6%	22.3%	21.4%	14.0%
Comb LTV 60.01% - 70.00%	14.6%	14.9%	15.1%	15.1%	15.4%	15.1%	14.5%	10.0%
Comb LTV 70.01% - 75.00%	8.8%	8.9%	9.0%	9.1%	9.5%	10.0%	10.3%	8.8%
Comb LTV 75.01% - 80.00%	24.8%	24.9%	25.1%	25.1%	25.2%	25.2%	23.9%	20.6%
Comb LTV 80.01% - 90.00%	12.2%	11.9%	11.7%	11.5%	10.7%	9.9%	9.7%	8.9%
Comb LTV 90.01% - 95.00%	7.0%	6.7%	6.5%	6.4%	6.0%	5.8%	5.6%	5.8%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.7%	0.7%	0.8%	0.9%	1.0%	1.0%
Comb LTV 97.01% - 100.00%	7.2%	6.5%	5.7%	5.2%	3.2%	2.2%	1.4%	0.7%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Comb LTV Missing	3.9%	4.3%	4.6%	5.0%	6.5%	8.5%	12.1%	30.1%
Wtd Avg Comb LTV	73.7%	73.2%	72.8%	72.5%	71.4%	71.0%	70.8%	73.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	20.7%	21.2%	21.6%	21.8%	22.7%	22.5%	21.7%	14.9%
Comb LTV 60.01% - 70.00%	14.7%	15.0%	15.1%	15.2%	15.5%	15.3%	14.8%	10.8%
Comb LTV 70.01% - 75.00%	8.8%	9.0%	9.1%	9.2%	9.7%	10.2%	10.6%	9.7%
Comb LTV 75.01% - 80.00%	24.9%	25.1%	25.2%	25.3%	25.5%	25.6%	24.5%	22.3%
Comb LTV 80.01% - 90.00%	12.3%	12.0%	11.7%	11.5%	10.8%	10.1%	10.0%	9.9%

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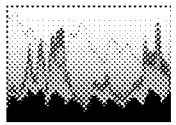

Single Family Conventional Book Characteristics
1 Unit

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.1%	6.8%	6.6%	6.5%	6.1%	5.9%	5.8%	6.5%
Comb LTV 95.01% - 97.00%	0.6%	0.7%	0.7%	0.7%	0.8%	0.9%	1.0%	1.1%
Comb LTV 97.01% - 100.00%	7.2%	6.5%	5.7%	5.2%	3.2%	2.2%	1.4%	0.7%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Comb LTV Missing	3.4%	3.7%	4.1%	4.4%	5.6%	7.3%	10.2%	24.1%
Wtd Avg Comb LTV	73.7%	73.2%	72.8%	72.5%	71.5%	71.1%	71.4%	74.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	48.4%	51.5%	53.0%	54.9%	59.2%	52.7%	42.7%	42.4%
MTMLTV 60.01% - 70.00%	15.5%	16.1%	16.3%	16.5%	17.5%	19.7%	22.0%	19.7%
MTMLTV 70.01% - 75.00%	8.7%	8.7%	8.6%	8.4%	8.2%	9.5%	12.7%	12.0%
MTMLTV 75.01% - 80.00%	10.5%	10.5%	10.1%	9.5%	7.8%	8.6%	11.1%	13.1%
MTMLTV 80.01% - 90.00%	10.1%	8.3%	7.8%	6.9%	4.7%	6.1%	7.9%	9.0%
MTMLTV 90.01% - 95.00%	2.6%	2.0%	1.8%	1.6%	1.3%	1.6%	2.2%	2.7%
MTMLTV 95.01% - 97.00%	0.8%	0.6%	0.5%	0.5%	0.3%	0.4%	0.4%	0.4%
MTMLTV 97.01% - 100.00%	1.5%	1.3%	1.0%	0.9%	0.5%	0.6%	0.4%	0.3%
MTMLTV > 100.00%	1.4%	0.7%	0.6%	0.5%	0.1%	0.2%	0.1%	0.1%
MTMLTV Missing	0.3%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.3%
Wtg Avg MTMLTV	59.2%	57.4%	56.6%	55.7%	53.7%	57.0%	60.7%	61.2%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.5%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%
FICO 550-579	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	1.1%	1.1%
FICO 580-619	3.6%	3.5%	3.5%	3.5%	3.5%	3.7%	3.9%	4.0%
FICO 620-659	10.0%	9.9%	9.9%	9.9%	9.9%	10.4%	10.7%	10.9%
FICO 660-699	17.8%	17.8%	17.8%	17.7%	17.5%	17.8%	17.8%	17.8%
FICO 700-739	22.9%	23.0%	23.0%	23.0%	23.0%	23.0%	22.7%	22.4%
FICO >= 740	43.4%	43.6%	43.6%	43.5%	43.2%	41.6%	40.3%	36.6%
FICO Missing	1.0%	0.9%	1.0%	1.0%	1.4%	1.9%	2.8%	6.5%
Wtd Avg FICO	721	722	722	722	721	719	717	714
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	69.8%	69.0%	68.4%	67.7%	65.1%	63.6%	64.6%	70.5%
Intermediate-term, fixed-rate	15.2%	16.1%	17.0%	17.8%	21.3%	24.4%	26.2%	22.8%
Adjustable-rate	6.0%	6.4%	6.5%	6.9%	8.3%	8.9%	7.4%	5.1%

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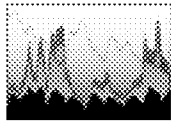

Single Family Conventional Book Characteristics
1 Unit

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	5.0%	4.8%	4.8%	4.6%	3.5%	1.8%	0.6%	0.2%
Negative Amortization	1.0%	1.0%	1.2%	1.4%	1.5%	1.2%	1.1%	1.4%
Interest Only fixed-rate	3.0%	2.6%	2.1%	1.6%	0.2%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.1%	91.2%	91.3%	91.4%	92.2%	93.0%	93.5%	94.1%
Second/Vacation Home	4.6%	4.5%	4.5%	4.4%	3.9%	3.4%	3.0%	2.7%
Investor Property	4.3%	4.3%	4.2%	4.2%	3.9%	3.6%	3.5%	3.2%
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.2%	9.0%	8.8%	8.6%	8.0%	7.5%	7.2%	6.6%
Single Family Homes	90.8%	91.0%	91.2%	91.4%	92.0%	92.5%	92.8%	93.4%
Property Type (Sums to 100%)								
Manufactured	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
Condo/Coop	9.2%	9.0%	8.8%	8.6%	8.0%	7.5%	7.2%	6.6%
1 Unit	90.3%	90.4%	90.6%	90.7%	91.4%	91.9%	92.2%	92.8%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	8.8%	8.6%	8.4%	8.3%	7.6%	7.2%	6.9%	6.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	40.8%	39.6%	38.9%	38.4%	34.3%	30.8%	27.8%	37.4%
Cash-Out Refinance	31.1%	31.4%	31.4%	31.3%	30.9%	29.9%	30.3%	26.9%
Other Refinance	28.1%	29.0%	29.7%	30.3%	34.8%	39.3%	41.9%	35.7%
Origination Type (Sums to 100%)								
TPO Broker	19.9%	19.7%	19.6%	19.5%	19.4%	20.4%	21.5%	21.7%
TPO Correspondent	33.0%	32.6%	31.9%	31.4%	29.6%	28.2%	27.0%	24.2%
Undesignated	0.3%	0.4%	0.4%	0.5%	0.7%	1.0%	1.5%	3.6%
Retail	46.7%	47.4%	48.2%	48.6%	50.4%	50.5%	50.0%	50.5%
Origination Year (Sums to 100%)								
< 2000	2.8%	3.1%	3.3%	3.6%	5.0%	7.2%	11.2%	30.8%
2000	0.2%	0.3%	0.3%	0.3%	0.4%	0.7%	1.2%	3.6%
2001	2.2%	2.4%	2.6%	2.8%	3.8%	5.5%	9.1%	27.2%
2002	7.5%	8.1%	8.8%	9.4%	12.3%	17.0%	25.0%	38.4%
2003	23.6%	25.4%	27.1%	28.7%	36.3%	46.5%	53.5%	0.0%

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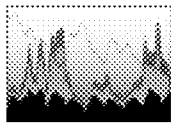

Single Family Conventional Book Characteristics
1 Unit

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2004	13.3%	14.4%	15.3%	16.2%	20.8%	23.1%	0.0%	0.0%
2005	16.7%	17.9%	19.2%	20.3%	21.3%	0.0%	0.0%	0.0%
2006	18.4%	19.6%	20.7%	18.7%	0.0%	0.0%	0.0%	0.0%
2007	15.4%	8.8%	2.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$153,792	$151,569	$149,408	$147,554	$140,047	$134,234	$129,678	$120,013
Loan Original Note Rate	6.01%	5.95%	5.93%	5.91%	5.76%	5.83%	6.01%	6.81%
Seasoning (Sums to 100%)								
Seasoned	2.2%	2.4%	1.9%	1.8%	1.7%	1.6%	1.8%	3.4%
Non-Seasoned	97.8%	97.6%	98.1%	98.2%	98.3%	98.4%	98.2%	96.6%
ACI								
ACI Probability	0.55%	0.52%	0.49%	0.48%	0.44%	0.44%	0.45%	0.43%
Wtd Avg ACI Score	715	716	718	719	722	723	722	719
Credit Premium								
Wtd Avg Credit Premium	-0.11	-0.12	-0.12	-0.11	-0.11	-0.10	-0.06	-0.02
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Prepay Premium								
Prepay Premium	2.3%	2.2%	2.3%	2.4%	2.2%	2.1%	2.4%	2.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.9%	11.3%	11.7%	12.1%	13.7%	14.9%	15.4%	13.5%
DTI Ratio > 20 and <= 30	20.8%	21.2%	21.6%	21.9%	23.3%	24.2%	24.9%	25.9%
DTI Ratio > 30 and <= 40	26.7%	26.7%	26.6%	26.5%	26.1%	25.7%	26.0%	28.5%
DTI Ratio > 40 and <= 50	21.7%	21.1%	20.6%	20.2%	18.3%	17.0%	16.3%	15.8%
DTI Ratio > 50	13.6%	13.2%	13.0%	12.9%	12.2%	11.8%	10.9%	9.2%
DTI Ratio Missing	6.4%	6.4%	6.5%	6.5%	6.4%	6.4%	6.5%	7.0%
Wtd Avg DTI Ratio	36.2%	35.9%	35.7%	35.6%	34.7%	34.1%	33.5%	33.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.1%	11.5%	11.9%	12.2%	13.8%	15.2%	15.6%	13.6%
DTI Ratio > 20 and <= 30	21.2%	21.7%	22.0%	22.3%	23.8%	24.7%	25.4%	26.1%
DTI Ratio > 30 and <= 40	27.2%	27.2%	27.2%	27.1%	26.7%	26.2%	26.5%	28.7%
DTI Ratio > 40 and <= 50	22.1%	21.5%	21.1%	20.6%	18.7%	17.4%	16.6%	16.0%
DTI Ratio > 50	14.0%	13.6%	13.4%	13.3%	12.6%	12.1%	11.1%	9.3%
DTI Ratio Missing	4.4%	4.4%	4.5%	4.5%	4.4%	4.4%	4.7%	6.2%

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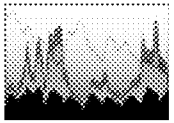

Single Family Conventional Book Characteristics
1 Unit

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.3%	36.0%	35.8%	35.6%	34.7%	34.1%	33.5%	33.4%
Origination Term (Sums to 100%)								
<= 15 Years	15.2%	16.1%	17.0%	17.8%	21.4%	24.5%	26.3%	22.8%
> 15 Years amd <= 25 Years	3.9%	4.0%	4.1%	4.2%	4.7%	4.8%	4.8%	4.0%
> 25 Years and <= 30 Years	80.5%	79.5%	78.6%	77.8%	73.9%	70.6%	68.9%	72.9%
> 30 Years	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	72.9%	71.6%	70.4%	69.3%	65.4%	63.7%	64.6%	70.5%
Intermediate-Term Fixed Rate (excl Balloon)	14.7%	15.6%	16.5%	17.3%	20.7%	23.5%	25.1%	21.7%
Adjustable Rate	11.9%	12.3%	12.6%	12.9%	13.3%	11.9%	9.2%	6.7%
Balloon	0.4%	0.5%	0.5%	0.5%	0.7%	0.9%	1.1%	1.1%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
Hybrid Arm	10.6%	10.8%	10.8%	10.9%	10.7%	9.5%	7.1%	4.2%
- 2/28 Hybrid Arm	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.3%	1.4%	1.6%	1.7%	2.3%	2.4%	1.7%	1.1%
- 5/1 Hybrid Arm	6.6%	6.7%	6.7%	6.6%	6.0%	5.1%	3.7%	2.3%
- 7/1 Hybrid Arm	2.0%	2.0%	2.0%	1.9%	2.0%	1.8%	1.4%	0.7%
- 10/1 Hybrid Arm	0.7%	0.7%	0.6%	0.6%	0.4%	0.3%	0.2%	0.1%
NegAm ARM	1.0%	1.0%	1.2%	1.4%	1.5%	1.2%	1.1%	1.4%
Interest Only	8.0%	7.4%	6.9%	6.2%	3.8%	1.9%	0.6%	0.3%
- Interest Only ARM	5.0%	4.8%	4.8%	4.6%	3.5%	1.8%	0.6%	0.2%
- Interest Only FRM	3.0%	2.6%	2.1%	1.6%	0.2%	0.1%	0.0%	0.0%
Alt-A	12.7%	12.5%	11.6%	10.9%	8.5%	7.2%	6.6%	5.3%
- Alt-A Low/No Doc	8.4%	8.2%	7.8%	7.4%	6.0%	5.2%	4.7%	3.7%
- Alt-A No Disclosure	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	2.1%	2.2%	2.3%	2.2%	2.2%	1.8%	1.6%	1.2%

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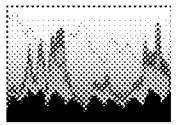

Single Family Conventional Book Characteristics
1 Unit

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A SISA	0.6%	0.5%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.0%	0.9%	0.8%	0.8%	0.6%	0.6%	0.6%	0.6%
- Alt-A Stated Income	4.4%	4.4%	4.2%	3.9%	3.2%	2.8%	2.6%	1.9%
Alt-A Full Doc (by SFC)	2.2%	2.1%	2.0%	1.8%	1.1%	0.6%	0.3%	0.1%
Alt-A Deals (no SFC)	2.1%	2.2%	1.7%	1.7%	1.5%	1.4%	1.6%	1.6%
My Community Mortgage	1.5%	1.2%	0.8%	0.6%	0.3%	0.2%	0.1%	0.1%
Non-Full Doc								
Non-Full Doc Total	19.6%	18.6%	17.7%	16.6%	13.7%	11.8%	10.0%	6.3%
- Select Lender Programs Non-Full Doc	11.3%	10.4%	9.9%	9.3%	7.9%	6.8%	5.5%	2.8%
- Other Low/No Doc	8.3%	8.1%	7.7%	7.3%	5.8%	5.0%	4.5%	3.4%
Subprime Deals								
Subprime	0.3%	0.2%	0.2%	0.2%	0.1%	0.2%	0.4%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.4%	0.4%
- Post 12/2005	0.2%	0.2%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	80.2%	80.0%	80.5%	81.0%	82.1%	81.5%	78.6%	61.8%
Investor Channel	14.7%	14.8%	14.0%	13.3%	11.1%	9.8%	9.2%	8.8%
eChannel	2.3%	2.4%	2.4%	2.4%	2.3%	2.1%	1.9%	0.8%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.0%
Subprime Channel	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.4%	2.6%	2.9%	3.1%	4.4%	6.4%	10.1%	28.6%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.1%	12.5%	11.8%	11.0%	7.9%	5.2%	3.7%	2.8%
- 75/20/05	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.3%	4.2%	4.1%	3.9%	3.3%	2.7%	2.1%	1.7%
- 80/15/05	2.9%	2.8%	2.7%	2.6%	2.1%	1.7%	1.2%	0.9%
- 80/20/00	1.0%	0.9%	0.9%	0.9%	0.5%	0.3%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.5%	4.2%	3.8%	3.3%	1.7%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.2%	17.9%	17.4%	16.9%	15.0%	13.6%	11.5%	7.6%
- 75/20/05	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%

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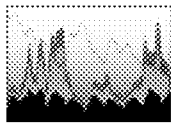

Single Family Conventional Book Characteristics
1 Unit

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 80/10/10	5.6%	5.5%	5.4%	5.3%	4.7%	4.1%	3.4%	2.7%
- 80/15/05	3.5%	3.4%	3.3%	3.2%	2.7%	2.3%	1.8%	1.3%
- 80/20/00	3.0%	2.8%	2.6%	2.3%	1.4%	0.9%	0.6%	0.3%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	5.5%	5.6%	5.6%	5.6%	5.8%	5.8%	5.3%	3.0%
EA/TPR								
EA/TPR	2.1%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	1.4%
- EA I	0.9%	0.8%	0.9%	0.9%	0.9%	0.9%	0.9%	0.6%
- EA/TPR II	0.6%	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.5%
- EA/TPR III	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.3%
10-K Property Region (Sums to 100%)								
Midwest	17.0%	17.1%	17.2%	17.2%	17.5%	17.5%	17.4%	18.5%
Northeast	17.4%	17.5%	17.5%	17.5%	17.6%	17.4%	17.2%	17.5%
Southeast	25.4%	25.2%	25.1%	24.9%	24.0%	23.1%	22.6%	21.9%
Southwest	16.6%	16.5%	16.4%	16.3%	16.1%	16.0%	15.9%	16.1%
West	23.5%	23.7%	23.8%	24.0%	24.8%	26.0%	26.9%	26.0%
Census Region (Sums to 100%)								
New England	5.8%	5.8%	5.9%	5.9%	6.0%	6.0%	5.9%	5.8%
Middle Atlantic	10.8%	10.8%	10.7%	10.7%	10.8%	10.7%	10.5%	10.9%
East North Central	13.6%	13.8%	13.8%	13.9%	14.1%	14.3%	14.3%	15.3%
East South Central	3.9%	3.9%	3.9%	3.9%	3.8%	3.7%	3.6%	3.6%
South Atlantic	21.9%	21.7%	21.6%	21.5%	20.6%	19.8%	19.3%	18.6%
West North Central	5.6%	5.6%	5.6%	5.6%	5.6%	5.5%	5.3%	5.4%
West South Central	7.1%	7.1%	7.1%	7.0%	7.0%	6.9%	6.8%	6.9%
Mountain	9.6%	9.5%	9.4%	9.3%	9.0%	8.8%	8.9%	9.0%
Pacific	21.2%	21.3%	21.5%	21.7%	22.6%	23.9%	25.0%	24.1%
US Territories	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
Top 10 States								
01) CA	15.2%	15.4%	15.6%	15.8%	16.6%	18.0%	19.0%	18.1%
02) FL	7.7%	7.6%	7.5%	7.4%	6.8%	6.4%	6.2%	6.0%
03) TX	4.9%	4.9%	4.9%	4.8%	4.8%	4.7%	4.6%	4.7%
04) IL	4.4%	4.4%	4.3%	4.3%	4.3%	4.4%	4.3%	4.4%
05) NY	4.2%	4.2%	4.2%	4.2%	4.3%	4.2%	4.2%	4.3%
06) NJ	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.5%	3.5%
07) VA	3.4%	3.4%	3.4%	3.4%	3.3%	3.2%	3.1%	2.8%
08) WA	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.4%

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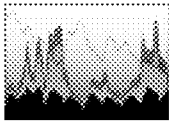

Single Family Conventional Book Characteristics
1 Unit

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
09) MI	3.3%	3.3%	3.4%	3.4%	3.6%	3.7%	3.8%	4.1%
10) GA	3.2%	3.2%	3.2%	3.2%	3.1%	3.1%	3.1%	3.2%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	23.3%	23.2%	22.7%	22.3%	21.5%	20.8%	19.4%	15.7%
02) CITIGROUP INC	8.1%	7.9%	7.3%	7.1%	6.4%	5.6%	4.9%	5.4%
03) WASHINGTON MUTUAL INC	8.0%	8.6%	9.1%	9.5%	11.5%	13.7%	15.1%	15.6%
04) BANK OF AMERICA CORPORATION	5.1%	5.1%	5.4%	5.5%	5.9%	5.7%	4.7%	3.2%
05) CERBERUS CAPITAL HOLDING	4.6%	4.7%	4.7%	4.7%	4.3%	4.0%	3.4%	2.3%
06) JP MORGAN CHASE & CO	4.5%	4.4%	4.3%	4.1%	4.1%	4.4%	5.4%	5.6%
07) WELLS FARGO & COMPANY	3.7%	3.3%	3.2%	3.0%	2.3%	1.5%	1.5%	2.1%
08) PHH CORPORATION	3.5%	3.6%	3.6%	3.7%	3.7%	3.6%	3.4%	2.9%
09) SUNTRUST BANKS INC	3.4%	3.3%	3.1%	3.0%	2.3%	2.0%	1.8%	1.2%
10) FLAGSTAR BANCORP INC	3.0%	3.0%	3.1%	3.1%	3.5%	3.4%	3.4%	3.3%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	23.6%	23.4%	23.0%	22.5%	21.8%	21.2%	19.6%	16.1%
02) CITIGROUP INC	10.7%	10.7%	10.3%	10.3%	10.0%	9.2%	8.8%	9.0%
03) JP MORGAN CHASE & CO	10.0%	10.2%	10.1%	9.9%	9.9%	10.3%	11.2%	12.4%
04) WELLS FARGO & COMPANY	7.9%	7.7%	7.8%	7.7%	7.1%	5.6%	4.6%	3.7%
05) WASHINGTON MUTUAL INC	6.7%	7.2%	7.6%	8.0%	10.0%	12.9%	15.6%	19.3%
06) CERBERUS CAPITAL HOLDING	5.4%	5.5%	5.6%	5.7%	5.6%	5.7%	5.9%	6.6%
07) BANK OF AMERICA CORPORATION	5.2%	5.2%	5.5%	5.6%	5.7%	5.4%	4.6%	3.7%
08) PHH CORPORATION	3.4%	3.5%	3.5%	3.5%	3.6%	3.5%	3.2%	2.6%
09) SUNTRUST BANKS INC	2.8%	2.6%	2.4%	2.3%	1.8%	1.6%	1.5%	0.8%
10) FIRST HORIZON NATIONAL CORPORATION	2.7%	2.8%	2.8%	2.8%	3.0%	3.0%	2.6%	1.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	80.0%	80.5%	81.0%	81.3%	82.9%	83.0%	81.3%	73.8%
Credit Enhancement	20.0%	19.5%	19.0%	18.7%	17.1%	17.0%	18.7%	26.2%
- Primary MI Only	12.5%	11.4%	10.7%	10.5%	10.1%	10.7%	11.5%	14.3%
- Pool Policy Only	4.1%	4.4%	4.4%	4.1%	2.8%	1.9%	2.2%	4.1%
- Pool Policy and Primary MI	0.9%	0.9%	0.9%	0.8%	0.8%	0.9%	1.3%	2.9%
- Full Recourse	0.9%	1.1%	1.3%	1.4%	1.4%	1.3%	1.5%	1.8%
- Shared Arrangement	0.7%	0.7%	0.8%	0.8%	0.9%	0.9%	0.9%	1.2%
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.9%	1.0%	1.0%	1.1%	1.2%	1.3%	1.3%	1.9%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	75.2%	79.4%	80.5%	81.4%	75.9%	62.5%	63.6%	47.7%

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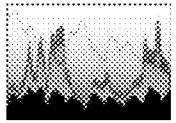

Single Family Conventional Book Characteristics
1 Unit

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only with Credit Enhancement	35.6%	36.4%	35.7%	33.7%	29.5%	18.0%	15.5%	22.5%
Alt-A with Credit Enhancement	38.6%	39.8%	41.7%	40.6%	34.6%	27.2%	30.0%	35.8%
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.43	-3.73	-2.90	-2.32	-0.82	-0.96	-1.83	-4.43
Wtd Avg Economic Model Fee	27.74	26.48	25.35	24.65	22.58	22.29	22.36	23.74
Wtd Avg Charged Fee	23.30	22.75	22.45	22.34	21.76	21.33	20.53	19.32
Appraisal Waivers								
Appraisal Waiver	2.4%	2.3%	2.2%	2.1%	1.7%	1.2%	1.2%	0.5%
Serious Delinquent Loans								
SDQ Rate All Loans	0.78%	0.64%	0.62%	0.65%	0.78%	0.63%	0.59%	0.57%
- SDQ Rate for Loans with CE	2.18%	1.81%	1.74%	1.84%	2.26%	2.03%	1.81%	1.32%
- SDQ Rate for Loans without CE	0.42%	0.35%	0.35%	0.37%	0.46%	0.33%	0.29%	0.31%
SDQ Rate Excl. Katrina Loans	0.77%	0.63%	0.60%	0.63%	0.64%	0.63%	0.59%	0.57%
SDQ Rate for Katrina Loans	1.55%	1.54%	1.76%	2.15%	8.70%	0.71%	0.51%	0.52%
Serious Delinquent Loans								
SDQ Loan Count	128,679	103,335	98,179	102,054	117,252	95,178	89,166	77,045
SDQ Count for Loans with CE	72,581	57,395	53,034	54,705	60,495	54,583	53,485	46,023
SDQ Count for Loans without CE	56,098	45,940	45,145	47,349	56,757	40,595	35,681	31,022
SDQ Volume ($M)								
SDQ Volume	$17,217.1	$13,017.9	$11,753.1	$11,645.3	$12,305.5	$9,851.1	$9,048.5	$7,414.3
SDQ Volume for Loans with CE	$10,082.3	$7,521.5	$6,584.3	$6,422.8	$6,546.5	$5,886.7	$5,715.2	$4,675.3
SDQ Volume for Loans without CE	$7,134.9	$5,496.3	$5,168.8	$5,222.4	$5,759.0	$3,964.4	$3,333.3	$2,739.0

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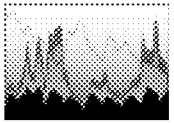

Single Family Conventional Book Characteristics
2-4 Units

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	531,220	519,523	508,631	502,502	495,005	515,932	535,674	490,378
Book Volume ($B)	$89.7	$86.1	$82.7	$80.5	$75.9	$77.2	$77.5	$63.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	28.3%	28.8%	29.3%	29.7%	30.5%	29.8%	28.0%	20.9%
OLTV 60.01% - 70.00%	23.1%	23.3%	23.6%	23.7%	24.0%	23.7%	23.5%	22.0%
OLTV 70.01% - 75.00%	13.6%	13.6%	13.7%	13.7%	13.8%	14.2%	14.8%	16.6%
OLTV 75.01% - 80.00%	26.3%	25.8%	25.0%	24.3%	22.2%	21.0%	20.7%	23.8%
OLTV 80.01% - 90.00%	5.9%	5.8%	5.8%	5.9%	6.5%	7.5%	8.7%	11.7%
OLTV 90.01% - 95.00%	2.1%	2.1%	2.1%	2.1%	2.5%	3.2%	3.7%	4.6%
OLTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%	0.2%
OLTV 97.01% - 100.00%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	67.3%	67.1%	66.8%	66.7%	66.5%	67.0%	67.8%	71.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	26.4%	26.9%	27.3%	27.6%	28.0%	27.0%	24.7%	15.0%
Comb LTV 60.01% - 70.00%	21.8%	22.0%	22.2%	22.4%	22.4%	21.9%	20.7%	15.5%
Comb LTV 70.01% - 75.00%	12.6%	12.6%	12.7%	12.8%	12.9%	13.1%	13.1%	12.1%
Comb LTV 75.01% - 80.00%	19.9%	19.8%	19.6%	19.4%	19.0%	18.5%	17.4%	16.7%
Comb LTV 80.01% - 90.00%	9.4%	9.0%	8.6%	8.3%	7.7%	7.7%	8.0%	8.5%
Comb LTV 90.01% - 95.00%	3.7%	3.5%	3.3%	3.2%	3.2%	3.5%	3.7%	3.9%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%
Comb LTV 97.01% - 100.00%	2.2%	2.0%	1.7%	1.3%	0.4%	0.1%	0.1%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	3.5%	3.9%	4.2%	4.6%	6.0%	7.9%	11.9%	27.9%
Wtd Avg Comb LTV	68.8%	68.5%	68.1%	67.8%	67.2%	67.4%	68.0%	71.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	26.5%	27.0%	27.4%	27.7%	28.1%	27.2%	25.0%	15.6%
Comb LTV 60.01% - 70.00%	21.9%	22.1%	22.3%	22.5%	22.6%	22.0%	21.0%	16.2%
Comb LTV 70.01% - 75.00%	12.6%	12.7%	12.8%	12.9%	13.0%	13.2%	13.3%	12.8%
Comb LTV 75.01% - 80.00%	20.0%	19.9%	19.7%	19.5%	19.1%	18.7%	17.8%	17.6%
Comb LTV 80.01% - 90.00%	9.5%	9.0%	8.6%	8.4%	7.8%	7.8%	8.2%	9.1%

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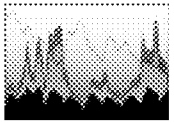

Single Family Conventional Book Characteristics
2-4 Units

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	3.7%	3.5%	3.4%	3.3%	3.2%	3.5%	3.7%	4.0%
Comb LTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%
Comb LTV 97.01% - 100.00%	2.2%	2.0%	1.7%	1.3%	0.4%	0.1%	0.1%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	3.2%	3.5%	3.8%	4.2%	5.4%	7.0%	10.5%	24.4%
Wtd Avg Comb LTV	68.8%	68.5%	68.1%	67.8%	67.2%	67.4%	68.0%	71.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	58.2%	61.7%	63.8%	66.3%	71.5%	64.9%	54.3%	51.7%
MTMLTV 60.01% - 70.00%	15.5%	15.6%	15.4%	15.3%	15.2%	18.4%	23.6%	21.2%
MTMLTV 70.01% - 75.00%	8.3%	7.7%	7.3%	6.9%	5.7%	6.7%	9.6%	10.2%
MTMLTV 75.01% - 80.00%	8.8%	8.4%	7.6%	6.7%	4.5%	5.0%	5.9%	8.5%
MTMLTV 80.01% - 90.00%	7.1%	5.1%	4.6%	3.7%	2.1%	3.5%	5.0%	6.0%
MTMLTV 90.01% - 95.00%	1.0%	0.6%	0.6%	0.5%	0.3%	0.5%	0.7%	1.4%
MTMLTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
MTMLTV 97.01% - 100.00%	0.3%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.4%	0.5%	0.5%	0.5%	0.6%	0.8%	0.9%	0.6%
Wtg Avg MTMLTV	53.3%	51.6%	50.7%	49.6%	47.9%	51.6%	55.4%	56.8%
Credit Score (Sums to 100%)								
FICO < 550	0.2%	0.2%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%
FICO 550-579	0.4%	0.4%	0.5%	0.5%	0.5%	0.6%	0.8%	1.0%
FICO 580-619	2.4%	2.4%	2.5%	2.5%	2.7%	3.1%	3.4%	3.7%
FICO 620-659	9.5%	9.5%	9.6%	9.7%	10.0%	10.7%	11.2%	11.5%
FICO 660-699	20.6%	20.5%	20.4%	20.4%	20.3%	20.8%	20.8%	20.3%
FICO 700-739	26.5%	26.5%	26.4%	26.3%	25.9%	25.7%	25.0%	23.4%
FICO >= 740	38.7%	38.7%	38.5%	38.4%	37.4%	35.1%	33.4%	29.6%
FICO Missing	1.6%	1.7%	1.9%	2.0%	2.7%	3.5%	5.0%	9.8%
Wtd Avg FICO	720	720	719	719	718	715	712	708
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	69.1%	68.9%	68.4%	67.9%	65.8%	64.3%	66.0%	69.1%
Intermediate-term, fixed-rate	15.2%	16.2%	17.1%	18.0%	21.1%	22.7%	23.3%	20.1%
Adjustable-rate	5.0%	5.1%	5.3%	5.6%	6.6%	6.9%	5.2%	3.8%

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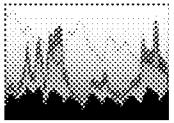

Single Family Conventional Book Characteristics
2-4 Units

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	4.6%	4.1%	3.9%	3.4%	2.3%	1.2%	0.2%	0.0%
Negative Amortization	2.6%	2.8%	3.3%	3.8%	4.2%	4.9%	5.2%	7.1%
Interest Only fixed-rate	3.5%	2.9%	2.0%	1.2%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	60.2%	60.2%	60.1%	60.3%	61.2%	62.4%	62.4%	64.3%
Second/Vacation Home	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Investor Property	39.7%	39.7%	39.8%	39.6%	38.6%	37.5%	37.5%	35.5%
10-K Unit Type (Sums to 100%)								
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%
Single Family Homes	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.6%
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.6%
Condo								
Condo	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%	0.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	32.5%	32.1%	32.0%	31.9%	30.4%	29.5%	29.5%	38.3%
Cash-Out Refinance	40.8%	40.7%	40.6%	40.3%	38.9%	37.1%	35.7%	30.8%
Other Refinance	26.7%	27.2%	27.5%	27.8%	30.7%	33.4%	34.8%	30.9%
Origination Type (Sums to 100%)								
TPO Broker	26.9%	26.5%	26.4%	26.4%	25.3%	26.5%	27.9%	28.5%
TPO Correspondent	27.3%	26.9%	26.0%	25.1%	23.5%	22.2%	21.1%	18.5%
Undesignated	0.6%	0.6%	0.7%	0.8%	1.1%	1.5%	2.2%	4.8%
Retail	45.2%	46.0%	46.9%	47.8%	50.2%	49.8%	48.8%	48.2%
Origination Year (Sums to 100%)								
< 2000	4.4%	4.8%	5.3%	5.7%	7.6%	10.2%	14.7%	32.5%
2000	0.3%	0.4%	0.4%	0.4%	0.6%	1.0%	1.7%	4.5%
2001	2.5%	2.7%	3.0%	3.3%	4.3%	6.1%	10.1%	26.1%
2002	7.4%	8.0%	8.7%	9.4%	12.2%	16.7%	25.2%	36.9%

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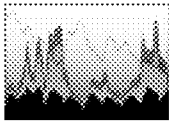

Single Family Conventional Book Characteristics
2-4 Units

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	22.7%	24.4%	26.1%	27.7%	34.5%	43.4%	48.3%	0.0%
2004	13.7%	14.8%	15.7%	16.8%	21.4%	22.6%	0.0%	0.0%
2005	15.6%	16.7%	18.0%	19.2%	19.3%	0.0%	0.0%	0.0%
2006	17.8%	19.0%	20.0%	17.5%	0.0%	0.0%	0.0%	0.0%
2007	15.5%	9.2%	2.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$185,709	$182,413	$178,885	$176,193	$167,252	$161,121	$154,432	$141,352
Loan Original Note Rate	6.26%	6.21%	6.19%	6.16%	6.05%	6.15%	6.40%	7.15%
Seasoning (Sums to 100%)								
Seasoned	3.6%	3.9%	3.3%	3.4%	3.8%	4.3%	5.3%	8.5%
Non-Seasoned	96.4%	96.1%	96.7%	96.6%	96.2%	95.7%	94.7%	91.5%
ACI								
ACI Probability	0.65%	0.63%	0.61%	0.58%	0.56%	0.60%	0.67%	0.72%
Wtd Avg ACI Score	694	696	697	699	701	701	699	694
Credit Premium								
Wtd Avg Credit Premium	-0.12	-0.13	-0.13	-0.12	-0.11	-0.09	-0.04	0.02
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.6%	0.8%
Prepay Premium								
Prepay Premium	4.5%	4.2%	4.1%	4.2%	3.7%	4.0%	4.0%	3.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.3%	8.6%	8.8%	9.1%	9.9%	10.7%	10.9%	9.9%
DTI Ratio > 20 and <= 30	15.5%	15.8%	16.1%	16.4%	17.2%	18.2%	18.6%	18.7%
DTI Ratio > 30 and <= 40	24.6%	24.8%	24.7%	24.7%	24.7%	24.7%	24.8%	26.1%
DTI Ratio > 40 and <= 50	22.8%	22.3%	21.8%	21.4%	20.0%	18.9%	18.1%	17.0%
DTI Ratio > 50	17.4%	17.4%	17.5%	17.7%	17.6%	16.9%	16.0%	14.0%
DTI Ratio Missing	11.4%	11.1%	11.0%	10.8%	10.5%	10.6%	11.6%	14.4%
Wtd Avg DTI Ratio	38.9%	38.8%	38.7%	38.6%	38.2%	37.6%	37.1%	36.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	8.3%	8.6%	8.9%	9.1%	9.9%	10.7%	10.9%	9.9%
DTI Ratio > 20 and <= 30	15.5%	15.9%	16.1%	16.4%	17.3%	18.2%	18.6%	18.7%
DTI Ratio > 30 and <= 40	24.7%	24.9%	24.8%	24.8%	24.8%	24.7%	24.8%	26.1%
DTI Ratio > 40 and <= 50	22.9%	22.5%	21.9%	21.5%	20.1%	19.0%	18.1%	17.0%
DTI Ratio > 50	17.6%	17.5%	17.7%	17.8%	17.7%	17.0%	16.0%	14.0%
DTI Ratio Missing	11.0%	10.7%	10.6%	10.4%	10.2%	10.5%	11.6%	14.4%

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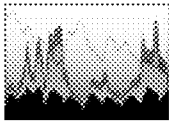

Single Family Conventional Book Characteristics
2-4 Units

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	38.9%	38.8%	38.7%	38.6%	38.2%	37.6%	37.1%	36.7%
Origination Term (Sums to 100%)								
<= 15 Years	15.3%	16.2%	17.2%	18.0%	21.1%	22.8%	23.4%	20.1%
> 15 Years amd <= 25 Years	3.4%	3.5%	3.6%	3.7%	4.1%	4.2%	4.0%	3.5%
> 25 Years and <= 30 Years	80.6%	79.6%	78.6%	77.7%	74.2%	72.4%	71.9%	75.2%
> 30 Years	0.8%	0.7%	0.6%	0.6%	0.5%	0.7%	0.7%	1.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	72.5%	71.7%	70.4%	69.2%	65.8%	64.3%	66.0%	69.1%
Intermediate-Term Fixed Rate (excl Balloon)	15.1%	16.0%	16.9%	17.8%	20.8%	22.4%	22.9%	19.7%
Adjustable Rate	12.2%	12.1%	12.5%	12.8%	13.2%	13.0%	10.7%	10.9%
Balloon	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%	0.4%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.7%	0.6%	0.6%	0.5%	0.7%	0.7%	1.2%
Hybrid Arm	8.8%	8.4%	8.2%	8.0%	7.3%	6.5%	4.2%	2.5%
- 2/28 Hybrid Arm	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.0%	1.1%	1.2%	1.4%	1.8%	2.0%	1.2%	0.7%
- 5/1 Hybrid Arm	5.4%	5.2%	5.1%	4.8%	4.0%	3.5%	2.4%	1.6%
- 7/1 Hybrid Arm	1.5%	1.4%	1.3%	1.3%	1.1%	0.8%	0.6%	0.2%
- 10/1 Hybrid Arm	0.9%	0.7%	0.6%	0.5%	0.4%	0.1%	0.1%	0.1%
NegAm ARM	2.6%	2.8%	3.3%	3.8%	4.2%	4.9%	5.2%	7.1%
Interest Only	8.1%	7.0%	5.8%	4.6%	2.4%	1.2%	0.2%	0.0%
- Interest Only ARM	4.6%	4.1%	3.9%	3.4%	2.3%	1.2%	0.2%	0.0%
- Interest Only FRM	3.5%	2.9%	2.0%	1.2%	0.0%	0.0%	0.0%	0.0%
Alt-A	32.8%	31.3%	28.8%	26.8%	21.8%	19.1%	17.7%	14.9%
- Alt-A Low/No Doc	24.3%	23.0%	21.4%	19.6%	16.1%	14.5%	13.3%	10.2%
- Alt-A No Disclosure	0.9%	0.7%	0.5%	0.4%	0.1%	0.0%	0.0%	0.0%

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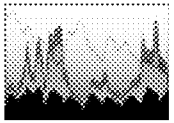

Single Family Conventional Book Characteristics
2-4 Units

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	5.2%	5.4%	5.3%	5.2%	5.2%	5.1%	4.9%	4.3%
- Alt-A SISA	0.8%	0.7%	0.5%	0.4%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	3.6%	3.3%	3.0%	2.7%	2.3%	2.0%	2.0%	1.5%
- Alt-A Stated Income	13.7%	12.9%	12.1%	11.0%	8.5%	7.4%	6.4%	4.5%
Alt-A Full Doc (by SFC)	4.1%	3.8%	3.5%	3.2%	2.3%	1.5%	0.8%	0.2%
Alt-A Deals (no SFC)	4.4%	4.5%	4.0%	4.1%	3.5%	3.1%	3.6%	4.5%
My Community Mortgage	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	27.7%	26.0%	24.2%	22.3%	18.2%	16.2%	14.6%	10.9%
- Select Lender Programs Non-Full Doc	3.3%	2.9%	2.8%	2.6%	2.1%	1.7%	1.2%	0.6%
- Other Low/No Doc	24.4%	23.1%	21.4%	19.7%	16.1%	14.5%	13.4%	10.2%
Subprime Deals								
Subprime	0.5%	0.3%	0.3%	0.3%	0.1%	0.3%	0.5%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.5%	0.4%
- Post 12/2005	0.4%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	61.3%	62.3%	64.5%	66.2%	70.1%	71.3%	67.7%	54.3%
Investor Channel	34.5%	33.4%	31.0%	28.9%	23.9%	21.0%	20.7%	18.8%
eChannel	0.6%	0.5%	0.5%	0.5%	0.3%	0.1%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Subprime Channel	0.4%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	3.2%	3.5%	3.8%	4.1%	5.6%	7.6%	11.5%	26.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	9.1%	8.5%	7.5%	6.5%	4.0%	2.0%	0.9%	0.7%
- 75/20/05	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.5%	2.3%	2.1%	2.0%	1.5%	1.0%	0.6%	0.5%
- 80/15/05	1.1%	1.1%	1.0%	1.0%	0.8%	0.6%	0.3%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.2%	4.9%	4.1%	3.4%	1.6%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	12.7%	12.2%	11.3%	10.6%	8.7%	7.3%	5.7%	3.9%

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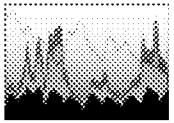

Single Family Conventional Book Characteristics
2-4 Units

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	3.9%	3.6%	3.4%	3.2%	2.5%	2.1%	1.6%	1.3%
- 80/15/05	1.9%	1.7%	1.6%	1.5%	1.2%	1.0%	0.7%	0.5%
- 80/20/00	2.0%	1.9%	1.6%	1.3%	0.7%	0.3%	0.2%	0.2%
- 90/05/05	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- Other	4.4%	4.4%	4.2%	4.1%	4.0%	3.6%	2.9%	1.7%
EA/TPR								
EA/TPR	0.9%	0.9%	1.0%	1.0%	1.1%	1.3%	1.4%	1.3%
- EA I	0.6%	0.6%	0.7%	0.7%	0.7%	0.8%	0.9%	0.7%
- EA/TPR II	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%
- EA/TPR III	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
10-K Property Region (Sums to 100%)								
Midwest	13.6%	13.7%	13.7%	13.7%	13.7%	13.8%	14.1%	14.4%
Northeast	47.6%	47.6%	47.3%	47.2%	46.7%	45.6%	44.4%	43.9%
Southeast	5.8%	5.8%	5.7%	5.6%	5.4%	5.1%	5.1%	5.0%
Southwest	6.3%	6.3%	6.3%	6.2%	6.1%	6.0%	6.0%	6.1%
West	26.6%	26.7%	26.9%	27.3%	28.1%	29.4%	30.4%	30.7%
Census Region (Sums to 100%)								
New England	14.7%	14.8%	14.9%	14.9%	15.0%	15.1%	15.2%	14.7%
Middle Atlantic	32.2%	32.0%	31.7%	31.5%	31.0%	29.9%	28.6%	28.6%
East North Central	12.1%	12.2%	12.2%	12.2%	12.2%	12.3%	12.6%	13.0%
East South Central	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	0.6%	0.6%
South Atlantic	5.1%	5.0%	5.0%	4.9%	4.7%	4.5%	4.5%	4.4%
West North Central	2.7%	2.7%	2.7%	2.7%	2.6%	2.5%	2.4%	2.2%
West South Central	2.7%	2.7%	2.6%	2.6%	2.5%	2.4%	2.3%	2.3%
Mountain	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.6%	3.7%
Pacific	25.6%	25.7%	25.9%	26.3%	27.1%	28.5%	29.6%	29.9%
US Territories	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%	0.5%	0.5%
Top 10 States								
01) NY	21.8%	21.8%	21.6%	21.7%	21.6%	21.2%	20.4%	20.7%
02) CA	21.5%	21.6%	21.8%	22.1%	22.9%	24.4%	25.4%	25.4%
03) MA	9.4%	9.5%	9.7%	9.7%	10.0%	10.3%	10.6%	10.3%
04) NJ	8.5%	8.4%	8.1%	8.0%	7.6%	7.2%	6.7%	6.5%
05) IL	6.4%	6.4%	6.3%	6.2%	6.2%	6.5%	6.8%	6.9%

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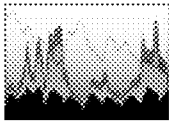

Single Family Conventional Book Characteristics
2-4 Units

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) FL	2.6%	2.6%	2.6%	2.6%	2.5%	2.4%	2.5%	2.4%
07) WI	2.4%	2.4%	2.4%	2.4%	2.4%	2.3%	2.2%	2.3%
08) CT	2.4%	2.3%	2.3%	2.2%	2.1%	2.1%	2.0%	2.0%
09) WA	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	2.0%	2.1%
10) PA	1.9%	1.9%	1.9%	1.9%	1.7%	1.5%	1.4%	1.4%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	20.8%	20.6%	19.8%	19.1%	17.9%	16.7%	14.7%	11.4%
02) WASHINGTON MUTUAL INC	13.4%	14.1%	14.7%	15.3%	17.3%	20.4%	22.2%	23.6%
03) CITIGROUP INC	7.9%	7.9%	7.4%	7.3%	6.7%	5.5%	5.0%	5.2%
04) JP MORGAN CHASE & CO	5.2%	5.0%	4.5%	4.3%	3.8%	3.7%	4.4%	5.1%
05) INDYMAC BANCORP INC	4.4%	3.9%	3.6%	3.1%	2.5%	2.4%	2.6%	2.5%
06) CERBERUS CAPITAL HOLDING	4.0%	4.1%	4.3%	4.3%	3.9%	3.5%	2.9%	1.8%
07) BANK OF AMERICA CORPORATION	3.5%	3.4%	3.6%	3.6%	3.8%	3.7%	3.1%	2.9%
08) LEHMAN BROTHERS HOLDINGS INC	3.2%	3.2%	3.1%	2.9%	2.8%	2.3%	1.8%	1.0%
09) HSBC HOLDINGS PLC	2.8%	2.8%	2.9%	2.9%	2.6%	2.3%	2.1%	2.2%
10) WACHOVIA CORPORATION	2.6%	2.7%	3.1%	3.4%	3.5%	3.2%	3.1%	3.5%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	21.1%	20.8%	20.0%	19.3%	18.2%	17.0%	14.9%	11.7%
02) WASHINGTON MUTUAL INC	12.5%	13.2%	13.7%	14.3%	16.6%	20.6%	23.8%	28.0%
03) CITIGROUP INC	10.7%	10.8%	10.5%	10.7%	10.5%	9.4%	9.2%	8.3%
04) JP MORGAN CHASE & CO	9.8%	9.8%	9.5%	9.4%	8.9%	8.8%	9.7%	11.2%
05) WELLS FARGO & COMPANY	6.7%	6.6%	6.9%	7.1%	7.2%	6.0%	4.8%	3.0%
06) CERBERUS CAPITAL HOLDING	4.9%	5.1%	5.3%	5.4%	5.2%	5.2%	5.2%	5.5%
07) INDYMAC BANCORP INC	4.5%	4.0%	3.6%	3.1%	2.4%	2.4%	2.6%	2.5%
08) BANK OF AMERICA CORPORATION	3.4%	3.3%	3.5%	3.4%	3.5%	3.3%	2.7%	2.7%
09) HSBC HOLDINGS PLC	2.7%	2.7%	2.8%	2.8%	2.5%	2.1%	2.0%	2.4%
10) LEHMAN BROTHERS HOLDINGS INC	2.5%	2.5%	2.5%	2.3%	2.1%	1.5%	0.7%	0.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	77.8%	76.9%	76.9%	78.0%	80.8%	80.8%	79.2%	73.6%
Credit Enhancement	22.2%	23.1%	23.1%	22.0%	19.2%	19.2%	20.8%	26.4%
- Primary MI Only	5.3%	4.8%	4.6%	4.7%	5.1%	6.2%	7.3%	9.4%
- Pool Policy Only	13.3%	14.2%	13.9%	12.4%	8.7%	6.5%	6.0%	6.7%
- Pool Policy and Primary MI	1.3%	1.3%	1.3%	1.3%	1.1%	1.3%	1.6%	2.7%
- Full Recourse	1.4%	1.9%	2.2%	2.5%	2.9%	3.5%	4.0%	4.9%
- Shared Arrangement	0.6%	0.6%	0.7%	0.7%	0.9%	1.2%	1.2%	1.5%

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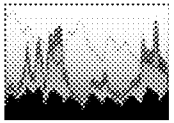

Single Family Conventional Book Characteristics
2-4 Units

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.3%	0.3%	0.4%	0.4%	0.5%	0.6%	0.7%	1.2%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	56.1%	62.8%	64.7%	65.9%	62.2%	57.8%	56.6%	49.8%
Interest Only with Credit Enhancement	60.4%	71.2%	76.7%	75.9%	74.0%	58.2%	41.9%	39.2%
Alt-A with Credit Enhancement	46.0%	50.0%	52.6%	50.5%	46.3%	46.6%	50.2%	56.6%
Economic Fees and Gap								
Wtd Avg Economic Gap	-6.46	-5.34	-4.40	-3.74	-2.32	-2.26	-3.27	-6.20
Wtd Avg Economic Model Fee	40.30	38.01	36.59	35.69	34.08	34.35	34.72	35.64
Wtd Avg Charged Fee	33.83	32.66	32.18	31.93	31.74	32.07	31.41	29.38
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.85%	0.70%	0.68%	0.67%	1.02%	0.65%	0.69%	0.66%
- SDQ Rate for Loans with CE	2.20%	1.80%	1.64%	1.60%	2.32%	1.94%	1.93%	1.52%
- SDQ Rate for Loans without CE	0.50%	0.41%	0.43%	0.44%	0.72%	0.36%	0.37%	0.37%
SDQ Rate Excl. Katrina Loans	0.83%	0.68%	0.65%	0.63%	0.63%	0.65%	0.69%	0.66%
SDQ Rate for Katrina Loans	3.43%	3.62%	4.19%	5.67%	33.66%	0.53%	0.39%	0.26%
Serious Delinquent Loans								
SDQ Loan Count	4,472	3,603	3,412	3,335	4,965	3,299	3,593	3,133
SDQ Count for Loans with CE	2,367	1,930	1,716	1,602	2,079	1,823	2,055	1,792
SDQ Count for Loans without CE	2,105	1,673	1,696	1,733	2,886	1,476	1,538	1,341
SDQ Volume ($M)								
SDQ Volume	$796.1	$585.5	$517.4	$470.0	$591.3	$423.3	$455.7	$374.7
SDQ Volume for Loans with CE	$481.3	$362.2	$292.1	$251.1	$269.7	$261.6	$296.1	$237.7
SDQ Volume for Loans without CE	$314.7	$223.3	$225.3	$218.9	$321.6	$161.7	$159.6	$137.0

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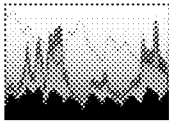

Single Family Conventional Book Characteristics
Condo

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,380,615	1,329,887	1,284,842	1,251,079	1,136,156	1,092,196	1,064,671	886,839
Book Volume ($B)	$204.9	$193.6	$183.8	$176.1	$150.0	$136.6	$128.7	$97.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	19.1%	19.8%	20.4%	20.9%	22.9%	23.8%	23.7%	18.1%
OLTV 60.01% - 70.00%	13.3%	13.6%	13.9%	14.1%	14.9%	15.5%	15.9%	13.9%
OLTV 70.01% - 75.00%	9.1%	9.1%	9.1%	9.2%	9.6%	10.4%	11.4%	12.3%
OLTV 75.01% - 80.00%	41.9%	41.9%	41.5%	40.8%	37.3%	33.5%	31.1%	32.7%
OLTV 80.01% - 90.00%	6.6%	6.5%	6.6%	6.7%	7.1%	7.9%	8.8%	11.7%
OLTV 90.01% - 95.00%	4.3%	4.1%	4.1%	4.1%	4.6%	5.4%	6.1%	8.4%
OLTV 95.01% - 97.00%	0.7%	0.8%	0.8%	0.8%	1.0%	1.3%	1.5%	1.9%
OLTV 97.01% - 100.00%	4.9%	4.2%	3.5%	3.3%	2.4%	2.0%	1.5%	0.9%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.4%	72.9%	72.5%	72.3%	71.4%	71.1%	71.2%	73.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.2%	17.7%	18.3%	18.7%	20.3%	20.8%	20.5%	14.1%
Comb LTV 60.01% - 70.00%	12.4%	12.7%	13.0%	13.2%	14.0%	14.3%	14.3%	10.5%
Comb LTV 70.01% - 75.00%	8.0%	8.2%	8.3%	8.4%	8.9%	9.6%	10.2%	9.3%
Comb LTV 75.01% - 80.00%	27.9%	28.2%	28.4%	28.5%	29.0%	28.8%	27.0%	24.9%
Comb LTV 80.01% - 90.00%	13.6%	13.2%	12.9%	12.6%	11.1%	9.6%	9.2%	9.3%
Comb LTV 90.01% - 95.00%	8.5%	8.1%	7.8%	7.7%	7.0%	6.4%	6.3%	6.9%
Comb LTV 95.01% - 97.00%	0.7%	0.8%	0.8%	0.8%	0.9%	1.2%	1.3%	1.6%
Comb LTV 97.01% - 100.00%	8.5%	7.7%	6.7%	6.0%	3.5%	2.3%	1.6%	1.0%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Comb LTV Missing	2.9%	3.2%	3.6%	3.9%	5.2%	6.8%	9.3%	22.4%
Wtd Avg Comb LTV	76.2%	75.6%	75.1%	74.7%	73.1%	72.2%	71.9%	74.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.2%	17.8%	18.3%	18.8%	20.4%	20.9%	20.6%	14.6%
Comb LTV 60.01% - 70.00%	12.4%	12.8%	13.0%	13.2%	14.0%	14.4%	14.5%	11.0%
Comb LTV 70.01% - 75.00%	8.0%	8.2%	8.3%	8.4%	9.0%	9.7%	10.4%	9.7%
Comb LTV 75.01% - 80.00%	27.9%	28.3%	28.5%	28.6%	29.1%	29.0%	27.4%	26.2%
Comb LTV 80.01% - 90.00%	13.6%	13.2%	13.0%	12.7%	11.2%	9.7%	9.4%	10.0%

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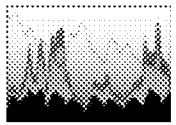

Single Family Conventional Book Characteristics
Condo

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	8.6%	8.1%	7.9%	7.7%	7.0%	6.5%	6.4%	7.4%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.9%	1.2%	1.4%	1.6%
Comb LTV 97.01% - 100.00%	8.5%	7.7%	6.7%	6.0%	3.5%	2.3%	1.6%	1.0%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Comb LTV Missing	2.7%	3.0%	3.3%	3.6%	4.8%	6.1%	8.1%	18.4%
Wtd Avg Comb LTV	76.2%	75.6%	75.1%	74.7%	73.1%	72.2%	71.9%	74.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	39.1%	42.5%	44.9%	47.6%	56.7%	53.6%	41.5%	40.4%
MTMLTV 60.01% - 70.00%	13.9%	14.6%	14.9%	15.4%	16.5%	18.6%	22.4%	19.8%
MTMLTV 70.01% - 75.00%	9.2%	9.2%	9.4%	9.2%	8.6%	9.0%	12.5%	11.8%
MTMLTV 75.01% - 80.00%	13.7%	14.1%	13.6%	13.0%	10.2%	9.5%	11.5%	14.0%
MTMLTV 80.01% - 90.00%	14.5%	12.5%	11.6%	10.2%	5.2%	5.9%	7.9%	9.3%
MTMLTV 90.01% - 95.00%	3.6%	2.7%	2.3%	2.0%	1.3%	1.6%	2.4%	3.1%
MTMLTV 95.01% - 97.00%	1.1%	0.8%	0.7%	0.6%	0.3%	0.4%	0.5%	0.6%
MTMLTV 97.01% - 100.00%	2.1%	1.8%	1.4%	1.1%	0.6%	0.5%	0.4%	0.4%
MTMLTV > 100.00%	2.4%	1.3%	0.9%	0.6%	0.1%	0.2%	0.1%	0.2%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.8%	0.4%
Wtg Avg MTMLTV	63.9%	61.7%	60.4%	59.0%	54.7%	56.8%	61.3%	62.3%
Credit Score (Sums to 100%)								
FICO < 550	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%
FICO 550-579	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.7%
FICO 580-619	2.0%	2.0%	1.9%	2.0%	2.0%	2.3%	2.5%	2.8%
FICO 620-659	7.2%	7.1%	7.0%	7.0%	7.2%	7.9%	8.3%	8.6%
FICO 660-699	16.1%	16.0%	16.0%	15.9%	15.7%	16.3%	16.6%	16.7%
FICO 700-739	23.5%	23.6%	23.7%	23.7%	23.6%	23.5%	23.3%	23.0%
FICO >= 740	49.8%	50.0%	50.0%	50.1%	49.8%	47.8%	46.1%	43.0%
FICO Missing	0.8%	0.7%	0.7%	0.8%	1.1%	1.5%	2.1%	4.9%
Wtd Avg FICO	732	732	732	732	732	729	727	724
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	63.1%	62.3%	61.6%	61.1%	59.1%	60.1%	63.6%	70.6%
Intermediate-term, fixed-rate	9.5%	10.1%	10.9%	11.5%	14.5%	17.6%	19.5%	17.2%
Adjustable-rate	11.0%	11.9%	12.2%	12.9%	16.0%	16.9%	14.2%	10.1%

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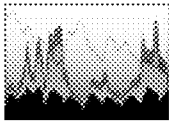

Single Family Conventional Book Characteristics
Condo

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	10.6%	10.4%	10.5%	10.0%	7.8%	3.7%	1.1%	0.4%
Negative Amortization	1.5%	1.6%	2.0%	2.3%	2.4%	1.7%	1.6%	1.7%
Interest Only fixed-rate	4.3%	3.7%	2.9%	2.2%	0.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	78.2%	78.3%	78.3%	78.5%	80.2%	82.3%	83.5%	84.8%
Second/Vacation Home	13.4%	13.2%	13.3%	13.3%	12.2%	11.0%	9.8%	8.9%
Investor Property	8.5%	8.4%	8.4%	8.3%	7.5%	6.7%	6.7%	6.3%
10-K Unit Type (Sums to 100%)								
1 Unit	99.9%	99.9%	99.9%	99.9%	99.9%	99.8%	99.8%	99.7%
2-4 Units	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Single Family Homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	59.4%	58.1%	57.3%	56.8%	51.3%	45.3%	40.4%	51.2%
Cash-Out Refinance	19.1%	19.6%	19.9%	20.0%	20.6%	20.8%	21.7%	18.6%
Other Refinance	21.5%	22.3%	22.8%	23.2%	28.1%	33.8%	37.9%	30.2%
Origination Type (Sums to 100%)								
TPO Broker	22.1%	22.0%	21.7%	21.7%	21.5%	22.4%	23.5%	24.0%
TPO Correspondent	31.5%	30.9%	30.0%	29.4%	27.3%	26.0%	25.3%	23.9%
Undesignated	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	0.9%	2.4%
Retail	46.2%	46.9%	48.0%	48.6%	50.8%	51.0%	50.3%	49.8%
Origination Year (Sums to 100%)								
< 2000	1.7%	1.8%	2.0%	2.2%	3.3%	5.0%	8.0%	23.5%
2000	0.2%	0.2%	0.2%	0.3%	0.4%	0.7%	1.2%	4.3%
2001	1.4%	1.5%	1.7%	1.9%	2.8%	4.5%	8.2%	28.1%
2002	5.1%	5.7%	6.3%	6.9%	9.9%	15.3%	25.1%	44.1%

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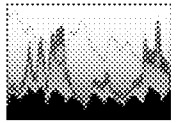

Single Family Conventional Book Characteristics
Condo

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	18.1%	20.0%	21.6%	23.3%	32.6%	46.1%	57.4%	0.0%
2004	13.2%	14.7%	15.8%	17.0%	23.9%	28.4%	0.0%	0.0%
2005	18.7%	20.5%	22.4%	24.0%	27.1%	0.0%	0.0%	0.0%
2006	22.7%	24.6%	26.5%	24.4%	0.0%	0.0%	0.0%	0.0%
2007	19.0%	10.9%	3.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$158,524	$155,590	$152,739	$150,215	$140,260	$131,820	$126,179	$116,038
Loan Original Note Rate	6.01%	5.94%	5.92%	5.88%	5.68%	5.74%	5.95%	6.81%
Seasoning (Sums to 100%)								
Seasoned	2.8%	3.1%	2.3%	2.1%	2.1%	1.7%	2.0%	3.6%
Non-Seasoned	97.2%	96.9%	97.7%	97.9%	97.9%	98.3%	98.0%	96.4%
ACI								
ACI Probability	0.47%	0.44%	0.42%	0.40%	0.37%	0.38%	0.41%	0.42%
Wtd Avg ACI Score	709	711	713	714	718	719	718	714
Credit Premium								
Wtd Avg Credit Premium	-0.08	-0.09	-0.08	-0.08	-0.08	-0.09	-0.04	0.02
Credit Premium > 1.5	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Prepay Premium								
Prepay Premium	3.5%	3.5%	3.7%	3.8%	3.2%	2.7%	2.9%	3.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.4%	10.9%	11.2%	11.6%	13.4%	15.2%	15.8%	14.2%
DTI Ratio > 20 and <= 30	19.0%	19.4%	19.7%	20.0%	21.5%	22.6%	23.6%	24.4%
DTI Ratio > 30 and <= 40	27.2%	27.2%	27.2%	27.1%	26.5%	25.5%	25.6%	28.2%
DTI Ratio > 40 and <= 50	23.3%	22.7%	22.3%	21.8%	19.6%	17.9%	17.0%	17.0%
DTI Ratio > 50	13.2%	12.7%	12.5%	12.4%	11.8%	11.6%	10.8%	9.7%
DTI Ratio Missing	6.9%	7.0%	7.1%	7.1%	7.2%	7.2%	7.1%	6.5%
Wtd Avg DTI Ratio	36.5%	36.2%	36.0%	35.8%	34.9%	34.1%	33.5%	33.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.6%	11.1%	11.5%	11.8%	13.6%	15.5%	16.2%	14.3%
DTI Ratio > 20 and <= 30	19.4%	19.9%	20.2%	20.5%	22.1%	23.2%	24.2%	24.7%
DTI Ratio > 30 and <= 40	27.7%	27.8%	27.8%	27.7%	27.1%	26.2%	26.2%	28.5%
DTI Ratio > 40 and <= 50	23.8%	23.3%	22.8%	22.3%	20.2%	18.5%	17.5%	17.2%
DTI Ratio > 50	13.7%	13.2%	12.9%	12.8%	12.3%	12.1%	11.2%	9.8%
DTI Ratio Missing	4.8%	4.8%	4.8%	4.8%	4.7%	4.6%	4.8%	5.5%

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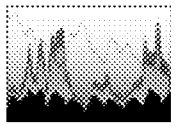

Single Family Conventional Book Characteristics
Condo

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.6%	36.2%	36.0%	35.9%	35.0%	34.2%	33.6%	33.5%
Origination Term (Sums to 100%)								
<= 15 Years	9.5%	10.2%	10.9%	11.5%	14.5%	17.7%	19.5%	17.3%
> 15 Years amd <= 25 Years	1.9%	1.9%	2.0%	2.1%	2.4%	2.7%	2.7%	2.1%
> 25 Years and <= 30 Years	88.1%	87.5%	86.8%	86.1%	83.0%	79.5%	77.7%	80.3%
> 30 Years	0.6%	0.5%	0.3%	0.3%	0.1%	0.1%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	67.4%	65.9%	64.5%	63.3%	59.4%	60.1%	63.6%	70.6%
Intermediate-Term Fixed Rate (excl Balloon)	9.0%	9.6%	10.3%	10.9%	13.6%	16.4%	18.0%	15.6%
Adjustable Rate	23.0%	23.9%	24.7%	25.2%	26.2%	22.2%	16.9%	12.1%
Balloon	0.5%	0.5%	0.6%	0.6%	0.9%	1.2%	1.5%	1.6%
Various Product Types								
Second	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.5%	0.3%	0.3%	0.1%	0.1%	0.1%	0.2%
Hybrid Arm	21.0%	21.7%	22.0%	22.2%	22.0%	18.9%	14.1%	9.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	2.4%	2.7%	2.9%	3.2%	4.3%	4.4%	3.3%	2.2%
- 5/1 Hybrid Arm	13.9%	14.3%	14.5%	14.5%	13.4%	11.1%	8.2%	5.6%
- 7/1 Hybrid Arm	3.5%	3.5%	3.5%	3.5%	3.4%	3.0%	2.4%	1.1%
- 10/1 Hybrid Arm	1.2%	1.1%	1.1%	1.0%	0.8%	0.4%	0.3%	0.2%
NegAm ARM	1.5%	1.6%	2.0%	2.3%	2.4%	1.7%	1.6%	1.7%
Interest Only	14.9%	14.1%	13.3%	12.2%	8.1%	3.8%	1.1%	0.4%
- Interest Only ARM	10.6%	10.4%	10.5%	10.0%	7.8%	3.7%	1.1%	0.4%
- Interest Only FRM	4.3%	3.7%	2.9%	2.2%	0.3%	0.1%	0.0%	0.0%
Alt-A	17.6%	17.9%	16.7%	16.0%	12.9%	10.1%	8.9%	7.2%
- Alt-A Low/No Doc	11.2%	11.2%	11.0%	10.5%	8.9%	7.2%	6.3%	5.2%
- Alt-A No Disclosure	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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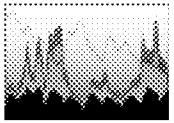

Single Family Conventional Book Characteristics
Condo

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.6%	2.8%	2.9%	2.9%	3.0%	2.5%	2.2%	1.8%
- Alt-A SISA	0.6%	0.6%	0.5%	0.4%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.2%	1.1%	1.0%	1.0%	0.8%	0.7%	0.7%	0.7%
- Alt-A Stated Income	6.5%	6.6%	6.4%	6.2%	5.0%	4.0%	3.5%	2.8%
Alt-A Full Doc (by SFC)	3.2%	3.2%	3.1%	2.8%	1.9%	1.1%	0.5%	0.1%
Alt-A Deals (no SFC)	3.2%	3.5%	2.6%	2.7%	2.2%	1.8%	2.1%	1.9%
My Community Mortgage	2.1%	1.6%	1.0%	0.8%	0.3%	0.3%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	25.6%	24.4%	23.4%	22.1%	18.0%	14.5%	11.8%	7.6%
- Select Lender Programs Non-Full Doc	14.4%	13.2%	12.5%	11.6%	9.2%	7.3%	5.5%	2.6%
- Other Low/No Doc	11.2%	11.2%	10.9%	10.5%	8.8%	7.1%	6.2%	5.0%
Subprime Deals								
Subprime	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.3%
- Post 12/2005	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	76.4%	75.6%	76.2%	76.7%	78.7%	80.5%	79.1%	67.6%
Investor Channel	19.7%	20.3%	19.5%	18.8%	15.9%	12.6%	11.5%	10.5%
eChannel	2.4%	2.5%	2.6%	2.6%	2.6%	2.7%	2.4%	1.0%
Underserved Channel	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.0%
Subprime Channel	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.3%	1.4%	1.6%	1.8%	2.6%	4.1%	6.8%	20.8%
Subordinate Financing - RDW								
Subordinate Financing - RDW	17.5%	16.9%	16.0%	15.1%	10.6%	6.6%	4.6%	3.5%
- 75/20/05	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- 75/25/00	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	6.3%	6.2%	6.0%	5.9%	4.7%	3.5%	2.6%	2.1%
- 80/15/05	4.1%	4.0%	3.9%	3.7%	3.0%	2.3%	1.7%	1.2%
- 80/20/00	1.0%	1.0%	0.9%	0.9%	0.5%	0.3%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.5%	5.3%	4.9%	4.3%	2.1%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	21.4%	21.1%	20.5%	19.8%	16.6%	14.0%	11.3%	7.8%

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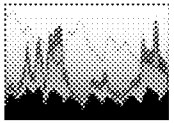

Single Family Conventional Book Characteristics
Condo

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	8.0%	7.9%	7.7%	7.5%	6.4%	5.1%	4.1%	3.3%
- 80/15/05	5.0%	4.9%	4.7%	4.6%	3.9%	3.2%	2.4%	1.7%
- 80/20/00	4.1%	4.1%	3.8%	3.4%	2.1%	1.2%	0.8%	0.4%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
- Other	3.7%	3.8%	3.8%	3.8%	3.9%	4.1%	3.7%	2.1%
EA/TPR								
EA/TPR	1.4%	1.4%	1.4%	1.5%	1.6%	1.7%	1.7%	1.5%
- EA I	0.7%	0.7%	0.7%	0.7%	0.8%	0.8%	0.8%	0.7%
- EA/TPR II	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
- EA/TPR III	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.3%
10-K Property Region (Sums to 100%)								
Midwest	16.3%	16.2%	16.1%	16.1%	16.0%	15.7%	15.3%	16.0%
Northeast	20.5%	20.6%	20.6%	20.6%	21.1%	20.8%	20.2%	20.6%
Southeast	26.2%	25.9%	25.9%	25.6%	23.7%	21.8%	20.8%	20.2%
Southwest	8.0%	7.9%	7.8%	7.7%	7.2%	7.2%	7.3%	7.9%
West	29.0%	29.3%	29.6%	30.0%	32.0%	34.5%	36.4%	35.3%
Census Region (Sums to 100%)								
New England	8.3%	8.3%	8.3%	8.3%	8.6%	8.4%	8.3%	8.5%
Middle Atlantic	10.7%	10.8%	10.7%	10.7%	10.8%	10.8%	10.4%	10.5%
East North Central	14.7%	14.7%	14.6%	14.6%	14.6%	14.4%	14.2%	14.9%
East South Central	1.2%	1.2%	1.2%	1.1%	0.9%	0.9%	0.8%	0.8%
South Atlantic	25.4%	25.1%	25.1%	24.9%	23.1%	21.3%	20.3%	19.8%
West North Central	2.4%	2.3%	2.3%	2.3%	2.1%	1.9%	1.8%	1.7%
West South Central	2.1%	2.0%	2.0%	1.9%	1.7%	1.6%	1.6%	1.6%
Mountain	6.7%	6.6%	6.5%	6.5%	6.1%	5.9%	6.0%	6.6%
Pacific	27.4%	27.8%	28.1%	28.5%	30.7%	33.4%	35.4%	34.3%
US Territories	1.1%	1.1%	1.2%	1.2%	1.2%	1.2%	1.1%	1.3%
Top 10 States								
01) CA	20.9%	21.3%	21.7%	22.1%	24.3%	27.2%	29.4%	28.3%
02) FL	13.6%	13.5%	13.5%	13.4%	12.2%	11.1%	10.5%	10.2%
03) IL	8.6%	8.5%	8.3%	8.2%	8.1%	8.0%	7.9%	8.3%
04) NJ	5.5%	5.6%	5.5%	5.5%	5.7%	5.6%	5.6%	5.7%
05) MA	5.1%	5.1%	5.1%	5.1%	5.3%	5.2%	5.2%	5.3%

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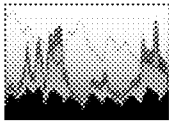

Single Family Conventional Book Characteristics
Condo

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NY	3.7%	3.7%	3.7%	3.7%	3.8%	3.8%	3.6%	3.4%
07) VA	3.4%	3.4%	3.4%	3.4%	3.3%	3.0%	2.9%	2.6%
08) MI	3.4%	3.5%	3.6%	3.7%	3.9%	3.9%	3.8%	3.9%
09) WA	3.0%	2.9%	2.8%	2.7%	2.7%	2.7%	2.7%	2.7%
10) MD	2.8%	2.8%	2.8%	2.7%	2.6%	2.5%	2.3%	2.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	25.3%	25.4%	25.2%	24.7%	23.8%	22.4%	20.4%	17.3%
02) CITIGROUP INC	10.4%	9.9%	8.6%	8.3%	7.0%	6.1%	5.6%	6.9%
03) WASHINGTON MUTUAL INC	7.7%	8.3%	8.9%	9.5%	12.2%	15.4%	17.5%	19.3%
04) BANK OF AMERICA CORPORATION	6.4%	6.5%	6.9%	7.1%	7.6%	7.2%	5.9%	3.5%
05) JP MORGAN CHASE & CO	4.9%	4.7%	4.5%	4.2%	3.9%	4.1%	5.1%	4.4%
06) CERBERUS CAPITAL HOLDING	4.0%	4.0%	4.2%	4.2%	4.1%	3.8%	3.2%	2.0%
07) PHH CORPORATION	3.7%	3.9%	4.0%	4.1%	4.4%	4.6%	4.2%	3.5%
08) FLAGSTAR BANCORP INC	3.7%	3.8%	3.9%	4.0%	4.7%	4.8%	4.7%	4.5%
09) AMTRUST FINANCIAL CORPORATION	3.7%	3.7%	3.8%	3.9%	2.8%	2.3%	2.2%	2.3%
10) WELLS FARGO & COMPANY	3.5%	2.9%	2.8%	2.6%	2.1%	1.3%	1.4%	1.8%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	25.5%	25.6%	25.4%	25.0%	24.1%	22.8%	20.7%	17.8%
02) CITIGROUP INC	12.3%	12.0%	10.9%	10.8%	9.7%	9.0%	8.9%	9.5%
03) JP MORGAN CHASE & CO	10.0%	10.2%	10.1%	9.8%	9.7%	10.4%	11.9%	13.1%
04) WELLS FARGO & COMPANY	7.7%	7.4%	7.7%	7.7%	6.6%	5.1%	4.2%	3.6%
05) WASHINGTON MUTUAL INC	6.7%	7.3%	7.8%	8.2%	10.9%	14.7%	17.9%	22.5%
06) BANK OF AMERICA CORPORATION	6.6%	6.7%	7.2%	7.4%	7.6%	6.8%	5.6%	3.5%
07) CERBERUS CAPITAL HOLDING	4.5%	4.6%	4.7%	4.8%	4.9%	5.0%	5.0%	5.2%
08) PHH CORPORATION	3.5%	3.7%	3.8%	3.9%	4.2%	4.3%	3.9%	3.0%
09) SUNTRUST BANKS INC	2.7%	2.4%	2.2%	2.1%	1.6%	1.4%	1.3%	0.8%
10) FIRST HORIZON NATIONAL CORPORATION	2.4%	2.4%	2.4%	2.4%	2.6%	2.7%	2.2%	1.4%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	77.2%	77.5%	77.9%	78.3%	80.6%	82.0%	80.7%	73.6%
Credit Enhancement	22.8%	22.5%	22.1%	21.7%	19.4%	18.0%	19.3%	26.4%
- Primary MI Only	12.1%	10.7%	9.8%	9.6%	9.1%	10.0%	11.2%	14.1%
- Pool Policy Only	7.2%	7.8%	8.0%	7.7%	5.5%	3.1%	2.7%	4.4%
- Pool Policy and Primary MI	1.0%	1.1%	1.2%	1.1%	1.0%	1.0%	1.3%	2.8%
- Full Recourse	1.2%	1.4%	1.5%	1.7%	1.8%	1.7%	1.9%	1.8%
- Shared Arrangement	0.7%	0.7%	0.8%	0.8%	1.0%	1.1%	1.1%	1.5%

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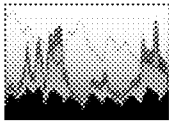

Single Family Conventional Book Characteristics
Condo

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.7%	0.7%	0.8%	0.8%	1.0%	1.1%	1.1%	1.9%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	77.4%	79.8%	80.3%	80.8%	74.3%	51.0%	48.8%	11.3%
Interest Only with Credit Enhancement	39.5%	40.9%	40.8%	39.9%	36.6%	26.8%	14.3%	11.2%
Alt-A with Credit Enhancement	47.5%	49.3%	53.0%	52.8%	46.4%	34.6%	33.2%	35.4%
Economic Fees and Gap								
Wtd Avg Economic Gap	-10.68	-9.27	-7.87	-6.82	-4.12	-3.97	-4.84	-8.13
Wtd Avg Economic Model Fee	35.73	33.98	32.44	31.35	28.09	27.22	26.99	28.81
Wtd Avg Charged Fee	25.05	24.70	24.57	24.53	23.97	23.25	22.15	20.69
Appraisal Waivers								
Appraisal Waiver	2.1%	2.1%	2.1%	2.0%	1.7%	1.4%	1.4%	0.6%
Serious Delinquent Loans								
SDQ Rate All Loans	0.56%	0.42%	0.37%	0.35%	0.34%	0.31%	0.30%	0.33%
- SDQ Rate for Loans with CE	1.56%	1.16%	1.03%	0.96%	0.99%	1.01%	0.90%	0.76%
- SDQ Rate for Loans without CE	0.28%	0.21%	0.20%	0.19%	0.18%	0.15%	0.15%	0.17%
SDQ Rate Excl. Katrina Loans	0.56%	0.41%	0.37%	0.34%	0.30%	0.31%	0.30%	0.33%
SDQ Rate for Katrina Loans	1.40%	1.78%	2.11%	2.58%	9.61%	0.33%	0.16%	0.19%
Serious Delinquent Loans								
SDQ Loan Count	7,614	5,488	4,745	4,340	3,786	3,328	3,125	2,796
SDQ Count for Loans with CE	4,674	3,281	2,762	2,472	2,109	2,012	1,902	1,732
SDQ Count for Loans without CE	2,940	2,207	1,983	1,868	1,677	1,316	1,223	1,064
SDQ Volume ($M)								
SDQ Volume	$1,213.0	$823.3	$660.8	$569.0	$413.0	$356.4	$315.9	$267.2
SDQ Volume for Loans with CE	$790.3	$519.6	$405.1	$339.8	$236.1	$220.7	$197.0	$172.4
SDQ Volume for Loans without CE	$422.7	$303.7	$255.7	$229.2	$177.0	$135.7	$118.9	$94.8

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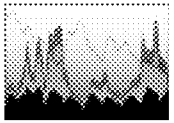

Single Family Conventional Book Characteristics
New England

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	907,818	892,894	879,319	866,372	845,962	852,888	870,345	814,595
Book Volume ($B)	$148.5	$144.3	$140.3	$136.9	$128.6	$125.3	$122.9	$99.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	31.8%	32.7%	33.5%	34.2%	36.6%	37.6%	37.8%	29.0%
OLTV 60.01% - 70.00%	18.9%	19.2%	19.4%	19.5%	20.0%	20.0%	20.0%	17.9%
OLTV 70.01% - 75.00%	10.0%	10.0%	10.0%	10.0%	10.2%	10.7%	11.6%	14.3%
OLTV 75.01% - 80.00%	28.8%	28.3%	27.7%	27.2%	24.4%	22.0%	20.1%	23.6%
OLTV 80.01% - 90.00%	5.1%	4.8%	4.7%	4.7%	4.7%	5.2%	5.9%	8.9%
OLTV 90.01% - 95.00%	2.8%	2.6%	2.6%	2.6%	2.7%	3.1%	3.5%	5.4%
OLTV 95.01% - 97.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
OLTV 97.01% - 100.00%	2.1%	1.8%	1.5%	1.4%	1.0%	0.7%	0.5%	0.3%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	66.9%	66.4%	66.0%	65.7%	64.7%	64.3%	64.3%	68.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	28.2%	29.0%	29.7%	30.3%	32.2%	32.9%	32.6%	21.4%
Comb LTV 60.01% - 70.00%	17.8%	18.1%	18.3%	18.3%	18.8%	18.7%	18.2%	13.0%
Comb LTV 70.01% - 75.00%	9.2%	9.3%	9.3%	9.4%	9.6%	10.0%	10.4%	10.1%
Comb LTV 75.01% - 80.00%	20.9%	20.7%	20.6%	20.4%	19.8%	19.2%	17.6%	16.7%
Comb LTV 80.01% - 90.00%	10.0%	9.5%	9.1%	8.8%	7.6%	6.5%	6.1%	6.3%
Comb LTV 90.01% - 95.00%	5.7%	5.4%	5.1%	5.0%	4.3%	3.8%	3.5%	4.0%
Comb LTV 95.01% - 97.00%	0.5%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.4%
Comb LTV 97.01% - 100.00%	4.0%	3.5%	3.1%	2.8%	1.6%	0.9%	0.5%	0.3%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	3.6%	3.9%	4.3%	4.6%	5.7%	7.5%	10.5%	27.7%
Wtd Avg Comb LTV	69.3%	68.8%	68.3%	67.9%	66.4%	65.5%	65.0%	68.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	28.3%	29.1%	29.8%	30.4%	32.3%	33.1%	32.9%	22.3%
Comb LTV 60.01% - 70.00%	17.8%	18.1%	18.3%	18.4%	18.9%	18.8%	18.4%	13.8%
Comb LTV 70.01% - 75.00%	9.2%	9.3%	9.4%	9.4%	9.7%	10.1%	10.6%	10.8%
Comb LTV 75.01% - 80.00%	20.9%	20.8%	20.6%	20.5%	19.9%	19.3%	17.9%	17.9%
Comb LTV 80.01% - 90.00%	10.0%	9.6%	9.1%	8.8%	7.6%	6.6%	6.2%	6.9%

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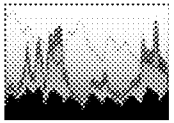

Single Family Conventional Book Characteristics
New England

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	5.8%	5.4%	5.2%	5.0%	4.3%	3.9%	3.6%	4.3%
Comb LTV 95.01% - 97.00%	0.5%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
Comb LTV 97.01% - 100.00%	4.0%	3.5%	3.1%	2.8%	1.6%	0.9%	0.5%	0.3%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	3.3%	3.6%	3.9%	4.2%	5.3%	6.8%	9.3%	23.3%
Wtd Avg Comb LTV	69.3%	68.8%	68.2%	67.9%	66.4%	65.6%	65.0%	68.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	52.1%	55.2%	57.6%	59.7%	67.9%	63.4%	56.3%	55.5%
MTMLTV 60.01% - 70.00%	15.3%	15.7%	15.7%	15.8%	15.9%	19.9%	22.2%	19.6%
MTMLTV 70.01% - 75.00%	7.8%	7.7%	7.5%	7.3%	6.3%	6.5%	10.1%	9.3%
MTMLTV 75.01% - 80.00%	10.1%	10.2%	9.3%	9.1%	5.9%	5.4%	5.6%	8.5%
MTMLTV 80.01% - 90.00%	10.1%	7.6%	6.9%	5.5%	2.5%	3.1%	4.1%	4.9%
MTMLTV 90.01% - 95.00%	1.7%	1.3%	1.1%	1.0%	0.6%	0.7%	0.9%	1.4%
MTMLTV 95.01% - 97.00%	0.6%	0.4%	0.4%	0.3%	0.1%	0.1%	0.1%	0.2%
MTMLTV 97.01% - 100.00%	0.9%	0.8%	0.6%	0.5%	0.2%	0.2%	0.1%	0.1%
MTMLTV > 100.00%	1.1%	0.6%	0.5%	0.3%	0.1%	0.1%	0.0%	0.1%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%	0.3%
Wtg Avg MTMLTV	57.5%	55.8%	54.8%	53.8%	50.4%	52.3%	54.7%	55.2%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%
FICO 550-579	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	1.0%	1.1%
FICO 580-619	3.5%	3.4%	3.4%	3.4%	3.4%	3.6%	3.8%	3.9%
FICO 620-659	9.7%	9.6%	9.6%	9.6%	9.5%	10.0%	10.3%	10.3%
FICO 660-699	17.3%	17.3%	17.3%	17.3%	17.1%	17.3%	17.2%	17.0%
FICO 700-739	23.1%	23.2%	23.3%	23.2%	23.3%	23.3%	22.9%	22.3%
FICO >= 740	44.1%	44.3%	44.3%	44.2%	44.1%	42.3%	41.0%	37.5%
FICO Missing	1.1%	1.0%	1.0%	1.1%	1.5%	2.1%	3.0%	7.3%
Wtd Avg FICO	723	723	723	723	722	720	718	715
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	74.2%	73.3%	72.7%	71.9%	68.8%	67.1%	67.4%	71.5%
Intermediate-term, fixed-rate	14.7%	15.5%	16.3%	17.2%	20.3%	23.2%	25.6%	23.0%
Adjustable-rate	6.2%	6.6%	6.7%	7.0%	8.3%	8.3%	6.3%	4.9%

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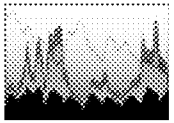

Single Family Conventional Book Characteristics
New England

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.7%	2.6%	2.7%	2.6%	2.0%	0.9%	0.3%	0.2%
Negative Amortization	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%	0.3%	0.5%
Interest Only fixed-rate	2.0%	1.7%	1.4%	1.1%	0.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.3%	91.3%	91.4%	91.4%	91.9%	92.3%	92.6%	93.1%
Second/Vacation Home	4.1%	4.0%	4.0%	4.0%	3.7%	3.4%	3.1%	3.0%
Investor Property	4.7%	4.6%	4.6%	4.6%	4.3%	4.3%	4.3%	3.9%
10-K Unit Type (Sums to 100%)								
1 Unit	91.1%	91.2%	91.2%	91.2%	91.1%	90.7%	90.4%	90.6%
2-4 Units	8.9%	8.8%	8.8%	8.8%	8.9%	9.3%	9.6%	9.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.4%	11.2%	10.9%	10.8%	10.1%	9.2%	8.7%	8.3%
Single Family Homes	88.6%	88.8%	89.1%	89.2%	89.9%	90.8%	91.3%	91.7%
Property Type (Sums to 100%)								
Manufactured	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Condo/Coop	11.4%	11.2%	10.9%	10.8%	10.1%	9.2%	8.7%	8.3%
1 Unit	79.7%	79.9%	80.2%	80.4%	81.0%	81.4%	81.6%	82.3%
2-4 Units	8.8%	8.8%	8.8%	8.7%	8.9%	9.3%	9.6%	9.4%
Condo								
Condo	11.4%	11.2%	10.9%	10.7%	10.0%	9.2%	8.7%	8.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	34.1%	32.7%	32.1%	31.8%	28.0%	24.8%	21.2%	30.7%
Cash-Out Refinance	38.0%	38.5%	38.7%	38.7%	38.9%	38.2%	39.0%	34.2%
Other Refinance	27.9%	28.7%	29.2%	29.5%	33.1%	37.0%	39.9%	35.1%
Origination Type (Sums to 100%)								
TPO Broker	17.6%	17.3%	17.1%	17.0%	16.4%	17.6%	18.2%	17.7%
TPO Correspondent	38.3%	38.1%	37.4%	37.1%	36.1%	34.4%	32.6%	28.0%
Undesignated	0.3%	0.3%	0.4%	0.4%	0.5%	0.8%	1.2%	3.4%
Retail	43.8%	44.3%	45.2%	45.5%	46.9%	47.2%	47.9%	50.9%
Origination Year (Sums to 100%)								
< 2000	2.2%	2.4%	2.6%	2.9%	3.9%	5.6%	8.9%	28.5%
2000	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%	2.5%
2001	1.5%	1.6%	1.7%	1.9%	2.5%	3.7%	6.7%	26.8%
2002	6.4%	6.9%	7.4%	7.8%	10.0%	13.9%	22.0%	42.3%

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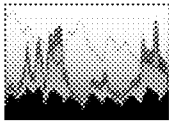

Single Family Conventional Book Characteristics
New England

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	27.6%	29.4%	31.2%	32.8%	40.2%	51.5%	61.8%	0.0%
2004	15.1%	16.2%	17.0%	17.9%	22.2%	25.0%	0.0%	0.0%
2005	17.2%	18.2%	19.3%	20.3%	21.0%	0.0%	0.0%	0.0%
2006	16.0%	17.0%	18.0%	16.2%	0.0%	0.0%	0.0%	0.0%
2007	13.9%	8.2%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$180,079	$177,779	$175,318	$173,198	$164,692	$157,133	$149,358	$133,257
Loan Original Note Rate	5.96%	5.91%	5.88%	5.86%	5.73%	5.77%	5.95%	6.81%
Seasoning (Sums to 100%)								
Seasoned	2.6%	2.8%	2.4%	2.0%	1.9%	1.4%	1.6%	3.5%
Non-Seasoned	97.4%	97.2%	97.6%	98.0%	98.1%	98.6%	98.4%	96.5%
ACI								
ACI Probability	0.37%	0.35%	0.34%	0.33%	0.30%	0.31%	0.33%	0.34%
Wtd Avg ACI Score	721	723	724	725	729	729	729	724
Credit Premium								
Wtd Avg Credit Premium	-0.12	-0.13	-0.13	-0.13	-0.12	-0.10	-0.05	0.02
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Prepay Premium								
Prepay Premium	0.9%	0.8%	0.8%	0.8%	0.8%	0.9%	1.0%	1.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.7%	10.1%	10.4%	10.7%	12.2%	13.5%	14.1%	12.9%
DTI Ratio > 20 and <= 30	20.2%	20.6%	21.0%	21.3%	22.7%	23.8%	24.7%	26.6%
DTI Ratio > 30 and <= 40	26.1%	26.1%	26.1%	26.0%	25.8%	25.1%	25.3%	27.9%
DTI Ratio > 40 and <= 50	21.8%	21.3%	20.9%	20.6%	18.9%	17.3%	16.5%	15.3%
DTI Ratio > 50	15.7%	15.4%	15.3%	15.2%	14.6%	14.1%	12.9%	9.9%
DTI Ratio Missing	6.5%	6.4%	6.2%	6.1%	5.8%	6.2%	6.5%	7.2%
Wtd Avg DTI Ratio	37.2%	37.0%	36.8%	36.6%	35.9%	35.2%	34.5%	33.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.9%	10.3%	10.7%	11.0%	12.5%	13.8%	14.4%	13.0%
DTI Ratio > 20 and <= 30	20.8%	21.2%	21.6%	21.9%	23.4%	24.5%	25.4%	26.9%
DTI Ratio > 30 and <= 40	26.7%	26.8%	26.7%	26.6%	26.4%	25.8%	26.0%	28.2%
DTI Ratio > 40 and <= 50	22.3%	21.8%	21.4%	21.1%	19.3%	17.8%	16.9%	15.5%
DTI Ratio > 50	16.1%	15.8%	15.7%	15.6%	15.0%	14.5%	13.2%	10.1%
DTI Ratio Missing	4.1%	4.0%	3.9%	3.8%	3.5%	3.7%	4.1%	6.2%

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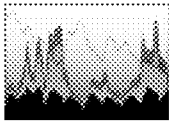

Single Family Conventional Book Characteristics
New England

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	37.2%	36.9%	36.8%	36.6%	35.9%	35.2%	34.5%	33.6%
Origination Term (Sums to 100%)								
<= 15 Years	14.7%	15.5%	16.4%	17.2%	20.4%	23.2%	25.6%	23.0%
> 15 Years amd <= 25 Years	5.4%	5.5%	5.7%	5.8%	6.4%	6.8%	7.0%	6.4%
> 25 Years and <= 30 Years	79.6%	78.7%	77.7%	76.8%	73.1%	70.0%	67.3%	70.6%
> 30 Years	0.4%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.2%	75.0%	74.0%	72.9%	68.9%	67.2%	67.4%	71.5%
Intermediate-Term Fixed Rate (excl Balloon)	14.6%	15.4%	16.2%	17.0%	20.1%	22.9%	25.3%	22.7%
Adjustable Rate	9.1%	9.5%	9.6%	9.9%	10.7%	9.6%	7.0%	5.5%
Balloon	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.1%
Hybrid Arm	8.6%	8.9%	8.9%	9.1%	9.6%	8.3%	5.8%	3.7%
- 2/28 Hybrid Arm	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.1%	1.3%	1.4%	1.5%	2.1%	2.1%	1.4%	0.8%
- 5/1 Hybrid Arm	5.0%	5.2%	5.2%	5.2%	5.2%	4.3%	3.0%	2.2%
- 7/1 Hybrid Arm	1.9%	2.0%	1.9%	2.0%	2.0%	1.7%	1.2%	0.6%
- 10/1 Hybrid Arm	0.5%	0.4%	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%
NegAm ARM	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%	0.3%	0.5%
Interest Only	4.6%	4.3%	4.0%	3.6%	2.2%	0.9%	0.3%	0.2%
- Interest Only ARM	2.7%	2.6%	2.7%	2.6%	2.0%	0.9%	0.3%	0.2%
- Interest Only FRM	2.0%	1.7%	1.4%	1.1%	0.1%	0.0%	0.0%	0.0%
Alt-A	10.7%	10.5%	9.6%	9.0%	7.1%	6.2%	5.7%	4.9%
- Alt-A Low/No Doc	7.6%	7.3%	7.0%	6.6%	5.4%	4.8%	4.3%	3.5%
- Alt-A No Disclosure	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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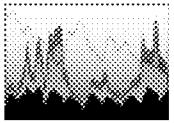

Single Family Conventional Book Characteristics
New England

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.0%	2.1%	2.2%	2.1%	2.1%	1.9%	1.7%	1.4%
- Alt-A SISA	0.5%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.3%	1.2%	1.1%	1.0%	0.8%	0.7%	0.6%	0.6%
- Alt-A Stated Income	3.5%	3.4%	3.3%	3.1%	2.5%	2.3%	2.0%	1.5%
Alt-A Full Doc (by SFC)	1.5%	1.4%	1.3%	1.1%	0.7%	0.4%	0.2%	0.0%
Alt-A Deals (no SFC)	1.6%	1.7%	1.2%	1.2%	1.1%	1.0%	1.2%	1.3%
My Community Mortgage	0.8%	0.6%	0.4%	0.3%	0.1%	0.1%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	15.5%	14.5%	13.7%	12.8%	9.9%	8.0%	6.7%	5.0%
- Select Lender Programs Non-Full Doc	8.0%	7.2%	6.7%	6.2%	4.6%	3.3%	2.5%	1.7%
- Other Low/No Doc	7.5%	7.3%	7.0%	6.6%	5.3%	4.7%	4.2%	3.3%
Subprime Deals								
Subprime	0.2%	0.2%	0.1%	0.2%	0.1%	0.2%	0.4%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%	0.4%
- Post 12/2005	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	82.6%	82.5%	83.1%	83.9%	85.2%	85.0%	82.4%	65.7%
Investor Channel	12.8%	12.7%	12.0%	11.0%	8.9%	7.4%	7.2%	7.2%
eChannel	2.6%	2.6%	2.6%	2.5%	2.5%	2.6%	2.5%	1.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Subprime Channel	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.9%	2.0%	2.2%	2.4%	3.4%	4.9%	8.0%	26.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	12.9%	12.3%	11.6%	10.7%	7.7%	4.5%	2.6%	1.9%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
- 75/25/00	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.1%	4.0%	3.8%	3.6%	2.9%	2.3%	1.6%	1.2%
- 80/15/05	2.7%	2.6%	2.5%	2.5%	1.9%	1.4%	0.8%	0.6%
- 80/20/00	0.8%	0.8%	0.8%	0.8%	0.5%	0.2%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.7%	4.5%	4.1%	3.6%	2.1%	0.4%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	19.0%	18.7%	18.2%	17.7%	15.8%	14.1%	11.5%	7.4%

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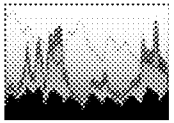

Single Family Conventional Book Characteristics
New England

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.3%	5.2%	4.9%	4.8%	4.0%	3.3%	2.4%	2.0%
- 80/15/05	3.3%	3.1%	3.0%	2.9%	2.3%	1.8%	1.1%	0.8%
- 80/20/00	2.0%	1.9%	1.8%	1.6%	0.9%	0.5%	0.2%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	7.9%	8.0%	8.1%	8.0%	8.2%	8.1%	7.4%	4.2%
EA/TPR								
EA/TPR	1.6%	1.6%	1.6%	1.6%	1.5%	1.6%	1.7%	1.2%
- EA I	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	0.6%
- EA/TPR II	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%	0.4%
- EA/TPR III	0.6%	0.5%	0.5%	0.6%	0.5%	0.5%	0.5%	0.2%
10-K Property Region (Sums to 100%)								
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Census Region (Sums to 100%)								
New England	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) MA	50.5%	50.7%	50.8%	51.1%	51.7%	53.0%	53.9%	53.4%
02) CT	23.4%	23.4%	23.3%	23.0%	22.8%	22.6%	22.3%	22.4%
03) NH	9.7%	9.7%	9.7%	9.8%	9.7%	9.5%	9.4%	9.5%
04) RI	6.7%	6.7%	6.7%	6.7%	6.7%	6.6%	6.7%	6.7%
05) ME	6.4%	6.4%	6.3%	6.3%	6.1%	5.4%	5.1%	5.1%

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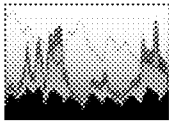

Single Family Conventional Book Characteristics
New England

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) VT	3.1%	3.1%	3.1%	3.1%	3.0%	2.8%	2.7%	2.8%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	21.4%	21.1%	20.3%	19.8%	19.3%	18.1%	16.3%	12.6%
02) CERBERUS CAPITAL HOLDING	9.0%	9.1%	9.3%	9.5%	9.0%	8.5%	7.1%	3.2%
03) WASHINGTON MUTUAL INC	8.5%	9.1%	9.6%	10.1%	11.9%	14.3%	16.0%	18.3%
04) CITIGROUP INC	8.4%	8.1%	7.4%	7.1%	6.1%	5.0%	3.7%	4.0%
05) PHH CORPORATION	4.7%	4.7%	4.8%	4.8%	4.9%	5.1%	4.7%	3.0%
06) AMTRUST FINANCIAL CORPORATION	3.6%	3.6%	3.6%	3.6%	3.4%	2.9%	2.7%	2.7%
07) BANK OF AMERICA CORPORATION	3.6%	3.5%	3.7%	3.7%	3.8%	3.4%	2.8%	2.8%
08) FIRST HORIZON NATIONAL CORPORATION	3.4%	3.4%	3.5%	3.6%	3.8%	3.5%	3.4%	1.9%
09) WELLS FARGO & COMPANY	3.2%	3.0%	2.8%	2.7%	2.0%	1.3%	1.3%	1.3%
10) JP MORGAN CHASE & CO	2.7%	2.6%	2.5%	2.4%	2.2%	2.3%	2.9%	3.4%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	21.6%	21.3%	20.6%	20.1%	19.6%	18.5%	16.6%	12.9%
02) CITIGROUP INC	11.5%	11.5%	11.0%	10.9%	10.5%	9.5%	8.6%	9.0%
03) CERBERUS CAPITAL HOLDING	10.2%	10.3%	10.6%	10.9%	10.8%	10.9%	10.9%	9.5%
04) WELLS FARGO & COMPANY	9.1%	9.2%	9.4%	9.5%	8.9%	7.1%	5.3%	2.8%
05) JP MORGAN CHASE & CO	8.6%	8.7%	8.7%	8.5%	8.5%	8.6%	9.5%	11.1%
06) WASHINGTON MUTUAL INC	6.2%	6.6%	7.0%	7.4%	9.3%	12.6%	16.2%	23.7%
07) PHH CORPORATION	4.6%	4.7%	4.7%	4.8%	4.8%	4.9%	4.5%	2.7%
08) BANK OF AMERICA CORPORATION	3.5%	3.4%	3.5%	3.6%	3.4%	2.9%	2.2%	2.0%
09) FIRST HORIZON NATIONAL CORPORATION	3.4%	3.5%	3.5%	3.6%	3.9%	4.0%	3.6%	1.6%
10) ROYAL BANK OF SCOTLAND GROUP PLC THE	1.3%	1.3%	1.3%	1.3%	1.0%	0.6%	0.6%	0.8%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	86.8%	87.5%	88.0%	88.5%	90.2%	90.2%	89.1%	82.7%
Credit Enhancement	13.2%	12.5%	12.0%	11.5%	9.8%	9.8%	10.9%	17.3%
- Primary MI Only	7.9%	6.9%	6.4%	6.2%	5.6%	6.0%	6.6%	9.5%
- Pool Policy Only	3.6%	3.8%	3.7%	3.4%	2.4%	1.7%	1.8%	3.4%
- Pool Policy and Primary MI	0.6%	0.6%	0.5%	0.5%	0.4%	0.5%	0.7%	1.7%
- Full Recourse	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.8%
- Shared Arrangement	0.5%	0.5%	0.5%	0.5%	0.6%	0.5%	0.5%	0.7%

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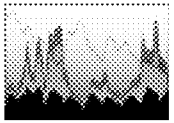

Single Family Conventional Book Characteristics
New England

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.4%	0.5%	0.5%	0.5%	0.6%	0.6%	0.7%	1.2%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	61.1%	56.8%	57.2%	57.2%	49.2%	41.1%	50.5%	40.1%
Interest Only with Credit Enhancement	34.4%	35.0%	33.8%	31.6%	27.6%	18.2%	9.2%	18.4%
Alt-A with Credit Enhancement	36.4%	37.6%	39.6%	38.2%	32.5%	29.1%	31.1%	37.3%
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.43	-2.70	-1.93	-1.35	0.09	0.10	-0.65	-4.36
Wtd Avg Economic Model Fee	25.20	24.03	23.03	22.44	20.61	20.45	20.74	23.54
Wtd Avg Charged Fee	21.77	21.33	21.10	21.09	20.70	20.55	20.09	19.18
Appraisal Waivers								
Appraisal Waiver	2.7%	2.6%	2.5%	2.4%	2.0%	1.6%	1.6%	0.6%
Serious Delinquent Loans								
SDQ Rate All Loans	0.59%	0.47%	0.45%	0.44%	0.35%	0.32%	0.32%	0.32%
- SDQ Rate for Loans with CE	2.10%	1.75%	1.66%	1.62%	1.47%	1.36%	1.27%	0.84%
- SDQ Rate for Loans without CE	0.40%	0.32%	0.32%	0.31%	0.24%	0.21%	0.21%	0.22%
SDQ Rate Excl. Katrina Loans	0.59%	0.47%	0.45%	0.44%	0.35%	0.32%	0.32%	0.32%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	5,356	4,181	3,952	3,812	2,896	2,666	2,713	2,474
SDQ Count for Loans with CE	2,143	1,675	1,491	1,389	1,104	1,056	1,141	1,056
SDQ Count for Loans without CE	3,213	2,506	2,461	2,423	1,792	1,610	1,572	1,418
SDQ Volume ($M)								
SDQ Volume	$981.0	$741.9	$688.5	$639.8	$428.1	$362.6	$331.1	$265.9
SDQ Volume for Loans with CE	$426.3	$324.3	$282.8	$250.3	$170.5	$151.7	$151.5	$124.8
SDQ Volume for Loans without CE	$554.7	$417.6	$405.7	$389.5	$257.6	$210.9	$179.7	$141.1

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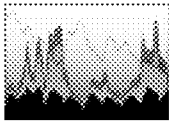

Single Family Conventional Book Characteristics
Middle Atlantic

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,889,013	1,852,573	1,814,385	1,793,647	1,749,470	1,748,318	1,761,699	1,690,807
Book Volume ($B)	$280.6	$270.5	$260.5	$254.0	$235.5	$226.4	$218.6	$186.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	27.6%	28.2%	28.6%	29.0%	30.3%	30.3%	29.4%	21.5%
OLTV 60.01% - 70.00%	17.0%	17.3%	17.4%	17.5%	17.9%	17.8%	17.7%	15.3%
OLTV 70.01% - 75.00%	10.1%	10.2%	10.2%	10.3%	10.7%	11.3%	12.1%	13.7%
OLTV 75.01% - 80.00%	30.4%	30.0%	29.5%	29.0%	26.6%	24.8%	23.7%	26.5%
OLTV 80.01% - 90.00%	7.6%	7.5%	7.5%	7.6%	7.9%	8.7%	9.9%	13.5%
OLTV 90.01% - 95.00%	4.2%	4.1%	4.1%	4.2%	4.5%	5.2%	5.8%	8.3%
OLTV 95.01% - 97.00%	0.6%	0.6%	0.7%	0.7%	0.8%	0.8%	0.7%	0.7%
OLTV 97.01% - 100.00%	2.4%	2.1%	1.9%	1.8%	1.3%	1.0%	0.6%	0.3%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	69.2%	68.8%	68.6%	68.5%	68.0%	68.0%	68.4%	72.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	23.7%	24.2%	24.4%	24.7%	25.4%	25.1%	23.7%	14.0%
Comb LTV 60.01% - 70.00%	15.6%	15.7%	15.8%	15.9%	16.0%	15.6%	14.8%	9.7%
Comb LTV 70.01% - 75.00%	9.0%	9.1%	9.1%	9.2%	9.4%	9.7%	9.8%	8.2%
Comb LTV 75.01% - 80.00%	21.9%	21.8%	21.7%	21.6%	21.1%	20.6%	19.2%	16.9%
Comb LTV 80.01% - 90.00%	11.7%	11.3%	11.0%	10.7%	9.6%	8.8%	8.5%	8.4%
Comb LTV 90.01% - 95.00%	6.7%	6.3%	6.2%	6.0%	5.5%	5.2%	4.9%	5.1%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%	0.6%	0.5%
Comb LTV 97.01% - 100.00%	4.2%	3.8%	3.3%	2.9%	1.8%	1.1%	0.6%	0.3%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	6.5%	7.1%	7.7%	8.3%	10.4%	13.2%	17.9%	36.8%
Wtd Avg Comb LTV	71.4%	71.0%	70.7%	70.4%	69.4%	68.9%	68.7%	72.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	23.8%	24.3%	24.6%	24.8%	25.6%	25.3%	24.0%	14.8%
Comb LTV 60.01% - 70.00%	15.6%	15.8%	15.9%	16.0%	16.1%	15.8%	15.1%	10.5%
Comb LTV 70.01% - 75.00%	9.1%	9.2%	9.2%	9.3%	9.6%	9.9%	10.1%	9.1%
Comb LTV 75.01% - 80.00%	22.1%	22.0%	21.9%	21.8%	21.4%	21.0%	19.8%	18.8%
Comb LTV 80.01% - 90.00%	11.8%	11.4%	11.1%	10.8%	9.8%	9.0%	8.8%	9.5%

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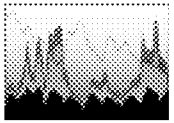

Single Family Conventional Book Characteristics
Middle Atlantic

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	6.7%	6.4%	6.2%	6.1%	5.6%	5.3%	5.1%	5.9%
Comb LTV 95.01% - 97.00%	0.7%	0.6%	0.7%	0.7%	0.7%	0.7%	0.6%	0.5%
Comb LTV 97.01% - 100.00%	4.2%	3.8%	3.3%	2.9%	1.8%	1.1%	0.6%	0.3%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	5.9%	6.4%	7.0%	7.5%	9.5%	11.8%	15.7%	30.6%
Wtd Avg Comb LTV	71.4%	71.0%	70.7%	70.4%	69.4%	69.0%	68.9%	72.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	58.8%	61.6%	62.6%	65.1%	70.4%	63.6%	53.7%	52.1%
MTMLTV 60.01% - 70.00%	14.1%	14.1%	14.0%	13.9%	14.3%	18.7%	22.1%	19.6%
MTMLTV 70.01% - 75.00%	7.5%	7.2%	6.7%	6.5%	5.6%	6.7%	10.4%	9.9%
MTMLTV 75.01% - 80.00%	9.1%	8.8%	8.0%	7.2%	5.2%	5.3%	6.5%	9.2%
MTMLTV 80.01% - 90.00%	6.8%	5.4%	5.9%	4.8%	2.8%	3.8%	5.4%	6.7%
MTMLTV 90.01% - 95.00%	1.7%	1.3%	1.2%	1.1%	0.7%	0.9%	1.1%	1.6%
MTMLTV 95.01% - 97.00%	0.5%	0.4%	0.3%	0.3%	0.2%	0.2%	0.1%	0.2%
MTMLTV 97.01% - 100.00%	0.8%	0.6%	0.5%	0.4%	0.2%	0.2%	0.1%	0.1%
MTMLTV > 100.00%	0.5%	0.2%	0.3%	0.2%	0.0%	0.1%	0.0%	0.1%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.6%	0.4%
Wtg Avg MTMLTV	53.8%	52.5%	52.2%	51.0%	49.0%	52.4%	55.8%	57.0%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%
FICO 550-579	0.8%	0.8%	0.8%	0.9%	0.9%	1.0%	1.1%	1.1%
FICO 580-619	3.8%	3.7%	3.7%	3.8%	3.8%	4.1%	4.1%	4.1%
FICO 620-659	10.6%	10.5%	10.5%	10.5%	10.6%	11.0%	11.2%	11.0%
FICO 660-699	18.4%	18.3%	18.3%	18.3%	18.1%	18.2%	18.1%	17.5%
FICO 700-739	23.3%	23.3%	23.3%	23.3%	23.1%	23.0%	22.6%	21.9%
FICO >= 740	41.2%	41.3%	41.2%	41.2%	40.7%	39.1%	37.8%	34.2%
FICO Missing	1.4%	1.3%	1.4%	1.5%	2.1%	2.9%	4.4%	9.5%
Wtd Avg FICO	719	719	719	719	718	716	714	712
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	73.2%	72.3%	71.9%	71.3%	68.4%	66.0%	65.7%	71.5%
Intermediate-term, fixed-rate	17.0%	18.0%	18.9%	19.9%	23.6%	26.9%	28.9%	24.1%
Adjustable-rate	4.4%	4.7%	4.6%	4.8%	5.6%	5.7%	4.4%	3.5%

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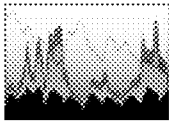

Single Family Conventional Book Characteristics
Middle Atlantic

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.6%	2.5%	2.5%	2.4%	1.7%	0.9%	0.4%	0.2%
Negative Amortization	0.3%	0.3%	0.4%	0.4%	0.5%	0.5%	0.6%	0.6%
Interest Only fixed-rate	2.5%	2.2%	1.8%	1.3%	0.2%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.0%	93.1%	93.2%	93.3%	93.7%	94.2%	94.6%	95.3%
Second/Vacation Home	2.8%	2.8%	2.8%	2.7%	2.6%	2.4%	2.2%	2.0%
Investor Property	4.2%	4.1%	4.0%	4.0%	3.7%	3.4%	3.2%	2.7%
10-K Unit Type (Sums to 100%)								
1 Unit	89.7%	89.8%	89.9%	90.0%	90.0%	89.8%	89.9%	90.2%
2-4 Units	10.3%	10.2%	10.1%	10.0%	10.0%	10.2%	10.1%	9.8%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.9%	10.8%	10.5%	10.3%	9.6%	9.0%	8.6%	8.1%
Single Family Homes	89.1%	89.2%	89.5%	89.7%	90.4%	91.0%	91.4%	91.9%
Property Type (Sums to 100%)								
Manufactured	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Condo/Coop	10.9%	10.8%	10.5%	10.3%	9.6%	9.0%	8.6%	8.1%
1 Unit	78.8%	79.0%	79.4%	79.7%	80.4%	80.8%	81.2%	82.1%
2-4 Units	10.3%	10.2%	10.0%	10.0%	10.0%	10.2%	10.1%	9.7%
Condo								
Condo	7.8%	7.7%	7.5%	7.4%	6.9%	6.5%	6.1%	5.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	43.6%	42.6%	42.1%	41.7%	38.4%	35.4%	33.0%	46.0%
Cash-Out Refinance	34.1%	34.3%	34.1%	33.9%	33.3%	32.5%	32.4%	24.6%
Other Refinance	22.2%	23.1%	23.8%	24.4%	28.2%	32.2%	34.7%	29.4%
Origination Type (Sums to 100%)								
TPO Broker	20.7%	20.3%	20.1%	20.0%	19.1%	19.5%	20.1%	20.8%
TPO Correspondent	25.5%	25.1%	24.6%	24.0%	22.3%	20.5%	18.8%	17.1%
Undesignated	0.5%	0.5%	0.6%	0.6%	0.9%	1.3%	2.0%	4.4%
Retail	53.3%	54.1%	54.8%	55.4%	57.8%	58.8%	59.2%	57.6%
Origination Year (Sums to 100%)								
< 2000	3.9%	4.3%	4.7%	5.1%	7.0%	10.0%	15.4%	37.6%
2000	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	1.3%	4.0%
2001	2.4%	2.6%	2.8%	3.0%	4.0%	5.8%	9.4%	24.2%
2002	7.8%	8.5%	9.2%	9.8%	12.6%	17.3%	25.0%	34.2%

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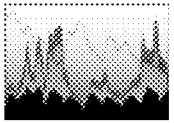

Single Family Conventional Book Characteristics
Middle Atlantic

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	23.6%	25.4%	26.9%	28.5%	35.4%	44.5%	48.9%	0.0%
2004	13.5%	14.5%	15.2%	16.1%	20.2%	21.7%	0.0%	0.0%
2005	16.4%	17.5%	18.6%	19.7%	20.3%	0.0%	0.0%	0.0%
2006	17.4%	18.5%	19.5%	17.4%	0.0%	0.0%	0.0%	0.0%
2007	14.7%	8.4%	2.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$165,590	$162,828	$160,005	$157,564	$148,529	$141,330	$134,317	$122,829
Loan Original Note Rate	6.09%	6.04%	6.03%	6.02%	5.91%	6.00%	6.20%	7.00%
Seasoning (Sums to 100%)								
Seasoned	3.0%	3.2%	2.2%	2.1%	2.2%	2.4%	2.8%	4.8%
Non-Seasoned	97.0%	96.8%	97.8%	97.9%	97.8%	97.6%	97.2%	95.2%
ACI								
ACI Probability	0.53%	0.51%	0.49%	0.47%	0.44%	0.44%	0.44%	0.43%
Wtd Avg ACI Score	712	714	715	716	719	720	720	716
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.11	-0.10	-0.10	-0.09	-0.07	-0.03	0.02
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%
Prepay Premium								
Prepay Premium	1.1%	1.0%	1.0%	1.0%	1.1%	1.3%	1.6%	1.5%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.5%	9.9%	10.2%	10.5%	11.8%	12.8%	13.3%	11.6%
DTI Ratio > 20 and <= 30	20.0%	20.4%	20.7%	21.0%	22.4%	23.4%	24.1%	25.4%
DTI Ratio > 30 and <= 40	26.4%	26.4%	26.3%	26.2%	25.9%	25.4%	25.8%	28.6%
DTI Ratio > 40 and <= 50	21.1%	20.6%	20.1%	19.6%	17.8%	16.3%	15.4%	14.6%
DTI Ratio > 50	13.6%	13.4%	13.3%	13.2%	12.6%	11.9%	10.9%	9.1%
DTI Ratio Missing	9.4%	9.4%	9.5%	9.5%	9.7%	10.2%	10.6%	10.8%
Wtd Avg DTI Ratio	36.7%	36.4%	36.3%	36.1%	35.3%	34.6%	34.0%	33.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.8%	10.2%	10.5%	10.8%	12.1%	13.2%	13.7%	11.8%
DTI Ratio > 20 and <= 30	20.9%	21.3%	21.6%	22.0%	23.4%	24.5%	25.2%	25.8%
DTI Ratio > 30 and <= 40	27.5%	27.5%	27.5%	27.4%	27.1%	26.6%	26.8%	29.0%
DTI Ratio > 40 and <= 50	22.0%	21.5%	21.0%	20.5%	18.6%	17.1%	16.1%	14.9%
DTI Ratio > 50	14.3%	14.1%	14.0%	13.9%	13.3%	12.6%	11.4%	9.3%
DTI Ratio Missing	5.5%	5.5%	5.4%	5.3%	5.4%	5.9%	6.8%	9.3%

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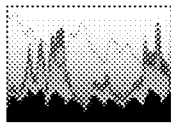

Single Family Conventional Book Characteristics
Middle Atlantic

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.7%	36.5%	36.3%	36.1%	35.4%	34.7%	34.0%	33.7%
Origination Term (Sums to 100%)								
<= 15 Years	17.0%	18.0%	18.9%	19.9%	23.7%	26.9%	28.9%	24.1%
> 15 Years amd <= 25 Years	5.4%	5.6%	5.7%	5.9%	6.5%	6.9%	7.0%	6.1%
> 25 Years and <= 30 Years	77.3%	76.2%	75.1%	74.1%	69.8%	66.1%	64.0%	69.6%
> 30 Years	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	75.7%	74.5%	73.6%	72.6%	68.6%	66.0%	65.7%	71.5%
Intermediate-Term Fixed Rate (excl Balloon)	16.8%	17.8%	18.8%	19.7%	23.4%	26.6%	28.5%	23.7%
Adjustable Rate	7.3%	7.5%	7.5%	7.5%	7.8%	7.1%	5.4%	4.4%
Balloon	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%
Various Product Types								
Second	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
Hybrid Arm	6.7%	6.8%	6.7%	6.7%	6.6%	5.7%	3.9%	2.4%
- 2/28 Hybrid Arm	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.7%	0.8%	0.8%	0.9%	1.1%	1.2%	0.8%	0.4%
- 5/1 Hybrid Arm	3.7%	3.8%	3.7%	3.6%	3.4%	2.9%	1.9%	1.3%
- 7/1 Hybrid Arm	1.6%	1.7%	1.6%	1.6%	1.6%	1.3%	1.0%	0.6%
- 10/1 Hybrid Arm	0.7%	0.6%	0.6%	0.6%	0.5%	0.3%	0.2%	0.2%
NegAm ARM	0.3%	0.3%	0.4%	0.4%	0.5%	0.5%	0.6%	0.6%
Interest Only	5.2%	4.7%	4.3%	3.7%	1.9%	0.9%	0.4%	0.2%
- Interest Only ARM	2.6%	2.5%	2.5%	2.4%	1.7%	0.9%	0.4%	0.2%
- Interest Only FRM	2.5%	2.2%	1.8%	1.3%	0.2%	0.0%	0.0%	0.0%
Alt-A	14.5%	14.3%	13.0%	12.2%	10.1%	9.3%	8.9%	7.2%
- Alt-A Low/No Doc	10.9%	10.6%	10.2%	9.7%	8.2%	7.7%	7.2%	5.5%
- Alt-A No Disclosure	0.4%	0.3%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%

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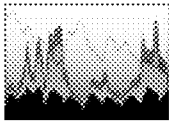

Single Family Conventional Book Characteristics
Middle Atlantic

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	3.1%	3.2%	3.3%	3.3%	3.4%	3.2%	2.9%	2.3%
- Alt-A SISA	0.7%	0.6%	0.5%	0.4%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.4%	1.3%	1.2%	1.2%	1.1%	1.1%	1.1%	1.0%
- Alt-A Stated Income	5.3%	5.1%	4.9%	4.6%	3.7%	3.4%	3.1%	2.2%
Alt-A Full Doc (by SFC)	1.6%	1.6%	1.5%	1.2%	0.7%	0.4%	0.3%	0.1%
Alt-A Deals (no SFC)	2.0%	2.1%	1.3%	1.3%	1.2%	1.1%	1.5%	1.7%
My Community Mortgage	0.8%	0.6%	0.4%	0.3%	0.2%	0.1%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	21.6%	20.4%	19.4%	18.1%	14.9%	13.1%	11.3%	7.9%
- Select Lender Programs Non-Full Doc	10.8%	9.8%	9.2%	8.5%	6.8%	5.5%	4.3%	2.7%
- Other Low/No Doc	10.9%	10.6%	10.1%	9.6%	8.1%	7.5%	7.0%	5.3%
Subprime Deals								
Subprime	0.3%	0.2%	0.2%	0.2%	0.1%	0.2%	0.3%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.3%
- Post 12/2005	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	75.8%	75.5%	76.4%	76.8%	77.1%	75.2%	71.2%	53.9%
Investor Channel	16.4%	16.4%	15.0%	14.2%	12.2%	11.5%	11.0%	10.2%
eChannel	4.2%	4.3%	4.4%	4.4%	4.5%	4.5%	3.9%	1.5%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.3%	0.2%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	3.4%	3.7%	4.1%	4.4%	6.1%	8.7%	13.8%	34.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	12.2%	11.5%	10.6%	9.7%	7.0%	4.2%	2.5%	1.8%
- 75/20/05	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.8%	3.6%	3.5%	3.4%	2.8%	2.2%	1.5%	1.1%
- 80/15/05	2.5%	2.4%	2.3%	2.2%	1.8%	1.3%	0.8%	0.6%
- 80/20/00	0.7%	0.6%	0.6%	0.6%	0.3%	0.2%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.9%	4.5%	3.9%	3.3%	1.8%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	16.9%	16.4%	15.8%	15.1%	13.2%	11.2%	8.8%	5.9%

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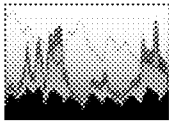

Single Family Conventional Book Characteristics
Middle Atlantic

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.1%	5.0%	4.8%	4.6%	3.9%	3.3%	2.5%	2.1%
- 80/15/05	3.1%	3.0%	2.9%	2.7%	2.2%	1.8%	1.2%	0.9%
- 80/20/00	2.0%	1.9%	1.7%	1.5%	0.8%	0.4%	0.2%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	6.0%	6.0%	5.9%	5.8%	5.8%	5.3%	4.5%	2.5%
EA/TPR								
EA/TPR	2.0%	1.9%	2.0%	2.0%	2.0%	2.0%	1.9%	1.3%
- EA I	0.8%	0.8%	0.8%	0.9%	0.9%	0.9%	0.8%	0.6%
- EA/TPR II	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%
- EA/TPR III	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%	0.5%	0.2%
10-K Property Region (Sums to 100%)								
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) NY	41.5%	41.7%	41.7%	41.7%	42.4%	43.0%	43.0%	43.0%
02) NJ	32.9%	32.9%	32.8%	32.7%	32.4%	32.5%	32.6%	31.3%
03) PA	25.5%	25.4%	25.5%	25.6%	25.2%	24.5%	24.5%	25.7%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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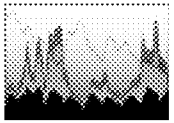

Single Family Conventional Book Characteristics
Middle Atlantic

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	20.8%	20.7%	20.2%	19.7%	18.5%	16.7%	14.3%	10.7%
02) CITIGROUP INC	11.4%	11.3%	10.7%	10.6%	9.8%	8.6%	7.3%	7.1%
03) WASHINGTON MUTUAL INC	9.0%	9.6%	10.2%	10.7%	12.8%	15.0%	16.0%	15.5%
04) JP MORGAN CHASE & CO	7.2%	6.9%	6.5%	6.2%	5.8%	6.0%	7.2%	8.0%
05) PHH CORPORATION	6.7%	6.9%	7.2%	7.4%	7.7%	7.9%	7.1%	5.3%
06) CERBERUS CAPITAL HOLDING	4.7%	4.7%	4.8%	4.9%	4.4%	4.2%	3.7%	2.9%
07) WELLS FARGO & COMPANY	3.7%	3.2%	3.1%	3.0%	2.3%	1.6%	1.7%	2.1%
08) HSBC HOLDINGS PLC	3.6%	3.5%	3.6%	3.5%	3.3%	2.9%	2.9%	2.6%
09) WACHOVIA CORPORATION	2.8%	2.8%	2.7%	2.8%	2.7%	2.6%	2.6%	2.9%
10) FLAGSTAR BANCORP INC	2.3%	2.3%	2.4%	2.5%	2.8%	2.7%	2.4%	1.9%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	21.0%	20.8%	20.4%	19.8%	18.6%	16.8%	14.4%	10.9%
02) CITIGROUP INC	13.5%	13.5%	13.1%	13.1%	12.6%	11.5%	10.5%	9.8%
03) JP MORGAN CHASE & CO	11.5%	11.5%	11.3%	11.0%	10.6%	11.2%	12.7%	14.2%
04) WELLS FARGO & COMPANY	8.4%	8.2%	8.4%	8.5%	8.2%	7.2%	6.2%	4.9%
05) WASHINGTON MUTUAL INC	7.3%	7.8%	8.3%	8.7%	10.9%	14.0%	16.6%	20.5%
06) PHH CORPORATION	6.5%	6.7%	6.9%	7.1%	7.5%	7.6%	6.8%	4.6%
07) CERBERUS CAPITAL HOLDING	5.4%	5.5%	5.7%	5.8%	5.6%	5.8%	5.9%	5.8%
08) HSBC HOLDINGS PLC	3.2%	3.2%	3.1%	3.1%	2.8%	2.3%	2.2%	2.8%
09) BANK OF AMERICA CORPORATION	2.2%	2.2%	2.3%	2.2%	2.0%	1.6%	1.6%	2.3%
10) INDYMAC BANCORP INC	2.1%	1.9%	1.8%	1.6%	1.4%	1.5%	1.7%	1.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	82.6%	83.1%	83.4%	83.9%	85.3%	84.9%	83.2%	75.8%
Credit Enhancement	17.4%	16.9%	16.6%	16.1%	14.7%	15.1%	16.8%	24.2%
- Primary MI Only	10.4%	9.6%	9.3%	9.1%	8.7%	9.2%	10.1%	13.9%
- Pool Policy Only	4.3%	4.6%	4.6%	4.2%	3.0%	2.5%	2.7%	4.1%
- Pool Policy and Primary MI	0.8%	0.9%	0.9%	0.8%	0.8%	0.9%	1.3%	2.7%
- Full Recourse	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	1.0%	1.1%
- Shared Arrangement	0.7%	0.8%	0.8%	0.8%	0.9%	1.0%	0.9%	1.1%

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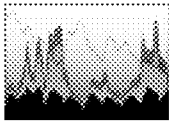

Single Family Conventional Book Characteristics
Middle Atlantic

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.5%	0.5%	0.6%	0.6%	0.7%	0.8%	0.9%	1.3%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	62.4%	55.7%	57.3%	58.8%	55.3%	48.6%	49.0%	27.0%
Interest Only with Credit Enhancement	36.7%	38.3%	37.3%	34.4%	27.2%	15.8%	11.6%	25.3%
Alt-A with Credit Enhancement	36.7%	38.2%	40.4%	39.3%	34.7%	33.7%	36.3%	42.8%
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.44	-3.75	-3.06	-2.47	-1.16	-1.25	-2.11	-4.99
Wtd Avg Economic Model Fee	27.44	26.23	25.30	24.69	22.98	22.86	23.01	24.81
Wtd Avg Charged Fee	23.00	22.48	22.25	22.22	21.83	21.61	20.90	19.84
Appraisal Waivers								
Appraisal Waiver	3.4%	3.4%	3.4%	3.3%	3.1%	2.7%	2.5%	1.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.83%	0.72%	0.72%	0.73%	0.72%	0.74%	0.71%	0.70%
- SDQ Rate for Loans with CE	2.42%	2.12%	2.10%	2.17%	2.35%	2.48%	2.23%	1.63%
- SDQ Rate for Loans without CE	0.50%	0.44%	0.45%	0.45%	0.42%	0.41%	0.39%	0.42%
SDQ Rate Excl. Katrina Loans	0.83%	0.72%	0.72%	0.73%	0.72%	0.74%	0.71%	0.70%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	15,649	13,263	12,947	13,052	12,522	12,706	12,320	11,516
SDQ Count for Loans with CE	7,838	6,561	6,264	6,286	6,304	6,780	6,754	6,243
SDQ Count for Loans without CE	7,811	6,702	6,683	6,766	6,218	5,926	5,566	5,273
SDQ Volume ($M)								
SDQ Volume	$2,331.6	$1,856.2	$1,717.5	$1,652.8	$1,415.9	$1,423.4	$1,326.6	$1,151.1
SDQ Volume for Loans with CE	$1,222.4	$962.7	$862.2	$818.5	$738.0	$816.8	$792.5	$681.5
SDQ Volume for Loans without CE	$1,109.2	$893.5	$855.3	$834.2	$677.9	$606.6	$534.0	$469.6

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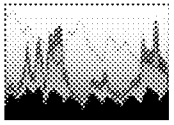

Single Family Conventional Book Characteristics
East North Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	2,759,958	2,708,218	2,660,188	2,627,142	2,529,805	2,541,456	2,559,045	2,453,952
Book Volume ($B)	$329.7	$320.3	$311.6	$305.7	$286.9	$281.9	$277.7	$245.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	16.9%	17.4%	17.8%	18.2%	19.8%	20.9%	21.4%	18.6%
OLTV 60.01% - 70.00%	14.8%	15.2%	15.4%	15.6%	16.4%	16.8%	16.9%	15.0%
OLTV 70.01% - 75.00%	10.7%	10.8%	10.9%	11.0%	11.6%	12.4%	13.2%	14.7%
OLTV 75.01% - 80.00%	36.1%	36.0%	35.7%	35.3%	32.9%	30.5%	28.5%	28.6%
OLTV 80.01% - 90.00%	9.8%	9.8%	9.8%	9.8%	10.2%	10.7%	11.6%	13.7%
OLTV 90.01% - 95.00%	5.0%	4.9%	4.9%	4.9%	5.2%	5.7%	6.0%	7.6%
OLTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.8%	1.0%	1.0%	1.1%
OLTV 97.01% - 100.00%	5.7%	5.1%	4.6%	4.3%	3.0%	2.0%	1.2%	0.5%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.3%	74.0%	73.7%	73.5%	72.6%	72.0%	71.7%	73.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.8%	15.2%	15.6%	15.9%	17.1%	17.9%	18.0%	13.1%
Comb LTV 60.01% - 70.00%	13.5%	13.8%	14.0%	14.1%	14.8%	15.0%	14.7%	10.6%
Comb LTV 70.01% - 75.00%	9.5%	9.7%	9.8%	9.9%	10.5%	11.1%	11.4%	9.9%
Comb LTV 75.01% - 80.00%	27.3%	27.4%	27.6%	27.6%	27.7%	27.4%	25.7%	21.6%
Comb LTV 80.01% - 90.00%	14.6%	14.3%	14.1%	13.8%	13.0%	11.9%	11.5%	10.5%
Comb LTV 90.01% - 95.00%	8.0%	7.7%	7.5%	7.4%	6.7%	6.3%	5.8%	5.6%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%	0.8%	0.9%	0.9%	0.8%
Comb LTV 97.01% - 100.00%	7.9%	7.2%	6.5%	6.0%	3.7%	2.2%	1.3%	0.5%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	3.5%	3.8%	4.1%	4.4%	5.6%	7.3%	10.7%	27.3%
Wtd Avg Comb LTV	76.5%	76.0%	75.6%	75.3%	74.0%	73.1%	72.4%	73.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.9%	15.3%	15.7%	16.0%	17.2%	18.0%	18.3%	13.8%
Comb LTV 60.01% - 70.00%	13.6%	13.9%	14.1%	14.2%	14.9%	15.1%	15.0%	11.3%
Comb LTV 70.01% - 75.00%	9.6%	9.8%	9.9%	10.0%	10.6%	11.2%	11.7%	10.8%
Comb LTV 75.01% - 80.00%	27.4%	27.6%	27.7%	27.8%	27.9%	27.7%	26.1%	23.0%
Comb LTV 80.01% - 90.00%	14.7%	14.4%	14.1%	13.9%	13.1%	12.0%	11.7%	11.3%

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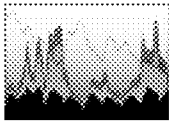

Single Family Conventional Book Characteristics
East North Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	8.1%	7.7%	7.5%	7.4%	6.8%	6.4%	6.0%	6.1%
Comb LTV 95.01% - 97.00%	0.8%	0.7%	0.7%	0.8%	0.8%	0.9%	0.9%	0.9%
Comb LTV 97.01% - 100.00%	7.9%	7.2%	6.5%	6.0%	3.7%	2.2%	1.3%	0.5%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	3.1%	3.3%	3.6%	3.9%	4.9%	6.3%	9.0%	22.2%
Wtd Avg Comb LTV	76.5%	76.0%	75.6%	75.3%	74.0%	73.1%	72.4%	73.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	35.5%	37.6%	38.7%	39.6%	41.8%	36.9%	33.1%	35.8%
MTMLTV 60.01% - 70.00%	18.4%	19.5%	20.1%	20.8%	23.8%	24.4%	22.3%	19.9%
MTMLTV 70.01% - 75.00%	11.2%	11.5%	11.8%	11.8%	12.2%	14.1%	15.6%	14.0%
MTMLTV 75.01% - 80.00%	13.9%	13.7%	13.4%	12.8%	11.0%	11.5%	14.7%	15.6%
MTMLTV 80.01% - 90.00%	12.2%	10.5%	9.6%	9.1%	7.3%	8.8%	9.9%	10.4%
MTMLTV 90.01% - 95.00%	3.4%	2.8%	2.6%	2.4%	1.9%	2.2%	2.8%	3.1%
MTMLTV 95.01% - 97.00%	1.1%	0.9%	0.8%	0.8%	0.5%	0.5%	0.5%	0.5%
MTMLTV 97.01% - 100.00%	2.1%	1.9%	1.5%	1.4%	0.7%	0.7%	0.4%	0.3%
MTMLTV > 100.00%	1.9%	1.3%	1.1%	0.9%	0.3%	0.3%	0.1%	0.1%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.5%	0.3%
Wtg Avg MTMLTV	65.3%	64.0%	63.3%	62.8%	61.3%	62.9%	64.4%	63.9%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%
FICO 550-579	0.9%	0.9%	0.9%	0.9%	0.9%	1.0%	1.2%	1.1%
FICO 580-619	4.0%	3.9%	3.9%	3.9%	3.9%	4.1%	4.2%	4.1%
FICO 620-659	10.9%	10.8%	10.8%	10.8%	10.8%	11.2%	11.3%	11.1%
FICO 660-699	18.3%	18.3%	18.3%	18.2%	18.2%	18.4%	18.4%	18.2%
FICO 700-739	22.3%	22.4%	22.5%	22.5%	22.6%	22.7%	22.6%	22.4%
FICO >= 740	42.2%	42.3%	42.4%	42.4%	42.0%	40.5%	39.6%	37.7%
FICO Missing	0.8%	0.7%	0.7%	0.8%	1.0%	1.4%	2.1%	4.6%
Wtd Avg FICO	719	719	719	719	719	716	715	714
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	70.7%	69.5%	68.5%	67.6%	63.6%	61.5%	61.7%	66.8%
Intermediate-term, fixed-rate	17.0%	18.0%	19.0%	19.8%	23.4%	26.8%	29.2%	26.7%
Adjustable-rate	7.6%	8.2%	8.3%	8.7%	10.3%	10.5%	8.5%	6.0%

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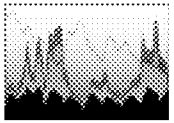

Single Family Conventional Book Characteristics
East North Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.8%	2.8%	2.8%	2.7%	2.2%	1.0%	0.4%	0.2%
Negative Amortization	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%
Interest Only fixed-rate	1.6%	1.4%	1.2%	0.9%	0.2%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.6%	93.7%	93.8%	93.9%	94.4%	94.8%	95.0%	95.6%
Second/Vacation Home	2.3%	2.2%	2.2%	2.2%	2.0%	1.8%	1.6%	1.4%
Investor Property	4.1%	4.1%	4.0%	3.9%	3.6%	3.4%	3.4%	2.9%
10-K Unit Type (Sums to 100%)								
1 Unit	96.7%	96.7%	96.8%	96.8%	96.8%	96.6%	96.5%	96.6%
2-4 Units	3.3%	3.3%	3.2%	3.2%	3.2%	3.4%	3.5%	3.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.2%	8.9%	8.6%	8.4%	7.7%	7.0%	6.6%	5.9%
Single Family Homes	90.8%	91.1%	91.4%	91.6%	92.3%	93.0%	93.4%	94.1%
Property Type (Sums to 100%)								
Manufactured	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Condo/Coop	9.2%	8.9%	8.6%	8.4%	7.7%	7.0%	6.6%	5.9%
1 Unit	87.2%	87.4%	87.7%	87.9%	88.7%	89.2%	89.4%	90.3%
2-4 Units	3.3%	3.3%	3.2%	3.2%	3.2%	3.4%	3.5%	3.4%
Condo								
Condo	9.1%	8.9%	8.6%	8.4%	7.6%	7.0%	6.6%	5.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	38.3%	37.0%	36.3%	36.0%	31.3%	27.1%	23.5%	30.6%
Cash-Out Refinance	25.6%	25.9%	26.0%	26.0%	26.4%	26.6%	28.0%	28.4%
Other Refinance	36.0%	37.1%	37.7%	38.1%	42.3%	46.3%	48.5%	41.0%
Origination Type (Sums to 100%)								
TPO Broker	19.2%	19.2%	19.1%	19.1%	19.1%	19.7%	20.4%	19.4%
TPO Correspondent	33.8%	33.3%	32.7%	32.3%	31.2%	30.2%	29.0%	25.5%
Undesignated	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	1.0%	2.5%
Retail	46.8%	47.3%	47.9%	48.3%	49.3%	49.5%	49.5%	52.6%
Origination Year (Sums to 100%)								
< 2000	2.7%	2.9%	3.2%	3.4%	4.6%	6.6%	10.3%	28.4%
2000	0.2%	0.3%	0.3%	0.3%	0.4%	0.6%	1.0%	2.8%
2001	2.4%	2.5%	2.7%	2.9%	3.9%	5.5%	9.2%	28.2%
2002	8.1%	8.7%	9.4%	9.9%	12.6%	16.9%	24.6%	40.5%

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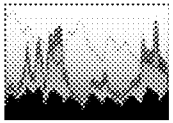

Single Family Conventional Book Characteristics
East North Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	27.2%	29.0%	30.6%	32.1%	39.1%	47.8%	54.9%	0.0%
2004	14.5%	15.5%	16.2%	17.0%	20.7%	22.5%	0.0%	0.0%
2005	15.2%	16.1%	17.1%	17.9%	18.6%	0.0%	0.0%	0.0%
2006	15.9%	16.8%	17.9%	16.4%	0.0%	0.0%	0.0%	0.0%
2007	13.9%	8.1%	2.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$132,324	$130,880	$129,418	$128,222	$123,446	$119,010	$114,951	$108,083
Loan Original Note Rate	6.02%	5.97%	5.94%	5.92%	5.78%	5.82%	6.00%	6.78%
Seasoning (Sums to 100%)								
Seasoned	2.5%	2.6%	2.2%	2.1%	2.0%	1.8%	1.8%	3.4%
Non-Seasoned	97.5%	97.4%	97.8%	97.9%	98.0%	98.2%	98.2%	96.6%
ACI								
ACI Probability	0.63%	0.59%	0.57%	0.55%	0.50%	0.49%	0.48%	0.44%
Wtd Avg ACI Score	712	714	715	716	720	721	721	719
Credit Premium								
Wtd Avg Credit Premium	-0.09	-0.10	-0.10	-0.10	-0.09	-0.08	-0.03	0.03
Credit Premium > 1.5	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%
Prepay Premium								
Prepay Premium	1.1%	1.0%	1.1%	1.1%	1.1%	1.3%	1.6%	1.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.0%	12.5%	12.9%	13.2%	14.7%	16.0%	16.7%	15.1%
DTI Ratio > 20 and <= 30	22.9%	23.3%	23.7%	23.9%	25.2%	26.1%	27.0%	28.2%
DTI Ratio > 30 and <= 40	27.0%	27.0%	26.9%	26.9%	26.5%	26.1%	26.4%	28.4%
DTI Ratio > 40 and <= 50	20.5%	20.0%	19.6%	19.2%	17.6%	16.5%	15.7%	14.8%
DTI Ratio > 50	13.3%	12.9%	12.7%	12.6%	11.9%	11.4%	10.2%	8.8%
DTI Ratio Missing	4.3%	4.3%	4.2%	4.2%	3.9%	3.9%	4.0%	4.6%
Wtd Avg DTI Ratio	35.6%	35.3%	35.1%	34.9%	34.1%	33.5%	32.8%	32.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.1%	12.6%	13.0%	13.3%	14.8%	16.1%	16.9%	15.2%
DTI Ratio > 20 and <= 30	23.2%	23.7%	24.0%	24.3%	25.6%	26.5%	27.3%	28.4%
DTI Ratio > 30 and <= 40	27.5%	27.4%	27.4%	27.3%	26.9%	26.5%	26.8%	28.6%
DTI Ratio > 40 and <= 50	20.8%	20.3%	19.9%	19.5%	17.9%	16.7%	15.9%	14.9%
DTI Ratio > 50	13.6%	13.2%	13.0%	12.9%	12.2%	11.6%	10.4%	8.9%
DTI Ratio Missing	2.8%	2.8%	2.8%	2.7%	2.5%	2.6%	2.8%	4.0%

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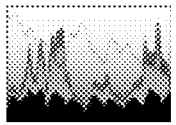

Single Family Conventional Book Characteristics
East North Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	35.6%	35.3%	35.1%	35.0%	34.2%	33.5%	32.8%	32.6%
Origination Term (Sums to 100%)								
<= 15 Years	17.1%	18.0%	19.0%	19.8%	23.4%	26.8%	29.2%	26.7%
> 15 Years amd <= 25 Years	4.6%	4.7%	4.8%	4.9%	5.4%	5.6%	5.7%	5.1%
> 25 Years and <= 30 Years	78.1%	77.1%	76.0%	75.2%	71.2%	67.5%	65.0%	68.2%
> 30 Years	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	72.3%	70.8%	69.6%	68.5%	63.7%	61.5%	61.7%	66.8%
Intermediate-Term Fixed Rate (excl Balloon)	16.0%	16.9%	17.8%	18.5%	21.8%	24.8%	27.0%	24.5%
Adjustable Rate	10.6%	11.2%	11.4%	11.7%	12.9%	11.7%	9.1%	6.6%
Balloon	1.1%	1.1%	1.2%	1.3%	1.6%	2.0%	2.2%	2.2%
Various Product Types								
Second	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%
Hybrid Arm	10.1%	10.6%	10.8%	11.0%	11.8%	10.7%	8.1%	5.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.8%	2.0%	2.2%	2.4%	3.1%	3.2%	2.5%	1.7%
- 5/1 Hybrid Arm	6.0%	6.2%	6.3%	6.2%	6.2%	5.3%	4.0%	2.8%
- 7/1 Hybrid Arm	1.9%	2.0%	2.0%	2.0%	2.1%	1.9%	1.5%	0.7%
- 10/1 Hybrid Arm	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%
NegAm ARM	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%
Interest Only	4.4%	4.2%	4.0%	3.6%	2.4%	1.0%	0.4%	0.2%
- Interest Only ARM	2.8%	2.8%	2.8%	2.7%	2.2%	1.0%	0.4%	0.2%
- Interest Only FRM	1.6%	1.4%	1.2%	0.9%	0.2%	0.0%	0.0%	0.0%
Alt-A	9.4%	9.3%	8.4%	7.9%	5.9%	4.8%	4.4%	3.6%
- Alt-A Low/No Doc	5.4%	5.3%	5.0%	4.7%	3.7%	3.3%	3.0%	2.4%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%

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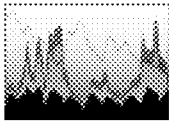

Single Family Conventional Book Characteristics
East North Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.3%	1.3%	1.4%	1.4%	1.2%	1.0%	0.9%	0.7%
- Alt-A SISA	0.4%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.7%	0.7%	0.6%	0.6%	0.5%	0.4%	0.4%	0.4%
- Alt-A Stated Income	2.9%	2.9%	2.7%	2.6%	2.0%	1.8%	1.7%	1.3%
Alt-A Full Doc (by SFC)	1.8%	1.7%	1.6%	1.4%	0.8%	0.4%	0.2%	0.0%
Alt-A Deals (no SFC)	2.1%	2.3%	1.7%	1.7%	1.4%	1.1%	1.2%	1.2%
My Community Mortgage	2.1%	1.8%	1.4%	1.1%	0.4%	0.3%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	13.4%	12.7%	11.9%	11.1%	9.0%	7.7%	6.7%	4.6%
- Select Lender Programs Non-Full Doc	8.0%	7.4%	6.9%	6.4%	5.4%	4.5%	3.8%	2.4%
- Other Low/No Doc	5.4%	5.3%	5.0%	4.7%	3.6%	3.1%	2.9%	2.2%
Subprime Deals								
Subprime	0.3%	0.2%	0.2%	0.2%	0.1%	0.2%	0.3%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%
- Post 12/2005	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	82.4%	82.1%	82.6%	82.9%	83.6%	83.2%	80.8%	64.4%
Investor Channel	12.9%	13.1%	12.4%	12.0%	10.5%	9.2%	8.4%	8.7%
eChannel	2.0%	2.0%	1.9%	1.9%	1.7%	1.5%	1.3%	0.7%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.0%
Subprime Channel	0.3%	0.2%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.3%	2.5%	2.8%	3.0%	4.1%	5.9%	9.3%	26.2%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.0%	12.5%	11.8%	11.2%	8.5%	5.7%	3.8%	2.4%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.8%	4.7%	4.6%	4.5%	3.9%	3.2%	2.3%	1.6%
- 80/15/05	3.0%	2.9%	2.8%	2.7%	2.2%	1.7%	1.1%	0.6%
- 80/20/00	0.9%	0.9%	0.9%	0.8%	0.5%	0.2%	0.1%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- Other	3.7%	3.5%	3.1%	2.7%	1.5%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.6%	18.3%	17.9%	17.5%	15.9%	14.1%	11.6%	7.1%

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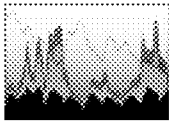

Single Family Conventional Book Characteristics
East North Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%
- 75/25/00	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	6.4%	6.3%	6.2%	6.1%	5.6%	4.8%	3.8%	2.6%
- 80/15/05	3.7%	3.6%	3.5%	3.4%	2.9%	2.3%	1.6%	0.9%
- 80/20/00	2.7%	2.6%	2.4%	2.2%	1.3%	0.8%	0.4%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	5.1%	5.1%	5.2%	5.2%	5.5%	5.6%	5.2%	3.1%
EA/TPR								
EA/TPR	2.6%	2.5%	2.5%	2.5%	2.5%	2.5%	2.3%	1.6%
- EA I	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.0%	0.7%
- EA/TPR II	0.8%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.5%
- EA/TPR III	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%	0.3%
10-K Property Region (Sums to 100%)								
Midwest	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Northeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) IL	32.9%	32.5%	32.1%	31.9%	31.4%	31.3%	31.2%	29.6%
02) MI	23.6%	23.8%	24.1%	24.3%	25.1%	25.6%	26.1%	26.3%
03) OH	20.7%	20.9%	21.0%	21.0%	20.8%	20.7%	20.9%	22.2%
04) WI	12.4%	12.4%	12.4%	12.4%	12.3%	12.0%	11.6%	11.5%
05) IN	10.5%	10.4%	10.5%	10.5%	10.4%	10.4%	10.3%	10.4%

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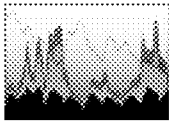

Single Family Conventional Book Characteristics
East North Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	21.6%	21.5%	21.0%	20.7%	20.1%	19.1%	17.5%	13.6%
02) WASHINGTON MUTUAL INC	7.8%	8.2%	8.7%	9.1%	10.6%	12.3%	13.6%	12.6%
03) CITIGROUP INC	7.2%	6.7%	6.0%	5.9%	5.1%	4.5%	3.8%	4.3%
04) CERBERUS CAPITAL HOLDING	5.3%	5.4%	5.5%	5.5%	5.3%	5.0%	4.1%	2.6%
05) FLAGSTAR BANCORP INC	4.8%	4.8%	4.9%	5.1%	5.5%	5.5%	5.5%	5.1%
06) JP MORGAN CHASE & CO	4.6%	4.3%	4.1%	4.0%	4.0%	4.3%	5.3%	6.7%
07) AMTRUST FINANCIAL CORPORATION	3.2%	3.2%	3.1%	3.1%	2.8%	2.4%	2.2%	2.4%
08) NATIONAL CITY CORPORATION	3.1%	2.9%	2.8%	2.6%	2.2%	2.4%	2.5%	2.7%
09) PHH CORPORATION	2.8%	2.9%	2.9%	2.9%	2.8%	2.7%	2.5%	2.4%
10) HUNTINGTON BANCSHARES INCORPORATED	2.5%	2.6%	2.7%	2.7%	2.9%	3.1%	3.2%	3.4%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	21.8%	21.7%	21.3%	20.9%	20.4%	19.4%	17.7%	13.9%
02) JP MORGAN CHASE & CO	10.7%	10.8%	10.7%	10.6%	10.7%	11.0%	11.8%	12.0%
03) CITIGROUP INC	10.2%	9.9%	9.4%	9.5%	9.0%	8.1%	7.6%	7.6%
04) WELLS FARGO & COMPANY	7.4%	7.5%	7.7%	7.7%	7.2%	5.6%	4.2%	2.2%
05) CERBERUS CAPITAL HOLDING	6.4%	6.5%	6.6%	6.7%	6.8%	7.0%	7.2%	8.4%
06) WASHINGTON MUTUAL INC	5.9%	6.3%	6.6%	6.9%	8.5%	11.0%	13.7%	16.7%
07) PHH CORPORATION	2.9%	2.9%	3.0%	3.0%	2.9%	2.7%	2.5%	2.4%
08) NATIONAL CITY CORPORATION	2.8%	2.6%	2.5%	2.3%	1.8%	2.0%	2.3%	2.6%
09) BANK OF AMERICA CORPORATION	2.5%	2.6%	2.7%	2.7%	2.7%	2.4%	1.9%	2.6%
10) HUNTINGTON BANCSHARES INCORPORATED	2.3%	2.3%	2.4%	2.4%	2.5%	2.5%	2.4%	1.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	77.8%	78.6%	79.2%	79.7%	81.6%	81.8%	80.5%	73.6%
Credit Enhancement	22.2%	21.4%	20.8%	20.3%	18.4%	18.2%	19.5%	26.4%
- Primary MI Only	15.9%	14.8%	14.0%	13.7%	12.6%	12.5%	12.6%	13.9%
- Pool Policy Only	2.9%	3.0%	3.1%	2.9%	2.0%	1.5%	1.8%	3.7%
- Pool Policy and Primary MI	0.9%	0.9%	0.9%	0.9%	0.8%	0.9%	1.2%	2.7%
- Full Recourse	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.9%	1.3%
- Shared Arrangement	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	1.0%	2.3%

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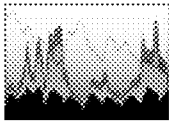

Single Family Conventional Book Characteristics
East North Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	1.5%	1.6%	1.7%	1.7%	1.8%	1.9%	2.0%	2.6%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	65.0%	65.2%	65.6%	65.9%	54.1%	36.0%	46.2%	40.6%
Interest Only with Credit Enhancement	35.4%	35.4%	34.7%	32.6%	27.5%	18.7%	18.3%	25.4%
Alt-A with Credit Enhancement	41.4%	42.1%	44.8%	43.5%	38.0%	32.3%	34.0%	37.8%
Economic Fees and Gap								
Wtd Avg Economic Gap	-6.25	-5.51	-4.64	-4.02	-2.43	-2.33	-2.97	-4.72
Wtd Avg Economic Model Fee	29.70	28.51	27.46	26.79	24.66	24.01	23.64	23.72
Wtd Avg Charged Fee	23.45	23.00	22.82	22.76	22.23	21.68	20.67	19.01
Appraisal Waivers								
Appraisal Waiver	2.6%	2.5%	2.3%	2.2%	1.6%	0.9%	0.9%	0.5%
Serious Delinquent Loans								
SDQ Rate All Loans	1.22%	1.05%	1.03%	1.09%	1.08%	0.96%	0.85%	0.75%
- SDQ Rate for Loans with CE	3.08%	2.70%	2.68%	2.87%	3.20%	2.99%	2.59%	1.78%
- SDQ Rate for Loans without CE	0.70%	0.61%	0.61%	0.65%	0.61%	0.51%	0.43%	0.40%
SDQ Rate Excl. Katrina Loans	1.22%	1.05%	1.03%	1.09%	1.08%	0.96%	0.85%	0.75%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	33,406	28,144	27,216	28,457	27,096	24,187	21,462	17,637
SDQ Count for Loans with CE	18,315	15,229	14,405	14,921	14,587	13,650	12,769	10,637
SDQ Count for Loans without CE	15,091	12,915	12,811	13,536	12,509	10,537	8,693	7,000
SDQ Volume ($M)								
SDQ Volume	$3,652.2	$3,003.4	$2,844.0	$2,925.0	$2,620.3	$2,277.2	$1,975.4	$1,527.8
SDQ Volume for Loans with CE	$2,123.6	$1,719.2	$1,587.6	$1,611.1	$1,481.3	$1,349.9	$1,236.5	$967.3
SDQ Volume for Loans without CE	$1,528.6	$1,284.3	$1,256.3	$1,313.9	$1,138.9	$927.3	$738.9	$560.5

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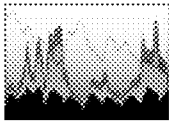

Single Family Conventional Book Characteristics
West North Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,151,991	1,121,929	1,100,421	1,084,185	1,026,737	999,786	975,262	882,972
Book Volume ($B)	$133.8	$128.9	$125.1	$122.4	$112.7	$107.0	$101.9	$84.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	15.3%	15.8%	16.2%	16.5%	18.0%	19.1%	19.8%	16.3%
OLTV 60.01% - 70.00%	14.1%	14.5%	14.7%	14.9%	15.9%	16.3%	16.6%	14.5%
OLTV 70.01% - 75.00%	9.9%	10.0%	10.1%	10.2%	10.9%	11.8%	12.9%	14.8%
OLTV 75.01% - 80.00%	37.5%	37.4%	37.3%	37.0%	34.9%	32.1%	30.0%	30.2%
OLTV 80.01% - 90.00%	9.7%	9.6%	9.6%	9.7%	10.1%	10.9%	11.7%	13.6%
OLTV 90.01% - 95.00%	5.1%	5.0%	5.0%	5.0%	5.3%	5.8%	6.1%	8.3%
OLTV 95.01% - 97.00%	0.9%	0.9%	1.0%	1.0%	1.1%	1.2%	1.3%	1.5%
OLTV 97.01% - 100.00%	7.5%	6.7%	6.0%	5.6%	3.7%	2.6%	1.5%	0.8%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	75.5%	75.1%	74.8%	74.6%	73.6%	73.0%	72.6%	74.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.4%	13.8%	14.1%	14.4%	15.7%	16.5%	16.8%	11.4%
Comb LTV 60.01% - 70.00%	12.9%	13.3%	13.5%	13.6%	14.5%	14.8%	14.7%	9.9%
Comb LTV 70.01% - 75.00%	8.9%	9.1%	9.2%	9.3%	10.0%	10.7%	11.2%	9.7%
Comb LTV 75.01% - 80.00%	27.7%	27.9%	28.1%	28.2%	28.7%	28.4%	26.9%	22.4%
Comb LTV 80.01% - 90.00%	14.4%	14.1%	14.0%	13.8%	13.1%	12.1%	11.7%	10.0%
Comb LTV 90.01% - 95.00%	8.5%	8.2%	8.0%	7.9%	7.3%	6.6%	6.0%	5.9%
Comb LTV 95.01% - 97.00%	0.9%	0.9%	0.9%	1.0%	1.0%	1.1%	1.1%	1.1%
Comb LTV 97.01% - 100.00%	10.3%	9.4%	8.5%	7.9%	4.8%	3.1%	1.7%	0.8%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	2.9%	3.2%	3.5%	3.8%	4.9%	6.6%	9.9%	28.8%
Wtd Avg Comb LTV	77.8%	77.3%	76.9%	76.6%	75.2%	74.1%	73.3%	74.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	13.4%	13.8%	14.2%	14.5%	15.8%	16.7%	17.0%	12.1%
Comb LTV 60.01% - 70.00%	13.0%	13.3%	13.6%	13.7%	14.6%	14.9%	14.9%	10.7%
Comb LTV 70.01% - 75.00%	8.9%	9.1%	9.3%	9.4%	10.1%	10.9%	11.5%	10.7%
Comb LTV 75.01% - 80.00%	27.8%	28.0%	28.2%	28.3%	28.8%	28.7%	27.4%	24.1%
Comb LTV 80.01% - 90.00%	14.5%	14.2%	14.0%	13.9%	13.2%	12.3%	11.9%	11.0%

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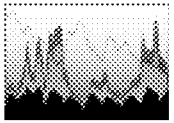

Single Family Conventional Book Characteristics
West North Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	8.5%	8.2%	8.0%	7.9%	7.4%	6.7%	6.1%	6.5%
Comb LTV 95.01% - 97.00%	0.9%	0.9%	1.0%	1.0%	1.0%	1.1%	1.2%	1.2%
Comb LTV 97.01% - 100.00%	10.3%	9.4%	8.5%	7.9%	4.8%	3.1%	1.7%	0.8%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	2.6%	2.8%	3.1%	3.3%	4.2%	5.6%	8.2%	22.8%
Wtd Avg Comb LTV	77.8%	77.3%	76.9%	76.6%	75.2%	74.1%	73.3%	75.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	36.4%	38.2%	38.8%	39.4%	41.8%	36.5%	33.0%	36.9%
MTMLTV 60.01% - 70.00%	19.4%	20.4%	20.9%	21.4%	24.3%	25.7%	23.2%	19.2%
MTMLTV 70.01% - 75.00%	10.9%	11.1%	11.1%	11.0%	11.5%	13.1%	16.5%	13.7%
MTMLTV 75.01% - 80.00%	13.9%	13.7%	13.6%	13.3%	11.3%	11.4%	13.1%	14.9%
MTMLTV 80.01% - 90.00%	10.5%	9.1%	8.8%	8.5%	7.1%	9.0%	10.3%	10.8%
MTMLTV 90.01% - 95.00%	3.3%	2.9%	2.6%	2.5%	2.0%	2.2%	2.7%	3.2%
MTMLTV 95.01% - 97.00%	1.3%	1.1%	1.0%	0.9%	0.5%	0.5%	0.4%	0.6%
MTMLTV 97.01% - 100.00%	2.5%	2.2%	1.9%	1.7%	0.9%	0.8%	0.4%	0.4%
MTMLTV > 100.00%	1.5%	1.0%	0.9%	0.8%	0.2%	0.3%	0.1%	0.1%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%
Wtg Avg MTMLTV	64.9%	63.9%	63.5%	63.1%	61.5%	63.2%	64.4%	63.6%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%
FICO 550-579	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	1.0%	1.0%
FICO 580-619	3.7%	3.7%	3.6%	3.6%	3.4%	3.6%	3.7%	3.8%
FICO 620-659	10.0%	9.9%	9.8%	9.8%	9.7%	9.9%	10.0%	10.0%
FICO 660-699	16.8%	16.8%	16.8%	16.8%	16.6%	16.8%	16.7%	16.7%
FICO 700-739	22.1%	22.3%	22.4%	22.4%	22.6%	22.7%	22.4%	22.6%
FICO >= 740	45.4%	45.5%	45.6%	45.6%	45.6%	44.5%	43.9%	40.8%
FICO Missing	0.7%	0.6%	0.6%	0.7%	0.9%	1.2%	1.7%	4.4%
Wtd Avg FICO	723	723	723	723	723	722	721	718
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	72.4%	71.1%	70.2%	69.1%	64.7%	61.9%	61.6%	67.3%
Intermediate-term, fixed-rate	17.3%	18.3%	19.3%	20.2%	24.2%	28.1%	31.2%	28.4%
Adjustable-rate	6.0%	6.5%	6.6%	7.0%	8.4%	8.6%	6.6%	3.9%

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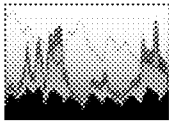

Single Family Conventional Book Characteristics
West North Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.4%	2.5%	2.5%	2.5%	2.2%	1.1%	0.3%	0.1%
Negative Amortization	0.2%	0.2%	0.2%	0.3%	0.4%	0.3%	0.3%	0.3%
Interest Only fixed-rate	1.7%	1.4%	1.2%	0.9%	0.2%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.9%	94.1%	94.1%	94.3%	94.8%	95.3%	95.7%	96.3%
Second/Vacation Home	2.2%	2.1%	2.1%	2.1%	1.8%	1.6%	1.3%	1.1%
Investor Property	3.8%	3.8%	3.8%	3.7%	3.4%	3.1%	3.0%	2.6%
10-K Unit Type (Sums to 100%)								
1 Unit	98.2%	98.2%	98.2%	98.2%	98.3%	98.2%	98.2%	98.3%
2-4 Units	1.8%	1.8%	1.8%	1.8%	1.7%	1.8%	1.8%	1.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	3.7%	3.5%	3.4%	3.3%	2.8%	2.5%	2.3%	2.0%
Single Family Homes	96.3%	96.5%	96.6%	96.7%	97.2%	97.5%	97.7%	98.0%
Property Type (Sums to 100%)								
Manufactured	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
Condo/Coop	3.7%	3.5%	3.4%	3.3%	2.8%	2.5%	2.3%	2.0%
1 Unit	94.1%	94.3%	94.4%	94.5%	95.0%	95.3%	95.6%	96.0%
2-4 Units	1.8%	1.8%	1.8%	1.7%	1.7%	1.8%	1.8%	1.7%
Condo								
Condo	3.7%	3.5%	3.4%	3.3%	2.8%	2.5%	2.3%	2.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	41.1%	39.4%	38.6%	38.1%	33.0%	28.4%	23.9%	32.3%
Cash-Out Refinance	28.1%	28.8%	29.0%	29.1%	30.3%	31.2%	32.8%	29.8%
Other Refinance	30.8%	31.8%	32.4%	32.8%	36.6%	40.4%	43.3%	37.9%
Origination Type (Sums to 100%)								
TPO Broker	19.3%	19.3%	19.2%	19.2%	19.4%	20.2%	21.1%	20.7%
TPO Correspondent	43.8%	43.5%	42.9%	42.5%	40.7%	39.2%	37.8%	33.8%
Undesignated	0.2%	0.2%	0.3%	0.3%	0.4%	0.6%	1.0%	2.9%
Retail	36.7%	37.0%	37.7%	38.0%	39.5%	40.0%	40.1%	42.6%
Origination Year (Sums to 100%)								
< 2000	1.9%	2.1%	2.3%	2.5%	3.5%	5.3%	8.8%	28.7%
2000	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.9%	2.9%
2001	2.0%	2.1%	2.3%	2.5%	3.4%	5.0%	8.7%	27.9%
2002	8.0%	8.6%	9.3%	9.9%	12.9%	17.8%	26.2%	40.4%

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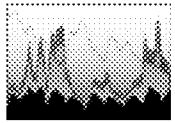

Single Family Conventional Book Characteristics
West North Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	24.8%	26.7%	28.4%	29.9%	37.6%	47.7%	55.4%	0.0%
2004	14.4%	15.5%	16.4%	17.3%	21.6%	23.6%	0.0%	0.0%
2005	16.5%	17.6%	18.8%	19.7%	20.7%	0.0%	0.0%	0.0%
2006	17.6%	18.8%	19.8%	17.9%	0.0%	0.0%	0.0%	0.0%
2007	14.7%	8.2%	2.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$127,960	$126,537	$125,050	$123,885	$119,077	$114,640	$110,611	$103,615
Loan Original Note Rate	5.99%	5.93%	5.91%	5.89%	5.74%	5.78%	5.94%	6.75%
Seasoning (Sums to 100%)								
Seasoned	1.3%	1.4%	1.0%	0.9%	0.9%	0.7%	0.7%	1.4%
Non-Seasoned	98.7%	98.6%	99.0%	99.1%	99.1%	99.3%	99.3%	98.6%
ACI								
ACI Probability	0.59%	0.56%	0.53%	0.51%	0.44%	0.42%	0.42%	0.38%
Wtd Avg ACI Score	715	716	718	719	723	724	725	723
Credit Premium								
Wtd Avg Credit Premium	-0.15	-0.16	-0.16	-0.15	-0.14	-0.13	-0.08	-0.02
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
Prepay Premium								
Prepay Premium	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.5%	12.9%	13.3%	13.7%	15.5%	17.1%	18.2%	16.5%
DTI Ratio > 20 and <= 30	22.5%	22.9%	23.2%	23.5%	24.9%	26.0%	27.2%	29.1%
DTI Ratio > 30 and <= 40	26.3%	26.2%	26.1%	26.1%	25.5%	25.0%	25.1%	27.5%
DTI Ratio > 40 and <= 50	20.4%	19.9%	19.5%	19.2%	17.4%	15.9%	14.9%	14.1%
DTI Ratio > 50	14.1%	13.8%	13.6%	13.4%	12.6%	11.8%	10.3%	8.6%
DTI Ratio Missing	4.2%	4.3%	4.2%	4.2%	4.2%	4.2%	4.1%	4.2%
Wtd Avg DTI Ratio	35.7%	35.4%	35.2%	35.1%	34.2%	33.3%	32.4%	32.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.6%	13.0%	13.4%	13.8%	15.6%	17.3%	18.4%	16.6%
DTI Ratio > 20 and <= 30	22.9%	23.3%	23.6%	23.9%	25.3%	26.5%	27.7%	29.3%
DTI Ratio > 30 and <= 40	26.8%	26.7%	26.6%	26.5%	25.9%	25.4%	25.6%	27.7%
DTI Ratio > 40 and <= 50	20.7%	20.2%	19.9%	19.5%	17.7%	16.1%	15.2%	14.2%
DTI Ratio > 50	14.4%	14.1%	13.9%	13.7%	12.9%	12.0%	10.5%	8.7%
DTI Ratio Missing	2.7%	2.7%	2.6%	2.6%	2.6%	2.7%	2.7%	3.5%

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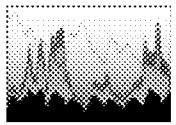

Single Family Conventional Book Characteristics
West North Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	35.7%	35.5%	35.3%	35.1%	34.2%	33.3%	32.4%	32.1%
Origination Term (Sums to 100%)								
<= 15 Years	17.3%	18.3%	19.3%	20.2%	24.2%	28.2%	31.3%	28.5%
> 15 Years amd <= 25 Years	4.4%	4.5%	4.6%	4.7%	5.2%	5.4%	5.5%	5.0%
> 25 Years and <= 30 Years	78.1%	77.0%	75.9%	75.0%	70.6%	66.5%	63.3%	66.6%
> 30 Years	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	74.1%	72.6%	71.3%	70.0%	64.9%	62.0%	61.6%	67.3%
Intermediate-Term Fixed Rate (excl Balloon)	16.6%	17.6%	18.5%	19.4%	23.1%	26.7%	29.6%	26.9%
Adjustable Rate	8.6%	9.1%	9.3%	9.7%	10.9%	9.9%	7.2%	4.3%
Balloon	0.7%	0.7%	0.8%	0.8%	1.1%	1.4%	1.6%	1.5%
Various Product Types								
Second	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	8.1%	8.6%	8.7%	8.9%	9.6%	8.7%	6.3%	3.4%
- 2/28 Hybrid Arm	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.3%	1.5%	1.6%	1.8%	2.2%	2.3%	1.8%	1.0%
- 5/1 Hybrid Arm	4.7%	5.0%	5.0%	5.1%	5.2%	4.4%	3.0%	1.7%
- 7/1 Hybrid Arm	1.6%	1.7%	1.7%	1.7%	1.9%	1.8%	1.4%	0.6%
- 10/1 Hybrid Arm	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%
NegAm ARM	0.2%	0.2%	0.2%	0.3%	0.4%	0.3%	0.3%	0.3%
Interest Only	4.1%	3.9%	3.7%	3.5%	2.4%	1.1%	0.3%	0.1%
- Interest Only ARM	2.4%	2.5%	2.5%	2.5%	2.2%	1.1%	0.3%	0.1%
- Interest Only FRM	1.7%	1.4%	1.2%	0.9%	0.2%	0.1%	0.0%	0.0%
Alt-A	8.6%	8.6%	7.9%	7.5%	6.0%	4.9%	4.4%	3.2%
- Alt-A Low/No Doc	4.8%	4.8%	4.5%	4.3%	3.4%	3.1%	2.7%	2.0%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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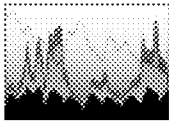

Single Family Conventional Book Characteristics
West North Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.1%	1.2%	1.2%	1.2%	1.2%	1.0%	0.9%	0.6%
- Alt-A SISA	0.4%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.6%	0.6%	0.6%	0.5%	0.4%	0.4%	0.4%	0.4%
- Alt-A Stated Income	2.6%	2.6%	2.5%	2.3%	1.8%	1.6%	1.5%	1.0%
Alt-A Full Doc (by SFC)	1.9%	1.9%	1.8%	1.6%	1.1%	0.6%	0.2%	0.0%
Alt-A Deals (no SFC)	1.9%	2.0%	1.6%	1.6%	1.4%	1.3%	1.5%	1.2%
My Community Mortgage	3.3%	2.9%	2.3%	1.9%	0.7%	0.5%	0.3%	0.1%
Non-Full Doc								
Non-Full Doc Total	13.6%	12.7%	12.1%	11.4%	9.4%	8.2%	7.1%	4.1%
- Select Lender Programs Non-Full Doc	8.8%	8.1%	7.7%	7.3%	6.2%	5.4%	4.6%	2.3%
- Other Low/No Doc	4.8%	4.7%	4.4%	4.2%	3.3%	2.9%	2.5%	1.8%
Subprime Deals								
Subprime	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.3%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.3%
- Post 12/2005	0.2%	0.2%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	85.2%	84.8%	85.2%	85.4%	86.0%	85.6%	83.3%	66.2%
Investor Channel	10.8%	11.0%	10.4%	10.0%	8.7%	7.5%	6.5%	5.4%
eChannel	2.0%	2.0%	2.1%	2.1%	2.0%	1.9%	1.7%	0.8%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Subprime Channel	0.2%	0.2%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.8%	1.9%	2.1%	2.3%	3.3%	5.0%	8.3%	27.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.3%	12.8%	12.3%	11.7%	8.7%	5.4%	3.4%	2.3%
- 75/20/05	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%
- 75/25/00	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.6%	4.5%	4.4%	4.3%	3.7%	2.8%	2.0%	1.4%
- 80/15/05	3.3%	3.2%	3.1%	3.0%	2.5%	1.8%	1.1%	0.7%
- 80/20/00	1.4%	1.4%	1.4%	1.3%	0.8%	0.4%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.6%	3.3%	3.1%	2.7%	1.4%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.9%	17.6%	17.3%	16.9%	14.9%	12.6%	10.2%	6.5%

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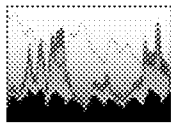

Single Family Conventional Book Characteristics
West North Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/10/10	5.8%	5.8%	5.7%	5.6%	5.1%	4.2%	3.3%	2.3%
- 80/15/05	3.8%	3.7%	3.7%	3.6%	3.0%	2.3%	1.5%	0.9%
- 80/20/00	3.3%	3.1%	3.0%	2.8%	1.7%	1.0%	0.6%	0.3%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	4.3%	4.4%	4.4%	4.4%	4.6%	4.6%	4.4%	2.7%
EA/TPR								
EA/TPR	2.6%	2.5%	2.5%	2.6%	2.6%	2.6%	2.5%	1.8%
- EA I	1.1%	1.1%	1.2%	1.2%	1.2%	1.2%	1.1%	0.8%
- EA/TPR II	0.8%	0.8%	0.7%	0.7%	0.7%	0.7%	0.8%	0.6%
- EA/TPR III	0.7%	0.6%	0.6%	0.7%	0.7%	0.7%	0.6%	0.4%
10-K Property Region (Sums to 100%)								
Midwest	59.4%	59.3%	59.4%	59.3%	59.3%	58.8%	58.4%	59.6%
Northeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southwest	40.6%	40.7%	40.6%	40.7%	40.7%	41.2%	41.6%	40.4%
West	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) MN	36.2%	36.3%	36.4%	36.4%	36.6%	36.8%	36.9%	37.6%
02) MO	29.7%	29.8%	29.7%	29.7%	29.7%	30.1%	30.4%	29.2%
03) IA	11.7%	11.6%	11.6%	11.5%	11.3%	10.8%	10.6%	10.9%
04) KS	10.9%	10.9%	10.9%	11.0%	11.0%	11.1%	11.2%	11.2%
05) NE	7.4%	7.4%	7.4%	7.3%	7.3%	7.1%	7.0%	7.3%

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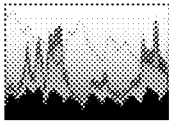

Single Family Conventional Book Characteristics
West North Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) SD	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.4%
07) ND	1.5%	1.5%	1.5%	1.5%	1.6%	1.5%	1.5%	1.4%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	20.3%	20.2%	19.8%	19.4%	18.7%	18.0%	16.8%	12.9%
02) CITIGROUP INC	10.3%	9.8%	9.0%	8.8%	7.7%	6.4%	5.6%	6.0%
03) WASHINGTON MUTUAL INC	8.4%	9.1%	9.6%	10.1%	12.1%	14.4%	15.9%	15.7%
04) PHH CORPORATION	5.2%	5.3%	5.5%	5.5%	5.5%	5.4%	5.2%	5.4%
05) WELLS FARGO & COMPANY	5.0%	4.4%	4.3%	4.1%	3.3%	2.1%	2.3%	4.4%
06) BANK OF AMERICA CORPORATION	4.5%	4.5%	4.7%	4.8%	5.2%	5.3%	4.5%	3.0%
07) AMTRUST FINANCIAL CORPORATION	4.1%	4.1%	4.0%	3.9%	3.4%	2.9%	2.5%	2.1%
08) SUNTRUST BANKS INC	3.4%	3.3%	3.2%	3.0%	2.3%	1.7%	1.5%	1.1%
09) CERBERUS CAPITAL HOLDING	3.2%	3.1%	3.1%	3.1%	2.6%	2.3%	2.0%	1.7%
10) FIRST HORIZON NATIONAL CORPORATION	2.9%	2.9%	2.9%	2.9%	2.9%	2.8%	2.6%	2.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	20.5%	20.4%	20.0%	19.6%	19.0%	18.4%	17.1%	13.1%
02) CITIGROUP INC	12.9%	12.6%	12.0%	12.0%	11.2%	10.0%	9.6%	10.5%
03) WELLS FARGO & COMPANY	11.8%	11.7%	11.9%	11.9%	11.2%	9.1%	7.5%	6.8%
04) JP MORGAN CHASE & CO	7.3%	7.4%	7.3%	7.1%	6.7%	7.0%	7.8%	8.7%
05) WASHINGTON MUTUAL INC	5.6%	6.0%	6.4%	6.8%	8.6%	11.3%	14.2%	17.8%
06) PHH CORPORATION	5.1%	5.2%	5.3%	5.4%	5.5%	5.3%	5.0%	5.1%
07) BANK OF AMERICA CORPORATION	4.5%	4.6%	4.8%	4.9%	5.1%	4.8%	4.2%	3.8%
08) CERBERUS CAPITAL HOLDING	3.6%	3.6%	3.6%	3.6%	3.2%	3.1%	3.2%	3.8%
09) FIRST HORIZON NATIONAL CORPORATION	3.2%	3.2%	3.2%	3.3%	3.3%	3.3%	2.7%	1.7%
10) US BANCORP	2.5%	2.5%	2.6%	2.7%	2.9%	3.1%	3.1%	2.3%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	75.9%	76.8%	77.6%	78.2%	80.6%	81.1%	80.5%	73.4%
Credit Enhancement	24.1%	23.2%	22.4%	21.8%	19.4%	18.9%	19.5%	26.6%
- Primary MI Only	18.4%	17.2%	16.3%	15.8%	14.1%	13.6%	13.3%	15.0%
- Pool Policy Only	2.9%	3.1%	3.1%	2.9%	2.2%	1.7%	2.1%	4.7%
- Pool Policy and Primary MI	1.0%	1.1%	1.0%	1.0%	1.0%	1.1%	1.5%	3.4%
- Full Recourse	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	0.8%
- Shared Arrangement	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.5%

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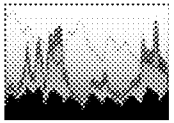

Single Family Conventional Book Characteristics
West North Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	1.1%	1.2%	1.3%	1.4%	1.5%	1.6%	1.6%	2.3%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	78.4%	79.0%	79.3%	79.2%	76.0%	64.3%	63.0%	28.0%
Interest Only with Credit Enhancement	38.4%	38.3%	37.4%	35.0%	30.5%	19.5%	18.4%	26.3%
Alt-A with Credit Enhancement	40.2%	40.9%	42.8%	41.2%	36.0%	31.1%	34.6%	40.5%
Economic Fees and Gap								
Wtd Avg Economic Gap	-5.69	-4.89	-3.90	-3.22	-1.15	-1.11	-1.78	-4.33
Wtd Avg Economic Model Fee	29.59	28.47	27.28	26.54	23.91	23.27	22.85	23.57
Wtd Avg Charged Fee	23.90	23.58	23.38	23.32	22.76	22.16	21.08	19.24
Appraisal Waivers								
Appraisal Waiver	2.1%	2.0%	2.0%	1.9%	1.6%	1.1%	1.2%	0.5%
Serious Delinquent Loans								
SDQ Rate All Loans	0.78%	0.63%	0.60%	0.64%	0.60%	0.55%	0.48%	0.43%
- SDQ Rate for Loans with CE	2.01%	1.62%	1.56%	1.62%	1.73%	1.71%	1.50%	1.02%
- SDQ Rate for Loans without CE	0.40%	0.34%	0.33%	0.37%	0.33%	0.28%	0.23%	0.23%
SDQ Rate Excl. Katrina Loans	0.78%	0.63%	0.60%	0.64%	0.60%	0.55%	0.48%	0.43%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	8,961	7,018	6,576	6,835	6,135	5,454	4,615	3,635
SDQ Count for Loans with CE	5,423	4,118	3,758	3,748	3,414	3,173	2,794	2,197
SDQ Count for Loans without CE	3,538	2,900	2,818	3,087	2,721	2,281	1,821	1,438
SDQ Volume ($M)								
SDQ Volume	$1,015.6	$785.1	$728.6	$729.9	$603.8	$530.1	$427.9	$310.9
SDQ Volume for Loans with CE	$624.5	$466.1	$422.3	$404.4	$337.9	$318.4	$269.9	$195.9
SDQ Volume for Loans without CE	$391.1	$319.0	$306.3	$325.4	$265.9	$211.7	$158.0	$115.0

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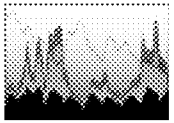

Single Family Conventional Book Characteristics
South Atlantic

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	3,660,233	3,559,722	3,487,506	3,431,751	3,230,750	3,174,111	3,136,007	2,768,926
Book Volume ($B)	$516.5	$493.4	$475.6	$461.3	$407.1	$380.3	$364.6	$291.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	19.7%	20.1%	20.4%	20.6%	21.1%	20.7%	20.2%	15.5%
OLTV 60.01% - 70.00%	15.4%	15.6%	15.8%	15.9%	16.0%	15.6%	15.4%	12.9%
OLTV 70.01% - 75.00%	9.7%	9.8%	9.8%	9.9%	10.3%	10.9%	11.6%	12.3%
OLTV 75.01% - 80.00%	35.6%	35.6%	35.4%	35.0%	32.9%	30.9%	29.4%	30.3%
OLTV 80.01% - 90.00%	8.6%	8.5%	8.6%	8.8%	9.6%	10.7%	11.9%	14.7%
OLTV 90.01% - 95.00%	4.7%	4.6%	4.6%	4.8%	5.5%	6.5%	7.5%	11.0%
OLTV 95.01% - 97.00%	0.8%	0.8%	0.9%	0.9%	1.1%	1.4%	1.6%	1.9%
OLTV 97.01% - 100.00%	5.2%	4.6%	4.1%	3.8%	3.3%	3.0%	2.2%	1.2%
OLTV > 100.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.2%	72.9%	72.7%	72.6%	72.5%	72.8%	73.0%	75.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.3%	17.6%	17.8%	17.9%	18.0%	17.3%	16.5%	10.5%
Comb LTV 60.01% - 70.00%	14.2%	14.4%	14.5%	14.5%	14.5%	13.8%	13.1%	8.6%
Comb LTV 70.01% - 75.00%	8.7%	8.8%	8.9%	8.9%	9.3%	9.5%	9.7%	7.8%
Comb LTV 75.01% - 80.00%	25.5%	25.7%	25.9%	26.0%	26.3%	26.1%	24.6%	20.8%
Comb LTV 80.01% - 90.00%	13.4%	13.2%	13.1%	13.0%	12.5%	12.1%	12.0%	10.5%
Comb LTV 90.01% - 95.00%	7.7%	7.4%	7.3%	7.3%	7.1%	7.2%	7.1%	7.5%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	1.0%	1.2%	1.4%	1.4%
Comb LTV 97.01% - 100.00%	8.1%	7.4%	6.5%	6.0%	4.2%	3.3%	2.3%	1.2%
Comb LTV > 100.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.1%
Comb LTV Missing	3.9%	4.3%	4.7%	5.1%	6.8%	9.1%	13.1%	31.5%
Wtd Avg Comb LTV	75.6%	75.2%	74.9%	74.7%	74.1%	74.1%	73.9%	76.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	17.4%	17.7%	17.9%	18.0%	18.2%	17.5%	16.8%	11.3%
Comb LTV 60.01% - 70.00%	14.2%	14.5%	14.6%	14.6%	14.6%	13.9%	13.4%	9.4%
Comb LTV 70.01% - 75.00%	8.8%	8.9%	9.0%	9.0%	9.4%	9.8%	10.0%	8.7%
Comb LTV 75.01% - 80.00%	25.7%	25.9%	26.1%	26.2%	26.5%	26.5%	25.3%	22.9%
Comb LTV 80.01% - 90.00%	13.5%	13.3%	13.2%	13.1%	12.7%	12.4%	12.4%	11.9%

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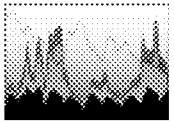

Single Family Conventional Book Characteristics
South Atlantic

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.8%	7.5%	7.4%	7.4%	7.2%	7.4%	7.5%	8.6%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.9%	1.0%	1.3%	1.4%	1.6%
Comb LTV 97.01% - 100.00%	8.1%	7.4%	6.5%	6.0%	4.2%	3.3%	2.3%	1.2%
Comb LTV > 100.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%
Comb LTV Missing	3.4%	3.7%	4.1%	4.4%	5.8%	7.6%	10.6%	24.3%
Wtd Avg Comb LTV	75.6%	75.2%	74.9%	74.7%	74.1%	74.1%	76.4%	79.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	46.3%	49.8%	51.9%	54.3%	60.4%	52.0%	38.5%	38.9%
MTMLTV 60.01% - 70.00%	15.4%	16.1%	16.3%	16.5%	16.7%	19.9%	22.7%	20.3%
MTMLTV 70.01% - 75.00%	8.6%	8.7%	8.5%	8.3%	7.9%	9.5%	13.3%	12.1%
MTMLTV 75.01% - 80.00%	10.4%	10.5%	10.1%	9.6%	7.5%	8.5%	11.6%	13.4%
MTMLTV 80.01% - 90.00%	11.2%	9.3%	8.6%	7.5%	4.9%	6.5%	9.4%	10.6%
MTMLTV 90.01% - 95.00%	3.1%	2.2%	1.9%	1.7%	1.3%	1.9%	2.8%	3.2%
MTMLTV 95.01% - 97.00%	0.9%	0.7%	0.6%	0.5%	0.3%	0.4%	0.6%	0.5%
MTMLTV 97.01% - 100.00%	1.7%	1.4%	1.0%	0.9%	0.4%	0.6%	0.6%	0.4%
MTMLTV > 100.00%	2.1%	1.0%	0.8%	0.5%	0.1%	0.2%	0.2%	0.1%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.3%
Wtg Avg MTMLTV	60.7%	58.5%	57.3%	56.1%	53.5%	58.0%	62.7%	63.0%
Credit Score (Sums to 100%)								
FICO < 550	0.7%	0.6%	0.6%	0.7%	0.6%	0.7%	0.8%	0.8%
FICO 550-579	0.9%	0.9%	0.9%	0.9%	0.9%	1.1%	1.2%	1.3%
FICO 580-619	4.0%	3.9%	3.8%	3.8%	3.9%	4.2%	4.3%	4.5%
FICO 620-659	10.8%	10.7%	10.6%	10.6%	10.7%	11.3%	11.5%	11.8%
FICO 660-699	18.6%	18.5%	18.4%	18.3%	18.1%	18.3%	18.3%	18.4%
FICO 700-739	22.7%	22.8%	22.8%	22.8%	22.8%	22.7%	22.5%	22.3%
FICO >= 740	41.5%	41.8%	41.9%	41.9%	41.6%	39.9%	38.6%	34.6%
FICO Missing	0.9%	0.9%	0.9%	1.0%	1.4%	1.9%	2.8%	6.3%
Wtd Avg FICO	719	719	719	719	719	716	714	711
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	69.6%	69.0%	68.5%	68.1%	66.2%	65.0%	66.2%	71.7%
Intermediate-term, fixed-rate	13.4%	14.2%	15.1%	15.9%	19.6%	23.1%	24.9%	21.9%
Adjustable-rate	6.2%	6.6%	6.8%	7.2%	8.6%	9.1%	7.5%	5.4%

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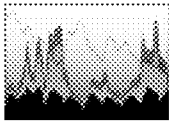

Single Family Conventional Book Characteristics
South Atlantic

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	6.1%	6.0%	6.0%	5.8%	4.5%	2.3%	0.9%	0.4%
Negative Amortization	0.7%	0.6%	0.7%	0.8%	0.7%	0.4%	0.4%	0.6%
Interest Only fixed-rate	4.1%	3.5%	2.8%	2.3%	0.4%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	87.1%	87.2%	87.3%	87.5%	88.7%	90.2%	91.0%	91.8%
Second/Vacation Home	7.6%	7.5%	7.5%	7.4%	6.6%	5.8%	5.1%	4.7%
Investor Property	5.4%	5.3%	5.2%	5.1%	4.6%	4.0%	3.9%	3.5%
10-K Unit Type (Sums to 100%)								
1 Unit	99.1%	99.1%	99.1%	99.1%	99.1%	99.1%	99.0%	99.0%
2-4 Units	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	1.0%	1.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.1%	9.9%	9.8%	9.6%	8.6%	7.7%	7.2%	6.7%
Single Family Homes	89.9%	90.1%	90.2%	90.4%	91.4%	92.3%	92.8%	93.3%
Property Type (Sums to 100%)								
Manufactured	0.7%	0.7%	0.7%	0.8%	0.8%	0.8%	0.9%	0.8%
Condo/Coop	10.1%	9.9%	9.8%	9.6%	8.6%	7.7%	7.2%	6.7%
1 Unit	88.3%	88.5%	88.6%	88.8%	89.8%	90.5%	90.9%	91.5%
2-4 Units	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	1.0%	1.0%
Condo								
Condo	10.1%	9.9%	9.7%	9.5%	8.5%	7.7%	7.2%	6.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	46.2%	45.3%	44.8%	44.5%	40.9%	37.5%	34.2%	45.2%
Cash-Out Refinance	30.3%	30.4%	30.2%	29.8%	28.5%	27.0%	27.0%	22.3%
Other Refinance	23.5%	24.4%	25.0%	25.7%	30.6%	35.5%	38.8%	32.6%
Origination Type (Sums to 100%)								
TPO Broker	18.8%	18.4%	18.1%	17.9%	17.6%	18.8%	20.1%	20.0%
TPO Correspondent	29.0%	28.6%	27.9%	27.4%	25.7%	24.3%	23.3%	21.9%
Undesignated	0.3%	0.3%	0.4%	0.4%	0.6%	1.0%	1.5%	3.6%
Retail	51.9%	52.6%	53.6%	54.3%	56.1%	56.0%	55.0%	54.5%
Origination Year (Sums to 100%)								
< 2000	2.7%	2.9%	3.2%	3.5%	5.1%	7.7%	12.0%	32.3%
2000	0.3%	0.3%	0.3%	0.3%	0.5%	0.8%	1.4%	4.5%
2001	2.2%	2.4%	2.6%	2.9%	4.1%	6.1%	10.0%	27.0%
2002	6.9%	7.6%	8.3%	8.9%	12.3%	17.7%	25.8%	36.3%

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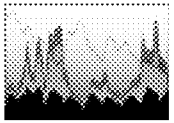

Single Family Conventional Book Characteristics
South Atlantic

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	20.1%	21.8%	23.4%	25.0%	33.3%	44.5%	50.8%	0.0%
2004	12.1%	13.1%	14.1%	15.1%	20.4%	23.2%	0.0%	0.0%
2005	18.1%	19.6%	21.1%	22.5%	24.3%	0.0%	0.0%	0.0%
2006	21.3%	22.8%	24.1%	21.7%	0.0%	0.0%	0.0%	0.0%
2007	16.4%	9.4%	2.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$153,543	$150,885	$148,364	$146,082	$136,216	$128,462	$123,466	$114,305
Loan Original Note Rate	6.07%	6.02%	5.99%	5.97%	5.82%	5.89%	6.09%	6.88%
Seasoning (Sums to 100%)								
Seasoned	2.0%	2.1%	1.8%	1.7%	1.6%	1.6%	1.9%	3.6%
Non-Seasoned	98.0%	97.9%	98.2%	98.3%	98.4%	98.4%	98.1%	96.4%
ACI								
ACI Probability	0.62%	0.59%	0.57%	0.56%	0.53%	0.56%	0.58%	0.55%
Wtd Avg ACI Score	709	711	713	714	717	717	716	713
Credit Premium								
Wtd Avg Credit Premium	-0.11	-0.12	-0.11	-0.11	-0.11	-0.11	-0.07	-0.03
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%
Prepay Premium								
Prepay Premium	2.4%	2.1%	2.1%	2.0%	1.6%	1.6%	1.9%	2.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.7%	11.2%	11.6%	12.0%	13.8%	15.4%	16.0%	13.8%
DTI Ratio > 20 and <= 30	20.0%	20.5%	20.9%	21.3%	22.9%	23.9%	24.7%	25.6%
DTI Ratio > 30 and <= 40	26.0%	26.1%	26.1%	26.1%	25.8%	25.2%	25.6%	28.4%
DTI Ratio > 40 and <= 50	21.7%	21.1%	20.7%	20.2%	18.2%	16.8%	16.0%	15.6%
DTI Ratio > 50	14.4%	13.9%	13.6%	13.5%	12.5%	11.8%	10.9%	9.3%
DTI Ratio Missing	7.2%	7.2%	7.1%	7.0%	6.7%	6.8%	6.8%	7.4%
Wtd Avg DTI Ratio	36.6%	36.2%	36.0%	35.8%	34.8%	34.0%	33.4%	33.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.9%	11.4%	11.8%	12.2%	14.1%	15.7%	16.3%	13.9%
DTI Ratio > 20 and <= 30	20.4%	21.0%	21.4%	21.8%	23.5%	24.5%	25.2%	25.8%
DTI Ratio > 30 and <= 40	26.6%	26.7%	26.7%	26.7%	26.4%	25.8%	26.1%	28.6%
DTI Ratio > 40 and <= 50	22.2%	21.6%	21.2%	20.7%	18.7%	17.2%	16.4%	15.8%
DTI Ratio > 50	14.8%	14.3%	14.1%	13.9%	13.0%	12.2%	11.2%	9.4%
DTI Ratio Missing	5.1%	5.0%	4.9%	4.7%	4.4%	4.6%	4.9%	6.5%

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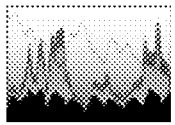

Single Family Conventional Book Characteristics
South Atlantic

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.6%	36.3%	36.0%	35.8%	34.8%	34.0%	33.4%	33.3%
Origination Term (Sums to 100%)								
<= 15 Years	13.4%	14.3%	15.1%	16.0%	19.7%	23.2%	25.0%	22.0%
> 15 Years amd <= 25 Years	3.4%	3.6%	3.7%	3.8%	4.3%	4.6%	4.6%	3.8%
> 25 Years and <= 30 Years	82.6%	81.7%	80.9%	80.1%	75.9%	72.1%	70.3%	74.0%
> 30 Years	0.6%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	73.6%	72.5%	71.3%	70.3%	66.6%	65.1%	66.2%	71.7%
Intermediate-Term Fixed Rate (excl Balloon)	13.0%	13.8%	14.7%	15.4%	19.0%	22.1%	23.9%	20.8%
Adjustable Rate	13.0%	13.3%	13.5%	13.7%	13.8%	11.8%	8.8%	6.4%
Balloon	0.4%	0.4%	0.5%	0.5%	0.7%	0.9%	1.1%	1.1%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.6%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.2%
Hybrid Arm	11.9%	12.2%	12.3%	12.4%	11.9%	10.0%	7.2%	4.4%
- 2/28 Hybrid Arm	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.5%	1.6%	1.8%	1.9%	2.4%	2.3%	1.6%	1.0%
- 5/1 Hybrid Arm	7.3%	7.5%	7.6%	7.5%	6.7%	5.4%	3.7%	2.2%
- 7/1 Hybrid Arm	2.3%	2.3%	2.3%	2.3%	2.3%	2.1%	1.7%	0.8%
- 10/1 Hybrid Arm	0.8%	0.8%	0.7%	0.7%	0.5%	0.3%	0.2%	0.3%
NegAm ARM	0.7%	0.6%	0.7%	0.8%	0.7%	0.4%	0.4%	0.6%
Interest Only	10.1%	9.5%	8.8%	8.0%	4.9%	2.3%	1.0%	0.4%
- Interest Only ARM	6.1%	6.0%	6.0%	5.8%	4.5%	2.3%	0.9%	0.4%
- Interest Only FRM	4.1%	3.5%	2.8%	2.3%	0.4%	0.1%	0.0%	0.0%
Alt-A	14.0%	13.9%	12.9%	12.1%	9.2%	7.4%	6.7%	5.3%
- Alt-A Low/No Doc	9.2%	9.0%	8.6%	8.1%	6.3%	5.2%	4.6%	3.6%
- Alt-A No Disclosure	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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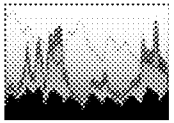

Single Family Conventional Book Characteristics
South Atlantic

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.2%	2.3%	2.4%	2.4%	2.2%	1.8%	1.5%	1.2%
- Alt-A SISA	0.6%	0.5%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.4%	1.4%	1.2%	1.1%	0.9%	0.7%	0.7%	0.6%
- Alt-A Stated Income	4.7%	4.6%	4.4%	4.1%	3.2%	2.7%	2.4%	1.8%
Alt-A Full Doc (by SFC)	2.5%	2.5%	2.4%	2.1%	1.2%	0.6%	0.2%	0.0%
Alt-A Deals (no SFC)	2.3%	2.3%	1.9%	2.0%	1.7%	1.6%	1.8%	1.6%
My Community Mortgage	1.5%	1.2%	0.8%	0.6%	0.3%	0.3%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	21.5%	20.5%	19.5%	18.4%	15.3%	13.1%	10.8%	5.8%
- Select Lender Programs Non-Full Doc	12.3%	11.5%	11.0%	10.4%	9.2%	8.1%	6.4%	2.4%
- Other Low/No Doc	9.2%	9.0%	8.5%	8.0%	6.1%	5.0%	4.4%	3.4%
Subprime Deals								
Subprime	0.4%	0.3%	0.2%	0.3%	0.1%	0.2%	0.3%	0.3%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.3%
- Post 12/2005	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	78.3%	78.0%	78.5%	79.0%	80.6%	80.3%	77.4%	60.5%
Investor Channel	16.1%	16.2%	15.4%	14.6%	11.8%	10.0%	9.0%	8.8%
eChannel	2.8%	2.8%	2.8%	2.8%	2.7%	2.5%	2.1%	0.9%
Underserved Channel	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%	0.7%	0.0%
Subprime Channel	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.3%	2.5%	2.8%	3.0%	4.5%	6.8%	10.8%	29.7%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.5%	13.0%	12.3%	11.6%	8.4%	5.7%	4.2%	3.2%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%
- 75/25/00	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.3%	4.2%	4.2%	4.1%	3.5%	2.9%	2.3%	1.8%
- 80/15/05	3.0%	3.0%	2.9%	2.8%	2.4%	2.0%	1.5%	1.2%
- 80/20/00	1.0%	1.0%	1.0%	0.9%	0.6%	0.3%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.6%	4.3%	3.9%	3.4%	1.7%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.3%	18.1%	17.7%	17.2%	15.5%	14.3%	12.4%	8.1%

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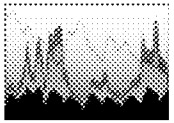

Single Family Conventional Book Characteristics
South Atlantic

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.7%	5.6%	5.6%	5.5%	5.0%	4.4%	3.8%	3.0%
- 80/15/05	3.8%	3.7%	3.6%	3.5%	3.0%	2.7%	2.1%	1.7%
- 80/20/00	3.1%	3.0%	2.8%	2.5%	1.5%	1.0%	0.6%	0.3%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	5.0%	5.1%	5.1%	5.1%	5.4%	5.6%	5.3%	2.8%
EA/TPR								
EA/TPR	2.5%	2.4%	2.4%	2.5%	2.6%	2.8%	2.6%	1.9%
- EA I	1.0%	1.0%	1.0%	1.1%	1.1%	1.2%	1.1%	0.8%
- EA/TPR II	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	0.8%	0.7%
- EA/TPR III	0.8%	0.7%	0.7%	0.8%	0.8%	0.8%	0.7%	0.4%
10-K Property Region (Sums to 100%)								
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	1.8%	1.8%	1.8%	1.8%	1.8%	1.7%	1.7%	1.8%
Southeast	98.2%	98.2%	98.2%	98.2%	98.2%	98.3%	98.3%	98.2%
Southwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) FL	35.2%	35.0%	34.8%	34.6%	33.5%	32.7%	32.2%	32.2%
02) VA	15.4%	15.5%	15.6%	15.7%	16.0%	16.2%	16.1%	15.2%
03) GA	14.6%	14.6%	14.7%	14.8%	15.3%	15.7%	16.2%	17.2%
04) MD	12.6%	12.7%	12.6%	12.6%	12.8%	13.0%	13.1%	12.6%
05) NC	12.2%	12.2%	12.3%	12.3%	12.6%	12.7%	12.8%	13.2%

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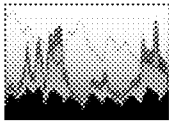

Single Family Conventional Book Characteristics
South Atlantic

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) SC	5.9%	5.9%	6.0%	6.0%	5.9%	5.7%	5.6%	5.8%
07) DE	1.8%	1.8%	1.8%	1.8%	1.8%	1.7%	1.7%	1.8%
08) DC	1.2%	1.2%	1.2%	1.2%	1.1%	1.2%	1.2%	1.1%
09) WV	1.0%	1.1%	1.1%	1.1%	1.1%	1.0%	1.0%	1.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	19.4%	19.2%	18.7%	18.2%	17.3%	16.5%	15.1%	12.2%
02) SUNTRUST BANKS INC	7.7%	7.5%	7.2%	7.0%	5.5%	5.2%	4.8%	3.5%
03) BANK OF AMERICA CORPORATION	7.3%	7.4%	7.8%	8.0%	8.7%	8.4%	7.0%	4.5%
04) CITIGROUP INC	6.9%	6.9%	6.4%	6.4%	5.9%	5.1%	4.4%	4.6%
05) JP MORGAN CHASE & CO	5.8%	5.7%	5.7%	5.5%	5.8%	6.4%	7.8%	7.6%
06) WASHINGTON MUTUAL INC	5.6%	6.1%	6.5%	6.9%	8.8%	11.0%	12.3%	13.3%
07) WACHOVIA CORPORATION	4.5%	4.5%	4.5%	4.6%	4.7%	4.5%	4.7%	6.1%
08) WELLS FARGO & COMPANY	4.1%	3.5%	3.4%	3.2%	2.5%	1.4%	1.5%	2.1%
09) CERBERUS CAPITAL HOLDING	3.7%	3.7%	3.8%	3.8%	3.3%	3.0%	2.6%	1.9%
10) PHH CORPORATION	3.5%	3.6%	3.7%	3.7%	3.8%	3.7%	3.5%	3.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	19.6%	19.4%	18.8%	18.4%	17.5%	16.7%	15.2%	12.4%
02) JP MORGAN CHASE & CO	12.1%	12.4%	12.5%	12.5%	13.0%	13.7%	15.4%	17.5%
03) CITIGROUP INC	9.5%	9.7%	9.5%	9.7%	9.7%	9.3%	9.3%	9.5%
04) WELLS FARGO & COMPANY	7.9%	7.7%	7.8%	7.7%	7.2%	5.6%	4.8%	4.2%
05) BANK OF AMERICA CORPORATION	7.6%	7.7%	8.2%	8.4%	8.7%	8.2%	7.1%	5.3%
06) SUNTRUST BANKS INC	7.0%	6.7%	6.4%	6.1%	4.9%	4.3%	3.9%	2.2%
07) WASHINGTON MUTUAL INC	4.8%	5.1%	5.5%	5.8%	7.8%	10.8%	13.2%	17.1%
08) CERBERUS CAPITAL HOLDING	4.4%	4.5%	4.6%	4.6%	4.5%	4.6%	5.0%	6.1%
09) PHH CORPORATION	3.4%	3.5%	3.5%	3.6%	3.8%	3.6%	3.2%	2.7%
10) WACHOVIA CORPORATION	2.7%	2.6%	2.5%	2.5%	2.1%	1.0%	0.6%	0.5%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	77.1%	77.8%	78.3%	78.7%	79.9%	79.3%	77.4%	68.8%
Credit Enhancement	22.9%	22.2%	21.7%	21.3%	20.1%	20.7%	22.6%	31.2%
- Primary MI Only	13.7%	12.5%	11.8%	11.6%	11.7%	13.1%	14.2%	17.4%
- Pool Policy Only	4.8%	5.2%	5.2%	4.8%	3.3%	2.3%	2.6%	4.7%
- Pool Policy and Primary MI	1.1%	1.2%	1.2%	1.1%	1.1%	1.3%	1.8%	4.1%
- Full Recourse	0.9%	0.8%	0.8%	0.8%	0.6%	0.7%	0.9%	1.3%
- Shared Arrangement	1.5%	1.6%	1.6%	1.7%	2.0%	1.8%	1.5%	1.6%

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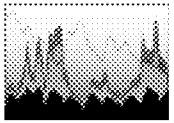

Single Family Conventional Book Characteristics
South Atlantic

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	1.0%	1.0%	1.1%	1.2%	1.4%	1.5%	1.6%	2.1%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	81.9%	77.7%	77.0%	76.5%	62.0%	25.6%	33.4%	29.4%
Interest Only with Credit Enhancement	37.4%	37.8%	36.8%	34.6%	29.9%	19.6%	17.3%	27.0%
Alt-A with Credit Enhancement	43.2%	44.7%	46.5%	45.5%	40.1%	33.2%	36.7%	43.6%
Economic Fees and Gap								
Wtd Avg Economic Gap	-5.43	-4.71	-3.85	-3.25	-1.77	-2.29	-3.64	-5.23
Wtd Avg Economic Model Fee	30.53	29.19	27.97	27.31	25.22	25.19	25.31	25.44
Wtd Avg Charged Fee	25.10	24.49	24.13	24.06	23.45	22.91	21.68	20.21
Appraisal Waivers								
Appraisal Waiver	2.2%	2.2%	2.1%	2.1%	1.8%	1.4%	1.4%	0.6%
Serious Delinquent Loans								
SDQ Rate All Loans	0.84%	0.63%	0.57%	0.59%	0.62%	0.71%	0.64%	0.63%
- SDQ Rate for Loans with CE	2.29%	1.74%	1.55%	1.62%	1.82%	2.05%	1.80%	1.35%
- SDQ Rate for Loans without CE	0.42%	0.32%	0.30%	0.31%	0.32%	0.35%	0.29%	0.31%
SDQ Rate Excl. Katrina Loans	0.84%	0.63%	0.57%	0.59%	0.62%	0.71%	0.64%	0.63%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	30,390	22,115	19,522	19,976	19,802	22,083	19,742	16,850
SDQ Count for Loans with CE	18,364	13,237	11,372	11,582	11,754	13,578	12,953	10,969
SDQ Count for Loans without CE	12,026	8,878	8,150	8,394	8,048	8,505	6,789	5,881
SDQ Volume ($M)								
SDQ Volume	$4,520.6	$3,051.3	$2,484.4	$2,376.4	$2,130.2	$2,343.7	$2,007.6	$1,605.9
SDQ Volume for Loans with CE	$2,888.2	$1,931.6	$1,527.0	$1,448.7	$1,329.9	$1,514.3	$1,406.0	$1,120.0
SDQ Volume for Loans without CE	$1,632.4	$1,119.7	$957.4	$927.7	$800.3	$829.4	$601.6	$485.8

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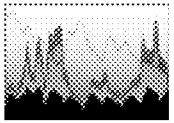

Single Family Conventional Book Characteristics
East South Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	847,285	822,564	802,715	788,740	740,659	716,082	692,098	615,339
Book Volume ($B)	$92.7	$88.6	$85.4	$83.0	$75.2	$71.1	$67.7	$56.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	11.6%	11.9%	12.2%	12.4%	13.3%	14.1%	14.6%	13.2%
OLTV 60.01% - 70.00%	11.4%	11.7%	11.9%	12.0%	12.7%	13.3%	13.6%	12.3%
OLTV 70.01% - 75.00%	9.4%	9.4%	9.5%	9.6%	10.3%	11.0%	11.8%	12.6%
OLTV 75.01% - 80.00%	37.6%	37.8%	37.9%	37.6%	35.7%	33.6%	31.3%	30.3%
OLTV 80.01% - 90.00%	12.8%	12.8%	13.0%	13.2%	14.0%	14.7%	15.7%	17.1%
OLTV 90.01% - 95.00%	7.0%	7.0%	7.1%	7.2%	7.9%	8.6%	9.4%	11.8%
OLTV 95.01% - 97.00%	1.1%	1.1%	1.1%	1.1%	1.2%	1.3%	1.4%	1.5%
OLTV 97.01% - 100.00%	8.9%	8.0%	7.1%	6.6%	4.7%	3.2%	2.1%	1.0%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	78.0%	77.7%	77.4%	77.2%	76.5%	76.0%	75.7%	76.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.2%	10.4%	10.7%	10.8%	11.5%	11.9%	12.0%	8.9%
Comb LTV 60.01% - 70.00%	10.3%	10.5%	10.7%	10.8%	11.3%	11.6%	11.4%	8.1%
Comb LTV 70.01% - 75.00%	8.2%	8.3%	8.5%	8.6%	9.1%	9.5%	9.7%	8.0%
Comb LTV 75.01% - 80.00%	27.8%	28.2%	28.5%	28.7%	29.4%	29.3%	27.2%	22.0%
Comb LTV 80.01% - 90.00%	16.3%	16.1%	16.1%	16.0%	15.5%	14.7%	14.5%	12.4%
Comb LTV 90.01% - 95.00%	9.7%	9.6%	9.5%	9.5%	9.3%	8.8%	8.5%	8.2%
Comb LTV 95.01% - 97.00%	1.0%	1.0%	1.0%	1.0%	1.1%	1.2%	1.2%	1.2%
Comb LTV 97.01% - 100.00%	12.2%	11.1%	10.0%	9.2%	5.8%	3.6%	2.2%	1.0%
Comb LTV > 100.00%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Comb LTV Missing	4.0%	4.4%	4.8%	5.2%	6.9%	9.2%	13.3%	30.1%
Wtd Avg Comb LTV	80.1%	79.7%	79.3%	79.0%	77.8%	76.9%	76.3%	77.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	10.3%	10.5%	10.8%	10.9%	11.6%	12.1%	12.3%	9.7%
Comb LTV 60.01% - 70.00%	10.4%	10.6%	10.8%	10.9%	11.5%	11.8%	11.7%	9.0%
Comb LTV 70.01% - 75.00%	8.3%	8.4%	8.6%	8.7%	9.3%	9.8%	10.1%	9.0%
Comb LTV 75.01% - 80.00%	28.0%	28.4%	28.8%	29.0%	29.7%	29.8%	28.0%	24.0%
Comb LTV 80.01% - 90.00%	16.4%	16.3%	16.2%	16.1%	15.7%	15.0%	14.9%	13.7%

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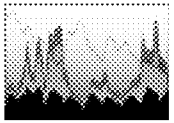

Single Family Conventional Book Characteristics
East South Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	9.8%	9.7%	9.6%	9.6%	9.4%	9.0%	8.9%	9.2%
Comb LTV 95.01% - 97.00%	1.0%	1.0%	1.0%	1.1%	1.2%	1.2%	1.3%	1.4%
Comb LTV 97.01% - 100.00%	12.2%	11.1%	10.0%	9.2%	5.8%	3.6%	2.2%	1.0%
Comb LTV > 100.00%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Comb LTV Missing	3.3%	3.6%	4.0%	4.3%	5.7%	7.4%	10.5%	23.0%
Wtd Avg Comb LTV	80.0%	79.6%	79.2%	79.0%	77.8%	76.9%	76.3%	77.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	37.6%	39.2%	38.8%	39.4%	35.7%	27.9%	25.2%	28.6%
MTMLTV 60.01% - 70.00%	20.3%	21.4%	22.2%	22.9%	26.2%	23.0%	19.5%	18.7%
MTMLTV 70.01% - 75.00%	11.1%	11.0%	11.3%	11.3%	12.5%	15.9%	15.2%	13.8%
MTMLTV 75.01% - 80.00%	12.6%	12.3%	12.1%	11.4%	11.5%	14.1%	17.5%	17.3%
MTMLTV 80.01% - 90.00%	9.2%	8.5%	8.9%	8.8%	9.1%	12.7%	14.9%	14.9%
MTMLTV 90.01% - 95.00%	3.6%	3.1%	2.9%	2.7%	2.5%	3.4%	4.5%	4.8%
MTMLTV 95.01% - 97.00%	1.4%	1.2%	1.0%	0.8%	0.7%	0.8%	1.0%	0.6%
MTMLTV 97.01% - 100.00%	2.6%	2.2%	1.8%	1.6%	0.9%	1.2%	1.0%	0.5%
MTMLTV > 100.00%	1.2%	0.6%	0.7%	0.6%	0.3%	0.4%	0.5%	0.2%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.7%	0.6%
Wtg Avg MTMLTV	64.7%	63.6%	63.6%	63.2%	63.8%	66.9%	68.5%	67.3%
Credit Score (Sums to 100%)								
FICO < 550	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	0.9%
FICO 550-579	1.1%	1.1%	1.1%	1.1%	1.2%	1.3%	1.4%	1.4%
FICO 580-619	4.8%	4.6%	4.5%	4.5%	4.4%	4.6%	4.7%	4.9%
FICO 620-659	11.6%	11.5%	11.4%	11.4%	11.5%	11.7%	11.8%	12.1%
FICO 660-699	18.5%	18.5%	18.5%	18.4%	18.3%	18.4%	18.4%	18.7%
FICO 700-739	22.2%	22.4%	22.5%	22.5%	22.7%	22.8%	22.6%	22.5%
FICO >= 740	40.2%	40.3%	40.4%	40.4%	40.0%	38.8%	37.9%	34.2%
FICO Missing	0.8%	0.7%	0.8%	0.8%	1.1%	1.6%	2.4%	5.1%
Wtd Avg FICO	715	716	716	716	715	714	713	709
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	73.9%	72.6%	71.3%	70.3%	66.0%	62.7%	62.0%	67.1%
Intermediate-term, fixed-rate	18.5%	19.6%	20.8%	21.8%	26.2%	29.9%	32.4%	28.8%
Adjustable-rate	3.9%	4.2%	4.5%	4.7%	5.8%	6.2%	5.1%	3.9%

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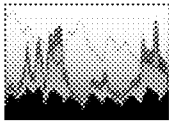

Single Family Conventional Book Characteristics
East South Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.1%	2.1%	2.2%	2.2%	1.8%	1.1%	0.4%	0.2%
Negative Amortization	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%
Interest Only fixed-rate	1.5%	1.3%	1.1%	0.9%	0.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	92.3%	92.4%	92.6%	92.8%	93.8%	94.5%	95.0%	95.6%
Second/Vacation Home	3.5%	3.4%	3.3%	3.2%	2.7%	2.4%	2.1%	1.8%
Investor Property	4.2%	4.2%	4.1%	4.0%	3.5%	3.1%	2.9%	2.6%
10-K Unit Type (Sums to 100%)								
1 Unit	99.2%	99.2%	99.2%	99.2%	99.2%	99.3%	99.3%	99.3%
2-4 Units	0.8%	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	0.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	2.7%	2.6%	2.5%	2.4%	1.9%	1.7%	1.5%	1.4%
Single Family Homes	97.3%	97.4%	97.5%	97.6%	98.1%	98.3%	98.5%	98.6%
Property Type (Sums to 100%)								
Manufactured	0.9%	1.0%	1.1%	1.1%	1.0%	1.0%	1.0%	1.0%
Condo/Coop	2.7%	2.6%	2.5%	2.4%	1.9%	1.7%	1.5%	1.4%
1 Unit	95.6%	95.6%	95.7%	95.7%	96.4%	96.6%	96.7%	96.9%
2-4 Units	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	0.7%	0.7%
Condo								
Condo	2.7%	2.6%	2.5%	2.4%	1.9%	1.7%	1.5%	1.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	48.8%	47.3%	46.2%	45.5%	40.0%	34.9%	31.0%	38.6%
Cash-Out Refinance	21.8%	22.0%	22.1%	22.0%	22.7%	23.4%	24.6%	23.1%
Other Refinance	29.4%	30.6%	31.8%	32.5%	37.4%	41.7%	44.4%	38.2%
Origination Type (Sums to 100%)								
TPO Broker	17.6%	17.7%	17.8%	17.9%	18.6%	19.4%	20.2%	18.1%
TPO Correspondent	34.3%	33.7%	33.2%	32.6%	30.4%	29.4%	28.2%	27.2%
Undesignated	0.3%	0.3%	0.4%	0.4%	0.6%	0.9%	1.4%	3.1%
Retail	47.8%	48.3%	48.7%	49.1%	50.4%	50.3%	50.3%	51.6%
Origination Year (Sums to 100%)								
< 2000	3.1%	3.4%	3.7%	4.1%	5.7%	8.2%	12.7%	30.5%
2000	0.4%	0.4%	0.5%	0.5%	0.7%	1.0%	1.8%	4.8%
2001	3.5%	3.9%	4.2%	4.5%	6.2%	8.7%	13.3%	29.9%
2002	8.7%	9.5%	10.4%	11.1%	14.8%	19.8%	26.9%	34.8%

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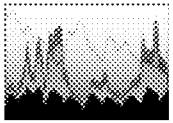

Single Family Conventional Book Characteristics
East South Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	20.1%	21.9%	23.7%	25.1%	32.5%	40.7%	45.4%	0.0%
2004	12.4%	13.6%	14.7%	15.6%	20.1%	21.5%	0.0%	0.0%
2005	15.4%	16.7%	18.0%	19.1%	20.1%	0.0%	0.0%	0.0%
2006	19.4%	20.9%	21.9%	19.9%	0.0%	0.0%	0.0%	0.0%
2007	17.0%	9.6%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$121,116	$119,281	$117,807	$116,399	$111,396	$107,616	$104,683	$100,215
Loan Original Note Rate	6.12%	6.06%	6.04%	6.02%	5.88%	5.93%	6.10%	6.82%
Seasoning (Sums to 100%)								
Seasoned	1.5%	1.6%	1.5%	1.5%	1.4%	1.2%	1.4%	2.3%
Non-Seasoned	98.5%	98.4%	98.5%	98.5%	98.6%	98.8%	98.6%	97.7%
ACI								
ACI Probability	0.80%	0.76%	0.72%	0.70%	0.62%	0.60%	0.58%	0.51%
Wtd Avg ACI Score	706	708	710	711	714	716	717	715
Credit Premium								
Wtd Avg Credit Premium	-0.15	-0.16	-0.16	-0.15	-0.15	-0.13	-0.11	-0.08
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%
Prepay Premium								
Prepay Premium	0.9%	0.8%	0.7%	0.7%	0.6%	0.6%	0.8%	0.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.2%	12.7%	13.1%	13.5%	15.3%	16.8%	17.4%	16.3%
DTI Ratio > 20 and <= 30	22.6%	23.0%	23.3%	23.6%	24.8%	25.6%	26.3%	27.8%
DTI Ratio > 30 and <= 40	26.4%	26.4%	26.3%	26.1%	25.8%	25.4%	25.8%	27.9%
DTI Ratio > 40 and <= 50	20.3%	19.8%	19.3%	18.9%	17.2%	16.0%	15.4%	14.7%
DTI Ratio > 50	14.1%	13.7%	13.5%	13.4%	12.6%	11.9%	10.8%	8.8%
DTI Ratio Missing	4.4%	4.4%	4.5%	4.4%	4.4%	4.4%	4.3%	4.5%
Wtd Avg DTI Ratio	35.8%	35.5%	35.2%	35.1%	34.2%	33.5%	32.9%	32.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.3%	12.8%	13.3%	13.7%	15.5%	16.9%	17.6%	16.4%
DTI Ratio > 20 and <= 30	23.0%	23.4%	23.7%	24.0%	25.2%	26.0%	26.7%	28.0%
DTI Ratio > 30 and <= 40	26.9%	26.8%	26.7%	26.6%	26.2%	25.8%	26.1%	28.0%
DTI Ratio > 40 and <= 50	20.7%	20.2%	19.7%	19.3%	17.5%	16.3%	15.6%	14.8%
DTI Ratio > 50	14.5%	14.1%	13.9%	13.7%	12.9%	12.1%	10.9%	8.8%
DTI Ratio Missing	2.7%	2.7%	2.7%	2.7%	2.7%	2.9%	3.0%	3.9%

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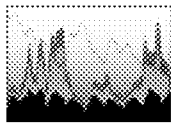

Single Family Conventional Book Characteristics
East South Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	35.8%	35.5%	35.3%	35.1%	34.2%	33.5%	32.9%	32.4%
Origination Term (Sums to 100%)								
<= 15 Years	18.5%	19.7%	20.8%	21.8%	26.2%	30.0%	32.5%	28.8%
> 15 Years amd <= 25 Years	5.2%	5.4%	5.6%	5.7%	6.2%	6.4%	6.4%	5.8%
> 25 Years and <= 30 Years	76.1%	74.8%	73.5%	72.4%	67.6%	63.6%	61.1%	65.3%
> 30 Years	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	75.4%	73.9%	72.4%	71.2%	66.1%	62.8%	62.0%	67.1%
Intermediate-Term Fixed Rate (excl Balloon)	18.1%	19.3%	20.4%	21.3%	25.6%	29.2%	31.5%	28.0%
Adjustable Rate	6.1%	6.5%	6.8%	7.0%	7.7%	7.3%	5.6%	4.1%
Balloon	0.3%	0.4%	0.4%	0.4%	0.6%	0.8%	0.8%	0.8%
Various Product Types								
Second	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
Hybrid Arm	5.8%	6.1%	6.3%	6.5%	6.9%	6.4%	4.7%	2.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.8%	0.9%	1.0%	1.1%	1.4%	1.5%	1.2%	0.7%
- 5/1 Hybrid Arm	3.4%	3.6%	3.7%	3.8%	3.8%	3.3%	2.3%	1.5%
- 7/1 Hybrid Arm	1.2%	1.2%	1.2%	1.2%	1.4%	1.3%	1.0%	0.5%
- 10/1 Hybrid Arm	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%
NegAm ARM	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%
Interest Only	3.7%	3.5%	3.3%	3.1%	1.9%	1.1%	0.5%	0.2%
- Interest Only ARM	2.1%	2.1%	2.2%	2.2%	1.8%	1.1%	0.4%	0.2%
- Interest Only FRM	1.5%	1.3%	1.1%	0.9%	0.1%	0.0%	0.0%	0.0%
Alt-A	8.9%	8.9%	8.3%	7.9%	6.0%	5.1%	4.6%	3.6%
- Alt-A Low/No Doc	4.9%	4.9%	4.7%	4.4%	3.5%	3.1%	2.8%	2.1%
- Alt-A No Disclosure	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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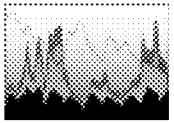

Single Family Conventional Book Characteristics
East South Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.3%	1.3%	1.4%	1.4%	1.3%	1.0%	0.8%	0.6%
- Alt-A SISA	0.4%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.6%	0.6%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%
- Alt-A Stated Income	2.5%	2.5%	2.4%	2.3%	1.8%	1.7%	1.6%	1.2%
Alt-A Full Doc (by SFC)	2.4%	2.3%	2.1%	1.9%	1.0%	0.5%	0.1%	0.0%
Alt-A Deals (no SFC)	1.6%	1.7%	1.5%	1.5%	1.5%	1.6%	1.7%	1.5%
My Community Mortgage	2.5%	2.0%	1.1%	0.8%	0.3%	0.3%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	15.0%	14.4%	13.8%	13.1%	11.0%	9.5%	8.0%	5.0%
- Select Lender Programs Non-Full Doc	10.3%	9.7%	9.4%	8.9%	7.8%	6.9%	5.6%	3.2%
- Other Low/No Doc	4.7%	4.7%	4.4%	4.1%	3.1%	2.6%	2.4%	1.8%
Subprime Deals								
Subprime	0.4%	0.3%	0.3%	0.3%	0.2%	0.2%	0.4%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%	0.4%
- Post 12/2005	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	83.7%	83.2%	83.3%	83.5%	84.1%	82.9%	79.7%	64.5%
Investor Channel	11.0%	11.2%	10.8%	10.4%	8.6%	7.6%	6.8%	6.3%
eChannel	2.1%	2.1%	2.1%	2.1%	1.9%	1.6%	1.4%	0.6%
Underserved Channel	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%	0.0%
Subprime Channel	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.7%	3.0%	3.3%	3.6%	5.1%	7.5%	11.7%	28.6%
Subordinate Financing - RDW								
Subordinate Financing - RDW	12.7%	12.3%	11.8%	11.2%	8.3%	5.8%	4.0%	2.4%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.9%	3.9%	3.9%	3.8%	3.2%	2.6%	1.9%	1.2%
- 80/15/05	3.3%	3.3%	3.3%	3.2%	2.8%	2.3%	1.6%	1.0%
- 80/20/00	1.6%	1.6%	1.6%	1.6%	1.0%	0.5%	0.2%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- Other	3.2%	3.0%	2.6%	2.3%	1.0%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	16.5%	16.4%	16.1%	15.7%	13.8%	12.0%	9.8%	6.2%

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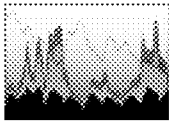

Single Family Conventional Book Characteristics
East South Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.0%	5.0%	5.0%	4.9%	4.4%	3.8%	3.0%	2.0%
- 80/15/05	3.9%	3.9%	3.9%	3.8%	3.4%	2.9%	2.1%	1.3%
- 80/20/00	3.9%	3.7%	3.5%	3.3%	2.1%	1.4%	0.8%	0.4%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
- Other	3.2%	3.2%	3.1%	3.2%	3.3%	3.4%	3.3%	2.2%
EA/TPR								
EA/TPR	3.6%	3.4%	3.4%	3.5%	3.4%	3.2%	2.8%	2.0%
- EA I	1.4%	1.4%	1.4%	1.5%	1.4%	1.4%	1.2%	0.9%
- EA/TPR II	1.1%	1.0%	1.0%	1.0%	1.0%	1.0%	0.9%	0.7%
- EA/TPR III	1.0%	1.0%	1.0%	1.0%	1.0%	0.9%	0.7%	0.4%
10-K Property Region (Sums to 100%)								
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southeast	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Southwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) TN	39.1%	39.0%	39.2%	39.3%	39.3%	39.7%	39.7%	38.1%
02) AL	29.1%	29.0%	28.9%	28.7%	28.1%	27.5%	27.5%	27.9%
03) KY	18.7%	18.8%	18.7%	18.8%	19.1%	19.3%	19.5%	20.0%
04) MS	13.2%	13.2%	13.2%	13.2%	13.5%	13.5%	13.3%	14.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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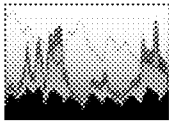

Single Family Conventional Book Characteristics
East South Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	24.9%	24.8%	24.5%	24.1%	23.6%	23.2%	21.1%	16.4%
02) REGIONS FINANCIAL CORP	7.1%	7.5%	7.8%	8.1%	9.4%	9.9%	9.8%	10.0%
03) WASHINGTON MUTUAL INC	5.7%	6.2%	6.7%	7.1%	9.0%	10.8%	12.4%	13.5%
04) SUNTRUST BANKS INC	5.7%	5.4%	5.2%	4.9%	3.7%	3.3%	3.0%	1.8%
05) CITIGROUP INC	5.7%	5.4%	5.1%	5.0%	3.9%	3.0%	2.3%	2.4%
06) FIRST HORIZON NATIONAL CORPORATION	4.7%	4.8%	4.9%	5.0%	5.3%	5.3%	5.1%	4.7%
07) WELLS FARGO & COMPANY	3.4%	2.9%	2.7%	2.6%	1.9%	1.2%	1.1%	1.2%
08) JP MORGAN CHASE & CO	3.4%	3.3%	3.3%	3.3%	3.5%	3.8%	4.5%	3.9%
09) TRUSTMARK CORPORATION	3.2%	3.3%	3.3%	3.3%	3.3%	3.2%	3.1%	3.6%
10) PHH CORPORATION	3.1%	3.2%	3.3%	3.3%	3.3%	3.1%	2.9%	2.6%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	25.0%	24.9%	24.6%	24.3%	23.8%	23.4%	21.3%	16.8%
02) JP MORGAN CHASE & CO	9.9%	10.2%	10.1%	10.0%	9.8%	9.5%	9.7%	11.6%
03) CITIGROUP INC	8.2%	8.1%	8.1%	8.2%	7.5%	6.9%	6.6%	5.9%
04) WELLS FARGO & COMPANY	7.4%	7.2%	7.2%	7.1%	6.2%	5.0%	4.1%	2.5%
05) REGIONS FINANCIAL CORP	6.6%	6.9%	7.2%	7.4%	8.7%	9.1%	9.2%	9.5%
06) SUNTRUST BANKS INC	4.9%	4.6%	4.3%	4.1%	3.2%	2.7%	2.4%	1.3%
07) FIRST HORIZON NATIONAL CORPORATION	4.9%	5.0%	5.1%	5.2%	5.6%	5.7%	5.3%	4.1%
08) WASHINGTON MUTUAL INC	4.4%	4.8%	5.2%	5.6%	7.5%	10.0%	12.9%	17.7%
09) CERBERUS CAPITAL HOLDING	3.6%	3.5%	3.6%	3.5%	3.5%	3.6%	3.9%	4.3%
10) TRUSTMARK CORPORATION	3.2%	3.3%	3.3%	3.3%	3.3%	3.2%	3.1%	3.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	69.9%	70.8%	71.7%	72.2%	74.4%	75.0%	73.8%	67.3%
Credit Enhancement	30.1%	29.2%	28.3%	27.8%	25.6%	25.0%	26.2%	32.7%
- Primary MI Only	21.8%	20.3%	19.1%	18.6%	17.4%	16.8%	17.1%	18.8%
- Pool Policy Only	3.1%	3.3%	3.4%	3.2%	2.4%	2.1%	2.4%	4.3%
- Pool Policy and Primary MI	1.3%	1.4%	1.4%	1.4%	1.3%	1.6%	2.1%	4.0%
- Full Recourse	1.1%	1.1%	1.1%	1.1%	0.8%	0.8%	1.0%	1.5%
- Shared Arrangement	0.6%	0.6%	0.7%	0.7%	0.8%	0.8%	0.8%	0.8%

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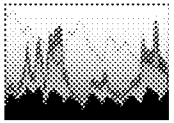

Single Family Conventional Book Characteristics
East South Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	2.2%	2.4%	2.6%	2.7%	2.9%	2.9%	2.8%	3.3%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	76.9%	77.2%	77.3%	77.8%	64.1%	34.7%	39.5%	38.1%
Interest Only with Credit Enhancement	36.5%	37.2%	36.9%	35.1%	30.0%	22.0%	27.8%	38.5%
Alt-A with Credit Enhancement	40.6%	41.9%	43.3%	42.0%	36.0%	31.2%	33.6%	39.9%
Economic Fees and Gap								
Wtd Avg Economic Gap	-7.17	-6.42	-5.30	-4.68	-3.34	-3.57	-4.35	-5.40
Wtd Avg Economic Model Fee	31.81	30.56	29.24	28.57	26.61	26.07	25.57	25.17
Wtd Avg Charged Fee	24.63	24.14	23.94	23.88	23.27	22.50	21.22	19.77
Appraisal Waivers								
Appraisal Waiver	2.2%	2.1%	2.0%	1.9%	1.4%	0.9%	0.8%	0.4%
Serious Delinquent Loans								
SDQ Rate All Loans	1.03%	0.91%	0.93%	1.05%	1.75%	0.93%	0.82%	0.76%
- SDQ Rate for Loans with CE	2.17%	1.89%	1.93%	2.20%	3.49%	2.20%	1.89%	1.49%
- SDQ Rate for Loans without CE	0.55%	0.51%	0.54%	0.62%	1.16%	0.51%	0.44%	0.42%
SDQ Rate Excl. Katrina Loans	0.98%	0.86%	0.86%	0.95%	1.05%	0.95%	0.85%	0.78%
SDQ Rate for Katrina Loans	1.44%	1.34%	1.45%	1.82%	5.72%	0.76%	0.54%	0.50%
Serious Delinquent Loans								
SDQ Loan Count	8,656	7,403	7,382	8,213	12,813	6,564	5,576	4,525
SDQ Count for Loans with CE	5,358	4,414	4,262	4,711	6,480	3,853	3,347	2,781
SDQ Count for Loans without CE	3,298	2,989	3,120	3,502	6,333	2,711	2,229	1,744
SDQ Volume ($M)								
SDQ Volume	$828.6	$702.2	$690.4	$749.1	$1,165.3	$562.7	$467.0	$371.9
SDQ Volume for Loans with CE	$542.0	$443.0	$422.2	$453.9	$611.6	$350.6	$300.1	$243.8
SDQ Volume for Loans without CE	$286.6	$259.2	$268.2	$295.1	$553.7	$212.1	$166.9	$128.1

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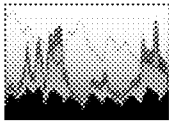

Single Family Conventional Book Characteristics
West South Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,541,779	1,497,963	1,468,942	1,441,319	1,370,236	1,338,751	1,307,088	1,178,105
Book Volume ($B)	$169.2	$161.6	$156.5	$151.9	$139.9	$134.0	$128.3	$108.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	10.8%	11.1%	11.4%	11.7%	12.8%	13.6%	14.0%	11.4%
OLTV 60.01% - 70.00%	10.3%	10.6%	10.9%	11.1%	12.0%	12.7%	13.0%	11.4%
OLTV 70.01% - 75.00%	9.0%	9.0%	9.0%	9.1%	9.7%	10.4%	11.0%	10.8%
OLTV 75.01% - 80.00%	41.5%	41.6%	41.4%	41.0%	38.2%	35.7%	34.1%	34.0%
OLTV 80.01% - 90.00%	10.1%	10.2%	10.4%	10.6%	11.3%	11.9%	12.6%	14.4%
OLTV 90.01% - 95.00%	8.2%	8.1%	8.2%	8.4%	9.2%	10.0%	10.9%	14.5%
OLTV 95.01% - 97.00%	1.0%	1.1%	1.1%	1.2%	1.4%	1.6%	1.7%	2.0%
OLTV 97.01% - 100.00%	8.8%	8.0%	7.2%	6.9%	5.3%	3.9%	2.4%	1.3%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	78.4%	78.1%	77.8%	77.7%	77.0%	76.5%	76.2%	77.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	9.3%	9.6%	9.9%	10.0%	10.8%	11.3%	11.3%	7.6%
Comb LTV 60.01% - 70.00%	9.3%	9.6%	9.8%	9.9%	10.6%	11.0%	10.8%	7.3%
Comb LTV 70.01% - 75.00%	7.7%	7.9%	8.0%	8.1%	8.7%	9.1%	9.2%	6.8%
Comb LTV 75.01% - 80.00%	29.4%	29.7%	30.0%	30.1%	30.5%	30.1%	28.4%	22.7%
Comb LTV 80.01% - 90.00%	13.6%	13.4%	13.2%	13.0%	12.3%	11.3%	10.6%	8.8%
Comb LTV 90.01% - 95.00%	11.3%	11.0%	10.8%	10.8%	10.2%	9.5%	8.9%	8.4%
Comb LTV 95.01% - 97.00%	0.9%	1.0%	1.0%	1.0%	1.1%	1.3%	1.3%	1.2%
Comb LTV 97.01% - 100.00%	12.9%	11.9%	10.8%	9.9%	6.5%	4.3%	2.5%	1.3%
Comb LTV > 100.00%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Comb LTV Missing	5.3%	5.9%	6.4%	6.9%	9.0%	11.9%	16.9%	35.8%
Wtd Avg Comb LTV	80.7%	80.3%	79.9%	79.6%	78.3%	77.2%	76.5%	77.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	9.4%	9.7%	10.0%	10.1%	11.0%	11.5%	11.6%	8.4%
Comb LTV 60.01% - 70.00%	9.4%	9.7%	9.9%	10.0%	10.8%	11.2%	11.2%	8.2%
Comb LTV 70.01% - 75.00%	7.8%	8.0%	8.1%	8.3%	8.9%	9.4%	9.6%	7.7%
Comb LTV 75.01% - 80.00%	29.7%	30.0%	30.3%	30.4%	31.0%	30.8%	29.5%	25.2%
Comb LTV 80.01% - 90.00%	13.8%	13.6%	13.4%	13.3%	12.6%	11.8%	11.4%	10.5%

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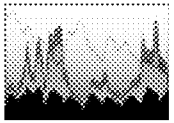

Single Family Conventional Book Characteristics
West South Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	11.4%	11.2%	11.0%	11.0%	10.5%	9.9%	9.5%	10.0%
Comb LTV 95.01% - 97.00%	0.9%	1.0%	1.0%	1.1%	1.2%	1.3%	1.4%	1.4%
Comb LTV 97.01% - 100.00%	12.9%	11.9%	10.8%	9.9%	6.5%	4.3%	2.5%	1.3%
Comb LTV > 100.00%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Comb LTV Missing	4.3%	4.8%	5.2%	5.6%	7.3%	9.5%	13.3%	27.1%
Wtd Avg Comb LTV	80.7%	80.3%	79.9%	79.6%	78.3%	77.3%	76.6%	78.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	35.4%	36.3%	35.7%	35.6%	32.5%	27.4%	26.9%	31.6%
MTMLTV 60.01% - 70.00%	21.0%	21.9%	21.7%	21.9%	22.2%	19.8%	18.8%	19.2%
MTMLTV 70.01% - 75.00%	12.7%	13.0%	13.1%	13.3%	14.6%	13.6%	14.2%	13.4%
MTMLTV 75.01% - 80.00%	13.2%	13.0%	13.2%	12.9%	13.7%	16.8%	18.7%	16.7%
MTMLTV 80.01% - 90.00%	9.4%	8.8%	9.6%	9.9%	10.5%	13.2%	13.3%	12.2%
MTMLTV 90.01% - 95.00%	3.6%	3.2%	3.2%	3.1%	3.6%	4.4%	4.8%	4.5%
MTMLTV 95.01% - 97.00%	1.2%	1.0%	0.9%	0.9%	0.9%	1.2%	1.2%	0.9%
MTMLTV 97.01% - 100.00%	2.3%	2.0%	1.6%	1.5%	1.2%	1.9%	1.2%	0.7%
MTMLTV > 100.00%	0.9%	0.5%	0.7%	0.6%	0.3%	1.1%	0.4%	0.3%
MTMLTV Missing	0.3%	0.3%	0.4%	0.4%	0.5%	0.5%	0.6%	0.5%
Wtg Avg MTMLTV	65.0%	64.3%	64.6%	64.5%	65.5%	68.1%	68.1%	66.2%
Credit Score (Sums to 100%)								
FICO < 550	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	0.8%	0.8%
FICO 550-579	1.1%	1.0%	1.0%	1.1%	1.1%	1.2%	1.3%	1.4%
FICO 580-619	4.7%	4.5%	4.4%	4.4%	4.4%	4.6%	4.7%	4.8%
FICO 620-659	12.1%	12.0%	11.9%	11.9%	12.0%	12.2%	12.1%	12.0%
FICO 660-699	19.3%	19.3%	19.3%	19.3%	19.1%	19.2%	19.0%	18.8%
FICO 700-739	22.3%	22.5%	22.5%	22.5%	22.5%	22.5%	22.3%	22.2%
FICO >= 740	38.4%	38.6%	38.7%	38.6%	38.1%	36.8%	35.9%	32.5%
FICO Missing	1.4%	1.4%	1.4%	1.5%	2.0%	2.7%	3.8%	7.6%
Wtd Avg FICO	714	714	715	714	714	712	711	708
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	75.2%	73.8%	72.7%	71.8%	67.7%	64.7%	64.4%	70.7%
Intermediate-term, fixed-rate	18.3%	19.4%	20.5%	21.4%	25.4%	28.6%	30.2%	25.4%
Adjustable-rate	3.9%	4.3%	4.4%	4.5%	5.3%	5.7%	4.7%	3.3%

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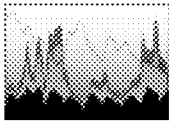

Single Family Conventional Book Characteristics
West South Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	1.5%	1.5%	1.5%	1.5%	1.2%	0.8%	0.4%	0.2%
Negative Amortization	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%
Interest Only fixed-rate	1.0%	0.9%	0.7%	0.6%	0.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	92.0%	92.2%	92.3%	92.6%	93.7%	94.5%	94.9%	95.6%
Second/Vacation Home	3.1%	3.0%	3.0%	2.9%	2.3%	1.9%	1.6%	1.4%
Investor Property	4.9%	4.8%	4.7%	4.6%	4.0%	3.6%	3.5%	3.1%
10-K Unit Type (Sums to 100%)								
1 Unit	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%	98.6%
2-4 Units	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	2.5%	2.4%	2.3%	2.3%	1.8%	1.7%	1.6%	1.5%
Single Family Homes	97.5%	97.6%	97.7%	97.7%	98.2%	98.3%	98.4%	98.5%
Property Type (Sums to 100%)								
Manufactured	0.6%	0.6%	0.7%	0.7%	0.6%	0.6%	0.6%	0.6%
Condo/Coop	2.5%	2.4%	2.3%	2.3%	1.8%	1.7%	1.6%	1.5%
1 Unit	95.5%	95.5%	95.6%	95.7%	96.2%	96.4%	96.4%	96.5%
2-4 Units	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
Condo								
Condo	2.5%	2.4%	2.3%	2.3%	1.8%	1.7%	1.6%	1.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	57.0%	55.5%	54.3%	53.4%	47.5%	42.7%	40.3%	52.3%
Cash-Out Refinance	13.9%	14.0%	14.0%	14.0%	14.8%	15.3%	15.1%	11.5%
Other Refinance	29.1%	30.5%	31.7%	32.6%	37.7%	42.0%	44.6%	36.2%
Origination Type (Sums to 100%)								
TPO Broker	18.2%	18.0%	17.8%	17.8%	17.6%	18.4%	19.0%	18.7%
TPO Correspondent	37.0%	36.1%	35.3%	34.5%	31.8%	29.8%	28.4%	25.7%
Undesignated	0.5%	0.6%	0.7%	0.7%	1.1%	1.5%	2.4%	5.1%
Retail	44.2%	45.2%	46.3%	47.0%	49.6%	50.3%	50.3%	50.5%
Origination Year (Sums to 100%)								
< 2000	4.2%	4.7%	5.1%	5.5%	7.5%	10.6%	15.9%	35.9%
2000	0.5%	0.6%	0.6%	0.7%	0.9%	1.3%	2.1%	5.7%
2001	3.6%	3.9%	4.3%	4.6%	6.1%	8.4%	12.3%	26.2%
2002	9.2%	10.1%	10.9%	11.7%	15.1%	19.6%	26.0%	32.2%

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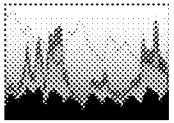

Single Family Conventional Book Characteristics
West South Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	21.0%	22.9%	24.5%	25.9%	32.9%	40.1%	43.7%	0.0%
2004	12.5%	13.6%	14.5%	15.4%	19.3%	20.1%	0.0%	0.0%
2005	14.5%	15.8%	16.9%	17.8%	18.3%	0.0%	0.0%	0.0%
2006	18.5%	19.9%	20.9%	18.5%	0.0%	0.0%	0.0%	0.0%
2007	16.1%	8.6%	2.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$122,520	$120,586	$119,003	$117,550	$112,915	$109,359	$106,208	$101,460
Loan Original Note Rate	6.15%	6.10%	6.08%	6.07%	5.95%	6.03%	6.21%	6.95%
Seasoning (Sums to 100%)								
Seasoned	1.6%	1.7%	1.5%	1.3%	1.3%	1.3%	1.5%	2.3%
Non-Seasoned	98.4%	98.3%	98.5%	98.7%	98.7%	98.7%	98.5%	97.7%
ACI								
ACI Probability	0.77%	0.73%	0.69%	0.66%	0.59%	0.58%	0.56%	0.53%
Wtd Avg ACI Score	705	707	708	709	713	715	716	713
Credit Premium								
Wtd Avg Credit Premium	-0.14	-0.15	-0.15	-0.14	-0.14	-0.12	-0.08	-0.05
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%
Prepay Premium								
Prepay Premium	1.3%	1.3%	1.3%	1.2%	1.2%	1.3%	1.6%	1.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	13.1%	13.7%	14.1%	14.5%	16.4%	18.1%	18.9%	16.8%
DTI Ratio > 20 and <= 30	20.9%	21.3%	21.6%	21.8%	22.9%	23.8%	24.5%	26.1%
DTI Ratio > 30 and <= 40	25.8%	25.8%	25.7%	25.7%	25.3%	24.9%	25.3%	27.9%
DTI Ratio > 40 and <= 50	20.5%	20.0%	19.6%	19.3%	17.7%	16.4%	15.6%	14.8%
DTI Ratio > 50	14.0%	13.6%	13.3%	13.2%	12.4%	11.6%	10.4%	8.6%
DTI Ratio Missing	5.6%	5.6%	5.5%	5.4%	5.2%	5.3%	5.4%	5.9%
Wtd Avg DTI Ratio	35.6%	35.3%	35.1%	34.9%	34.0%	33.2%	32.5%	32.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	13.3%	13.9%	14.3%	14.7%	16.6%	18.3%	19.1%	16.8%
DTI Ratio > 20 and <= 30	21.4%	21.8%	22.1%	22.3%	23.4%	24.3%	25.0%	26.3%
DTI Ratio > 30 and <= 40	26.4%	26.3%	26.3%	26.2%	25.8%	25.4%	25.7%	28.1%
DTI Ratio > 40 and <= 50	21.0%	20.5%	20.1%	19.7%	18.1%	16.8%	15.8%	14.9%
DTI Ratio > 50	14.3%	14.0%	13.7%	13.6%	12.8%	11.9%	10.6%	8.7%
DTI Ratio Missing	3.7%	3.7%	3.5%	3.4%	3.3%	3.4%	3.8%	5.3%

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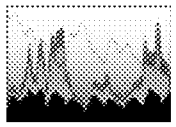

Single Family Conventional Book Characteristics
West South Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	35.7%	35.4%	35.1%	35.0%	34.1%	33.3%	32.5%	32.3%
Origination Term (Sums to 100%)								
<= 15 Years	18.3%	19.4%	20.5%	21.5%	25.4%	28.6%	30.3%	25.5%
> 15 Years amd <= 25 Years	3.7%	3.9%	3.9%	4.0%	4.3%	4.5%	4.4%	3.6%
> 25 Years and <= 30 Years	77.8%	76.6%	75.5%	74.5%	70.2%	66.9%	65.3%	70.9%
> 30 Years	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.1%	74.6%	73.4%	72.4%	67.8%	64.8%	64.4%	70.7%
Intermediate-Term Fixed Rate (excl Balloon)	18.0%	19.1%	20.2%	21.1%	25.0%	28.0%	29.6%	24.7%
Adjustable Rate	5.6%	6.0%	6.1%	6.2%	6.8%	6.7%	5.4%	3.9%
Balloon	0.2%	0.3%	0.3%	0.3%	0.4%	0.6%	0.6%	0.7%
Various Product Types								
Second	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
Hybrid Arm	5.1%	5.5%	5.6%	5.6%	5.9%	5.7%	4.4%	2.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.6%	0.7%	0.8%	0.8%	1.1%	1.3%	1.0%	0.5%
- 5/1 Hybrid Arm	2.9%	3.1%	3.1%	3.1%	3.1%	2.8%	2.1%	1.3%
- 7/1 Hybrid Arm	1.2%	1.3%	1.3%	1.2%	1.4%	1.4%	1.1%	0.5%
- 10/1 Hybrid Arm	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%
NegAm ARM	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%
Interest Only	2.5%	2.4%	2.3%	2.1%	1.3%	0.8%	0.4%	0.2%
- Interest Only ARM	1.5%	1.5%	1.5%	1.5%	1.2%	0.8%	0.4%	0.2%
- Interest Only FRM	1.0%	0.9%	0.7%	0.6%	0.1%	0.0%	0.0%	0.0%
Alt-A	10.2%	10.1%	9.4%	8.9%	6.9%	5.9%	5.4%	4.2%
- Alt-A Low/No Doc	6.6%	6.4%	6.1%	5.8%	4.5%	4.0%	3.6%	2.7%
- Alt-A No Disclosure	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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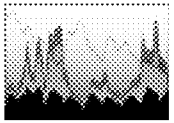

Single Family Conventional Book Characteristics
West South Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.7%	1.8%	1.8%	1.8%	1.5%	1.2%	1.0%	0.7%
- Alt-A SISA	0.4%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.8%	0.7%	0.6%	0.6%	0.5%	0.4%	0.4%	0.4%
- Alt-A Stated Income	3.5%	3.4%	3.3%	3.1%	2.5%	2.4%	2.2%	1.6%
Alt-A Full Doc (by SFC)	1.8%	1.7%	1.6%	1.3%	0.7%	0.4%	0.2%	0.0%
Alt-A Deals (no SFC)	1.9%	1.9%	1.7%	1.7%	1.6%	1.4%	1.6%	1.5%
My Community Mortgage	2.1%	1.8%	1.2%	1.0%	0.4%	0.3%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	17.3%	16.5%	15.8%	15.0%	12.8%	11.5%	9.8%	5.6%
- Select Lender Programs Non-Full Doc	10.8%	10.2%	9.8%	9.4%	8.5%	7.8%	6.5%	3.2%
- Other Low/No Doc	6.5%	6.3%	5.9%	5.6%	4.3%	3.8%	3.3%	2.4%
Subprime Deals								
Subprime	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.4%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.4%
- Post 12/2005	0.3%	0.2%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.0%	80.5%	80.6%	80.9%	81.4%	79.8%	75.9%	58.8%
Investor Channel	12.7%	12.8%	12.4%	11.7%	9.5%	8.3%	7.4%	6.5%
eChannel	2.2%	2.2%	2.2%	2.2%	2.1%	2.0%	1.7%	0.6%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.0%
Subprime Channel	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	3.8%	4.2%	4.6%	5.0%	6.9%	9.7%	14.9%	34.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	14.3%	13.8%	13.1%	12.2%	8.7%	6.0%	4.4%	3.8%
- 75/20/05	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.5%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.3%	4.2%	4.1%	4.0%	3.3%	2.7%	2.2%	2.0%
- 80/15/05	4.0%	3.9%	3.9%	3.8%	3.2%	2.5%	1.9%	1.6%
- 80/20/00	2.2%	2.2%	2.1%	2.1%	1.2%	0.5%	0.2%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.2%	3.0%	2.6%	2.2%	0.8%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.7%	17.3%	16.8%	16.1%	13.2%	11.1%	9.4%	8.1%

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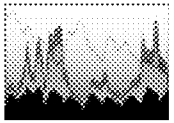

Single Family Conventional Book Characteristics
West South Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	5.5%	5.5%	5.4%	5.3%	4.6%	4.0%	3.5%	3.4%
- 80/15/05	4.9%	4.9%	4.8%	4.7%	4.1%	3.4%	2.7%	2.2%
- 80/20/00	4.6%	4.5%	4.2%	3.8%	2.1%	1.2%	0.7%	0.4%
- 90/05/05	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	2.1%	2.1%	2.1%	2.0%	2.1%	2.1%	2.1%	1.8%
EA/TPR								
EA/TPR	3.1%	2.9%	2.9%	2.9%	2.7%	2.6%	2.3%	1.7%
- EA I	1.4%	1.3%	1.3%	1.3%	1.3%	1.2%	1.0%	0.7%
- EA/TPR II	1.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.7%	0.6%
- EA/TPR III	0.8%	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%	0.4%
10-K Property Region (Sums to 100%)								
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southwest	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
West	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) TX	69.0%	68.7%	68.5%	68.4%	67.9%	67.8%	67.9%	68.7%
02) LA	13.7%	13.9%	13.9%	13.9%	14.5%	15.0%	15.1%	15.0%
03) OK	9.2%	9.3%	9.3%	9.4%	9.5%	9.4%	9.4%	9.0%
04) AR	8.1%	8.2%	8.2%	8.2%	8.1%	7.8%	7.6%	7.3%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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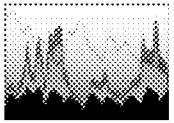

Single Family Conventional Book Characteristics
West South Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	22.8%	22.9%	22.5%	22.0%	21.6%	21.3%	19.9%	15.7%
02) CITIGROUP INC	8.4%	7.9%	7.4%	7.2%	5.5%	4.1%	3.5%	3.8%
03) WASHINGTON MUTUAL INC	6.3%	6.8%	7.3%	7.7%	9.5%	11.5%	13.1%	15.3%
04) JP MORGAN CHASE & CO	6.3%	6.0%	5.9%	5.7%	5.9%	6.4%	7.3%	6.7%
05) BANK OF AMERICA CORPORATION	4.8%	4.9%	5.1%	5.2%	5.4%	5.3%	4.6%	3.8%
06) CERBERUS CAPITAL HOLDING	3.3%	3.3%	3.2%	3.2%	3.0%	2.9%	2.5%	1.5%
07) PHH CORPORATION	3.3%	3.4%	3.4%	3.5%	3.6%	3.5%	3.3%	2.8%
08) WELLS FARGO & COMPANY	3.3%	2.7%	2.7%	2.7%	2.5%	1.7%	1.9%	2.6%
09) CAPITAL ONE FINANCIAL CORPORATION	3.2%	3.4%	3.6%	3.5%	4.0%	4.4%	4.7%	4.9%
10) FLAGSTAR BANCORP INC	3.1%	3.0%	3.0%	3.0%	3.2%	3.1%	2.9%	2.5%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	23.1%	23.1%	22.7%	22.3%	21.9%	21.6%	20.2%	16.1%
02) CITIGROUP INC	12.8%	12.7%	12.6%	12.7%	12.0%	11.4%	10.7%	8.6%
03) JP MORGAN CHASE & CO	12.6%	12.7%	12.6%	12.1%	11.8%	11.4%	11.8%	13.3%
04) WELLS FARGO & COMPANY	7.3%	7.1%	7.3%	7.3%	6.7%	5.4%	4.7%	4.1%
05) WASHINGTON MUTUAL INC	5.5%	6.0%	6.4%	6.8%	8.7%	11.2%	13.8%	18.8%
06) BANK OF AMERICA CORPORATION	5.0%	5.0%	5.3%	5.4%	5.3%	5.1%	4.6%	4.2%
07) CERBERUS CAPITAL HOLDING	4.1%	4.1%	4.2%	4.2%	4.3%	4.6%	4.8%	4.6%
08) PHH CORPORATION	3.0%	3.0%	3.0%	3.1%	3.1%	3.0%	2.8%	2.5%
09) FIRST HORIZON NATIONAL CORPORATION	2.6%	2.7%	2.7%	2.8%	2.9%	2.9%	2.5%	1.6%
10) UNITED SERVICES AUTOMOBILE ASSOCIATION	1.9%	1.8%	1.8%	1.8%	1.7%	1.5%	1.4%	1.4%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	70.9%	71.7%	72.4%	72.7%	74.3%	74.6%	73.7%	66.4%
Credit Enhancement	29.1%	28.3%	27.6%	27.3%	25.7%	25.4%	26.3%	33.6%
- Primary MI Only	21.6%	20.3%	19.4%	19.1%	18.3%	18.1%	17.9%	20.4%
- Pool Policy Only	3.0%	3.3%	3.2%	3.0%	2.2%	2.0%	2.3%	4.2%
- Pool Policy and Primary MI	1.3%	1.4%	1.4%	1.4%	1.4%	1.7%	2.2%	4.2%
- Full Recourse	0.9%	1.0%	1.0%	1.0%	0.9%	1.0%	1.3%	1.9%
- Shared Arrangement	0.5%	0.6%	0.6%	0.6%	0.8%	0.7%	0.7%	0.7%

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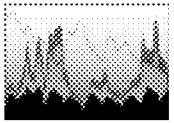

Single Family Conventional Book Characteristics
West South Central

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	1.7%	1.9%	2.0%	2.1%	2.1%	2.0%	1.8%	2.1%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	52.3%	54.1%	53.6%	53.7%	45.1%	26.8%	30.4%	26.5%
Interest Only with Credit Enhancement	37.8%	38.3%	37.4%	35.1%	29.9%	23.8%	26.8%	43.3%
Alt-A with Credit Enhancement	42.4%	43.3%	44.5%	43.6%	40.0%	38.0%	38.9%	42.1%
Economic Fees and Gap								
Wtd Avg Economic Gap	-5.68	-4.98	-4.03	-3.42	-2.13	-2.50	-3.40	-5.35
Wtd Avg Economic Model Fee	30.30	29.06	27.83	27.15	25.18	24.81	24.45	25.22
Wtd Avg Charged Fee	24.62	24.08	23.80	23.72	23.05	22.31	21.06	19.88
Appraisal Waivers								
Appraisal Waiver	1.7%	1.6%	1.5%	1.5%	1.2%	0.7%	0.8%	0.4%
Serious Delinquent Loans								
SDQ Rate All Loans	0.86%	0.79%	0.82%	0.94%	2.19%	0.82%	0.73%	0.61%
- SDQ Rate for Loans with CE	1.89%	1.72%	1.79%	2.07%	3.80%	2.00%	1.75%	1.19%
- SDQ Rate for Loans without CE	0.43%	0.41%	0.44%	0.51%	1.62%	0.40%	0.35%	0.32%
SDQ Rate Excl. Katrina Loans	0.79%	0.70%	0.71%	0.80%	1.01%	0.84%	0.75%	0.62%
SDQ Rate for Katrina Loans	1.70%	1.76%	2.09%	2.53%	11.88%	0.67%	0.49%	0.52%
Serious Delinquent Loans								
SDQ Loan Count	13,138	11,663	11,973	13,515	29,765	10,845	9,429	7,058
SDQ Count for Loans with CE	8,455	7,330	7,334	8,240	13,561	6,935	6,172	4,601
SDQ Count for Loans without CE	4,683	4,333	4,639	5,275	16,204	3,910	3,257	2,457
SDQ Volume ($M)								
SDQ Volume	$1,373.7	$1,212.3	$1,222.5	$1,344.3	$3,099.9	$1,024.8	$868.3	$606.4
SDQ Volume for Loans with CE	$919.6	$792.8	$784.5	$854.4	$1,436.0	$681.8	$595.3	$415.5
SDQ Volume for Loans without CE	$454.1	$419.6	$438.0	$490.0	$1,663.9	$343.0	$273.0	$190.9

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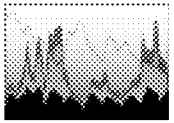

Single Family Conventional Book Characteristics
Mountain

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,502,190	1,456,273	1,422,554	1,396,098	1,323,360	1,323,724	1,331,684	1,192,821
Book Volume ($B)	$227.3	$216.5	$207.9	$201.0	$179.1	$171.0	$168.7	$140.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	17.3%	17.8%	18.1%	18.3%	19.0%	18.8%	18.7%	16.4%
OLTV 60.01% - 70.00%	15.3%	15.6%	15.8%	15.9%	16.0%	15.2%	15.0%	13.5%
OLTV 70.01% - 75.00%	10.3%	10.4%	10.5%	10.6%	11.1%	11.5%	12.2%	12.9%
OLTV 75.01% - 80.00%	40.8%	41.0%	40.9%	40.5%	37.9%	34.9%	32.3%	31.5%
OLTV 80.01% - 90.00%	7.6%	7.6%	7.7%	7.8%	8.9%	10.8%	12.3%	14.1%
OLTV 90.01% - 95.00%	4.0%	3.8%	3.8%	3.9%	4.7%	6.1%	7.3%	9.6%
OLTV 95.01% - 97.00%	0.4%	0.4%	0.5%	0.5%	0.6%	0.9%	1.1%	1.3%
OLTV 97.01% - 100.00%	4.1%	3.3%	2.6%	2.3%	1.7%	1.6%	1.1%	0.6%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.5%	73.1%	72.8%	72.7%	72.5%	73.0%	73.2%	74.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	15.5%	15.8%	16.1%	16.3%	16.7%	16.3%	16.0%	11.8%
Comb LTV 60.01% - 70.00%	14.1%	14.4%	14.6%	14.7%	14.7%	13.7%	13.1%	9.4%
Comb LTV 70.01% - 75.00%	9.3%	9.4%	9.6%	9.7%	10.1%	10.4%	10.5%	8.8%
Comb LTV 75.01% - 80.00%	28.9%	29.3%	29.7%	30.0%	30.9%	30.8%	28.6%	23.8%
Comb LTV 80.01% - 90.00%	13.6%	13.3%	13.2%	13.0%	12.4%	12.1%	12.3%	10.9%
Comb LTV 90.01% - 95.00%	7.6%	7.2%	7.1%	7.0%	6.8%	7.1%	7.2%	7.3%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	1.0%	1.0%
Comb LTV 97.01% - 100.00%	7.7%	6.8%	5.7%	5.0%	2.8%	2.0%	1.3%	0.7%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	2.8%	3.1%	3.4%	3.7%	5.0%	6.7%	10.0%	26.3%
Wtd Avg Comb LTV	76.1%	75.6%	75.2%	74.9%	74.1%	74.1%	73.9%	75.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	15.5%	15.9%	16.2%	16.4%	16.8%	16.5%	16.3%	12.7%
Comb LTV 60.01% - 70.00%	14.2%	14.5%	14.7%	14.7%	14.8%	13.8%	13.3%	10.3%
Comb LTV 70.01% - 75.00%	9.3%	9.5%	9.6%	9.7%	10.2%	10.5%	10.8%	9.7%
Comb LTV 75.01% - 80.00%	29.0%	29.5%	29.9%	30.2%	31.1%	31.1%	29.2%	25.6%
Comb LTV 80.01% - 90.00%	13.6%	13.4%	13.2%	13.1%	12.6%	12.3%	12.6%	11.9%

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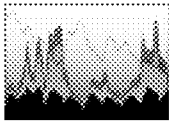

Single Family Conventional Book Characteristics
Mountain

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.6%	7.3%	7.1%	7.0%	6.9%	7.2%	7.4%	7.9%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.5%	0.6%	0.9%	1.0%	1.2%
Comb LTV 97.01% - 100.00%	7.7%	6.8%	5.7%	5.0%	2.8%	2.1%	1.3%	0.7%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	2.4%	2.7%	2.9%	3.2%	4.2%	5.5%	7.9%	19.9%
Wtd Avg Comb LTV	76.1%	75.6%	75.2%	74.9%	74.1%	74.1%	73.9%	75.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	43.7%	47.3%	48.6%	51.1%	53.8%	40.5%	29.2%	31.7%
MTMLTV 60.01% - 70.00%	15.4%	16.6%	17.1%	17.9%	20.3%	23.0%	21.4%	18.7%
MTMLTV 70.01% - 75.00%	9.0%	9.3%	9.1%	9.2%	9.9%	12.7%	15.9%	14.2%
MTMLTV 75.01% - 80.00%	11.9%	12.3%	11.8%	11.3%	9.7%	12.7%	17.2%	17.5%
MTMLTV 80.01% - 90.00%	13.1%	9.8%	9.5%	7.5%	4.5%	7.8%	11.7%	12.8%
MTMLTV 90.01% - 95.00%	2.4%	1.8%	1.6%	1.3%	1.0%	1.9%	3.2%	3.9%
MTMLTV 95.01% - 97.00%	0.7%	0.5%	0.5%	0.4%	0.2%	0.3%	0.5%	0.5%
MTMLTV 97.01% - 100.00%	1.5%	1.2%	0.8%	0.7%	0.3%	0.4%	0.4%	0.4%
MTMLTV > 100.00%	2.0%	0.9%	0.7%	0.4%	0.1%	0.2%	0.1%	0.1%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%
Wtg Avg MTMLTV	62.1%	59.9%	59.2%	58.0%	56.6%	61.9%	66.3%	65.9%
Credit Score (Sums to 100%)								
FICO < 550	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.5%
FICO 550-579	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	0.9%
FICO 580-619	2.6%	2.5%	2.4%	2.4%	2.5%	2.9%	3.2%	3.5%
FICO 620-659	9.0%	8.8%	8.7%	8.7%	8.8%	9.7%	10.3%	10.9%
FICO 660-699	17.9%	17.9%	17.8%	17.8%	17.6%	18.2%	18.6%	18.9%
FICO 700-739	24.0%	24.2%	24.3%	24.2%	24.3%	24.2%	24.0%	23.7%
FICO >= 740	45.0%	45.4%	45.5%	45.5%	45.1%	42.8%	41.2%	37.8%
FICO Missing	0.7%	0.6%	0.5%	0.6%	0.8%	1.2%	1.6%	3.8%
Wtd Avg FICO	725	726	726	726	725	722	720	716
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	67.5%	66.9%	66.4%	66.0%	64.3%	64.3%	67.2%	74.6%
Intermediate-term, fixed-rate	10.9%	11.6%	12.5%	13.2%	16.4%	19.3%	21.0%	18.4%
Adjustable-rate	7.0%	7.5%	7.9%	8.4%	10.8%	12.3%	10.4%	6.3%

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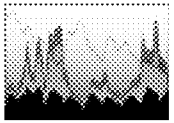

Single Family Conventional Book Characteristics
Mountain

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	8.6%	8.6%	8.7%	8.4%	6.8%	3.3%	0.8%	0.2%
Negative Amortization	1.0%	1.0%	1.2%	1.3%	1.3%	0.8%	0.6%	0.5%
Interest Only fixed-rate	5.0%	4.3%	3.5%	2.7%	0.4%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	85.3%	85.4%	85.4%	85.5%	86.5%	88.0%	89.1%	90.1%
Second/Vacation Home	7.5%	7.5%	7.5%	7.5%	6.7%	5.7%	4.7%	4.3%
Investor Property	7.2%	7.1%	7.1%	7.0%	6.7%	6.3%	6.2%	5.6%
10-K Unit Type (Sums to 100%)								
1 Unit	98.6%	98.6%	98.6%	98.6%	98.5%	98.4%	98.3%	98.3%
2-4 Units	1.4%	1.4%	1.4%	1.4%	1.5%	1.6%	1.7%	1.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	6.0%	5.9%	5.8%	5.7%	5.1%	4.7%	4.6%	4.5%
Single Family Homes	94.0%	94.1%	94.2%	94.3%	94.9%	95.3%	95.4%	95.5%
Property Type (Sums to 100%)								
Manufactured	1.0%	1.0%	1.1%	1.1%	1.1%	1.1%	1.1%	1.0%
Condo/Coop	6.0%	5.9%	5.8%	5.7%	5.1%	4.7%	4.6%	4.5%
1 Unit	91.6%	91.7%	91.8%	91.8%	92.3%	92.5%	92.6%	92.9%
2-4 Units	1.4%	1.4%	1.4%	1.4%	1.5%	1.6%	1.7%	1.6%
Condo								
Condo	6.0%	5.9%	5.8%	5.7%	5.1%	4.7%	4.6%	4.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.6%	43.3%	42.5%	42.1%	37.5%	33.2%	28.6%	36.5%
Cash-Out Refinance	28.2%	28.4%	28.3%	28.0%	26.9%	25.1%	26.0%	25.7%
Other Refinance	27.2%	28.3%	29.1%	29.9%	35.6%	41.7%	45.3%	37.8%
Origination Type (Sums to 100%)								
TPO Broker	20.3%	20.0%	19.8%	19.7%	19.5%	21.1%	22.6%	24.2%
TPO Correspondent	39.1%	38.9%	38.2%	37.8%	35.8%	34.3%	33.9%	31.4%
Undesignated	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	0.9%	2.5%
Retail	40.5%	40.9%	41.8%	42.2%	44.3%	44.0%	42.5%	42.0%
Origination Year (Sums to 100%)								
< 2000	1.8%	2.0%	2.2%	2.4%	3.5%	5.4%	8.9%	26.0%
2000	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	1.1%	3.4%
2001	1.8%	2.0%	2.2%	2.4%	3.5%	5.6%	9.9%	30.0%
2002	6.8%	7.5%	8.2%	8.9%	12.4%	18.4%	27.5%	40.5%

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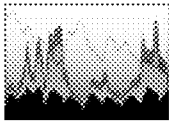

Single Family Conventional Book Characteristics
Mountain

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	19.6%	21.5%	23.2%	25.0%	33.6%	45.3%	52.6%	0.0%
2004	11.9%	13.1%	14.2%	15.3%	21.0%	24.7%	0.0%	0.0%
2005	18.2%	19.8%	21.5%	23.1%	25.6%	0.0%	0.0%	0.0%
2006	21.5%	23.2%	24.9%	22.6%	0.0%	0.0%	0.0%	0.0%
2007	18.3%	10.8%	3.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$162,736	$159,904	$157,113	$154,646	$144,375	$136,526	$132,360	$125,217
Loan Original Note Rate	6.04%	5.97%	5.94%	5.91%	5.73%	5.80%	6.00%	6.78%
Seasoning (Sums to 100%)								
Seasoned	1.3%	1.4%	1.0%	0.9%	0.9%	0.7%	0.7%	1.2%
Non-Seasoned	98.7%	98.6%	99.0%	99.1%	99.1%	99.3%	99.3%	98.8%
ACI								
ACI Probability	0.45%	0.42%	0.40%	0.39%	0.36%	0.39%	0.42%	0.41%
Wtd Avg ACI Score	712	713	715	716	719	719	718	715
Credit Premium								
Wtd Avg Credit Premium	-0.09	-0.10	-0.10	-0.10	-0.10	-0.11	-0.07	-0.03
Credit Premium > 1.5	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%
Prepay Premium								
Prepay Premium	3.3%	3.2%	3.2%	3.2%	2.8%	2.4%	2.5%	2.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.2%	10.6%	11.1%	11.4%	13.3%	14.8%	15.1%	13.9%
DTI Ratio > 20 and <= 30	19.9%	20.4%	20.8%	21.2%	22.8%	23.6%	24.2%	25.0%
DTI Ratio > 30 and <= 40	27.5%	27.6%	27.6%	27.5%	27.0%	26.0%	26.2%	28.4%
DTI Ratio > 40 and <= 50	23.4%	22.8%	22.4%	21.9%	19.6%	18.0%	17.5%	17.3%
DTI Ratio > 50	13.1%	12.6%	12.3%	12.3%	11.9%	12.0%	11.6%	10.2%
DTI Ratio Missing	6.0%	5.9%	5.8%	5.7%	5.5%	5.5%	5.5%	5.1%
Wtd Avg DTI Ratio	36.5%	36.2%	36.0%	35.8%	34.9%	34.4%	34.0%	33.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.3%	10.8%	11.2%	11.6%	13.5%	15.0%	15.3%	14.0%
DTI Ratio > 20 and <= 30	20.3%	20.8%	21.2%	21.6%	23.2%	24.0%	24.6%	25.2%
DTI Ratio > 30 and <= 40	28.0%	28.1%	28.1%	28.0%	27.4%	26.5%	26.5%	28.6%
DTI Ratio > 40 and <= 50	23.8%	23.2%	22.8%	22.3%	19.9%	18.3%	17.7%	17.5%
DTI Ratio > 50	13.4%	12.9%	12.7%	12.7%	12.3%	12.3%	11.8%	10.3%
DTI Ratio Missing	4.2%	4.1%	4.0%	3.9%	3.8%	3.9%	4.1%	4.4%

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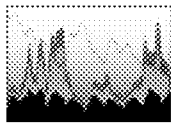

Single Family Conventional Book Characteristics
Mountain

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.5%	36.2%	36.0%	35.8%	34.9%	34.4%	34.0%	33.8%
Origination Term (Sums to 100%)								
<= 15 Years	10.9%	11.7%	12.5%	13.2%	16.4%	19.3%	21.1%	18.4%
> 15 Years amd <= 25 Years	2.5%	2.5%	2.6%	2.7%	2.9%	3.0%	2.9%	2.3%
> 25 Years and <= 30 Years	86.2%	85.5%	84.7%	84.0%	80.6%	77.7%	76.0%	79.3%
> 30 Years	0.5%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	72.5%	71.2%	69.8%	68.7%	64.6%	64.4%	67.2%	74.6%
Intermediate-Term Fixed Rate (excl Balloon)	10.5%	11.3%	12.0%	12.7%	15.7%	18.3%	19.8%	17.0%
Adjustable Rate	16.6%	17.1%	17.7%	18.1%	19.0%	16.3%	11.8%	7.1%
Balloon	0.4%	0.4%	0.4%	0.5%	0.7%	0.9%	1.2%	1.3%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.5%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	15.0%	15.5%	15.8%	16.0%	15.6%	13.9%	10.2%	5.9%
- 2/28 Hybrid Arm	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.9%	2.1%	2.3%	2.6%	3.7%	3.9%	3.0%	1.8%
- 5/1 Hybrid Arm	10.0%	10.2%	10.4%	10.3%	8.9%	7.4%	5.3%	3.2%
- 7/1 Hybrid Arm	2.3%	2.3%	2.3%	2.4%	2.4%	2.3%	1.8%	0.7%
- 10/1 Hybrid Arm	0.8%	0.8%	0.7%	0.7%	0.5%	0.2%	0.1%	0.1%
NegAm ARM	1.0%	1.0%	1.2%	1.3%	1.3%	0.8%	0.6%	0.5%
Interest Only	13.7%	12.9%	12.2%	11.1%	7.2%	3.4%	0.8%	0.2%
- Interest Only ARM	8.6%	8.6%	8.7%	8.4%	6.8%	3.3%	0.8%	0.2%
- Interest Only FRM	5.0%	4.3%	3.5%	2.7%	0.4%	0.1%	0.0%	0.0%
Alt-A	17.1%	17.2%	16.3%	15.5%	12.5%	9.8%	8.6%	7.1%
- Alt-A Low/No Doc	11.0%	10.9%	10.5%	9.9%	7.9%	6.6%	5.9%	4.7%
- Alt-A No Disclosure	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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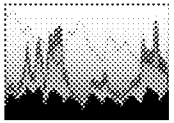

Single Family Conventional Book Characteristics
Mountain

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.4%	2.5%	2.6%	2.6%	2.5%	2.0%	1.6%	1.3%
- Alt-A SISA	0.8%	0.7%	0.6%	0.4%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.0%	0.9%	0.8%	0.6%	0.6%	0.6%	0.6%
- Alt-A Stated Income	6.5%	6.5%	6.3%	5.9%	4.8%	4.0%	3.7%	2.7%
Alt-A Full Doc (by SFC)	3.8%	3.8%	3.7%	3.3%	2.3%	1.3%	0.4%	0.1%
Alt-A Deals (no SFC)	2.3%	2.5%	2.2%	2.3%	2.2%	1.9%	2.3%	2.3%
My Community Mortgage	1.7%	1.3%	0.8%	0.6%	0.3%	0.3%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	24.2%	23.2%	22.2%	20.9%	17.0%	14.1%	11.9%	7.9%
- Select Lender Programs Non-Full Doc	13.3%	12.4%	11.8%	11.2%	9.3%	7.8%	6.3%	3.6%
- Other Low/No Doc	10.9%	10.8%	10.4%	9.7%	7.7%	6.3%	5.6%	4.3%
Subprime Deals								
Subprime	0.3%	0.2%	0.2%	0.2%	0.1%	0.3%	0.4%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.1%	0.1%	0.1%	0.3%	0.4%	0.4%
- Post 12/2005	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	77.8%	77.5%	78.0%	78.6%	80.7%	81.7%	80.3%	65.8%
Investor Channel	18.3%	18.5%	17.8%	17.0%	14.1%	11.6%	9.9%	8.6%
eChannel	2.1%	2.1%	2.1%	2.1%	1.9%	1.7%	1.5%	0.8%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.6%	1.8%	2.0%	2.2%	3.2%	5.0%	8.3%	24.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	15.9%	15.5%	14.8%	13.9%	10.0%	6.7%	4.7%	3.2%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%
- 75/25/00	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.4%	5.3%	5.3%	5.2%	4.4%	3.5%	2.7%	1.9%
- 80/15/05	3.5%	3.4%	3.3%	3.2%	2.7%	2.2%	1.6%	1.1%
- 80/20/00	0.9%	0.9%	0.9%	0.9%	0.6%	0.3%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.5%	5.4%	4.9%	4.3%	2.0%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	20.0%	19.8%	19.4%	18.7%	16.2%	14.1%	11.5%	7.5%

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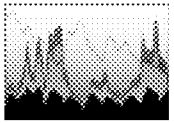

Single Family Conventional Book Characteristics
Mountain

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	6.9%	6.9%	6.8%	6.7%	6.0%	5.1%	4.1%	2.9%
- 80/15/05	4.3%	4.2%	4.1%	4.0%	3.5%	3.1%	2.3%	1.5%
- 80/20/00	4.0%	3.9%	3.6%	3.3%	1.9%	1.3%	0.8%	0.4%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	4.2%	4.2%	4.2%	4.1%	4.2%	4.1%	3.8%	2.4%
EA/TPR								
EA/TPR	1.5%	1.4%	1.4%	1.4%	1.4%	1.6%	1.6%	1.4%
- EA I	0.7%	0.6%	0.7%	0.7%	0.7%	0.7%	0.8%	0.6%
- EA/TPR II	0.5%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
- EA/TPR III	0.4%	0.4%	0.3%	0.4%	0.4%	0.4%	0.4%	0.3%
10-K Property Region (Sums to 100%)								
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southwest	75.2%	75.3%	75.4%	75.4%	75.8%	76.5%	77.8%	78.7%
West	24.8%	24.7%	24.6%	24.6%	24.2%	23.5%	22.2%	21.3%
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) AZ	30.8%	30.7%	30.5%	30.3%	28.9%	27.6%	27.2%	26.7%
02) CO	27.3%	27.7%	28.0%	28.3%	30.1%	31.8%	33.5%	34.6%
03) NV	14.3%	14.2%	14.3%	14.3%	14.1%	13.7%	13.0%	12.5%
04) UT	10.9%	10.7%	10.6%	10.5%	10.5%	10.8%	11.2%	11.9%
05) NM	6.2%	6.2%	6.3%	6.3%	6.3%	6.2%	5.9%	5.5%

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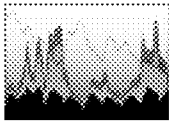

Single Family Conventional Book Characteristics
Mountain

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) ID	5.5%	5.5%	5.5%	5.4%	5.3%	5.1%	4.8%	4.7%
07) MT	3.2%	3.3%	3.3%	3.3%	3.2%	3.2%	2.9%	2.7%
08) WY	1.7%	1.7%	1.7%	1.7%	1.6%	1.6%	1.5%	1.4%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	32.2%	32.3%	32.0%	31.8%	31.6%	31.2%	29.7%	24.7%
02) WASHINGTON MUTUAL INC	6.7%	7.3%	7.8%	8.3%	10.3%	12.6%	14.6%	16.5%
03) CITIGROUP INC	6.4%	6.2%	5.7%	5.6%	5.0%	4.2%	3.8%	4.0%
04) CERBERUS CAPITAL HOLDING	4.7%	4.7%	4.7%	4.7%	3.9%	3.2%	2.8%	2.0%
05) WELLS FARGO & COMPANY	4.4%	3.9%	3.8%	3.6%	2.7%	1.7%	1.7%	2.8%
06) BANK OF AMERICA CORPORATION	4.2%	4.2%	4.5%	4.7%	5.1%	5.1%	4.2%	2.9%
07) FIRST HORIZON NATIONAL CORPORATION	4.0%	3.9%	3.8%	3.9%	3.9%	3.8%	3.4%	2.7%
08) JP MORGAN CHASE & CO	3.3%	3.3%	3.1%	3.0%	3.0%	3.2%	3.9%	4.2%
09) FLAGSTAR BANCORP INC	3.3%	3.2%	3.3%	3.4%	3.8%	4.0%	4.2%	4.8%
10) SUNTRUST BANKS INC	3.2%	3.1%	3.0%	2.9%	2.2%	1.7%	1.4%	0.8%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	32.5%	32.7%	32.3%	32.1%	32.0%	31.8%	30.1%	25.3%
02) JP MORGAN CHASE & CO	9.6%	9.9%	9.8%	9.5%	9.3%	9.5%	10.3%	12.2%
03) CITIGROUP INC	8.9%	9.0%	8.8%	8.9%	8.6%	7.7%	7.7%	7.2%
04) WELLS FARGO & COMPANY	8.0%	7.8%	8.0%	7.9%	7.1%	5.4%	4.4%	4.1%
05) WASHINGTON MUTUAL INC	5.9%	6.4%	6.9%	7.3%	9.4%	12.7%	15.7%	20.4%
06) CERBERUS CAPITAL HOLDING	5.4%	5.4%	5.5%	5.5%	5.0%	4.9%	5.2%	5.8%
07) BANK OF AMERICA CORPORATION	4.2%	4.3%	4.6%	4.7%	4.9%	4.6%	4.1%	4.2%
08) FIRST HORIZON NATIONAL CORPORATION	4.1%	4.1%	4.1%	4.1%	4.2%	4.1%	3.5%	2.2%
09) LEHMAN BROTHERS HOLDINGS INC	2.8%	2.9%	2.9%	2.7%	2.2%	1.4%	0.6%	0.4%
10) PHH CORPORATION	2.8%	2.8%	2.8%	2.8%	2.8%	2.5%	2.3%	2.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	78.4%	79.2%	79.8%	80.3%	81.4%	80.6%	77.7%	70.6%
Credit Enhancement	21.6%	20.8%	20.2%	19.7%	18.6%	19.4%	22.3%	29.4%
- Primary MI Only	12.0%	10.6%	9.8%	9.7%	10.1%	12.4%	14.1%	16.4%
- Pool Policy Only	6.9%	7.5%	7.6%	7.2%	5.2%	2.9%	3.0%	5.0%
- Pool Policy and Primary MI	1.2%	1.2%	1.2%	1.0%	1.0%	1.2%	1.7%	3.6%
- Full Recourse	0.5%	0.5%	0.5%	0.5%	0.7%	0.9%	1.2%	1.0%
- Shared Arrangement	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.5%	0.6%

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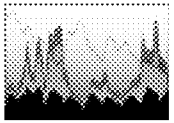

Single Family Conventional Book Characteristics
Mountain

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.7%	0.8%	0.8%	0.9%	1.1%	1.4%	1.7%	2.8%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	88.0%	86.7%	86.4%	86.2%	80.8%	58.1%	59.1%	24.2%
Interest Only with Credit Enhancement	42.8%	43.4%	42.5%	40.4%	37.8%	23.2%	21.7%	20.4%
Alt-A with Credit Enhancement	46.8%	48.5%	50.1%	48.9%	43.4%	33.2%	38.1%	41.9%
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.89	-4.18	-3.25	-2.57	-0.79	-0.83	-1.60	-4.49
Wtd Avg Economic Model Fee	30.05	28.66	27.38	26.51	24.12	23.55	23.33	24.68
Wtd Avg Charged Fee	25.16	24.48	24.13	23.94	23.33	22.73	21.73	20.20
Appraisal Waivers								
Appraisal Waiver	2.4%	2.2%	2.1%	2.0%	1.5%	1.0%	1.0%	0.5%
Serious Delinquent Loans								
SDQ Rate All Loans	0.48%	0.37%	0.35%	0.36%	0.40%	0.49%	0.57%	0.59%
- SDQ Rate for Loans with CE	1.36%	1.06%	0.99%	1.02%	1.19%	1.50%	1.66%	1.35%
- SDQ Rate for Loans without CE	0.27%	0.21%	0.20%	0.21%	0.22%	0.25%	0.27%	0.30%
SDQ Rate Excl. Katrina Loans	0.48%	0.37%	0.35%	0.36%	0.40%	0.49%	0.57%	0.59%
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	7,176	5,348	4,951	4,987	5,190	6,324	7,494	6,763
SDQ Count for Loans with CE	3,993	2,948	2,621	2,598	2,794	3,726	4,711	4,329
SDQ Count for Loans without CE	3,183	2,400	2,330	2,389	2,396	2,598	2,783	2,434
SDQ Volume ($M)								
SDQ Volume	$1,245.8	$861.4	$748.7	$716.7	$664.2	$786.5	$916.7	$786.8
SDQ Volume for Loans with CE	$740.1	$509.8	$421.9	$392.6	$370.0	$481.1	$601.7	$525.7
SDQ Volume for Loans without CE	$505.7	$351.6	$326.8	$324.1	$294.2	$305.3	$315.0	$261.1

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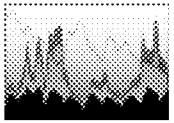

Single Family Conventional Book Characteristics
Pacific

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	2,872,535	2,829,726	2,802,683	2,796,440	2,804,158	2,975,677	3,129,550	2,820,254
Book Volume ($B)	$517.9	$502.6	$490.8	$484.2	$463.7	$477.4	$489.5	$391.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	38.1%	38.9%	39.4%	39.7%	40.3%	38.1%	35.3%	26.8%
OLTV 60.01% - 70.00%	19.5%	19.7%	19.9%	20.0%	20.0%	19.6%	19.0%	16.9%
OLTV 70.01% - 75.00%	9.6%	9.6%	9.7%	9.8%	10.2%	11.1%	12.2%	14.4%
OLTV 75.01% - 80.00%	26.7%	26.2%	25.7%	25.2%	23.5%	23.6%	23.9%	27.1%
OLTV 80.01% - 90.00%	3.2%	3.0%	3.1%	3.1%	3.6%	4.4%	5.5%	8.4%
OLTV 90.01% - 95.00%	1.3%	1.2%	1.2%	1.2%	1.5%	2.0%	2.7%	4.8%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.3%	0.3%	0.5%	0.7%	1.2%
OLTV 97.01% - 100.00%	1.3%	0.9%	0.7%	0.6%	0.5%	0.6%	0.6%	0.4%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	63.8%	63.4%	63.1%	63.0%	62.8%	63.8%	65.1%	69.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	34.7%	35.4%	35.7%	35.9%	36.2%	33.7%	30.6%	19.5%
Comb LTV 60.01% - 70.00%	18.8%	19.1%	19.2%	19.3%	19.3%	18.5%	17.4%	12.2%
Comb LTV 70.01% - 75.00%	9.0%	9.1%	9.2%	9.3%	9.8%	10.4%	10.9%	9.9%
Comb LTV 75.01% - 80.00%	19.8%	19.9%	19.9%	20.0%	20.2%	21.3%	21.1%	19.7%
Comb LTV 80.01% - 90.00%	7.4%	7.0%	6.7%	6.5%	5.8%	5.7%	5.9%	6.0%
Comb LTV 90.01% - 95.00%	3.3%	2.9%	2.7%	2.6%	2.4%	2.5%	2.8%	3.4%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.6%	0.8%
Comb LTV 97.01% - 100.00%	3.6%	3.0%	2.5%	2.1%	1.1%	0.8%	0.8%	0.5%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	3.0%	3.3%	3.6%	3.8%	4.9%	6.6%	9.8%	27.9%
Wtd Avg Comb LTV	66.0%	65.5%	65.1%	64.9%	64.2%	65.0%	65.9%	69.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	34.8%	35.5%	35.8%	36.0%	36.3%	33.9%	30.9%	20.3%
Comb LTV 60.01% - 70.00%	18.9%	19.1%	19.3%	19.4%	19.3%	18.6%	17.5%	12.9%
Comb LTV 70.01% - 75.00%	9.1%	9.2%	9.3%	9.4%	9.8%	10.5%	11.1%	10.6%
Comb LTV 75.01% - 80.00%	19.9%	19.9%	20.0%	20.1%	20.4%	21.5%	21.5%	21.0%
Comb LTV 80.01% - 90.00%	7.5%	7.0%	6.8%	6.5%	5.9%	5.7%	6.1%	6.6%

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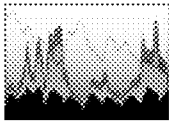

Single Family Conventional Book Characteristics
Pacific

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	3.3%	2.9%	2.7%	2.6%	2.4%	2.6%	2.9%	3.7%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.3%	0.3%	0.5%	0.6%	0.9%
Comb LTV 97.01% - 100.00%	3.6%	3.0%	2.5%	2.1%	1.1%	0.8%	0.8%	0.5%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	2.7%	2.9%	3.2%	3.4%	4.4%	5.8%	8.5%	23.4%
Wtd Avg Comb LTV	66.0%	65.5%	65.1%	64.9%	64.3%	65.0%	65.9%	69.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	65.7%	70.0%	72.4%	75.0%	81.5%	75.7%	57.9%	52.8%
MTMLTV 60.01% - 70.00%	10.9%	11.0%	10.9%	10.7%	10.4%	14.1%	22.6%	20.2%
MTMLTV 70.01% - 75.00%	5.4%	5.1%	4.8%	4.5%	3.4%	4.1%	9.2%	10.2%
MTMLTV 75.01% - 80.00%	6.4%	6.3%	5.7%	5.1%	3.1%	3.7%	5.9%	9.9%
MTMLTV 80.01% - 90.00%	7.9%	5.8%	5.0%	3.7%	0.9%	1.5%	3.2%	5.0%
MTMLTV 90.01% - 95.00%	1.5%	0.7%	0.4%	0.3%	0.2%	0.3%	0.6%	1.3%
MTMLTV 95.01% - 97.00%	0.4%	0.2%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%
MTMLTV 97.01% - 100.00%	0.6%	0.4%	0.2%	0.1%	0.0%	0.1%	0.1%	0.2%
MTMLTV > 100.00%	0.6%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.2%
Wtg Avg MTMLTV	50.3%	47.8%	46.8%	45.5%	42.9%	47.1%	54.0%	56.3%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%
FICO 550-579	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%	0.8%	1.0%
FICO 580-619	2.3%	2.3%	2.4%	2.5%	2.5%	2.8%	3.1%	3.4%
FICO 620-659	7.8%	7.7%	7.8%	7.9%	8.1%	8.8%	9.4%	9.8%
FICO 660-699	16.7%	16.6%	16.6%	16.5%	16.4%	17.0%	17.3%	17.3%
FICO 700-739	23.9%	23.8%	23.8%	23.7%	23.5%	23.5%	23.1%	22.4%
FICO >= 740	47.4%	47.6%	47.3%	47.1%	46.7%	44.5%	42.4%	37.5%
FICO Missing	1.1%	1.1%	1.2%	1.3%	1.8%	2.3%	3.3%	8.0%
Wtd Avg FICO	729	729	728	728	727	725	722	717
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	64.2%	63.9%	63.4%	63.0%	61.9%	61.8%	64.3%	70.6%
Intermediate-term, fixed-rate	14.5%	15.3%	16.1%	16.8%	19.7%	21.9%	22.6%	18.6%
Adjustable-rate	6.2%	6.5%	6.5%	6.8%	8.3%	9.5%	8.3%	5.5%

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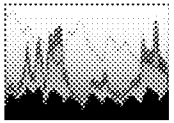

Single Family Conventional Book Characteristics
Pacific

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	8.0%	7.4%	7.1%	6.5%	4.8%	2.6%	0.7%	0.2%
Negative Amortization	3.2%	3.5%	4.3%	5.1%	5.1%	4.2%	4.0%	5.0%
Interest Only fixed-rate	4.1%	3.4%	2.6%	1.9%	0.2%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.4%	88.5%	88.5%	88.7%	89.1%	89.7%	90.0%	90.3%
Second/Vacation Home	3.3%	3.3%	3.2%	3.2%	2.9%	2.5%	2.2%	1.9%
Investor Property	8.3%	8.3%	8.2%	8.2%	8.0%	7.8%	7.8%	7.8%
10-K Unit Type (Sums to 100%)								
1 Unit	95.6%	95.6%	95.6%	95.6%	95.6%	95.4%	95.3%	95.1%
2-4 Units	4.4%	4.4%	4.4%	4.4%	4.4%	4.6%	4.7%	4.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.9%	10.8%	10.6%	10.4%	10.0%	9.6%	9.4%	8.5%
Single Family Homes	89.1%	89.2%	89.4%	89.6%	90.0%	90.4%	90.6%	91.5%
Property Type (Sums to 100%)								
Manufactured	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%	0.5%
Condo/Coop	10.9%	10.8%	10.6%	10.4%	10.0%	9.6%	9.3%	8.5%
1 Unit	83.9%	84.1%	84.3%	84.5%	84.9%	85.1%	85.3%	86.1%
2-4 Units	4.4%	4.4%	4.4%	4.4%	4.4%	4.6%	4.7%	4.8%
Condo								
Condo	10.9%	10.7%	10.5%	10.4%	9.9%	9.6%	9.3%	8.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	27.5%	26.5%	25.8%	25.5%	23.4%	22.4%	21.7%	30.9%
Cash-Out Refinance	42.5%	42.7%	42.8%	42.7%	41.2%	38.2%	37.2%	33.4%
Other Refinance	30.0%	30.8%	31.3%	31.8%	35.4%	39.3%	41.1%	35.8%
Origination Type (Sums to 100%)								
TPO Broker	24.2%	24.0%	24.1%	24.2%	24.1%	25.0%	26.4%	27.8%
TPO Correspondent	31.7%	31.2%	30.2%	29.6%	27.6%	26.2%	25.2%	21.3%
Undesignated	0.5%	0.5%	0.6%	0.6%	0.8%	1.2%	1.8%	4.5%
Retail	43.7%	44.3%	45.1%	45.5%	47.4%	47.6%	46.7%	46.5%
Origination Year (Sums to 100%)								
< 2000	2.9%	3.2%	3.4%	3.7%	4.9%	6.7%	10.2%	29.7%
2000	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.8%	3.0%
2001	1.7%	1.9%	2.0%	2.2%	2.9%	4.2%	7.4%	26.8%
2002	7.0%	7.6%	8.1%	8.6%	11.1%	15.3%	23.7%	40.5%

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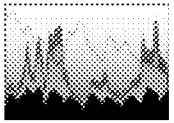

Single Family Conventional Book Characteristics
Pacific

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	26.7%	28.4%	30.0%	31.6%	39.0%	49.6%	57.8%	0.0%
2004	13.9%	15.0%	15.9%	16.8%	21.6%	23.8%	0.0%	0.0%
2005	16.2%	17.4%	18.7%	19.8%	20.3%	0.0%	0.0%	0.0%
2006	16.9%	17.9%	19.0%	17.0%	0.0%	0.0%	0.0%	0.0%
2007	14.5%	8.5%	2.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$198,113	$195,068	$192,038	$189,503	$179,123	$171,425	$165,063	$149,946
Loan Original Note Rate	5.87%	5.81%	5.79%	5.76%	5.63%	5.70%	5.90%	6.73%
Seasoning (Sums to 100%)								
Seasoned	2.7%	2.9%	2.3%	2.2%	2.2%	2.2%	2.5%	4.7%
Non-Seasoned	97.3%	97.1%	97.7%	97.8%	97.8%	97.8%	97.5%	95.3%
ACI								
ACI Probability	0.29%	0.27%	0.26%	0.26%	0.25%	0.27%	0.31%	0.34%
Wtd Avg ACI Score	724	726	727	727	730	730	727	721
Credit Premium								
Wtd Avg Credit Premium	-0.12	-0.13	-0.12	-0.11	-0.11	-0.11	-0.07	-0.05
Credit Premium > 1.5	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%
Prepay Premium								
Prepay Premium	5.1%	5.1%	5.6%	6.0%	5.3%	4.6%	4.8%	5.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.1%	10.5%	10.8%	11.1%	12.3%	13.2%	13.2%	10.8%
DTI Ratio > 20 and <= 30	19.5%	20.0%	20.2%	20.5%	21.8%	22.6%	23.0%	22.8%
DTI Ratio > 30 and <= 40	27.1%	27.1%	26.9%	26.7%	26.3%	25.9%	26.3%	28.8%
DTI Ratio > 40 and <= 50	22.9%	22.2%	21.6%	21.1%	19.2%	18.2%	17.8%	17.8%
DTI Ratio > 50	12.9%	12.6%	12.4%	12.3%	12.0%	12.0%	11.5%	10.1%
DTI Ratio Missing	7.5%	7.7%	8.1%	8.4%	8.4%	8.0%	8.2%	9.6%
Wtd Avg DTI Ratio	36.5%	36.2%	36.0%	35.9%	35.2%	34.8%	34.6%	34.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.1%	10.5%	10.9%	11.1%	12.4%	13.3%	13.3%	10.9%
DTI Ratio > 20 and <= 30	19.7%	20.2%	20.5%	20.7%	22.0%	22.9%	23.2%	22.9%
DTI Ratio > 30 and <= 40	27.3%	27.3%	27.1%	26.9%	26.5%	26.2%	26.6%	28.9%
DTI Ratio > 40 and <= 50	23.1%	22.5%	21.8%	21.3%	19.4%	18.4%	17.9%	17.9%
DTI Ratio > 50	13.1%	12.7%	12.6%	12.5%	12.2%	12.2%	11.7%	10.2%
DTI Ratio Missing	6.6%	6.8%	7.1%	7.5%	7.4%	7.0%	7.3%	9.2%

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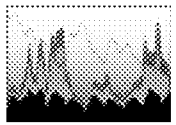

Single Family Conventional Book Characteristics
Pacific

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.5%	36.2%	36.1%	35.9%	35.2%	34.9%	34.6%	34.8%
Origination Term (Sums to 100%)								
<= 15 Years	14.5%	15.3%	16.1%	16.8%	19.8%	21.9%	22.7%	18.6%
> 15 Years amd <= 25 Years	2.8%	2.9%	3.0%	3.0%	3.2%	3.2%	3.0%	2.1%
> 25 Years and <= 30 Years	81.9%	81.1%	80.4%	79.7%	76.7%	74.5%	74.0%	78.7%
> 30 Years	0.7%	0.6%	0.5%	0.4%	0.3%	0.3%	0.3%	0.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	68.2%	67.2%	66.0%	64.8%	62.1%	61.9%	64.3%	70.6%
Intermediate-Term Fixed Rate (excl Balloon)	14.2%	15.0%	15.8%	16.4%	19.3%	21.2%	21.8%	17.6%
Adjustable Rate	17.3%	17.5%	17.9%	18.4%	18.1%	16.2%	13.0%	10.8%
Balloon	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%	0.8%	0.9%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
40 Year (ARM & Fixed)	0.7%	0.6%	0.5%	0.4%	0.3%	0.3%	0.3%	0.6%
Hybrid Arm	13.4%	13.2%	12.8%	12.5%	11.5%	10.5%	7.8%	4.4%
- 2/28 Hybrid Arm	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.2%	1.3%	1.4%	1.6%	2.2%	2.3%	1.7%	1.0%
- 5/1 Hybrid Arm	8.9%	8.8%	8.5%	8.1%	7.0%	6.2%	4.7%	2.8%
- 7/1 Hybrid Arm	2.1%	2.0%	2.0%	1.9%	1.7%	1.6%	1.3%	0.6%
- 10/1 Hybrid Arm	1.1%	1.0%	0.9%	0.8%	0.6%	0.3%	0.1%	0.1%
NegAm ARM	3.2%	3.5%	4.3%	5.1%	5.1%	4.2%	4.0%	5.0%
Interest Only	12.0%	10.8%	9.7%	8.4%	5.0%	2.6%	0.7%	0.2%
- Interest Only ARM	8.0%	7.4%	7.1%	6.5%	4.8%	2.6%	0.7%	0.2%
- Interest Only FRM	4.1%	3.4%	2.6%	1.9%	0.2%	0.1%	0.0%	0.0%
Alt-A	17.2%	16.8%	15.2%	14.2%	11.5%	9.8%	9.2%	7.6%
- Alt-A Low/No Doc	12.2%	11.7%	11.0%	10.2%	8.4%	7.3%	6.8%	5.4%
- Alt-A No Disclosure	0.4%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%

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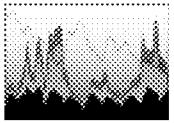

Single Family Conventional Book Characteristics
Pacific

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	3.1%	3.2%	3.2%	3.1%	3.1%	2.7%	2.3%	1.9%
- Alt-A SISA	0.8%	0.7%	0.6%	0.4%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.0%	0.9%	0.8%	0.7%	0.6%	0.6%	0.6%	0.6%
- Alt-A Stated Income	6.9%	6.6%	6.2%	5.8%	4.7%	4.0%	3.8%	2.8%
Alt-A Full Doc (by SFC)	2.5%	2.4%	2.2%	1.9%	1.3%	0.9%	0.5%	0.1%
Alt-A Deals (no SFC)	2.6%	2.7%	2.0%	2.1%	1.8%	1.6%	2.0%	2.1%
My Community Mortgage	0.5%	0.3%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	24.6%	23.1%	21.8%	20.4%	17.1%	15.0%	12.8%	8.2%
- Select Lender Programs Non-Full Doc	12.4%	11.5%	11.0%	10.3%	8.9%	7.8%	6.2%	3.1%
- Other Low/No Doc	12.1%	11.6%	10.9%	10.1%	8.2%	7.2%	6.6%	5.1%
Subprime Deals								
Subprime	0.2%	0.2%	0.1%	0.2%	0.1%	0.3%	0.6%	0.6%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.1%	0.1%	0.1%	0.3%	0.6%	0.6%
- Post 12/2005	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	78.6%	78.7%	79.8%	80.6%	82.2%	81.6%	78.2%	61.1%
Investor Channel	17.9%	17.6%	16.3%	15.3%	12.9%	11.9%	12.1%	11.5%
eChannel	1.0%	1.1%	1.1%	1.1%	1.0%	1.1%	1.0%	0.5%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.3%	2.5%	2.7%	2.9%	3.9%	5.4%	8.7%	26.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	11.3%	10.5%	9.6%	8.8%	6.0%	4.0%	3.2%	2.7%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.5%	3.3%	3.2%	3.0%	2.5%	2.2%	2.0%	1.7%
- 80/15/05	1.8%	1.6%	1.5%	1.4%	1.2%	1.1%	1.0%	0.8%
- 80/20/00	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.3%	4.9%	4.4%	3.8%	2.0%	0.4%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.4%	17.0%	16.4%	15.8%	14.4%	13.8%	12.3%	8.0%

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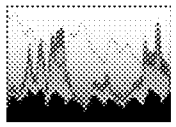

Single Family Conventional Book Characteristics
Pacific

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	4.7%	4.5%	4.3%	4.2%	3.6%	3.4%	3.2%	2.7%
- 80/15/05	2.3%	2.1%	2.0%	1.9%	1.6%	1.6%	1.5%	1.2%
- 80/20/00	2.4%	2.3%	2.0%	1.7%	1.1%	0.8%	0.7%	0.4%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	7.6%	7.7%	7.7%	7.7%	7.8%	7.6%	6.6%	3.4%
EA/TPR								
EA/TPR	0.7%	0.6%	0.6%	0.7%	0.7%	0.9%	1.1%	0.9%
- EA I	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.4%
- EA/TPR II	0.2%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
- EA/TPR III	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	72.4%	72.7%	73.0%	73.3%	74.2%	75.6%	76.6%	75.4%
02) WA	15.3%	15.1%	14.9%	14.7%	14.2%	13.5%	13.1%	13.6%
03) OR	7.8%	7.6%	7.5%	7.4%	7.1%	6.7%	6.4%	6.7%
04) HI	3.7%	3.8%	3.8%	3.7%	3.7%	3.5%	3.3%	3.6%
05) AK	0.9%	0.8%	0.8%	0.8%	0.8%	0.7%	0.6%	0.7%

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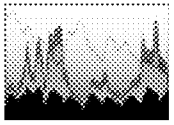

Single Family Conventional Book Characteristics
Pacific

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	27.1%	26.8%	26.2%	25.7%	24.6%	24.0%	22.9%	19.5%
02) WASHINGTON MUTUAL INC	12.3%	13.0%	13.5%	14.0%	16.1%	18.4%	19.8%	20.2%
03) CITIGROUP INC	8.4%	8.4%	7.6%	7.5%	7.1%	6.4%	6.0%	7.3%
04) BANK OF AMERICA CORPORATION	7.4%	7.4%	7.8%	7.9%	8.5%	8.3%	6.7%	3.4%
05) CERBERUS CAPITAL HOLDING	4.9%	5.0%	5.0%	5.0%	4.6%	4.0%	3.5%	2.4%
06) WELLS FARGO & COMPANY	3.8%	3.3%	3.1%	2.9%	2.2%	1.5%	1.5%	1.9%
07) JP MORGAN CHASE & CO	3.3%	3.3%	3.2%	3.0%	3.0%	3.2%	3.9%	3.6%
08) FLAGSTAR BANCORP INC	3.0%	3.0%	3.1%	3.1%	3.5%	3.6%	3.7%	3.9%
09) WACHOVIA CORPORATION	2.9%	3.1%	3.6%	4.2%	4.0%	3.4%	3.4%	3.5%
10) FIRST HORIZON NATIONAL CORPORATION	2.3%	2.3%	2.4%	2.4%	2.5%	2.4%	2.4%	2.1%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	27.5%	27.3%	26.6%	26.1%	25.0%	24.6%	23.2%	20.2%
02) WASHINGTON MUTUAL INC	11.6%	12.2%	12.7%	13.2%	15.4%	18.3%	20.5%	22.9%
03) CITIGROUP INC	10.3%	10.4%	9.8%	9.8%	9.5%	8.6%	8.5%	9.8%
04) BANK OF AMERICA CORPORATION	7.4%	7.4%	7.8%	8.0%	8.1%	7.8%	6.5%	4.0%
05) JP MORGAN CHASE & CO	7.3%	7.5%	7.5%	7.2%	7.2%	7.8%	8.5%	9.2%
06) WELLS FARGO & COMPANY	6.5%	6.2%	6.2%	6.0%	5.3%	4.1%	3.4%	2.9%
07) CERBERUS CAPITAL HOLDING	5.8%	5.9%	6.1%	6.1%	5.9%	5.8%	6.0%	7.0%
08) FIRST HORIZON NATIONAL CORPORATION	2.5%	2.5%	2.6%	2.6%	2.7%	2.7%	2.5%	1.8%
09) WACHOVIA CORPORATION	2.3%	2.5%	3.1%	3.6%	3.7%	3.1%	3.0%	2.8%
10) INDYMAC BANCORP INC	2.1%	1.8%	1.6%	1.4%	1.1%	1.2%	1.3%	1.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	88.0%	87.3%	87.2%	87.1%	88.4%	88.8%	86.3%	79.0%
Credit Enhancement	12.0%	12.7%	12.8%	12.9%	11.6%	11.2%	13.7%	21.0%
- Primary MI Only	4.4%	3.6%	3.3%	3.3%	3.5%	4.6%	6.3%	9.5%
- Pool Policy Only	5.5%	5.8%	5.7%	5.2%	3.5%	2.1%	2.3%	4.2%
- Pool Policy and Primary MI	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.6%	1.8%
- Full Recourse	1.1%	2.2%	2.8%	3.4%	3.5%	3.1%	3.3%	3.7%
- Shared Arrangement	0.4%	0.4%	0.5%	0.5%	0.6%	0.6%	0.7%	0.8%

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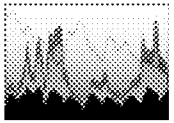

Single Family Conventional Book Characteristics
Pacific

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	1.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	69.6%	79.0%	80.7%	82.0%	78.2%	68.2%	67.1%	53.3%
Interest Only with Credit Enhancement	32.9%	35.0%	35.0%	33.2%	29.2%	16.8%	10.7%	9.3%
Alt-A with Credit Enhancement	32.5%	34.3%	36.3%	35.1%	28.4%	20.1%	23.6%	30.1%
Economic Fees and Gap								
Wtd Avg Economic Gap	-1.66	-0.98	-0.28	0.19	1.45	1.29	0.35	-3.37
Wtd Avg Economic Model Fee	23.85	22.44	21.32	20.59	18.90	19.21	20.12	23.06
Wtd Avg Charged Fee	22.19	21.46	21.03	20.79	20.36	20.50	20.48	19.71
Appraisal Waivers								
Appraisal Waiver	1.8%	1.7%	1.5%	1.4%	1.1%	0.6%	0.6%	0.3%
Serious Delinquent Loans								
SDQ Rate All Loans	0.30%	0.21%	0.19%	0.18%	0.17%	0.22%	0.27%	0.32%
- SDQ Rate for Loans with CE	1.28%	0.85%	0.70%	0.58%	0.62%	0.88%	0.97%	0.78%
- SDQ Rate for Loans without CE	0.18%	0.13%	0.13%	0.13%	0.12%	0.13%	0.15%	0.20%
SDQ Rate Excl. Katrina Loans	0.30%	0.21%	0.19%	0.18%	0.17%	0.22%	0.27%	0.32%
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	8,457	5,960	5,359	4,906	4,818	6,363	8,164	8,631
SDQ Count for Loans with CE	3,810	2,625	2,154	1,812	1,881	2,883	4,114	4,298
SDQ Count for Loans without CE	4,647	3,335	3,205	3,094	2,937	3,480	4,050	4,333
SDQ Volume ($M)								
SDQ Volume	$1,872.2	$1,213.3	$990.3	$833.1	$674.1	$862.2	$1,088.5	$1,083.8
SDQ Volume for Loans with CE	$949.0	$614.6	$460.1	$342.0	$281.1	$418.4	$594.1	$585.8
SDQ Volume for Loans without CE	$923.1	$598.7	$530.2	$491.1	$393.0	$443.8	$494.4	$498.0

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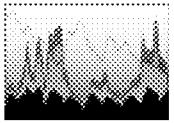

Single Family Conventional Book Characteristics
US Territories

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	110,584	109,256	108,277	106,910	100,555	90,688	86,046	80,315
Book Volume ($B)	$11.4	$11.2	$11.0	$10.8	$9.8	$8.5	$7.8	$6.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	15.0%	15.2%	15.5%	15.8%	16.5%	17.8%	17.9%	16.7%
OLTV 60.01% - 70.00%	11.7%	11.9%	12.1%	12.3%	12.9%	13.9%	14.0%	13.4%
OLTV 70.01% - 75.00%	8.9%	9.1%	9.2%	9.3%	10.0%	11.2%	12.0%	12.4%
OLTV 75.01% - 80.00%	21.8%	22.1%	22.4%	22.7%	24.0%	26.0%	27.4%	27.4%
OLTV 80.01% - 90.00%	18.3%	18.4%	18.4%	18.3%	18.0%	17.6%	17.1%	18.9%
OLTV 90.01% - 95.00%	4.4%	4.3%	4.2%	4.1%	3.9%	4.1%	4.6%	5.5%
OLTV 95.01% - 97.00%	4.3%	4.4%	4.6%	4.7%	5.4%	6.1%	4.4%	3.3%
OLTV 97.01% - 100.00%	15.5%	14.6%	13.6%	12.8%	9.3%	3.3%	2.6%	2.4%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	78.6%	78.3%	78.0%	77.7%	76.7%	75.0%	74.5%	75.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.1%	14.3%	14.5%	14.7%	15.1%	15.8%	15.1%	12.5%
Comb LTV 60.01% - 70.00%	10.9%	11.1%	11.2%	11.4%	11.7%	12.2%	11.6%	9.8%
Comb LTV 70.01% - 75.00%	8.1%	8.2%	8.3%	8.3%	8.7%	9.4%	9.5%	8.5%
Comb LTV 75.01% - 80.00%	20.1%	20.3%	20.6%	20.8%	21.7%	22.8%	23.0%	20.3%
Comb LTV 80.01% - 90.00%	17.6%	17.7%	17.6%	17.5%	17.0%	16.6%	15.6%	16.4%
Comb LTV 90.01% - 95.00%	4.1%	4.0%	3.9%	3.7%	3.4%	3.4%	3.5%	3.7%
Comb LTV 95.01% - 97.00%	4.2%	4.3%	4.5%	4.6%	5.2%	5.9%	4.3%	3.0%
Comb LTV 97.01% - 100.00%	16.0%	15.0%	14.0%	13.2%	9.5%	3.4%	2.6%	2.4%
Comb LTV > 100.00%	0.6%	0.6%	0.6%	0.5%	0.5%	0.1%	0.0%	0.0%
Comb LTV Missing	4.3%	4.6%	4.9%	5.2%	7.0%	10.3%	14.8%	23.4%
Wtd Avg Comb LTV	79.2%	78.9%	78.6%	78.3%	77.2%	75.5%	75.0%	75.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.3%	14.5%	14.7%	15.0%	15.5%	16.3%	15.8%	13.5%
Comb LTV 60.01% - 70.00%	11.1%	11.2%	11.4%	11.6%	12.0%	12.6%	12.2%	10.6%
Comb LTV 70.01% - 75.00%	8.3%	8.4%	8.5%	8.5%	9.0%	9.8%	10.0%	9.3%
Comb LTV 75.01% - 80.00%	20.4%	20.6%	20.9%	21.1%	22.2%	23.4%	24.0%	21.9%
Comb LTV 80.01% - 90.00%	17.7%	17.8%	17.8%	17.6%	17.2%	16.9%	16.0%	17.1%
Comb LTV 90.01% - 95.00%	4.1%	4.1%	3.9%	3.8%	3.5%	3.5%	3.8%	4.2%

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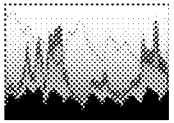

Single Family Conventional Book Characteristics
US Territories

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 95.01% - 97.00%	4.2%	4.3%	4.5%	4.6%	5.2%	5.9%	4.3%	3.0%
Comb LTV 97.01% - 100.00%	16.0%	15.0%	14.0%	13.2%	9.5%	3.4%	2.6%	2.4%
Comb LTV > 100.00%	0.6%	0.6%	0.6%	0.5%	0.5%	0.2%	0.0%	0.0%
Comb LTV Missing	3.3%	3.6%	3.8%	4.0%	5.4%	7.9%	11.3%	17.9%
Wtd Avg Comb LTV	79.1%	78.8%	78.5%	78.2%	77.1%	75.4%	74.9%	75.7%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	28.1%	28.3%	28.6%	28.8%	29.8%	33.1%	35.2%	37.3%
MTMLTV 60.01% - 70.00%	14.7%	15.0%	15.4%	15.8%	16.7%	18.8%	19.9%	20.8%
MTMLTV 70.01% - 75.00%	9.3%	9.4%	9.3%	9.4%	10.0%	11.1%	12.0%	11.5%
MTMLTV 75.01% - 80.00%	12.2%	12.3%	12.6%	12.7%	13.3%	13.6%	13.8%	12.3%
MTMLTV 80.01% - 90.00%	14.5%	14.5%	14.4%	14.2%	14.0%	12.8%	11.6%	12.3%
MTMLTV 90.01% - 95.00%	6.8%	6.6%	6.6%	6.5%	5.3%	4.2%	3.7%	3.2%
MTMLTV 95.01% - 97.00%	3.7%	3.3%	2.9%	2.5%	2.8%	3.5%	2.0%	1.4%
MTMLTV 97.01% - 100.00%	9.6%	9.3%	9.0%	8.8%	6.7%	1.5%	0.8%	0.8%
MTMLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	1.1%	1.2%	1.2%	1.3%	1.3%	1.2%	1.1%	0.5%
Wtg Avg MTMLTV	70.9%	70.6%	70.3%	70.0%	69.0%	66.4%	64.9%	64.0%
Credit Score (Sums to 100%)								
FICO < 550	1.5%	1.6%	1.6%	1.6%	1.6%	1.7%	2.1%	2.9%
FICO 550-579	2.1%	2.2%	2.3%	2.3%	2.3%	2.4%	2.8%	3.5%
FICO 580-619	7.3%	7.3%	7.4%	7.4%	7.5%	7.6%	8.2%	9.2%
FICO 620-659	15.3%	15.4%	15.3%	15.3%	15.2%	15.0%	15.3%	15.7%
FICO 660-699	22.2%	22.2%	22.2%	22.3%	22.3%	22.2%	21.9%	21.0%
FICO 700-739	24.2%	24.2%	24.2%	24.3%	24.6%	24.2%	23.3%	21.3%
FICO >= 740	25.7%	25.4%	25.1%	24.9%	23.9%	23.4%	21.6%	19.1%
FICO Missing	1.7%	1.8%	1.8%	2.0%	2.5%	3.4%	4.7%	7.1%
Wtd Avg FICO	696	695	695	694	694	693	689	683
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	76.2%	75.4%	74.6%	73.7%	70.5%	66.3%	64.4%	65.5%
Intermediate-term, fixed-rate	22.4%	23.3%	24.1%	25.1%	28.5%	32.6%	34.5%	33.2%
Adjustable-rate	0.7%	0.7%	0.7%	0.7%	0.7%	0.9%	1.0%	1.2%
Interest Only adjustable-rate	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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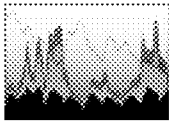

Single Family Conventional Book Characteristics
US Territories

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.6%	0.5%	0.4%	0.4%	0.3%	0.3%	0.2%	0.1%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.1%	89.2%	89.4%	89.5%	90.3%	90.9%	91.5%	92.4%
Second/Vacation Home	6.5%	6.4%	6.2%	6.1%	5.6%	5.0%	4.6%	4.1%
Investor Property	4.4%	4.4%	4.4%	4.3%	4.2%	4.1%	4.0%	3.5%
10-K Unit Type (Sums to 100%)								
1 Unit	94.7%	94.6%	94.6%	94.6%	94.8%	94.9%	94.8%	95.1%
2-4 Units	5.3%	5.4%	5.4%	5.4%	5.2%	5.1%	5.2%	4.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	20.0%	19.7%	19.5%	19.3%	18.9%	19.3%	18.6%	18.6%
Single Family Homes	80.0%	80.3%	80.5%	80.7%	81.1%	80.7%	81.4%	81.4%
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	20.0%	19.7%	19.5%	19.2%	18.9%	19.3%	18.6%	18.6%
1 Unit	74.8%	74.9%	75.1%	75.4%	75.9%	75.7%	76.3%	76.7%
2-4 Units	5.2%	5.3%	5.3%	5.4%	5.1%	5.0%	5.0%	4.7%
Condo								
Condo	20.0%	19.7%	19.5%	19.2%	18.9%	19.3%	18.6%	18.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	50.2%	49.2%	48.3%	47.4%	44.5%	40.2%	39.3%	43.8%
Cash-Out Refinance	41.2%	41.9%	42.4%	42.9%	44.7%	48.2%	49.1%	46.4%
Other Refinance	8.6%	8.9%	9.3%	9.7%	10.9%	11.6%	11.7%	9.7%
Origination Type (Sums to 100%)								
TPO Broker	1.5%	1.4%	1.4%	1.5%	1.5%	1.4%	1.4%	1.6%
TPO Correspondent	8.5%	8.2%	7.9%	7.3%	6.3%	7.3%	7.6%	7.9%
Undesignated	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	0.9%
Retail	89.8%	90.1%	90.4%	91.0%	92.0%	90.9%	90.5%	89.6%
Origination Year (Sums to 100%)								
< 2000	6.2%	6.7%	7.1%	7.5%	9.9%	14.7%	20.8%	33.4%
2000	2.0%	2.1%	2.2%	2.4%	3.1%	4.8%	7.0%	12.1%
2001	6.6%	7.0%	7.4%	7.8%	9.8%	14.4%	20.0%	29.2%
2002	10.4%	10.9%	11.5%	12.1%	14.9%	20.5%	25.7%	25.3%
2003	17.4%	18.2%	19.1%	20.0%	23.9%	29.2%	26.5%	0.0%

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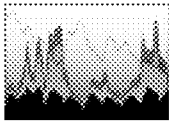

Single Family Conventional Book Characteristics
US Territories

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2004	14.2%	14.9%	15.6%	16.3%	18.7%	16.4%	0.0%	0.0%
2005	20.0%	20.8%	21.6%	22.3%	19.7%	0.0%	0.0%	0.0%
2006	13.2%	13.2%	13.5%	11.7%	0.0%	0.0%	0.0%	0.0%
2007	9.9%	6.3%	2.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$116,478	$115,496	$114,286	$113,196	$108,074	$103,322	$99,364	$93,653
Loan Original Note Rate	6.25%	6.23%	6.22%	6.21%	6.18%	6.31%	6.55%	7.05%
Seasoning (Sums to 100%)								
Seasoned	12.3%	12.8%	13.4%	14.0%	14.0%	14.3%	15.7%	24.5%
Non-Seasoned	87.7%	87.2%	86.6%	86.0%	86.0%	85.7%	84.3%	75.5%
ACI								
ACI Probability	0.69%	0.68%	0.67%	0.66%	0.61%	0.51%	0.55%	0.63%
Wtd Avg ACI Score	703	703	704	704	707	712	710	705
Credit Premium								
Wtd Avg Credit Premium	-0.13	-0.14	-0.14	-0.14	-0.13	-0.14	-0.12	-0.13
Credit Premium > 1.5	0.4%	0.4%	0.4%	0.4%	0.5%	0.4%	0.5%	0.8%
Prepay Premium								
Prepay Premium	1.2%	1.2%	1.3%	1.4%	0.3%	0.5%	0.8%	1.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.2%	6.3%	6.5%	6.6%	7.1%	7.6%	8.1%	8.3%
DTI Ratio > 20 and <= 30	18.0%	18.2%	18.5%	18.8%	19.7%	20.1%	20.4%	20.4%
DTI Ratio > 30 and <= 40	29.7%	29.9%	30.2%	30.4%	31.3%	31.6%	32.2%	32.9%
DTI Ratio > 40 and <= 50	26.6%	26.3%	26.1%	25.8%	25.1%	24.0%	22.8%	21.2%
DTI Ratio > 50	18.1%	17.6%	17.1%	16.7%	14.7%	13.4%	12.0%	9.9%
DTI Ratio Missing	1.5%	1.5%	1.6%	1.7%	2.1%	3.2%	4.6%	7.2%
Wtd Avg DTI Ratio	38.8%	38.6%	38.4%	38.2%	37.5%	37.0%	36.4%	35.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.2%	6.3%	6.5%	6.6%	7.1%	7.6%	8.1%	8.3%
DTI Ratio > 20 and <= 30	18.0%	18.2%	18.5%	18.8%	19.7%	20.1%	20.4%	20.4%
DTI Ratio > 30 and <= 40	29.7%	29.9%	30.2%	30.4%	31.3%	31.6%	32.2%	32.9%
DTI Ratio > 40 and <= 50	26.6%	26.3%	26.1%	25.8%	25.1%	24.0%	22.8%	21.2%
DTI Ratio > 50	18.1%	17.6%	17.1%	16.7%	14.7%	13.4%	12.0%	9.9%
DTI Ratio Missing	1.5%	1.5%	1.6%	1.7%	2.1%	3.2%	4.6%	7.2%

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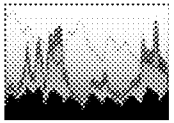

Single Family Conventional Book Characteristics
US Territories

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	38.8%	38.6%	38.4%	38.2%	37.5%	37.0%	36.4%	35.8%
Origination Term (Sums to 100%)								
<= 15 Years	22.5%	23.3%	24.2%	25.1%	28.6%	32.7%	34.6%	33.2%
> 15 Years amd <= 25 Years	8.4%	8.6%	8.8%	9.0%	9.5%	9.6%	9.5%	9.3%
> 25 Years and <= 30 Years	69.0%	68.0%	66.9%	65.8%	61.9%	57.7%	55.9%	57.5%
> 30 Years	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	76.7%	75.9%	75.0%	74.1%	70.7%	66.5%	64.5%	65.6%
Intermediate-Term Fixed Rate (excl Balloon)	21.0%	21.8%	22.6%	23.6%	26.9%	30.9%	32.8%	32.0%
Adjustable Rate	0.8%	0.8%	0.8%	0.8%	0.7%	0.9%	1.0%	1.2%
Balloon	1.5%	1.5%	1.6%	1.6%	1.6%	1.8%	1.8%	1.2%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	0.4%	0.4%	0.4%	0.3%	0.1%	0.1%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.7%	0.6%	0.5%	0.5%	0.3%	0.3%	0.2%	0.1%
- Interest Only ARM	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.6%	0.5%	0.4%	0.4%	0.3%	0.3%	0.2%	0.1%
Alt-A	8.3%	7.9%	7.5%	7.0%	7.0%	5.5%	5.8%	5.4%
- Alt-A Low/No Doc	4.7%	4.9%	5.1%	5.3%	6.6%	4.9%	4.8%	3.8%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.5%	0.9%

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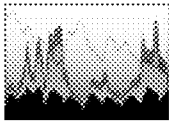

Single Family Conventional Book Characteristics
US Territories

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.7%
- Alt-A Stated Income	4.3%	4.5%	4.7%	4.9%	6.0%	4.1%	3.7%	2.1%
Alt-A Full Doc (by SFC)	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	3.2%	2.7%	2.3%	1.6%	0.4%	0.7%	1.0%	1.6%
My Community Mortgage	0.2%	0.2%	0.1%	0.1%	0.2%	0.3%	0.1%	0.1%
Non-Full Doc								
Non-Full Doc Total	4.9%	5.1%	5.3%	5.5%	6.6%	4.9%	4.8%	3.8%
- Select Lender Programs Non-Full Doc	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	4.7%	4.9%	5.1%	5.3%	6.6%	4.9%	4.8%	3.8%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	60.1%	59.1%	57.5%	56.4%	57.3%	60.7%	54.6%	38.9%
Investor Channel	35.8%	36.5%	37.8%	38.6%	36.0%	29.5%	31.4%	38.9%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	4.1%	4.4%	4.7%	5.0%	6.6%	9.8%	14.0%	22.2%
Subordinate Financing - RDW								
Subordinate Financing - RDW	1.3%	1.2%	1.1%	1.0%	0.7%	0.1%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	1.0%	0.9%	0.9%	0.8%	0.6%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	2.4%	2.3%	2.3%	2.2%	1.9%	1.4%	1.3%	1.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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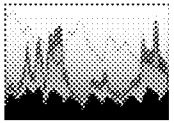

Single Family Conventional Book Characteristics
US Territories

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/25/00	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	1.4%	1.3%	1.3%	1.3%	1.1%	0.6%	0.4%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- Other	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	0.6%	0.7%
EA/TPR								
EA/TPR	5.1%	4.7%	4.3%	3.7%	2.8%	1.0%	0.4%	0.2%
- EA I	2.6%	2.4%	2.2%	2.0%	1.5%	0.6%	0.3%	0.1%
- EA/TPR II	1.4%	1.3%	1.1%	1.0%	0.7%	0.2%	0.1%	0.0%
- EA/TPR III	1.2%	1.1%	1.0%	0.8%	0.6%	0.2%	0.1%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Northeast	99.0%	99.0%	99.0%	99.0%	98.9%	98.7%	98.6%	98.4%
Southeast	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Southwest	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West	1.0%	1.0%	1.0%	1.0%	1.1%	1.3%	1.4%	1.6%
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Middle Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
East South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West North Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mountain	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
US Territories	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Top 10 States								
01) PR	95.5%	95.5%	95.5%	95.4%	95.7%	95.4%	95.7%	96.0%
02) VI	3.5%	3.5%	3.5%	3.6%	3.2%	3.3%	2.9%	2.4%
03) GU	1.0%	1.0%	1.0%	1.0%	1.1%	1.3%	1.4%	1.6%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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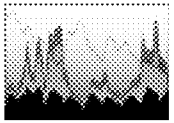

Single Family Conventional Book Characteristics
US Territories

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Sellers								
01) POPULAR INC	45.6%	45.1%	44.3%	43.5%	40.1%	38.3%	40.4%	40.8%
02) DORAL FINANCIAL CORPORATION	25.4%	26.4%	27.6%	28.8%	34.7%	32.7%	31.2%	27.0%
03) BANCO SANTANDER CENTRAL HISPANO SA	7.0%	6.9%	6.6%	6.1%	5.6%	6.1%	6.2%	8.1%
04) CITIGROUP INC	5.6%	5.5%	5.4%	5.3%	4.7%	5.5%	5.1%	6.6%
05) BANCO BILBAO VIZCAYA ARGENTARIA SA	4.2%	3.9%	4.0%	4.2%	3.6%	3.8%	3.0%	2.3%
06) FIRST BANCORP	3.2%	3.3%	3.4%	3.4%	2.7%	3.4%	2.5%	1.6%
07) R-G FINANCIAL CORPORATION	1.4%	1.5%	1.5%	1.5%	1.7%	2.3%	2.9%	4.1%
08) FLAGSTAR BANCORP INC	1.4%	1.3%	1.3%	1.3%	1.1%	0.8%	0.4%	0.0%
09) W HOLDING COMPANY INC	1.3%	1.3%	1.4%	1.4%	1.5%	1.8%	1.9%	1.9%
10) SCOTIABANK DE PUERTO RICO	0.8%	0.8%	0.7%	0.6%	0.6%	0.7%	0.6%	0.3%
Top 10 Servicers								
01) POPULAR INC	46.2%	45.7%	44.9%	44.2%	41.0%	39.6%	42.2%	42.8%
02) DORAL FINANCIAL CORPORATION	26.4%	27.5%	28.7%	29.9%	35.4%	33.8%	33.1%	30.2%
03) BANCO SANTANDER CENTRAL HISPANO SA	6.6%	6.4%	6.0%	5.5%	4.8%	4.8%	4.3%	4.8%
04) CITIGROUP INC	6.0%	6.0%	5.9%	5.9%	5.5%	5.9%	5.3%	6.7%
05) BANCO BILBAO VIZCAYA ARGENTARIA SA	4.2%	3.9%	4.0%	4.2%	3.6%	3.8%	3.0%	2.3%
06) FIRST BANCORP	3.5%	3.6%	3.6%	3.6%	2.8%	3.5%	2.5%	1.7%
07) R-G FINANCIAL CORPORATION	1.9%	2.0%	2.0%	2.1%	2.5%	3.5%	4.6%	6.7%
08) W HOLDING COMPANY INC	1.3%	1.3%	1.4%	1.4%	1.5%	1.8%	1.9%	1.9%
09) SCOTIABANK DE PUERTO RICO	0.8%	0.8%	0.7%	0.6%	0.6%	0.7%	0.6%	0.3%
10) ORIENTAL BANK	0.6%	0.5%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	49.5%	49.8%	50.5%	51.2%	55.0%	60.8%	59.4%	53.2%
Credit Enhancement	50.5%	50.2%	49.5%	48.8%	45.0%	39.2%	40.6%	46.8%
- Primary MI Only	9.4%	8.8%	8.2%	7.5%	6.5%	7.4%	6.9%	6.3%
- Pool Policy Only	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Pool Policy and Primary MI	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Full Recourse	39.0%	39.1%	38.9%	38.7%	35.1%	26.8%	26.8%	30.0%
- Shared Arrangement	1.7%	1.8%	2.0%	2.2%	3.2%	4.8%	6.8%	10.4%
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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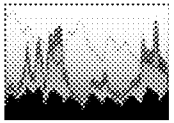

Single Family Conventional Book Characteristics
US Territories

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Secondary Market (SMC)	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	20.9%	18.9%	17.6%	17.5%	19.4%	21.0%	19.0%	16.6%
Alt-A with Credit Enhancement	58.6%	60.8%	59.2%	58.4%	57.1%	49.8%	54.5%	69.3%
Economic Fees and Gap								
Wtd Avg Economic Gap	2.63	2.62	2.63	2.72	2.85	2.85	1.77	-0.06
Wtd Avg Economic Model Fee	22.42	22.28	22.16	21.90	22.03	22.93	22.79	22.94
Wtd Avg Charged Fee	25.05	24.90	24.79	24.63	24.87	25.79	24.56	22.88
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.78%	1.69%	1.59%	1.54%	1.18%	1.43%	1.46%	1.37%
- SDQ Rate for Loans with CE	2.53%	2.46%	2.29%	2.20%	1.67%	2.28%	2.31%	1.96%
- SDQ Rate for Loans without CE	1.17%	1.08%	1.04%	1.03%	0.83%	0.92%	0.90%	0.89%
SDQ Rate Excl. Katrina Loans	1.78%	1.69%	1.59%	1.54%	1.18%	1.43%	1.46%	1.37%
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	1,962	1,843	1,713	1,636	1,180	1,285	1,244	1,089
SDQ Count for Loans with CE	1,249	1,188	1,089	1,020	695	772	785	704
SDQ Count for Loans without CE	713	655	624	616	485	513	459	385
SDQ Volume ($M)								
SDQ Volume	$191.9	$176.1	$155.8	$148.2	$95.2	$101.2	$95.2	$78.6
SDQ Volume for Loans with CE	$128.0	$119.7	$105.8	$98.0	$60.0	$65.3	$63.8	$52.8
SDQ Volume for Loans without CE	$63.9	$56.5	$50.0	$50.1	$35.2	$35.9	$31.4	$25.9

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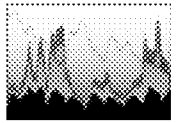

Single Family Conventional Book Characteristics
No Credit Enhancement

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	13,671,265	13,404,608	13,222,913	13,101,172	12,785,800	12,733,141	12,524,935	10,362,612
Book Volume ($B)	$1,925.7	$1,862.6	$1,812.7	$1,778.0	$1,670.0	$1,617.9	$1,556.3	$1,140.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	29.0%	29.5%	29.8%	30.1%	31.0%	31.2%	31.1%	26.6%
OLTV 60.01% - 70.00%	19.2%	19.3%	19.5%	19.5%	19.7%	19.8%	20.0%	18.9%
OLTV 70.01% - 75.00%	11.6%	11.5%	11.5%	11.5%	12.0%	12.9%	14.0%	16.8%
OLTV 75.01% - 80.00%	37.6%	36.8%	36.1%	35.7%	33.6%	32.1%	30.8%	33.8%
OLTV 80.01% - 90.00%	1.7%	1.8%	1.9%	2.0%	2.4%	2.7%	2.7%	2.6%
OLTV 90.01% - 95.00%	0.6%	0.7%	0.7%	0.7%	0.9%	0.9%	0.9%	1.0%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 97.01% - 100.00%	0.2%	0.2%	0.2%	0.3%	0.3%	0.2%	0.2%	0.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	66.8%	66.6%	66.5%	66.4%	66.1%	66.0%	65.9%	67.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	25.7%	26.2%	26.4%	26.6%	27.1%	26.8%	26.3%	18.8%
Comb LTV 60.01% - 70.00%	17.9%	18.1%	18.1%	18.1%	18.2%	18.0%	17.6%	13.3%
Comb LTV 70.01% - 75.00%	10.5%	10.6%	10.6%	10.7%	11.0%	11.6%	12.2%	11.4%
Comb LTV 75.01% - 80.00%	28.2%	28.0%	28.0%	27.9%	27.9%	28.2%	27.2%	25.4%
Comb LTV 80.01% - 90.00%	7.2%	6.9%	6.7%	6.5%	5.7%	4.7%	3.9%	2.3%
Comb LTV 90.01% - 95.00%	3.9%	3.7%	3.5%	3.4%	2.8%	2.1%	1.6%	0.9%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	2.4%	2.2%	1.8%	1.7%	0.9%	0.5%	0.3%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	3.9%	4.3%	4.6%	5.0%	6.2%	7.8%	10.9%	27.8%
Wtd Avg Comb LTV	69.2%	68.9%	68.6%	68.5%	67.7%	67.3%	66.8%	68.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	25.8%	26.3%	26.5%	26.7%	27.2%	27.1%	26.6%	19.9%
Comb LTV 60.01% - 70.00%	18.0%	18.2%	18.2%	18.2%	18.3%	18.2%	17.9%	14.2%
Comb LTV 70.01% - 75.00%	10.6%	10.6%	10.7%	10.7%	11.2%	11.8%	12.5%	12.4%
Comb LTV 75.01% - 80.00%	28.3%	28.1%	28.1%	28.1%	28.1%	28.5%	27.7%	26.9%
Comb LTV 80.01% - 90.00%	7.2%	7.0%	6.8%	6.6%	5.8%	4.7%	4.0%	2.6%

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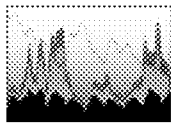

Single Family Conventional Book Characteristics
No Credit Enhancement

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	3.9%	3.7%	3.5%	3.4%	2.8%	2.1%	1.6%	1.0%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	2.4%	2.2%	1.8%	1.7%	0.9%	0.5%	0.3%	0.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	3.5%	3.8%	4.2%	4.4%	5.5%	6.9%	9.3%	22.8%
Wtd Avg Comb LTV	69.2%	68.9%	68.6%	68.5%	67.7%	67.3%	67.4%	69.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	57.4%	60.4%	61.7%	63.5%	66.8%	60.0%	49.2%	50.4%
MTMLTV 60.01% - 70.00%	16.6%	17.0%	17.0%	17.1%	17.8%	20.7%	24.1%	21.4%
MTMLTV 70.01% - 75.00%	8.6%	8.4%	8.1%	7.9%	7.5%	9.2%	13.3%	12.7%
MTMLTV 75.01% - 80.00%	10.2%	9.6%	8.8%	8.1%	6.2%	7.5%	10.4%	13.2%
MTMLTV 80.01% - 90.00%	6.2%	4.0%	3.7%	2.9%	1.0%	1.8%	2.0%	1.8%
MTMLTV 90.01% - 95.00%	0.4%	0.2%	0.1%	0.1%	0.1%	0.2%	0.3%	0.2%
MTMLTV 95.01% - 97.00%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
MTMLTV 97.01% - 100.00%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
MTMLTV > 100.00%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.3%
Wtg Avg MTMLTV	54.0%	52.5%	52.0%	51.2%	49.9%	53.3%	57.0%	56.7%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
FICO 550-579	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	0.8%
FICO 580-619	2.7%	2.7%	2.8%	2.8%	2.8%	2.9%	3.0%	3.1%
FICO 620-659	8.0%	8.0%	8.0%	8.1%	8.3%	8.7%	8.9%	8.9%
FICO 660-699	16.2%	16.2%	16.2%	16.2%	16.4%	16.7%	16.7%	16.4%
FICO 700-739	23.2%	23.2%	23.3%	23.2%	23.2%	23.4%	23.1%	22.5%
FICO >= 740	48.0%	48.1%	47.9%	47.7%	47.0%	45.4%	44.4%	40.9%
FICO Missing	0.9%	0.8%	0.9%	0.9%	1.3%	1.8%	2.7%	6.8%
Wtd Avg FICO	728	728	728	728	727	725	724	721
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	68.7%	67.9%	67.3%	66.5%	63.1%	60.3%	60.6%	64.6%
Intermediate-term, fixed-rate	18.4%	19.4%	20.4%	21.3%	25.1%	28.6%	31.0%	28.9%
Adjustable-rate	6.2%	6.6%	6.7%	6.9%	8.2%	8.7%	7.1%	5.1%

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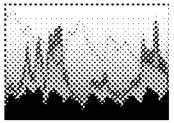

Single Family Conventional Book Characteristics
No Credit Enhancement

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	4.0%	3.8%	3.7%	3.6%	2.9%	1.7%	0.6%	0.3%
Negative Amortization	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.6%	1.1%
Interest Only fixed-rate	2.4%	2.0%	1.6%	1.3%	0.2%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.1%	90.3%	90.5%	90.6%	91.2%	91.8%	92.1%	92.3%
Second/Vacation Home	4.6%	4.5%	4.4%	4.4%	3.9%	3.4%	3.0%	2.8%
Investor Property	5.4%	5.2%	5.1%	5.1%	4.9%	4.8%	4.9%	4.9%
10-K Unit Type (Sums to 100%)								
1 Unit	96.4%	96.5%	96.5%	96.5%	96.4%	96.2%	96.1%	96.0%
2-4 Units	3.6%	3.5%	3.5%	3.5%	3.6%	3.8%	3.9%	4.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.6%	8.4%	8.2%	8.1%	7.5%	7.1%	6.9%	6.4%
Single Family Homes	91.4%	91.6%	91.8%	91.9%	92.5%	92.9%	93.1%	93.6%
Property Type (Sums to 100%)								
Manufactured	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Condo/Coop	8.6%	8.4%	8.2%	8.1%	7.5%	7.1%	6.9%	6.4%
1 Unit	87.4%	87.7%	87.9%	88.0%	88.4%	88.7%	88.9%	89.3%
2-4 Units	3.6%	3.5%	3.5%	3.5%	3.6%	3.8%	3.8%	4.0%
Condo								
Condo	8.1%	8.0%	7.8%	7.7%	7.2%	6.8%	6.6%	6.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	34.1%	33.1%	32.6%	32.2%	28.2%	24.5%	20.8%	28.7%
Cash-Out Refinance	34.8%	34.8%	34.6%	34.4%	33.9%	33.0%	33.6%	31.8%
Other Refinance	31.1%	32.1%	32.8%	33.5%	37.9%	42.6%	45.7%	39.5%
Origination Type (Sums to 100%)								
TPO Broker	19.2%	19.2%	19.0%	19.0%	19.0%	19.9%	21.0%	21.2%
TPO Correspondent	33.0%	32.6%	32.0%	31.7%	30.1%	28.4%	27.3%	23.9%
Undesignated	0.3%	0.3%	0.4%	0.4%	0.6%	0.9%	1.3%	3.6%
Retail	47.4%	47.9%	48.6%	48.9%	50.4%	50.8%	50.4%	51.3%
Origination Year (Sums to 100%)								
< 2000	2.6%	2.8%	3.1%	3.3%	4.5%	6.4%	9.7%	28.5%
2000	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.8%	2.7%
2001	2.2%	2.4%	2.6%	2.7%	3.6%	5.1%	8.2%	27.0%
2002	8.0%	8.7%	9.3%	9.9%	12.5%	16.8%	24.4%	41.8%
2003	26.4%	28.2%	29.9%	31.4%	38.6%	48.5%	56.9%	0.0%

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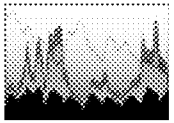

Single Family Conventional Book Characteristics
No Credit Enhancement

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2004	14.0%	14.9%	15.7%	16.6%	20.5%	22.7%	0.0%	0.0%
2005	16.3%	17.3%	18.4%	19.3%	19.9%	0.0%	0.0%	0.0%
2006	16.5%	17.5%	18.4%	16.5%	0.0%	0.0%	0.0%	0.0%
2007	13.8%	7.9%	2.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$156,715	$154,485	$152,147	$150,279	$142,865	$137,032	$132,272	$120,604
Loan Original Note Rate	5.91%	5.87%	5.85%	5.83%	5.70%	5.74%	5.89%	6.69%
Seasoning (Sums to 100%)								
Seasoned	2.2%	2.4%	1.8%	1.6%	1.6%	1.5%	1.7%	3.4%
Non-Seasoned	97.8%	97.6%	98.2%	98.4%	98.4%	98.5%	98.3%	96.6%
ACI								
ACI Probability	0.30%	0.29%	0.28%	0.28%	0.27%	0.26%	0.26%	0.25%
Wtd Avg ACI Score	726	727	728	729	731	732	733	730
Credit Premium								
Wtd Avg Credit Premium	-0.13	-0.14	-0.13	-0.13	-0.13	-0.12	-0.08	-0.04
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%	0.1%
Prepay Premium								
Prepay Premium	1.1%	1.0%	0.9%	1.0%	1.0%	1.2%	1.3%	1.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.4%	12.8%	13.1%	13.5%	15.0%	16.3%	17.0%	15.5%
DTI Ratio > 20 and <= 30	22.3%	22.6%	22.9%	23.1%	24.3%	25.1%	25.9%	26.9%
DTI Ratio > 30 and <= 40	26.4%	26.3%	26.2%	26.0%	25.6%	25.1%	25.2%	26.9%
DTI Ratio > 40 and <= 50	20.3%	19.8%	19.4%	19.0%	17.5%	16.4%	15.6%	14.9%
DTI Ratio > 50	12.8%	12.6%	12.6%	12.6%	12.1%	11.5%	10.7%	9.4%
DTI Ratio Missing	5.9%	5.9%	5.8%	5.7%	5.6%	5.6%	5.6%	6.3%
Wtd Avg DTI Ratio	35.4%	35.2%	35.1%	34.9%	34.2%	33.5%	33.0%	32.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.6%	13.0%	13.3%	13.7%	15.2%	16.6%	17.3%	15.6%
DTI Ratio > 20 and <= 30	22.8%	23.2%	23.5%	23.7%	24.9%	25.7%	26.4%	27.2%
DTI Ratio > 30 and <= 40	27.0%	26.9%	26.8%	26.7%	26.2%	25.6%	25.7%	27.2%
DTI Ratio > 40 and <= 50	20.8%	20.3%	19.9%	19.5%	18.0%	16.8%	15.9%	15.1%
DTI Ratio > 50	13.2%	13.0%	13.0%	13.0%	12.5%	11.9%	11.0%	9.5%
DTI Ratio Missing	3.7%	3.6%	3.5%	3.4%	3.3%	3.4%	3.6%	5.4%

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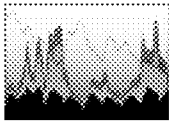

Single Family Conventional Book Characteristics
No Credit Enhancement

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	35.4%	35.2%	35.1%	35.0%	34.2%	33.6%	33.0%	32.8%
Origination Term (Sums to 100%)								
<= 15 Years	18.5%	19.4%	20.5%	21.4%	25.1%	28.7%	31.1%	29.0%
> 15 Years amd <= 25 Years	4.4%	4.5%	4.6%	4.6%	5.1%	5.2%	5.2%	4.4%
> 25 Years and <= 30 Years	76.8%	75.8%	74.7%	73.8%	69.7%	66.0%	63.6%	66.3%
> 30 Years	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	71.1%	69.9%	68.9%	67.8%	63.3%	60.4%	60.6%	64.6%
Intermediate-Term Fixed Rate (excl Balloon)	18.0%	18.9%	19.9%	20.8%	24.4%	27.7%	29.9%	27.8%
Adjustable Rate	10.5%	10.7%	10.7%	10.9%	11.6%	11.0%	8.3%	6.5%
Balloon	0.5%	0.5%	0.5%	0.6%	0.7%	0.9%	1.1%	1.2%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
Hybrid Arm	9.9%	10.0%	9.9%	10.0%	10.3%	9.4%	7.1%	4.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.2%	1.3%	1.4%	1.5%	2.0%	2.2%	1.6%	1.1%
- 5/1 Hybrid Arm	5.9%	6.0%	5.9%	5.9%	5.8%	5.1%	3.8%	2.5%
- 7/1 Hybrid Arm	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	1.5%	0.7%
- 10/1 Hybrid Arm	0.7%	0.7%	0.6%	0.6%	0.4%	0.3%	0.2%	0.1%
NegAm ARM	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.6%	1.1%
Interest Only	6.4%	5.7%	5.3%	4.9%	3.1%	1.8%	0.6%	0.3%
- Interest Only ARM	4.0%	3.8%	3.7%	3.6%	2.9%	1.7%	0.6%	0.3%
- Interest Only FRM	2.4%	2.0%	1.6%	1.3%	0.2%	0.1%	0.0%	0.0%
Alt-A	10.2%	9.7%	8.6%	8.2%	7.0%	6.5%	5.9%	4.9%
- Alt-A Low/No Doc	6.5%	6.1%	5.7%	5.5%	4.8%	4.6%	4.1%	3.5%
- Alt-A No Disclosure	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	1.8%	1.9%	1.9%	1.9%	1.8%	1.7%	1.4%	1.2%

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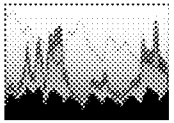

Single Family Conventional Book Characteristics
No Credit Enhancement

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A SISA	0.4%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.8%	0.7%	0.7%	0.6%	0.5%	0.5%	0.5%	0.5%
- Alt-A Stated Income	3.2%	3.0%	2.8%	2.7%	2.4%	2.4%	2.2%	1.8%
Alt-A Full Doc (by SFC)	1.6%	1.5%	1.4%	1.2%	0.8%	0.6%	0.3%	0.1%
Alt-A Deals (no SFC)	2.1%	2.1%	1.5%	1.5%	1.4%	1.3%	1.5%	1.3%
My Community Mortgage	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	19.0%	17.7%	16.7%	15.8%	13.4%	11.9%	10.0%	6.4%
- Select Lender Programs Non-Full Doc	12.6%	11.7%	11.1%	10.5%	8.8%	7.5%	6.1%	3.3%
- Other Low/No Doc	6.4%	6.0%	5.5%	5.3%	4.6%	4.3%	3.9%	3.2%
Subprime Deals								
Subprime	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	83.3%	83.4%	84.2%	84.4%	84.7%	83.9%	82.1%	65.6%
Investor Channel	11.8%	11.5%	10.5%	10.1%	8.9%	8.2%	7.1%	7.2%
eChannel	2.6%	2.6%	2.7%	2.6%	2.5%	2.4%	2.1%	0.9%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Subprime Channel	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.2%	2.4%	2.6%	2.8%	3.9%	5.5%	8.7%	26.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.9%	12.9%	12.0%	11.3%	8.7%	6.0%	4.3%	3.5%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.9%	4.7%	4.5%	4.4%	3.8%	3.1%	2.5%	2.1%
- 80/15/05	3.2%	3.0%	2.9%	2.8%	2.4%	2.0%	1.5%	1.1%
- 80/20/00	1.1%	1.1%	1.1%	1.0%	0.6%	0.3%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.1%	3.7%	3.2%	2.8%	1.6%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	19.8%	19.1%	18.5%	18.0%	16.5%	15.3%	13.2%	9.1%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%

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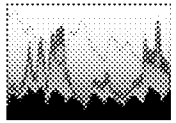

Single Family Conventional Book Characteristics
No Credit Enhancement

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 80/10/10	6.3%	6.1%	5.9%	5.8%	5.2%	4.6%	3.9%	3.2%
- 80/15/05	3.9%	3.7%	3.5%	3.4%	3.0%	2.7%	2.0%	1.6%
- 80/20/00	2.5%	2.2%	1.9%	1.8%	1.1%	0.8%	0.5%	0.3%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.5%	6.6%	6.6%	6.5%	6.7%	6.7%	6.3%	3.7%
EA/TPR								
EA/TPR	1.1%	1.1%	1.1%	1.1%	1.1%	1.0%	0.9%	0.2%
- EA I	0.5%	0.4%	0.5%	0.5%	0.5%	0.5%	0.4%	0.1%
- EA/TPR II	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- EA/TPR III	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	16.4%	16.6%	16.7%	16.8%	17.1%	17.2%	17.2%	18.2%
Northeast	19.3%	19.4%	19.3%	19.3%	19.5%	19.2%	19.0%	19.5%
Southeast	23.5%	23.4%	23.3%	23.2%	22.2%	21.3%	20.7%	19.9%
Southwest	15.3%	15.2%	15.2%	15.2%	14.9%	14.7%	14.6%	14.8%
West	25.5%	25.5%	25.4%	25.5%	26.2%	27.6%	28.4%	27.6%
Census Region (Sums to 100%)								
New England	6.7%	6.7%	6.8%	6.7%	6.9%	6.9%	6.9%	6.8%
Middle Atlantic	12.0%	12.0%	11.9%	11.9%	11.9%	11.7%	11.5%	12.0%
East North Central	13.2%	13.4%	13.5%	13.6%	13.9%	14.1%	14.1%	15.1%
East South Central	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.2%	3.2%
South Atlantic	20.6%	20.4%	20.3%	20.2%	19.3%	18.4%	17.9%	17.0%
West North Central	5.2%	5.3%	5.3%	5.3%	5.4%	5.3%	5.2%	5.2%
West South Central	6.2%	6.2%	6.2%	6.2%	6.2%	6.1%	6.0%	6.1%
Mountain	9.2%	9.1%	9.0%	9.0%	8.6%	8.4%	8.3%	8.3%
Pacific	23.3%	23.3%	23.3%	23.4%	24.2%	25.6%	26.6%	25.9%
US Territories	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Top 10 States								
01) CA	17.1%	17.2%	17.2%	17.3%	18.1%	19.6%	20.6%	19.8%
02) FL	7.2%	7.1%	7.0%	7.0%	6.4%	5.9%	5.7%	5.4%
03) NY	5.1%	5.1%	5.1%	5.1%	5.2%	5.1%	5.0%	5.3%
04) IL	4.5%	4.5%	4.4%	4.4%	4.5%	4.5%	4.5%	4.5%
05) TX	4.4%	4.3%	4.3%	4.3%	4.3%	4.2%	4.1%	4.2%
06) NJ	4.0%	4.0%	3.9%	3.9%	3.9%	3.8%	3.8%	3.8%
07) MA	3.4%	3.5%	3.5%	3.5%	3.6%	3.7%	3.8%	3.7%
08) WA	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%

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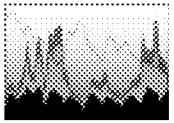

Single Family Conventional Book Characteristics
No Credit Enhancement

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
09) VA	3.4%	3.4%	3.3%	3.3%	3.2%	3.2%	3.1%	2.7%
10) MI	3.2%	3.3%	3.4%	3.4%	3.6%	3.7%	3.8%	4.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	22.6%	22.3%	21.8%	21.4%	21.2%	20.9%	19.5%	16.5%
02) WASHINGTON MUTUAL INC	9.1%	9.6%	10.2%	10.7%	12.5%	14.7%	16.2%	16.6%
03) CITIGROUP INC	8.7%	8.5%	7.9%	7.8%	6.9%	6.0%	5.2%	5.8%
04) BANK OF AMERICA CORPORATION	5.6%	5.6%	6.0%	6.1%	6.4%	6.2%	5.1%	3.1%
05) CERBERUS CAPITAL HOLDING	5.2%	5.2%	5.3%	5.3%	4.8%	4.3%	3.8%	2.4%
06) JP MORGAN CHASE & CO	4.9%	4.7%	4.5%	4.3%	4.3%	4.6%	5.5%	5.7%
07) WELLS FARGO & COMPANY	3.9%	3.4%	3.3%	3.1%	2.3%	1.3%	1.3%	1.6%
08) PHH CORPORATION	3.8%	3.8%	3.9%	3.9%	3.9%	3.8%	3.5%	2.8%
09) SUNTRUST BANKS INC	3.5%	3.4%	3.2%	3.1%	2.4%	2.0%	1.8%	1.1%
10) FLAGSTAR BANCORP INC	2.9%	3.0%	3.1%	3.1%	3.4%	3.4%	3.4%	3.2%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	22.9%	22.6%	22.1%	21.7%	21.5%	21.3%	19.8%	17.0%
02) CITIGROUP INC	11.3%	11.3%	10.9%	10.9%	10.4%	9.5%	9.1%	9.3%
03) JP MORGAN CHASE & CO	10.3%	10.4%	10.4%	10.1%	10.0%	10.4%	11.3%	12.4%
04) WELLS FARGO & COMPANY	8.2%	8.1%	8.2%	8.1%	7.3%	5.6%	4.7%	3.2%
05) WASHINGTON MUTUAL INC	7.6%	8.1%	8.5%	8.9%	10.9%	13.6%	16.3%	19.9%
06) CERBERUS CAPITAL HOLDING	6.0%	6.1%	6.3%	6.3%	6.1%	6.1%	6.3%	6.9%
07) BANK OF AMERICA CORPORATION	5.7%	5.7%	6.0%	6.2%	6.1%	5.7%	4.8%	3.3%
08) PHH CORPORATION	3.6%	3.7%	3.7%	3.8%	3.8%	3.6%	3.2%	2.5%
09) SUNTRUST BANKS INC	2.8%	2.6%	2.5%	2.4%	1.9%	1.7%	1.6%	0.7%
10) FIRST HORIZON NATIONAL CORPORATION	2.3%	2.4%	2.5%	2.5%	2.7%	2.8%	2.4%	1.4%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Credit Enhancement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Primary MI Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pool Policy and Primary MI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Full Recourse	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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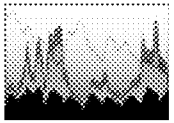

Single Family Conventional Book Characteristics
No Credit Enhancement

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only with Credit Enhancement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A with Credit Enhancement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-2.70	-2.14	-1.63	-1.22	-0.15	-0.12	-0.66	-3.33
Wtd Avg Economic Model Fee	23.41	22.45	21.78	21.41	20.28	20.05	19.85	21.25
Wtd Avg Charged Fee	20.71	20.31	20.15	20.19	20.13	19.94	19.19	17.93
Appraisal Waivers								
Appraisal Waiver	2.7%	2.6%	2.5%	2.4%	1.9%	1.4%	1.4%	0.7%
Serious Delinquent Loans								
SDQ Rate All Loans	0.43%	0.36%	0.35%	0.37%	0.47%	0.33%	0.30%	0.31%
- SDQ Rate for Loans with CE								
- SDQ Rate for Loans without CE	0.43%	0.36%	0.35%	0.37%	0.47%	0.33%	0.30%	0.31%
SDQ Rate Excl. Katrina Loans	0.42%	0.35%	0.34%	0.36%	0.35%	0.33%	0.30%	0.31%
SDQ Rate for Katrina Loans	1.01%	1.02%	1.21%	1.50%	7.94%	0.43%	0.31%	0.32%
Serious Delinquent Loans								
SDQ Loan Count	58,203	47,613	46,841	49,082	59,643	42,071	37,219	32,363
SDQ Count for Loans with CE								
SDQ Count for Loans without CE	58,203	47,613	46,841	49,082	59,643	42,071	37,219	32,363
SDQ Volume ($M)								
SDQ Volume	$7,449.6	$5,719.6	$5,394.2	$5,441.3	$6,080.6	$4,126.2	$3,492.9	$2,876.0
SDQ Volume for Loans with CE								
SDQ Volume for Loans without CE	$7,449.6	$5,719.6	$5,394.2	$5,441.3	$6,080.6	$4,126.2	$3,492.9	$2,876.0

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Single Family Conventional Book Characteristics
Credit Enhancement

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	3,430,256	3,277,236	3,149,921	3,065,658	2,762,394	2,787,044	3,062,867	3,613,104
Book Volume ($B)	$482.2	$453.4	$429.1	$411.0	$346.6	$333.3	$359.7	$404.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	1.6%	2.0%	2.2%	2.5%	2.8%	2.3%	2.2%	2.0%
OLTV 60.01% - 70.00%	3.0%	3.6%	3.9%	4.1%	4.0%	3.4%	3.4%	3.2%
OLTV 70.01% - 75.00%	3.0%	3.5%	3.7%	3.8%	3.7%	3.5%	3.9%	4.2%
OLTV 75.01% - 80.00%	18.5%	20.3%	20.9%	19.9%	15.4%	11.4%	11.8%	14.0%
OLTV 80.01% - 90.00%	30.9%	30.5%	31.0%	31.6%	35.2%	38.7%	40.5%	40.3%
OLTV 90.01% - 95.00%	18.2%	17.7%	18.0%	18.5%	21.8%	25.5%	26.8%	28.9%
OLTV 95.01% - 97.00%	2.8%	2.9%	3.0%	3.2%	4.0%	5.0%	5.1%	4.6%
OLTV 97.01% - 100.00%	21.1%	18.7%	16.5%	15.5%	12.3%	9.7%	5.9%	2.4%
OLTV > 100.00%	0.7%	0.7%	0.8%	0.8%	0.8%	0.7%	0.5%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	88.9%	88.1%	87.6%	87.5%	87.7%	88.3%	87.8%	87.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	1.3%	1.7%	2.0%	2.3%	2.5%	2.0%	1.8%	1.4%
Comb LTV 60.01% - 70.00%	2.6%	3.1%	3.4%	3.6%	3.5%	2.8%	2.7%	1.9%
Comb LTV 70.01% - 75.00%	2.4%	2.8%	2.9%	3.0%	3.0%	2.6%	2.7%	2.1%
Comb LTV 75.01% - 80.00%	10.1%	11.1%	11.6%	11.7%	11.1%	8.8%	8.3%	6.8%
Comb LTV 80.01% - 90.00%	31.9%	31.6%	31.9%	32.1%	33.6%	34.7%	34.4%	27.7%
Comb LTV 90.01% - 95.00%	19.0%	18.5%	18.6%	18.8%	20.6%	22.7%	22.3%	19.2%
Comb LTV 95.01% - 97.00%	2.7%	2.8%	2.9%	3.0%	3.7%	4.5%	4.5%	3.5%
Comb LTV 97.01% - 100.00%	25.5%	23.4%	21.3%	19.6%	13.6%	9.8%	6.0%	2.5%
Comb LTV > 100.00%	0.8%	0.9%	0.8%	0.8%	0.8%	0.7%	0.4%	0.2%
Comb LTV Missing	3.8%	4.2%	4.7%	5.1%	7.6%	11.4%	16.9%	34.8%
Wtd Avg Comb LTV	90.6%	89.9%	89.4%	89.1%	88.5%	88.8%	88.4%	88.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	1.3%	1.7%	2.0%	2.3%	2.5%	1.9%	1.8%	1.3%
Comb LTV 60.01% - 70.00%	2.6%	3.1%	3.4%	3.6%	3.6%	2.9%	2.8%	2.2%
Comb LTV 70.01% - 75.00%	2.4%	2.8%	3.0%	3.1%	3.1%	2.8%	3.0%	2.6%
Comb LTV 75.01% - 80.00%	10.3%	11.3%	11.9%	12.0%	11.5%	9.4%	9.1%	8.8%
Comb LTV 80.01% - 90.00%	32.1%	31.9%	32.2%	32.4%	34.1%	35.5%	35.6%	30.4%

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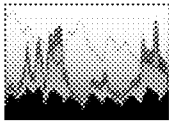

Single Family Conventional Book Characteristics
Credit Enhancement

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	19.2%	18.7%	18.8%	19.1%	21.0%	23.3%	23.3%	21.5%
Comb LTV 95.01% - 97.00%	2.7%	2.8%	2.9%	3.0%	3.8%	4.7%	4.6%	3.8%
Comb LTV 97.01% - 100.00%	25.5%	23.4%	21.3%	19.6%	13.6%	9.8%	6.0%	2.5%
Comb LTV > 100.00%	0.8%	0.9%	0.8%	0.8%	0.8%	0.7%	0.4%	0.2%
Comb LTV Missing	3.0%	3.4%	3.7%	4.1%	6.1%	9.1%	13.4%	26.8%
Wtd Avg Comb LTV	90.6%	89.9%	89.4%	89.0%	88.4%	88.8%	88.3%	88.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	14.7%	16.7%	18.0%	19.9%	24.6%	19.7%	16.2%	20.4%
MTMLTV 60.01% - 70.00%	11.0%	12.3%	13.0%	13.9%	15.6%	14.6%	12.8%	14.8%
MTMLTV 70.01% - 75.00%	8.7%	9.7%	10.1%	10.7%	11.1%	10.4%	9.7%	9.7%
MTMLTV 75.01% - 80.00%	11.6%	13.9%	14.9%	15.0%	14.5%	13.4%	13.2%	12.7%
MTMLTV 80.01% - 90.00%	25.4%	25.1%	24.7%	23.5%	22.2%	26.8%	33.0%	29.2%
MTMLTV 90.01% - 95.00%	11.1%	9.1%	8.4%	7.8%	6.8%	8.6%	10.3%	9.7%
MTMLTV 95.01% - 97.00%	3.8%	3.1%	2.7%	2.4%	1.7%	2.1%	2.0%	1.6%
MTMLTV 97.01% - 100.00%	7.3%	6.3%	4.9%	4.4%	2.6%	3.0%	1.9%	1.2%
MTMLTV > 100.00%	6.5%	3.4%	3.0%	2.3%	0.7%	1.1%	0.5%	0.3%
MTMLTV Missing	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%
Wtg Avg MTMLTV	78.8%	76.3%	75.2%	73.8%	70.9%	73.6%	75.4%	73.5%
Credit Score (Sums to 100%)								
FICO < 550	0.9%	1.0%	1.0%	1.1%	1.1%	1.3%	1.5%	1.2%
FICO 550-579	1.4%	1.4%	1.4%	1.5%	1.6%	2.0%	2.3%	2.1%
FICO 580-619	6.6%	6.4%	6.3%	6.4%	6.5%	7.3%	7.5%	6.9%
FICO 620-659	18.0%	17.9%	17.7%	17.7%	17.7%	18.8%	18.6%	16.8%
FICO 660-699	24.7%	24.8%	24.7%	24.4%	23.5%	23.5%	23.3%	22.1%
FICO 700-739	22.5%	22.6%	22.7%	22.6%	22.5%	21.6%	21.3%	21.8%
FICO >= 740	24.4%	24.5%	24.7%	24.8%	24.8%	22.5%	21.6%	23.0%
FICO Missing	1.4%	1.4%	1.5%	1.7%	2.3%	3.1%	3.9%	6.1%
Wtd Avg FICO	695	695	696	695	695	691	689	693
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	75.3%	74.0%	73.5%	73.6%	75.2%	79.4%	81.6%	85.3%
Intermediate-term, fixed-rate	2.4%	2.5%	2.7%	2.8%	3.6%	4.5%	5.5%	6.3%
Adjustable-rate	4.8%	5.1%	5.5%	6.0%	7.9%	9.3%	8.1%	5.2%

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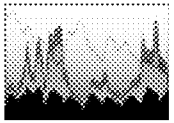

Single Family Conventional Book Characteristics
Credit Enhancement

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	8.8%	9.0%	9.1%	8.5%	6.4%	2.0%	0.5%	0.2%
Negative Amortization	2.8%	4.2%	5.2%	6.3%	6.7%	4.7%	4.2%	2.9%
Interest Only fixed-rate	5.9%	5.2%	4.0%	2.8%	0.2%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.5%	89.1%	88.9%	89.1%	90.3%	92.3%	93.2%	94.6%
Second/Vacation Home	3.8%	3.8%	3.8%	3.8%	3.4%	2.7%	2.3%	2.0%
Investor Property	6.7%	7.1%	7.3%	7.1%	6.3%	5.0%	4.5%	3.4%
10-K Unit Type (Sums to 100%)								
1 Unit	95.9%	95.6%	95.6%	95.7%	95.8%	95.6%	95.6%	96.0%
2-4 Units	4.1%	4.4%	4.4%	4.3%	4.2%	4.4%	4.4%	4.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.8%	9.7%	9.6%	9.5%	8.5%	7.5%	7.0%	6.3%
Single Family Homes	90.2%	90.3%	90.4%	90.5%	91.5%	92.5%	93.0%	93.7%
Property Type (Sums to 100%)								
Manufactured	1.1%	1.2%	1.3%	1.4%	1.3%	1.4%	1.3%	1.1%
Condo/Coop	9.8%	9.7%	9.6%	9.5%	8.5%	7.4%	7.0%	6.3%
1 Unit	85.0%	84.7%	84.7%	84.9%	86.0%	86.9%	87.3%	88.7%
2-4 Units	4.1%	4.3%	4.4%	4.2%	4.1%	4.3%	4.4%	4.0%
Condo								
Condo	9.6%	9.5%	9.4%	9.2%	8.3%	7.2%	6.8%	6.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	66.5%	64.9%	64.2%	64.1%	62.6%	60.9%	57.9%	61.3%
Cash-Out Refinance	17.7%	18.8%	19.3%	19.4%	18.1%	16.7%	17.2%	14.2%
Other Refinance	15.8%	16.2%	16.5%	16.5%	19.3%	22.4%	25.0%	24.6%
Origination Type (Sums to 100%)								
TPO Broker	23.1%	23.0%	22.9%	23.1%	22.4%	23.5%	24.7%	23.7%
TPO Correspondent	32.4%	31.2%	29.9%	28.6%	26.0%	25.3%	24.3%	23.5%
Undesignated	0.5%	0.6%	0.6%	0.7%	1.1%	1.5%	2.2%	3.8%
Retail	44.0%	45.3%	46.5%	47.6%	50.5%	49.7%	48.8%	49.1%
Origination Year (Sums to 100%)								
< 2000	4.0%	4.4%	4.9%	5.4%	8.1%	12.0%	17.6%	36.1%
2000	0.5%	0.6%	0.6%	0.7%	1.1%	1.7%	2.7%	5.7%
2001	2.3%	2.5%	2.8%	3.1%	4.8%	7.6%	12.4%	26.5%
2002	5.2%	5.8%	6.5%	7.1%	10.9%	17.1%	26.7%	31.7%

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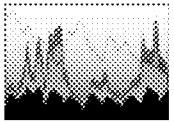

Single Family Conventional Book Characteristics
Credit Enhancement

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	12.5%	13.9%	15.3%	16.7%	24.8%	36.4%	40.7%	0.0%
2004	10.7%	11.9%	13.3%	14.6%	22.0%	25.2%	0.0%	0.0%
2005	17.6%	20.0%	22.2%	24.5%	28.3%	0.0%	0.0%	0.0%
2006	25.3%	28.1%	30.4%	27.8%	0.0%	0.0%	0.0%	0.0%
2007	22.0%	12.8%	3.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$146,995	$144,753	$142,683	$140,467	$131,797	$125,623	$122,972	$118,458
Loan Original Note Rate	6.44%	6.37%	6.33%	6.29%	6.12%	6.32%	6.57%	7.17%
Seasoning (Sums to 100%)								
Seasoned	2.4%	2.5%	2.6%	2.8%	3.0%	2.8%	3.2%	4.2%
Non-Seasoned	97.6%	97.5%	97.4%	97.2%	97.0%	97.2%	96.8%	95.8%
ACI								
ACI Probability	1.56%	1.50%	1.44%	1.40%	1.29%	1.32%	1.29%	1.02%
Wtd Avg ACI Score	666	667	669	670	673	673	673	681
Credit Premium								
Wtd Avg Credit Premium	-0.06	-0.06	-0.05	-0.05	-0.03	-0.02	0.02	0.02
Credit Premium > 1.5	0.5%	0.4%	0.4%	0.4%	0.5%	0.7%	1.1%	0.9%
Prepay Premium								
Prepay Premium	6.6%	7.6%	8.3%	8.9%	7.8%	6.6%	7.2%	5.1%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.7%	5.0%	5.3%	5.5%	6.7%	7.6%	7.7%	7.7%
DTI Ratio > 20 and <= 30	14.2%	14.6%	15.1%	15.4%	17.4%	18.7%	19.5%	21.6%
DTI Ratio > 30 and <= 40	27.7%	28.0%	28.2%	28.2%	28.6%	28.2%	29.1%	32.2%
DTI Ratio > 40 and <= 50	27.5%	26.8%	26.1%	25.3%	22.4%	20.5%	19.7%	18.5%
DTI Ratio > 50	17.8%	16.3%	15.4%	15.2%	14.1%	13.9%	12.5%	9.5%
DTI Ratio Missing	8.1%	9.3%	9.9%	10.4%	10.9%	11.1%	11.5%	10.4%
Wtd Avg DTI Ratio	40.1%	39.6%	39.2%	39.0%	38.0%	37.4%	36.7%	35.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.7%	5.0%	5.3%	5.5%	6.6%	7.6%	7.8%	7.7%
DTI Ratio > 20 and <= 30	14.2%	14.6%	15.1%	15.5%	17.4%	18.8%	19.6%	21.7%
DTI Ratio > 30 and <= 40	27.9%	28.1%	28.3%	28.3%	28.7%	28.4%	29.3%	32.4%
DTI Ratio > 40 and <= 50	27.7%	27.0%	26.3%	25.5%	22.5%	20.6%	19.9%	18.6%
DTI Ratio > 50	18.1%	16.6%	15.6%	15.4%	14.2%	14.1%	12.6%	9.6%
DTI Ratio Missing	7.4%	8.7%	9.4%	9.9%	10.5%	10.5%	10.9%	10.0%

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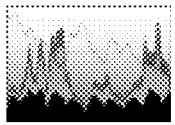

Single Family Conventional Book Characteristics
Credit Enhancement

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	40.1%	39.6%	39.3%	39.0%	38.0%	37.4%	36.7%	35.5%
Origination Term (Sums to 100%)								
<= 15 Years	2.4%	2.5%	2.7%	2.9%	3.6%	4.5%	5.5%	6.4%
> 15 Years amd <= 25 Years	2.0%	2.1%	2.2%	2.3%	2.6%	2.8%	2.8%	2.9%
> 25 Years and <= 30 Years	94.8%	94.8%	94.8%	94.6%	93.6%	92.5%	91.5%	90.5%
> 30 Years	0.8%	0.6%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	81.1%	79.2%	77.5%	76.3%	75.4%	79.4%	81.6%	85.3%
Intermediate-Term Fixed Rate (excl Balloon)	2.1%	2.3%	2.4%	2.5%	3.1%	3.8%	4.6%	5.5%
Adjustable Rate	16.4%	18.2%	19.8%	20.8%	20.9%	16.0%	12.9%	8.3%
Balloon	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%	0.9%	0.8%
Various Product Types								
Second	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
40 Year (ARM & Fixed)	0.8%	0.6%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%
Hybrid Arm	13.0%	13.4%	13.8%	13.6%	11.6%	9.1%	6.4%	3.5%
- 2/28 Hybrid Arm	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.6%	1.8%	2.0%	2.3%	3.0%	3.0%	2.3%	1.1%
- 5/1 Hybrid Arm	8.9%	9.1%	9.4%	9.0%	6.4%	4.7%	3.0%	1.7%
- 7/1 Hybrid Arm	1.6%	1.7%	1.7%	1.7%	1.7%	1.3%	1.0%	0.5%
- 10/1 Hybrid Arm	0.7%	0.7%	0.7%	0.6%	0.5%	0.2%	0.1%	0.2%
NegAm ARM	2.8%	4.2%	5.2%	6.3%	6.7%	4.7%	4.2%	2.9%
Interest Only	14.6%	14.2%	13.2%	11.3%	6.6%	2.1%	0.5%	0.2%
- Interest Only ARM	8.8%	9.0%	9.1%	8.5%	6.4%	2.0%	0.5%	0.2%
- Interest Only FRM	5.9%	5.2%	4.0%	2.8%	0.2%	0.1%	0.0%	0.0%
Alt-A	26.3%	27.4%	27.0%	25.2%	18.6%	12.9%	11.9%	8.3%
- Alt-A Low/No Doc	18.7%	19.5%	19.2%	17.7%	13.6%	10.0%	8.9%	5.5%
- Alt-A No Disclosure	0.4%	0.3%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%

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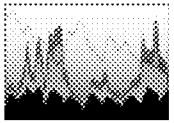

Single Family Conventional Book Characteristics
Credit Enhancement

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	3.8%	4.1%	4.2%	4.2%	4.3%	3.4%	3.0%	2.0%
- Alt-A SISA	1.4%	1.4%	1.3%	1.0%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	2.1%	2.1%	1.9%	1.7%	1.3%	1.2%	1.1%	0.8%
- Alt-A Stated Income	11.0%	11.5%	11.5%	10.6%	7.9%	5.4%	4.8%	2.7%
Alt-A Full Doc (by SFC)	4.9%	5.0%	4.9%	4.4%	2.5%	0.8%	0.4%	0.1%
Alt-A Deals (no SFC)	2.7%	2.9%	2.9%	3.1%	2.5%	2.0%	2.6%	2.7%
My Community Mortgage	7.0%	5.7%	3.9%	3.2%	1.4%	1.2%	0.7%	0.2%
Non-Full Doc								
Non-Full Doc Total	23.5%	23.4%	22.8%	21.0%	16.3%	12.5%	11.1%	6.8%
- Select Lender Programs Non-Full Doc	4.6%	3.8%	3.4%	3.1%	2.8%	2.5%	2.1%	1.4%
- Other Low/No Doc	18.9%	19.6%	19.3%	17.9%	13.5%	10.0%	9.0%	5.4%
Subprime Deals								
Subprime	1.2%	1.0%	1.0%	1.1%	0.6%	1.1%	2.1%	1.5%
- Pre 12/2005 (A-Minus Deals)	0.2%	0.2%	0.3%	0.3%	0.6%	1.1%	2.1%	1.5%
- Post 12/2005	1.0%	0.8%	0.7%	0.8%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	64.4%	62.6%	62.2%	63.3%	67.4%	68.3%	62.3%	51.2%
Investor Channel	29.9%	31.6%	31.6%	30.1%	24.4%	19.7%	20.4%	14.9%
eChannel	1.0%	0.9%	0.9%	0.8%	0.6%	0.7%	0.7%	0.5%
Underserved Channel	0.3%	0.3%	0.4%	0.4%	0.6%	0.8%	0.9%	0.0%
Subprime Channel	1.0%	0.7%	0.7%	0.8%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	3.4%	3.8%	4.2%	4.6%	7.0%	10.5%	15.8%	33.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	9.2%	10.0%	9.8%	8.6%	3.7%	0.9%	0.5%	0.4%
- 75/20/05	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.6%	1.7%	1.8%	1.6%	0.9%	0.3%	0.2%	0.2%
- 80/15/05	1.2%	1.3%	1.3%	1.2%	0.5%	0.2%	0.1%	0.1%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	6.2%	6.7%	6.5%	5.6%	2.0%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	10.9%	11.8%	11.7%	10.6%	6.3%	3.5%	3.0%	2.6%

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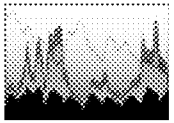

Single Family Conventional Book Characteristics
Credit Enhancement

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	2.6%	2.8%	2.8%	2.6%	1.8%	1.0%	0.9%	0.9%
- 80/15/05	1.9%	2.0%	2.0%	1.8%	0.9%	0.5%	0.4%	0.3%
- 80/20/00	4.8%	5.2%	5.3%	4.6%	2.5%	1.1%	0.8%	0.4%
- 90/05/05	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%
- Other	1.1%	1.2%	1.1%	1.1%	0.8%	0.6%	0.5%	0.6%
EA/TPR								
EA/TPR	5.6%	5.3%	5.4%	5.5%	6.0%	6.6%	6.3%	4.9%
- EA I	2.5%	2.4%	2.5%	2.6%	2.7%	3.0%	2.8%	2.2%
- EA/TPR II	2.0%	1.8%	1.8%	1.8%	1.9%	2.2%	2.2%	1.8%
- EA/TPR III	1.1%	1.1%	1.1%	1.1%	1.3%	1.5%	1.4%	0.9%
10-K Property Region (Sums to 100%)								
Midwest	18.9%	18.7%	18.6%	18.6%	18.6%	18.5%	17.8%	18.2%
Northeast	15.7%	15.6%	15.5%	15.3%	15.1%	15.0%	14.9%	15.9%
Southeast	29.7%	29.2%	29.0%	28.8%	28.5%	28.1%	27.1%	25.7%
Southwest	20.2%	19.8%	19.6%	19.5%	19.9%	20.1%	19.4%	18.4%
West	15.5%	16.7%	17.3%	17.7%	18.0%	18.2%	20.8%	21.7%
Census Region (Sums to 100%)								
New England	4.1%	3.9%	3.9%	3.8%	3.6%	3.6%	3.6%	4.0%
Middle Atlantic	10.0%	10.0%	10.0%	9.8%	9.9%	10.1%	10.0%	10.8%
East North Central	15.1%	15.0%	14.9%	15.0%	15.1%	15.2%	14.8%	15.2%
East South Central	5.7%	5.6%	5.6%	5.6%	5.5%	5.3%	4.9%	4.4%
South Atlantic	24.4%	23.9%	23.8%	23.7%	23.3%	23.2%	22.6%	21.6%
West North Central	6.7%	6.5%	6.5%	6.4%	6.3%	6.0%	5.4%	5.3%
West South Central	10.1%	10.0%	10.0%	10.0%	10.3%	10.1%	9.3%	8.7%
Mountain	10.1%	9.8%	9.7%	9.5%	9.5%	9.8%	10.3%	9.8%
Pacific	12.6%	13.9%	14.5%	15.0%	15.3%	15.7%	18.2%	19.3%
US Territories	1.2%	1.2%	1.3%	1.3%	1.3%	1.0%	0.9%	0.8%
Top 10 States								
01) FL	8.8%	8.6%	8.5%	8.4%	7.9%	7.8%	7.6%	7.2%
02) CA	7.8%	9.2%	9.8%	10.3%	10.5%	10.6%	12.8%	13.6%
03) TX	6.6%	6.4%	6.4%	6.4%	6.7%	6.6%	6.2%	6.1%
04) IL	4.5%	4.4%	4.3%	4.3%	4.3%	4.4%	4.3%	4.3%
05) GA	4.3%	4.2%	4.2%	4.2%	4.3%	4.4%	4.3%	4.0%

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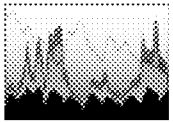

Single Family Conventional Book Characteristics
Credit Enhancement

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) OH	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.7%	3.7%
07) NY	3.5%	3.6%	3.6%	3.5%	3.6%	3.8%	4.0%	4.3%
08) PA	3.4%	3.3%	3.3%	3.3%	3.3%	3.2%	3.1%	3.3%
09) NC	3.2%	3.2%	3.2%	3.2%	3.3%	3.3%	3.2%	3.0%
10) NJ	3.1%	3.1%	3.1%	3.0%	3.0%	3.0%	2.9%	3.2%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	25.8%	25.9%	25.6%	24.9%	22.0%	19.0%	17.5%	13.0%
02) CITIGROUP INC	5.7%	5.3%	4.7%	4.6%	4.1%	3.8%	3.4%	4.1%
03) WASHINGTON MUTUAL INC	4.8%	5.1%	5.4%	5.7%	7.6%	10.4%	11.9%	13.7%
04) FIRST HORIZON NATIONAL CORPORATION	4.1%	3.9%	3.9%	3.9%	3.9%	3.9%	3.7%	3.2%
05) LEHMAN BROTHERS HOLDINGS INC	3.9%	4.0%	4.0%	3.6%	2.9%	2.0%	1.9%	0.8%
06) JP MORGAN CHASE & CO	3.4%	3.3%	3.2%	3.3%	3.1%	3.6%	4.5%	5.0%
07) FLAGSTAR BANCORP INC	3.2%	3.1%	3.0%	3.1%	3.4%	3.3%	3.0%	3.2%
08) SUNTRUST BANKS INC	3.1%	2.8%	2.5%	2.4%	1.6%	1.5%	1.4%	1.5%
09) WELLS FARGO & COMPANY	2.8%	2.3%	2.2%	2.1%	2.1%	2.2%	2.1%	3.2%
10) WACHOVIA CORPORATION	2.7%	3.8%	4.6%	5.4%	6.5%	6.1%	5.9%	4.9%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	26.0%	26.1%	25.8%	25.1%	22.3%	19.3%	17.7%	13.2%
02) JP MORGAN CHASE & CO	9.0%	9.2%	9.2%	9.2%	9.1%	9.4%	10.2%	12.1%
03) CITIGROUP INC	8.2%	8.0%	7.8%	7.9%	8.0%	7.7%	7.5%	7.9%
04) WELLS FARGO & COMPANY	6.2%	6.0%	6.0%	6.0%	6.4%	5.9%	4.6%	4.6%
05) WASHINGTON MUTUAL INC	4.3%	4.7%	4.9%	5.2%	7.3%	11.1%	14.0%	18.3%
06) FIRST HORIZON NATIONAL CORPORATION	4.1%	3.9%	3.9%	3.9%	3.9%	3.9%	3.4%	2.4%
07) LEHMAN BROTHERS HOLDINGS INC	3.7%	3.7%	3.8%	3.4%	2.5%	1.5%	1.3%	0.6%
08) CERBERUS CAPITAL HOLDING	3.0%	3.0%	3.0%	3.1%	3.2%	3.6%	4.0%	5.4%
09) BANK OF AMERICA CORPORATION	2.7%	2.6%	2.7%	2.8%	3.0%	3.2%	3.2%	4.5%
10) INDYMAC BANCORP INC	2.7%	2.5%	2.4%	2.0%	1.4%	1.5%	1.8%	1.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Primary MI Only	61.0%	56.8%	54.8%	54.7%	57.4%	61.3%	60.3%	53.7%
- Pool Policy Only	22.2%	24.2%	24.6%	23.3%	17.7%	12.3%	12.4%	16.1%
- Pool Policy and Primary MI	4.4%	4.7%	4.7%	4.6%	4.7%	5.5%	7.0%	11.1%
- Full Recourse	4.7%	5.9%	6.7%	7.6%	8.3%	8.3%	8.7%	7.4%
- Shared Arrangement	3.4%	3.7%	4.0%	4.2%	5.2%	5.4%	4.8%	4.6%

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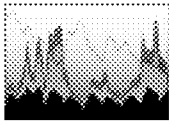

Single Family Conventional Book Characteristics
Credit Enhancement

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	4.3%	4.7%	5.2%	5.6%	6.7%	7.2%	6.9%	7.1%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Interest Only with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Alt-A with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-11.68	-10.54	-8.48	-7.21	-4.29	-5.12	-6.97	-7.62
Wtd Avg Economic Model Fee	47.54	45.14	42.42	40.65	35.96	35.54	35.62	32.82
Wtd Avg Charged Fee	35.85	34.59	33.93	33.43	31.65	30.40	28.63	25.19
Appraisal Waivers								
Appraisal Waiver	0.8%	0.8%	0.7%	0.7%	0.5%	0.2%	0.3%	0.2%
Serious Delinquent Loans								
SDQ Rate All Loans	2.18%	1.81%	1.74%	1.84%	2.27%	2.02%	1.81%	1.32%
- SDQ Rate for Loans with CE	2.18%	1.81%	1.74%	1.84%	2.27%	2.02%	1.81%	1.32%
- SDQ Rate for Loans without CE								
SDQ Rate Excl. Katrina Loans	2.17%	1.79%	1.71%	1.79%	2.00%	2.03%	1.82%	1.33%
SDQ Rate for Katrina Loans	3.40%	3.30%	3.65%	4.42%	13.06%	1.57%	1.17%	1.04%
Serious Delinquent Loans								
SDQ Loan Count	74,948	59,325	54,750	56,307	62,574	56,406	55,540	47,815
SDQ Count for Loans with CE	74,948	59,325	54,750	56,307	62,574	56,406	55,540	47,815
SDQ Count for Loans without CE								
SDQ Volume ($M)								
SDQ Volume	$10,563.6	$7,883.7	$6,876.4	$6,673.9	$6,816.2	$6,148.2	$6,011.3	$4,913.0
SDQ Volume for Loans with CE	$10,563.6	$7,883.7	$6,876.4	$6,673.9	$6,816.2	$6,148.2	$6,011.3	$4,913.0
SDQ Volume for Loans without CE								

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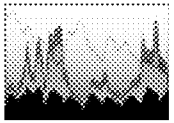

Single Family Conventional Book Characteristics
Prepay

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	325,541	305,710	308,804	315,383	287,856	297,788	344,660	328,771
Book Volume ($B)	$58.4	$53.9	$54.2	$55.2	$45.4	$42.9	$47.1	$42.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	14.8%	16.0%	17.2%	18.2%	20.3%	19.4%	17.9%	16.8%
OLTV 60.01% - 70.00%	15.7%	16.5%	17.6%	18.5%	19.6%	19.0%	17.2%	15.9%
OLTV 70.01% - 75.00%	11.4%	11.7%	12.4%	12.9%	14.9%	15.2%	15.7%	15.1%
OLTV 75.01% - 80.00%	43.8%	43.9%	42.3%	41.0%	34.3%	30.2%	29.2%	30.7%
OLTV 80.01% - 90.00%	7.9%	7.0%	6.4%	6.3%	7.7%	10.2%	11.9%	13.8%
OLTV 90.01% - 95.00%	2.8%	2.2%	2.0%	1.8%	2.4%	4.0%	5.3%	6.2%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%
OLTV 97.01% - 100.00%	3.5%	2.6%	2.0%	1.1%	0.7%	1.9%	2.6%	1.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.1%	73.2%	72.4%	71.7%	70.8%	71.8%	72.9%	73.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.1%	15.3%	16.5%	17.4%	19.6%	18.4%	16.5%	13.8%
Comb LTV 60.01% - 70.00%	14.8%	15.6%	16.7%	17.7%	19.0%	18.2%	16.0%	13.3%
Comb LTV 70.01% - 75.00%	10.2%	10.6%	11.3%	11.9%	14.3%	14.5%	14.4%	12.2%
Comb LTV 75.01% - 80.00%	25.2%	26.1%	26.8%	27.3%	28.9%	27.9%	26.0%	24.8%
Comb LTV 80.01% - 90.00%	14.7%	13.8%	12.9%	12.3%	10.4%	10.5%	11.6%	12.3%
Comb LTV 90.01% - 95.00%	6.0%	5.1%	4.3%	3.8%	2.9%	4.0%	5.0%	5.0%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Comb LTV 97.01% - 100.00%	13.4%	12.0%	9.9%	7.9%	2.5%	2.3%	3.1%	1.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.3%	1.5%	1.5%	1.6%	2.4%	3.9%	7.1%	16.8%
Wtd Avg Comb LTV	77.6%	76.5%	75.3%	74.3%	71.7%	72.1%	73.2%	73.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.1%	15.3%	16.5%	17.5%	19.6%	18.5%	16.6%	14.1%
Comb LTV 60.01% - 70.00%	14.8%	15.6%	16.7%	17.7%	19.0%	18.3%	16.1%	13.6%
Comb LTV 70.01% - 75.00%	10.3%	10.6%	11.3%	11.9%	14.3%	14.6%	14.5%	12.5%
Comb LTV 75.01% - 80.00%	25.3%	26.1%	26.9%	27.4%	29.0%	28.0%	26.3%	25.4%
Comb LTV 80.01% - 90.00%	14.7%	13.8%	12.9%	12.3%	10.4%	10.6%	11.7%	12.6%

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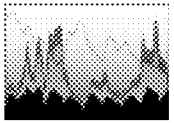

Single Family Conventional Book Characteristics
Prepay

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	6.1%	5.1%	4.3%	3.8%	2.9%	4.1%	5.1%	5.2%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%
Comb LTV 97.01% - 100.00%	13.4%	12.0%	9.9%	7.9%	2.5%	2.3%	3.1%	1.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.1%	1.3%	1.3%	1.4%	2.1%	3.5%	6.3%	14.8%
Wtd Avg Comb LTV	77.6%	76.5%	75.3%	74.3%	71.7%	72.1%	73.3%	73.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	30.0%	35.2%	38.6%	42.3%	60.5%	59.2%	43.5%	37.3%
MTMLTV 60.01% - 70.00%	12.4%	14.3%	15.6%	17.1%	18.5%	20.5%	26.6%	23.7%
MTMLTV 70.01% - 75.00%	8.8%	9.8%	10.3%	10.9%	8.5%	8.0%	11.9%	13.8%
MTMLTV 75.01% - 80.00%	13.6%	14.9%	14.5%	14.3%	9.1%	6.8%	8.0%	13.2%
MTMLTV 80.01% - 90.00%	22.9%	19.6%	17.0%	13.4%	2.9%	4.3%	7.4%	8.9%
MTMLTV 90.01% - 95.00%	5.8%	3.0%	1.8%	1.1%	0.3%	0.8%	1.7%	2.1%
MTMLTV 95.01% - 97.00%	1.5%	0.8%	0.4%	0.3%	0.0%	0.2%	0.4%	0.3%
MTMLTV 97.01% - 100.00%	2.1%	1.3%	0.9%	0.4%	0.0%	0.2%	0.4%	0.5%
MTMLTV > 100.00%	2.9%	1.1%	0.8%	0.4%	0.0%	0.2%	0.1%	0.1%
MTMLTV Missing	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	68.7%	65.0%	63.0%	60.9%	53.4%	55.2%	60.7%	63.2%
Credit Score (Sums to 100%)								
FICO < 550	2.4%	1.9%	2.1%	2.4%	2.2%	2.5%	3.3%	3.4%
FICO 550-579	2.4%	2.1%	2.3%	2.5%	2.4%	3.0%	4.0%	4.0%
FICO 580-619	5.4%	4.9%	5.3%	5.9%	6.0%	7.0%	8.7%	8.5%
FICO 620-659	12.7%	12.2%	12.0%	12.4%	13.4%	15.1%	16.2%	15.1%
FICO 660-699	24.1%	24.2%	23.5%	23.0%	22.6%	22.6%	21.6%	19.9%
FICO 700-739	24.7%	25.1%	24.6%	23.9%	22.7%	21.0%	19.3%	19.4%
FICO >= 740	27.2%	28.6%	28.9%	28.5%	29.0%	26.9%	24.9%	27.8%
FICO Missing	1.0%	1.1%	1.2%	1.3%	1.6%	1.9%	2.0%	1.9%
Wtd Avg FICO	698	701	701	699	699	694	687	690
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	22.2%	22.2%	20.4%	20.1%	24.0%	33.9%	43.6%	56.5%
Intermediate-term, fixed-rate	3.0%	3.3%	3.4%	3.5%	5.0%	7.0%	8.5%	8.9%
Adjustable-rate	12.4%	11.2%	11.0%	11.0%	11.6%	16.5%	20.2%	14.7%

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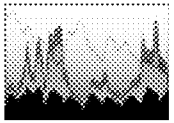

Single Family Conventional Book Characteristics
Prepay

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	29.4%	26.9%	23.7%	19.4%	10.8%	6.9%	2.1%	0.4%
Negative Amortization	30.7%	34.3%	40.7%	45.7%	48.6%	35.6%	25.6%	19.6%
Interest Only fixed-rate	2.3%	2.0%	0.8%	0.3%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	79.3%	79.0%	79.4%	80.5%	82.0%	85.0%	88.3%	90.9%
Second/Vacation Home	4.6%	4.7%	4.6%	4.3%	3.1%	2.0%	1.7%	1.7%
Investor Property	16.1%	16.4%	16.0%	15.1%	14.9%	13.0%	10.0%	7.4%
10-K Unit Type (Sums to 100%)								
1 Unit	93.1%	93.3%	93.7%	93.9%	93.7%	92.8%	93.3%	94.6%
2-4 Units	6.9%	6.7%	6.3%	6.1%	6.3%	7.2%	6.7%	5.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.5%	12.6%	12.5%	12.2%	10.5%	8.8%	8.0%	6.9%
Single Family Homes	87.5%	87.4%	87.5%	87.8%	89.5%	91.2%	92.0%	93.1%
Property Type (Sums to 100%)								
Manufactured	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.2%
Condo/Coop	12.5%	12.6%	12.5%	12.2%	10.5%	8.7%	8.0%	6.9%
1 Unit	80.5%	80.6%	81.1%	81.6%	83.0%	83.8%	85.1%	87.4%
2-4 Units	6.9%	6.7%	6.3%	6.1%	6.3%	7.2%	6.6%	5.4%
Condo								
Condo	12.4%	12.6%	12.5%	12.2%	10.5%	8.7%	8.0%	6.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	40.6%	40.4%	39.2%	37.4%	34.6%	36.0%	38.3%	39.8%
Cash-Out Refinance	41.4%	41.8%	43.1%	44.9%	45.6%	43.2%	41.2%	37.0%
Other Refinance	18.0%	17.9%	17.7%	17.7%	19.8%	20.8%	20.5%	23.2%
Origination Type (Sums to 100%)								
TPO Broker	39.4%	37.5%	38.6%	39.7%	41.8%	41.4%	40.5%	40.2%
TPO Correspondent	17.4%	16.9%	15.2%	13.9%	8.2%	3.9%	5.1%	5.6%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Retail	43.2%	45.6%	46.2%	46.4%	49.9%	54.6%	54.3%	54.0%
Origination Year (Sums to 100%)								
< 2000	1.9%	2.1%	2.3%	2.3%	3.6%	5.6%	9.2%	20.4%
2000	0.5%	0.6%	0.7%	0.7%	1.3%	2.1%	3.1%	6.6%
2001	3.1%	3.5%	3.8%	4.1%	6.9%	10.8%	16.3%	31.8%
2002	6.6%	7.7%	8.4%	8.9%	15.3%	25.6%	37.1%	41.1%

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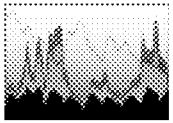

Single Family Conventional Book Characteristics
Prepay

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	8.0%	9.3%	10.2%	11.1%	20.2%	33.4%	34.2%	0.0%
2004	9.1%	10.6%	12.1%	13.1%	24.0%	22.5%	0.0%	0.0%
2005	19.0%	22.1%	24.8%	27.2%	28.8%	0.0%	0.0%	0.0%
2006	30.7%	34.1%	35.6%	32.5%	0.0%	0.0%	0.0%	0.0%
2007	21.1%	10.0%	2.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$184,379	$181,587	$180,933	$180,610	$164,251	$150,256	$141,322	$131,841
Loan Original Note Rate	5.89%	5.61%	5.45%	5.33%	5.10%	5.67%	6.27%	6.82%
Seasoning (Sums to 100%)								
Seasoned	4.2%	3.7%	4.1%	4.4%	5.0%	4.2%	4.3%	6.3%
Non-Seasoned	95.8%	96.3%	95.9%	95.6%	95.0%	95.8%	95.7%	93.7%
ACI								
ACI Probability	1.02%	0.99%	0.96%	0.94%	1.03%	1.28%	1.52%	1.38%
Wtd Avg ACI Score	673	675	677	679	681	679	675	684
Credit Premium								
Wtd Avg Credit Premium	0.14	0.17	0.20	0.21	0.21	0.13	0.16	0.12
Credit Premium > 1.5	1.1%	1.0%	1.0%	0.9%	1.2%	2.3%	3.8%	3.9%
Prepay Premium								
Prepay Premium	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.4%	7.1%	7.4%	7.5%	9.6%	11.9%	9.3%	9.7%
DTI Ratio > 20 and <= 30	12.4%	13.1%	13.1%	12.8%	13.7%	15.2%	16.1%	18.6%
DTI Ratio > 30 and <= 40	24.9%	25.3%	24.1%	23.1%	19.4%	17.4%	19.1%	21.9%
DTI Ratio > 40 and <= 50	25.3%	23.6%	21.3%	19.7%	13.1%	11.4%	12.9%	14.1%
DTI Ratio > 50	4.4%	3.8%	3.5%	3.4%	3.3%	4.5%	5.6%	6.4%
DTI Ratio Missing	26.5%	27.2%	30.6%	33.5%	40.9%	39.7%	37.1%	29.3%
Wtd Avg DTI Ratio	36.3%	35.6%	35.1%	34.9%	32.7%	31.8%	33.5%	33.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.3%	7.1%	7.4%	7.5%	9.6%	11.9%	9.3%	9.7%
DTI Ratio > 20 and <= 30	12.4%	13.1%	13.1%	12.8%	13.7%	15.2%	16.1%	18.6%
DTI Ratio > 30 and <= 40	24.9%	25.3%	24.1%	23.1%	19.4%	17.4%	19.1%	21.9%
DTI Ratio > 40 and <= 50	25.3%	23.6%	21.3%	19.7%	13.1%	11.4%	12.9%	14.1%
DTI Ratio > 50	4.4%	3.8%	3.5%	3.4%	3.3%	4.5%	5.6%	6.4%
DTI Ratio Missing	26.5%	27.2%	30.6%	33.5%	40.9%	39.7%	37.1%	29.3%

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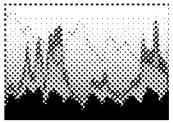

Single Family Conventional Book Characteristics
Prepay

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.3%	35.6%	35.1%	34.9%	32.7%	31.8%	33.5%	33.7%
Origination Term (Sums to 100%)								
<= 15 Years	3.0%	3.4%	3.4%	3.5%	5.0%	7.1%	8.6%	8.9%
> 15 Years amd <= 25 Years	0.6%	0.6%	0.6%	0.6%	0.7%	0.9%	1.1%	1.1%
> 25 Years and <= 30 Years	96.1%	95.7%	95.6%	95.5%	94.0%	91.8%	90.2%	89.9%
> 30 Years	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	23.8%	23.9%	21.0%	20.2%	24.1%	33.9%	43.6%	56.5%
Intermediate-Term Fixed Rate (excl Balloon)	2.9%	3.2%	3.3%	3.4%	4.9%	6.9%	8.3%	8.5%
Adjustable Rate	72.6%	72.5%	75.4%	76.1%	70.9%	59.1%	47.8%	34.7%
Balloon	0.7%	0.4%	0.3%	0.3%	0.1%	0.1%	0.2%	0.3%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
40 Year (ARM & Fixed)	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
Hybrid Arm	38.7%	34.6%	30.9%	26.5%	11.8%	13.6%	13.9%	8.3%
- 2/28 Hybrid Arm	1.7%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	4.2%	4.4%	4.4%	4.5%	4.3%	6.1%	6.8%	2.8%
- 5/1 Hybrid Arm	26.3%	24.3%	22.0%	18.3%	5.8%	6.1%	5.6%	4.2%
- 7/1 Hybrid Arm	2.9%	2.5%	2.2%	1.9%	1.2%	1.3%	1.3%	1.2%
- 10/1 Hybrid Arm	3.5%	2.9%	2.3%	1.8%	0.5%	0.2%	0.1%	0.1%
NegAm ARM	30.7%	34.3%	40.7%	45.7%	48.6%	35.6%	25.6%	19.6%
Interest Only	31.8%	29.0%	24.5%	19.7%	10.8%	6.9%	2.1%	0.4%
- Interest Only ARM	29.4%	26.9%	23.7%	19.4%	10.8%	6.9%	2.1%	0.4%
- Interest Only FRM	2.3%	2.0%	0.8%	0.3%	0.0%	0.0%	0.0%	0.0%
Alt-A	56.8%	56.3%	51.8%	47.3%	36.9%	30.2%	25.0%	17.6%
- Alt-A Low/No Doc	39.3%	38.2%	34.0%	30.2%	24.5%	22.2%	18.3%	12.2%
- Alt-A No Disclosure	0.8%	0.4%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%

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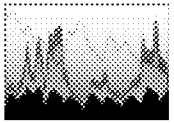

Single Family Conventional Book Characteristics
Prepay

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	5.5%	6.2%	6.1%	5.7%	7.5%	9.0%	6.9%	5.5%
- Alt-A SISA	3.1%	2.9%	2.4%	1.9%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	3.6%	3.3%	2.5%	2.1%	1.9%	2.3%	2.0%	1.4%
- Alt-A Stated Income	26.4%	25.4%	22.8%	20.3%	15.1%	10.9%	9.4%	5.3%
Alt-A Full Doc (by SFC)	10.2%	9.7%	8.7%	7.6%	5.3%	4.1%	2.0%	0.3%
Alt-A Deals (no SFC)	7.3%	8.4%	9.1%	9.6%	7.1%	3.9%	4.7%	5.1%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	43.3%	41.5%	36.8%	33.0%	26.3%	24.1%	20.8%	14.3%
- Select Lender Programs Non-Full Doc	1.9%	1.9%	1.8%	1.8%	1.7%	1.5%	1.7%	2.3%
- Other Low/No Doc	41.4%	39.6%	35.0%	31.2%	24.6%	22.5%	19.1%	12.1%
Subprime Deals								
Subprime	8.9%	6.5%	5.6%	5.9%	3.7%	7.8%	13.3%	12.1%
- Pre 12/2005 (A-Minus Deals)	1.3%	1.5%	1.6%	1.8%	3.6%	7.8%	13.3%	12.1%
- Post 12/2005	7.6%	5.0%	3.9%	4.1%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	29.3%	31.4%	36.4%	40.1%	47.8%	42.6%	29.8%	37.5%
Investor Channel	62.0%	62.3%	58.3%	54.4%	49.8%	53.7%	63.3%	46.3%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	7.5%	4.9%	3.8%	4.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.2%	1.4%	1.5%	1.5%	2.3%	3.7%	6.9%	16.2%
Subordinate Financing - RDW								
Subordinate Financing - RDW	21.9%	20.9%	18.6%	16.6%	6.3%	2.3%	1.9%	2.3%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.8%	4.8%	4.5%	4.3%	2.4%	1.1%	1.2%	1.4%
- 80/15/05	1.8%	1.6%	1.3%	1.2%	0.6%	0.6%	0.6%	0.7%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	15.2%	14.4%	12.6%	11.0%	3.2%	0.4%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	24.1%	23.3%	21.0%	19.0%	10.0%	7.2%	7.3%	6.0%

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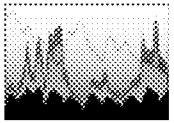

Single Family Conventional Book Characteristics
Prepay

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
- 75/25/00	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	6.9%	7.0%	6.5%	6.1%	4.1%	2.3%	2.0%	2.0%
- 80/15/05	3.5%	3.1%	2.7%	2.4%	1.3%	1.4%	1.4%	1.2%
- 80/20/00	10.3%	9.7%	8.4%	7.2%	2.6%	1.6%	2.2%	1.1%
- 90/05/05	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- Other	2.9%	2.9%	2.9%	2.8%	1.6%	1.6%	1.3%	1.2%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	7.1%	7.1%	6.9%	6.8%	7.7%	9.5%	10.5%	11.3%
Northeast	8.1%	7.8%	7.4%	7.1%	8.0%	9.9%	10.1%	9.4%
Southeast	22.0%	20.5%	19.0%	17.9%	14.7%	15.1%	15.5%	16.9%
Southwest	13.1%	12.8%	12.3%	11.7%	12.3%	12.3%	11.8%	11.0%
West	49.7%	51.8%	54.4%	56.5%	57.3%	53.1%	52.1%	51.3%
Census Region (Sums to 100%)								
New England	2.3%	2.2%	2.1%	2.0%	2.2%	2.6%	2.5%	2.3%
Middle Atlantic	5.4%	5.1%	4.9%	4.7%	5.6%	7.0%	7.3%	6.7%
East North Central	6.2%	6.2%	6.1%	6.0%	6.8%	8.6%	9.5%	10.7%
East South Central	1.4%	1.3%	1.2%	1.1%	0.9%	1.1%	1.2%	1.2%
South Atlantic	20.8%	19.4%	18.0%	17.0%	14.0%	14.2%	14.5%	15.9%
West North Central	1.6%	1.5%	1.4%	1.3%	1.4%	1.5%	1.6%	1.5%
West South Central	3.8%	3.8%	3.6%	3.4%	3.7%	4.2%	4.3%	4.7%
Mountain	13.0%	12.7%	12.3%	11.6%	11.1%	9.7%	8.8%	7.4%
Pacific	45.3%	47.5%	50.3%	52.7%	54.4%	51.0%	50.1%	49.4%
US Territories	0.2%	0.3%	0.3%	0.3%	0.1%	0.1%	0.1%	0.2%
Top 10 States								
01) CA	40.6%	42.9%	45.9%	48.6%	50.6%	47.3%	46.5%	45.7%
02) FL	15.7%	14.6%	13.5%	12.7%	10.4%	10.3%	10.6%	11.9%
03) AZ	4.5%	4.4%	4.3%	4.1%	4.1%	3.5%	3.1%	2.5%
04) NV	3.6%	3.6%	3.4%	3.2%	2.4%	1.7%	1.5%	1.5%
05) TX	3.0%	3.1%	3.0%	2.8%	3.1%	3.4%	3.4%	3.6%

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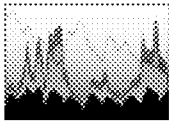

Single Family Conventional Book Characteristics
Prepay

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) WA	2.7%	2.6%	2.5%	2.4%	2.1%	2.0%	1.9%	2.0%
07) NY	2.7%	2.6%	2.4%	2.3%	2.8%	3.7%	4.0%	3.7%
08) CO	2.6%	2.6%	2.6%	2.5%	3.1%	3.3%	2.9%	2.2%
09) OH	2.1%	2.2%	2.2%	2.1%	2.7%	3.4%	3.8%	4.3%
10) VA	1.8%	1.8%	1.6%	1.5%	1.2%	1.3%	1.2%	0.9%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	33.6%	34.2%	32.9%	31.8%	23.5%	18.9%	25.1%	30.4%
02) WACHOVIA CORPORATION	20.0%	21.4%	26.2%	30.1%	35.7%	30.8%	26.6%	20.0%
03) LEHMAN BROTHERS HOLDINGS INC	18.4%	18.3%	16.4%	13.8%	13.6%	12.6%	8.9%	3.7%
04) INDYMAC BANCORP INC	4.4%	3.1%	2.3%	2.3%	2.3%	3.6%	4.1%	2.6%
05) WASHINGTON MUTUAL INC	3.8%	4.6%	5.1%	5.2%	8.4%	12.2%	8.0%	6.8%
06) JP MORGAN CHASE & CO	3.5%	3.0%	2.2%	2.3%	0.0%	0.0%	0.0%	0.0%
07) CITIGROUP INC	3.3%	3.7%	3.9%	4.0%	5.8%	8.3%	11.0%	19.0%
08) ROYAL BANK OF SCOTLAND GROUP PLC THE	3.0%	3.4%	3.5%	3.6%	5.2%	7.1%	8.3%	9.1%
09) MERRILL LYNCH & CO INC	2.5%	1.2%	1.2%	1.3%	0.0%	0.0%	0.0%	0.0%
10) MORGAN STANLEY & COMPANY INC	1.7%	1.8%	1.8%	1.4%	0.6%	0.2%	0.0%	0.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	33.6%	34.2%	32.8%	31.6%	23.1%	18.2%	23.6%	27.4%
02) WACHOVIA CORPORATION	20.0%	21.4%	26.1%	30.1%	35.7%	30.7%	26.5%	20.0%
03) LEHMAN BROTHERS HOLDINGS INC	16.0%	15.6%	14.3%	12.0%	10.9%	8.7%	4.5%	2.7%
04) INDYMAC BANCORP INC	5.2%	4.0%	2.6%	2.3%	2.3%	3.6%	4.1%	2.6%
05) JP MORGAN CHASE & CO	4.9%	4.6%	3.8%	3.8%	0.7%	0.2%	0.2%	0.2%
06) CITIGROUP INC	4.7%	5.4%	5.6%	5.8%	8.6%	12.3%	15.6%	20.4%
07) WASHINGTON MUTUAL INC	3.9%	4.7%	5.2%	5.3%	8.5%	12.3%	8.2%	7.3%
08) ROYAL BANK OF SCOTLAND GROUP PLC THE	2.9%	3.3%	3.4%	3.5%	5.0%	6.9%	8.1%	8.9%
09) MERRILL LYNCH & CO INC	2.5%	1.2%	1.2%	1.3%	0.0%	0.0%	0.0%	0.0%
10) WELLS FARGO & COMPANY	1.8%	1.5%	1.4%	1.2%	1.8%	2.0%	1.1%	0.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	39.3%	34.3%	32.3%	31.6%	39.1%	47.3%	43.2%	49.6%
Credit Enhancement	60.7%	65.7%	67.7%	68.4%	60.9%	52.7%	56.8%	50.4%
- Primary MI Only	11.4%	7.3%	6.0%	6.0%	6.0%	10.7%	16.2%	15.5%
- Pool Policy Only	33.8%	35.4%	34.6%	32.2%	19.6%	7.9%	7.3%	7.4%
- Pool Policy and Primary MI	5.9%	5.4%	4.9%	3.7%	1.8%	2.0%	2.8%	4.2%
- Full Recourse	9.3%	17.4%	22.0%	26.2%	32.8%	30.8%	29.0%	21.0%
- Shared Arrangement	0.2%	0.2%	0.2%	0.2%	0.6%	1.2%	1.4%	2.1%

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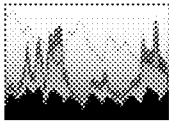

Single Family Conventional Book Characteristics
Prepay

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	87.3%	89.6%	89.8%	90.0%	86.4%	76.9%	84.0%	71.4%
Interest Only with Credit Enhancement	65.8%	72.7%	75.2%	74.0%	53.3%	26.6%	23.8%	1.4%
Alt-A with Credit Enhancement	67.4%	72.2%	74.3%	73.7%	61.9%	45.0%	57.6%	59.3%
Economic Fees and Gap								
Wtd Avg Economic Gap	-5.08	-6.54	-5.81	-5.10	-2.89	-0.37	1.97	-0.16
Wtd Avg Economic Model Fee	54.27	47.52	42.23	39.35	29.46	27.20	27.63	30.96
Wtd Avg Charged Fee	49.19	40.98	36.41	34.25	26.57	26.83	29.60	30.80
Appraisal Waivers								
Appraisal Waiver	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.93%	1.35%	1.11%	1.06%	1.30%	1.50%	1.22%	0.88%
- SDQ Rate for Loans with CE	3.04%	2.01%	1.57%	1.46%	1.99%	2.59%	1.97%	1.50%
- SDQ Rate for Loans without CE	0.65%	0.48%	0.47%	0.49%	0.54%	0.52%	0.42%	0.31%
SDQ Rate Excl. Katrina Loans	1.90%	1.32%	1.07%	1.01%	1.20%	1.48%	1.21%	0.88%
SDQ Rate for Katrina Loans	13.26%	13.35%	14.36%	17.12%	27.17%	6.55%	4.30%	2.36%
Serious Delinquent Loans								
SDQ Loan Count	5,838	4,030	3,334	3,260	3,651	4,334	4,116	2,835
SDQ Count for Loans with CE	4,930	3,407	2,733	2,627	2,928	3,537	3,431	2,318
SDQ Count for Loans without CE	908	623	601	633	723	797	685	517
SDQ Volume ($M)								
SDQ Volume	$1,079.0	$672.2	$494.1	$433.3	$395.5	$479.1	$467.2	$304.6
SDQ Volume for Loans with CE	$941.9	$595.1	$424.9	$363.4	$322.3	$403.7	$401.0	$256.7
SDQ Volume for Loans without CE	$137.0	$77.1	$69.2	$69.9	$73.1	$75.4	$66.2	$47.9

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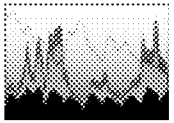

Single Family Conventional Book Characteristics
Whole Loan

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,983,996	1,992,384	2,018,897	2,032,265	2,000,038	2,078,660	2,091,636	1,905,993
Book Volume ($B)	$211.0	$209.0	$210.4	$210.5	$202.4	$209.4	$207.4	$167.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	19.8%	20.2%	20.5%	20.8%	22.2%	22.8%	23.7%	21.0%
OLTV 60.01% - 70.00%	13.3%	13.5%	13.6%	13.7%	14.3%	14.6%	15.1%	14.5%
OLTV 70.01% - 75.00%	9.1%	9.2%	9.3%	9.4%	9.9%	10.5%	11.5%	13.8%
OLTV 75.01% - 80.00%	25.9%	25.6%	25.5%	25.4%	24.2%	23.4%	22.8%	23.4%
OLTV 80.01% - 90.00%	11.8%	11.5%	11.5%	11.5%	11.6%	11.8%	12.2%	13.9%
OLTV 90.01% - 95.00%	6.7%	6.6%	6.6%	6.7%	6.9%	7.2%	7.3%	9.0%
OLTV 95.01% - 97.00%	1.6%	1.7%	1.7%	1.7%	1.8%	1.9%	1.8%	1.8%
OLTV 97.01% - 100.00%	10.2%	10.1%	9.7%	9.4%	7.7%	6.7%	5.0%	2.3%
OLTV > 100.00%	1.6%	1.6%	1.5%	1.5%	1.3%	1.0%	0.7%	0.4%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	75.2%	74.9%	74.7%	74.5%	73.6%	73.1%	72.3%	73.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.3%	14.5%	14.6%	14.6%	15.2%	15.2%	15.3%	11.2%
Comb LTV 60.01% - 70.00%	10.2%	10.3%	10.3%	10.3%	10.3%	10.2%	10.1%	7.5%
Comb LTV 70.01% - 75.00%	6.9%	6.9%	7.0%	6.9%	7.0%	7.1%	7.4%	7.0%
Comb LTV 75.01% - 80.00%	17.2%	17.0%	16.9%	16.7%	16.2%	15.6%	14.8%	12.8%
Comb LTV 80.01% - 90.00%	11.6%	11.1%	10.9%	10.8%	9.9%	9.6%	9.1%	7.8%
Comb LTV 90.01% - 95.00%	6.3%	6.0%	5.9%	5.8%	5.4%	5.3%	4.9%	4.8%
Comb LTV 95.01% - 97.00%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.1%
Comb LTV 97.01% - 100.00%	11.3%	10.9%	10.4%	10.0%	7.5%	6.4%	4.8%	2.3%
Comb LTV > 100.00%	1.6%	1.6%	1.6%	1.5%	1.3%	1.0%	0.7%	0.4%
Comb LTV Missing	19.3%	20.4%	21.3%	22.1%	25.9%	28.1%	31.6%	45.2%
Wtd Avg Comb LTV	77.3%	77.0%	76.7%	76.5%	75.1%	74.5%	73.4%	73.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.4%	14.6%	14.7%	14.8%	15.4%	15.5%	15.6%	12.1%
Comb LTV 60.01% - 70.00%	10.3%	10.4%	10.4%	10.4%	10.5%	10.4%	10.4%	8.3%
Comb LTV 70.01% - 75.00%	7.1%	7.1%	7.1%	7.1%	7.2%	7.4%	7.8%	7.9%
Comb LTV 75.01% - 80.00%	17.4%	17.2%	17.2%	16.9%	16.5%	16.0%	15.4%	14.3%
Comb LTV 80.01% - 90.00%	11.7%	11.3%	11.1%	10.9%	10.1%	9.9%	9.5%	8.7%

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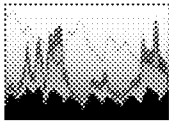

Single Family Conventional Book Characteristics
Whole Loan

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	6.4%	6.2%	6.0%	5.9%	5.5%	5.5%	5.2%	5.4%
Comb LTV 95.01% - 97.00%	1.3%	1.3%	1.3%	1.3%	1.3%	1.4%	1.3%	1.2%
Comb LTV 97.01% - 100.00%	11.3%	10.9%	10.4%	10.0%	7.5%	6.4%	4.8%	2.3%
Comb LTV > 100.00%	1.6%	1.6%	1.6%	1.5%	1.3%	1.0%	0.7%	0.4%
Comb LTV Missing	18.5%	19.5%	20.3%	21.2%	24.6%	26.5%	29.3%	39.4%
Wtd Avg Comb LTV	77.3%	77.0%	76.7%	76.5%	75.1%	74.5%	73.5%	74.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	49.5%	51.3%	51.7%	52.6%	55.4%	48.0%	42.8%	48.5%
MTMLTV 60.01% - 70.00%	14.1%	14.5%	14.7%	14.9%	16.4%	18.4%	19.0%	16.7%
MTMLTV 70.01% - 75.00%	7.4%	7.3%	7.3%	7.2%	7.3%	8.9%	11.1%	10.0%
MTMLTV 75.01% - 80.00%	8.3%	8.2%	8.1%	8.0%	6.9%	8.3%	9.7%	10.4%
MTMLTV 80.01% - 90.00%	10.6%	9.6%	9.5%	9.1%	8.0%	8.9%	9.7%	9.0%
MTMLTV 90.01% - 95.00%	4.0%	3.6%	3.5%	3.3%	3.0%	3.6%	3.9%	3.0%
MTMLTV 95.01% - 97.00%	1.4%	1.3%	1.2%	1.1%	0.9%	1.0%	1.3%	0.8%
MTMLTV 97.01% - 100.00%	2.2%	2.3%	2.2%	2.1%	1.3%	1.7%	1.5%	1.0%
MTMLTV > 100.00%	2.2%	1.6%	1.5%	1.2%	0.4%	0.7%	0.5%	0.4%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.5%	0.3%
Wtg Avg MTMLTV	59.4%	58.3%	58.0%	57.5%	55.8%	59.2%	61.1%	58.6%
Credit Score (Sums to 100%)								
FICO < 550	2.5%	2.4%	2.4%	2.4%	2.0%	2.0%	2.0%	1.4%
FICO 550-579	2.9%	2.7%	2.7%	2.7%	2.4%	2.5%	2.5%	2.0%
FICO 580-619	7.2%	7.0%	6.9%	6.8%	6.2%	6.2%	6.0%	5.5%
FICO 620-659	13.2%	13.0%	12.9%	12.8%	12.4%	12.3%	11.6%	10.7%
FICO 660-699	16.7%	16.7%	16.7%	16.7%	16.7%	16.5%	16.0%	15.0%
FICO 700-739	18.8%	19.0%	19.2%	19.2%	19.6%	19.5%	19.3%	18.4%
FICO >= 740	35.6%	36.5%	36.8%	36.9%	37.4%	36.4%	35.9%	32.3%
FICO Missing	3.1%	2.8%	2.4%	2.6%	3.5%	4.6%	6.6%	14.7%
Wtd Avg FICO	703	704	705	705	707	706	707	708
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	70.3%	70.5%	70.3%	69.6%	66.7%	64.5%	64.2%	67.5%
Intermediate-term, fixed-rate	18.5%	19.4%	19.9%	20.7%	24.5%	27.2%	29.7%	27.6%
Adjustable-rate	7.1%	6.6%	6.7%	6.8%	6.9%	7.2%	5.3%	3.7%

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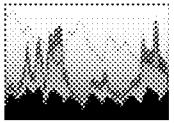

Single Family Conventional Book Characteristics
Whole Loan

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.5%	2.0%	1.8%	1.7%	0.9%	0.4%	0.1%	0.0%
Negative Amortization	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%	1.2%
Interest Only fixed-rate	1.3%	1.1%	0.9%	0.8%	0.6%	0.2%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.6%	90.7%	90.8%	90.9%	91.4%	92.9%	93.8%	94.5%
Second/Vacation Home	3.6%	3.5%	3.5%	3.5%	3.6%	3.7%	3.3%	2.3%
Investor Property	5.8%	5.8%	5.7%	5.6%	5.0%	3.4%	3.0%	3.3%
10-K Unit Type (Sums to 100%)								
1 Unit	96.8%	96.9%	97.0%	97.0%	97.0%	97.2%	97.1%	96.6%
2-4 Units	3.2%	3.1%	3.0%	3.0%	3.0%	2.8%	2.9%	3.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	7.0%	6.9%	6.7%	6.6%	6.1%	5.9%	5.6%	5.1%
Single Family Homes	93.0%	93.1%	93.3%	93.4%	93.9%	94.1%	94.4%	94.9%
Property Type (Sums to 100%)								
Manufactured	1.7%	1.8%	1.8%	1.8%	1.2%	0.8%	0.7%	0.6%
Condo/Coop	7.0%	6.9%	6.7%	6.6%	6.1%	5.9%	5.6%	5.1%
1 Unit	88.2%	88.3%	88.4%	88.5%	89.8%	90.6%	90.7%	90.9%
2-4 Units	3.2%	3.1%	3.0%	3.0%	3.0%	2.8%	2.9%	3.4%
Condo								
Condo	6.5%	6.5%	6.4%	6.3%	5.8%	5.6%	5.4%	4.8%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.7%	44.3%	43.8%	43.3%	39.3%	35.9%	32.3%	38.0%
Cash-Out Refinance	29.5%	29.2%	29.3%	29.3%	29.6%	30.0%	30.6%	27.5%
Other Refinance	25.8%	26.5%	26.9%	27.4%	31.1%	34.1%	37.1%	34.6%
Origination Type (Sums to 100%)								
TPO Broker	11.0%	10.1%	9.8%	9.7%	8.8%	8.8%	8.7%	8.0%
TPO Correspondent	9.8%	9.7%	9.7%	9.6%	8.8%	8.3%	7.8%	6.5%
Undesignated	1.0%	1.0%	1.1%	1.2%	1.6%	2.2%	3.2%	7.1%
Retail	78.3%	79.2%	79.5%	79.6%	80.8%	80.8%	80.3%	78.4%
Origination Year (Sums to 100%)								
< 2000	5.8%	6.1%	6.4%	6.8%	8.9%	11.6%	16.9%	40.0%
2000	0.7%	0.7%	0.8%	0.8%	1.0%	1.2%	1.7%	3.5%
2001	3.6%	3.7%	3.9%	4.1%	5.1%	6.4%	8.9%	21.5%
2002	9.6%	10.0%	10.4%	10.8%	13.3%	16.2%	21.3%	34.9%

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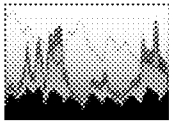

Single Family Conventional Book Characteristics
Whole Loan

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	29.0%	30.3%	31.2%	32.1%	38.3%	44.4%	51.2%	0.0%
2004	13.7%	14.2%	14.7%	15.2%	18.1%	20.3%	0.0%	0.0%
2005	13.3%	13.7%	14.1%	14.4%	15.3%	0.0%	0.0%	0.0%
2006	15.3%	15.5%	15.9%	15.8%	0.0%	0.0%	0.0%	0.0%
2007	9.1%	5.7%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$120,986	$119,187	$118,023	$116,987	$113,267	$111,078	$108,491	$100,438
Loan Original Note Rate	6.27%	6.21%	6.20%	6.19%	6.06%	6.09%	6.23%	6.99%
Seasoning (Sums to 100%)								
Seasoned	3.6%	3.7%	3.7%	3.7%	2.5%	2.2%	2.5%	4.3%
Non-Seasoned	96.4%	96.3%	96.3%	96.3%	97.5%	97.8%	97.5%	95.7%
ACI								
ACI Probability	1.06%	1.03%	1.02%	1.00%	0.88%	0.86%	0.81%	0.65%
Wtd Avg ACI Score	705	707	708	709	713	715	717	718
Credit Premium								
Wtd Avg Credit Premium	-0.05	-0.06	-0.06	-0.06	-0.07	-0.06	-0.03	0.03
Credit Premium > 1.5	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.5%	0.5%
Prepay Premium								
Prepay Premium	3.7%	2.8%	2.5%	2.7%	1.4%	1.4%	1.7%	2.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.0%	9.3%	9.5%	9.7%	10.7%	11.2%	11.8%	11.7%
DTI Ratio > 20 and <= 30	17.5%	17.9%	18.1%	18.3%	19.5%	20.2%	21.1%	24.3%
DTI Ratio > 30 and <= 40	22.1%	22.1%	22.2%	22.3%	22.4%	22.5%	23.2%	27.7%
DTI Ratio > 40 and <= 50	17.7%	17.2%	16.9%	16.8%	15.1%	14.3%	13.7%	13.5%
DTI Ratio > 50	13.2%	13.1%	12.9%	12.6%	11.3%	10.5%	9.4%	7.5%
DTI Ratio Missing	20.5%	20.5%	20.4%	20.4%	21.0%	21.2%	20.8%	15.3%
Wtd Avg DTI Ratio	36.7%	36.5%	36.3%	36.1%	35.1%	34.6%	33.9%	33.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.5%	10.8%	11.0%	11.2%	12.4%	13.1%	13.7%	12.6%
DTI Ratio > 20 and <= 30	21.5%	22.0%	22.3%	22.5%	24.0%	24.9%	25.6%	26.3%
DTI Ratio > 30 and <= 40	26.8%	27.0%	27.0%	27.1%	27.2%	27.2%	27.5%	29.7%
DTI Ratio > 40 and <= 50	21.6%	21.1%	20.8%	20.5%	18.7%	17.6%	16.5%	14.8%
DTI Ratio > 50	16.6%	16.4%	16.2%	15.9%	14.6%	13.5%	11.9%	8.6%
DTI Ratio Missing	3.0%	2.7%	2.7%	2.8%	3.1%	3.7%	4.8%	8.0%

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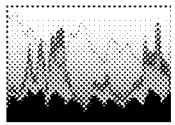

Single Family Conventional Book Characteristics
Whole Loan

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.8%	36.6%	36.5%	36.3%	35.4%	34.8%	34.1%	33.2%
Origination Term (Sums to 100%)								
<= 15 Years	18.5%	19.4%	20.0%	20.7%	24.5%	27.2%	29.7%	27.6%
> 15 Years amd <= 25 Years	6.7%	7.0%	7.1%	7.2%	7.5%	7.6%	7.6%	6.5%
> 25 Years and <= 30 Years	73.7%	72.7%	72.1%	71.4%	67.7%	65.0%	62.5%	65.6%
> 30 Years	1.0%	0.9%	0.8%	0.6%	0.3%	0.2%	0.2%	0.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	71.4%	71.6%	71.2%	70.4%	67.3%	64.7%	64.2%	67.5%
Intermediate-Term Fixed Rate (excl Balloon)	17.3%	18.1%	18.6%	19.3%	22.9%	25.3%	27.6%	25.8%
Adjustable Rate	9.9%	9.0%	8.8%	8.8%	8.2%	8.1%	6.1%	4.9%
Balloon	1.5%	1.4%	1.4%	1.4%	1.6%	1.9%	2.1%	1.9%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
40 Year (ARM & Fixed)	1.0%	0.9%	0.8%	0.6%	0.3%	0.2%	0.2%	0.3%
Hybrid Arm	9.0%	8.1%	7.9%	7.9%	6.9%	6.6%	4.3%	2.0%
- 2/28 Hybrid Arm	0.6%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.8%	1.7%	1.8%	1.9%	1.5%	1.5%	0.9%	0.3%
- 5/1 Hybrid Arm	4.5%	4.2%	4.1%	4.0%	3.7%	3.5%	2.2%	1.1%
- 7/1 Hybrid Arm	1.7%	1.7%	1.7%	1.7%	1.5%	1.5%	1.2%	0.5%
- 10/1 Hybrid Arm	0.4%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.0%
NegAm ARM	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%	1.2%
Interest Only	3.8%	3.1%	2.8%	2.5%	1.5%	0.7%	0.2%	0.0%
- Interest Only ARM	2.5%	2.0%	1.8%	1.7%	0.9%	0.4%	0.1%	0.0%
- Interest Only FRM	1.3%	1.1%	0.9%	0.8%	0.6%	0.2%	0.1%	0.0%
Alt-A	6.2%	5.4%	4.9%	4.6%	3.4%	2.3%	1.9%	1.1%
- Alt-A Low/No Doc	3.1%	2.3%	2.2%	2.1%	2.0%	1.7%	1.5%	0.7%
- Alt-A No Disclosure	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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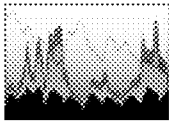

Single Family Conventional Book Characteristics
Whole Loan

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.9%	0.8%	0.8%	0.8%	0.7%	0.6%	0.5%	0.2%
- Alt-A SISA	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.5%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
- Alt-A Stated Income	1.5%	1.1%	1.1%	1.0%	1.0%	0.9%	0.8%	0.4%
Alt-A Full Doc (by SFC)	0.5%	0.4%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	2.5%	2.7%	2.3%	2.1%	1.4%	0.6%	0.4%	0.4%
My Community Mortgage	2.5%	2.5%	2.2%	2.0%	1.3%	1.1%	0.8%	0.3%
Non-Full Doc								
Non-Full Doc Total	4.4%	3.4%	3.0%	3.0%	2.2%	1.8%	1.6%	0.8%
- Select Lender Programs Non-Full Doc	0.6%	0.5%	0.5%	0.5%	0.3%	0.1%	0.1%	0.1%
- Other Low/No Doc	3.8%	2.9%	2.5%	2.5%	2.0%	1.7%	1.5%	0.7%
Subprime Deals								
Subprime	3.1%	2.0%	1.6%	1.8%	0.3%	0.2%	0.2%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
- Post 12/2005	2.9%	1.9%	1.5%	1.6%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	60.6%	61.5%	62.1%	62.2%	64.6%	65.0%	62.1%	51.1%
Investor Channel	10.9%	10.5%	10.1%	9.7%	6.9%	4.5%	3.8%	4.2%
eChannel	19.7%	20.0%	19.8%	19.7%	19.4%	18.6%	16.8%	7.7%
Underserved Channel	0.9%	0.9%	1.0%	1.0%	1.3%	1.6%	1.9%	0.1%
Subprime Channel	2.9%	1.9%	1.5%	1.6%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	4.9%	5.3%	5.5%	5.9%	7.9%	10.4%	15.3%	36.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	6.3%	5.8%	5.5%	5.3%	3.5%	2.4%	1.6%	0.9%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.8%	1.8%	1.8%	1.7%	1.4%	1.2%	1.0%	0.6%
- 80/15/05	1.1%	1.1%	1.1%	1.0%	0.8%	0.7%	0.5%	0.3%
- 80/20/00	0.7%	0.8%	0.7%	0.7%	0.4%	0.1%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- Other	2.3%	1.9%	1.7%	1.6%	0.6%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	9.8%	9.5%	9.3%	9.1%	7.8%	7.3%	6.7%	4.8%

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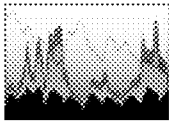

Single Family Conventional Book Characteristics
Whole Loan

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
- 75/25/00	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	2.5%	2.5%	2.4%	2.4%	2.1%	1.9%	1.6%	1.1%
- 80/15/05	1.4%	1.4%	1.3%	1.3%	1.0%	0.9%	0.6%	0.4%
- 80/20/00	1.9%	1.6%	1.5%	1.5%	0.6%	0.3%	0.2%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	3.5%	3.6%	3.6%	3.6%	3.7%	3.9%	3.9%	2.8%
EA/TPR								
EA/TPR	9.0%	8.9%	9.0%	8.7%	7.4%	7.2%	6.1%	4.4%
- EA I	3.1%	3.1%	3.2%	3.0%	2.4%	2.1%	1.3%	0.7%
- EA/TPR II	2.4%	2.4%	2.4%	2.2%	1.8%	1.7%	1.4%	1.1%
- EA/TPR III	3.5%	3.4%	3.5%	3.4%	3.2%	3.4%	3.4%	2.6%
10-K Property Region (Sums to 100%)								
Midwest	24.1%	24.4%	24.6%	24.5%	25.0%	25.4%	25.2%	26.0%
Northeast	20.6%	20.6%	20.5%	20.5%	20.8%	21.1%	20.9%	19.4%
Southeast	23.7%	23.5%	23.3%	23.2%	22.0%	21.0%	19.6%	16.6%
Southwest	17.0%	17.1%	17.2%	17.2%	17.1%	16.5%	16.1%	16.2%
West	14.6%	14.4%	14.4%	14.6%	15.0%	16.0%	18.3%	21.8%
Census Region (Sums to 100%)								
New England	5.6%	5.6%	5.6%	5.6%	5.8%	6.0%	6.2%	6.2%
Middle Atlantic	13.1%	13.1%	13.0%	13.0%	13.3%	13.5%	13.3%	12.0%
East North Central	19.7%	20.0%	20.1%	20.0%	20.3%	20.7%	20.6%	21.5%
East South Central	4.1%	4.1%	4.1%	4.1%	3.8%	3.4%	3.2%	3.1%
South Atlantic	20.0%	19.7%	19.6%	19.5%	18.6%	17.9%	16.8%	13.9%
West North Central	6.8%	6.9%	7.0%	7.0%	7.2%	7.2%	7.0%	7.1%
West South Central	9.8%	10.0%	10.1%	10.1%	10.2%	9.7%	9.3%	9.2%
Mountain	6.5%	6.4%	6.4%	6.3%	6.1%	5.9%	5.9%	5.9%
Pacific	12.8%	12.7%	12.7%	12.9%	13.4%	14.4%	16.7%	20.3%
US Territories	1.5%	1.5%	1.5%	1.5%	1.4%	1.3%	1.0%	0.8%
Top 10 States								
01) CA	7.5%	7.4%	7.4%	7.6%	7.9%	9.0%	11.1%	14.0%
02) FL	6.3%	6.1%	6.0%	6.0%	5.8%	5.8%	5.4%	4.8%
03) TX	5.7%	5.8%	5.9%	5.9%	6.0%	5.8%	5.7%	5.8%
04) IL	5.3%	5.3%	5.4%	5.3%	5.3%	5.4%	5.5%	5.8%
05) OH	5.2%	5.3%	5.3%	5.3%	5.2%	5.1%	4.9%	5.1%

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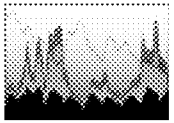

Single Family Conventional Book Characteristics
Whole Loan

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NY	5.1%	5.1%	5.1%	5.1%	5.3%	5.4%	5.5%	5.2%
07) NJ	4.1%	4.1%	4.0%	4.0%	4.1%	4.3%	4.2%	3.3%
08) PA	3.9%	3.9%	3.9%	3.9%	3.9%	3.8%	3.6%	3.5%
09) WI	3.8%	4.0%	4.0%	4.0%	4.4%	4.7%	4.9%	5.2%
10) MI	3.5%	3.5%	3.5%	3.5%	3.5%	3.6%	3.5%	3.5%
Top 10 Sellers								
01) PHH CORPORATION	17.4%	17.7%	17.6%	17.4%	17.1%	16.4%	14.0%	6.3%
02) WASHINGTON MUTUAL INC	4.7%	4.8%	4.9%	5.1%	5.9%	6.4%	7.7%	8.8%
03) NATIONAL CITY CORPORATION	2.9%	2.9%	2.8%	2.8%	2.5%	2.3%	2.2%	1.7%
04) NAVY FEDERAL CREDIT UNION	2.8%	2.8%	2.8%	2.8%	2.5%	1.9%	1.4%	0.9%
05) JP MORGAN CHASE & CO	2.8%	2.5%	2.1%	2.2%	1.2%	1.1%	0.9%	1.1%
06) COUNTRYWIDE FINANCIAL CORPORATION	2.4%	2.0%	2.0%	2.0%	2.1%	1.8%	1.5%	1.6%
07) WACHOVIA CORPORATION	2.3%	2.4%	2.5%	2.6%	2.5%	2.5%	2.9%	3.2%
08) CITIGROUP INC	2.0%	2.1%	2.0%	1.9%	1.3%	0.8%	0.6%	0.5%
09) ASSOCIATED BANC-CORP	1.7%	1.8%	1.8%	1.9%	2.1%	2.2%	2.2%	2.3%
10) FIRST HORIZON NATIONAL CORPORATION	1.7%	1.6%	1.6%	1.5%	1.2%	1.1%	0.7%	0.6%
Top 10 Servicers								
01) PHH CORPORATION	16.3%	16.5%	16.3%	16.1%	15.9%	14.8%	12.6%	6.4%
02) JP MORGAN CHASE & CO	5.5%	5.3%	4.9%	5.0%	3.5%	2.9%	2.3%	2.5%
03) CITIGROUP INC	3.8%	4.0%	4.0%	3.9%	3.7%	3.3%	3.2%	3.6%
04) WASHINGTON MUTUAL INC	3.7%	3.8%	3.9%	4.0%	5.0%	6.1%	8.0%	11.8%
05) WELLS FARGO & COMPANY	3.6%	3.3%	3.4%	3.5%	3.8%	3.6%	3.6%	3.3%
06) EVERBANK FINANCIAL CORPORATION	2.8%	2.9%	3.0%	3.1%	3.4%	3.2%	2.9%	1.6%
07) NAVY FEDERAL CREDIT UNION	2.8%	2.8%	2.8%	2.8%	2.5%	1.9%	1.4%	0.8%
08) NATIONAL CITY CORPORATION	2.7%	2.7%	2.6%	2.5%	2.2%	2.1%	2.1%	1.7%
09) COUNTRYWIDE FINANCIAL CORPORATION	2.5%	2.2%	2.2%	2.1%	2.3%	2.0%	1.8%	2.2%
10) WACHOVIA CORPORATION	2.0%	2.1%	2.2%	2.3%	2.2%	2.2%	2.6%	2.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	69.4%	70.4%	71.1%	71.5%	75.1%	75.4%	75.7%	72.8%
Credit Enhancement	30.6%	29.6%	28.9%	28.5%	24.9%	24.6%	24.3%	27.2%
- Primary MI Only	19.8%	19.2%	18.7%	18.3%	17.3%	17.5%	16.9%	18.0%
- Pool Policy Only	1.9%	1.8%	1.8%	1.7%	1.1%	0.8%	0.9%	1.4%
- Pool Policy and Primary MI	1.9%	1.8%	1.8%	1.9%	1.2%	1.4%	1.9%	3.2%
- Full Recourse	3.7%	3.5%	3.2%	3.1%	1.7%	1.8%	2.2%	2.8%
- Shared Arrangement	2.4%	2.4%	2.5%	2.5%	2.7%	2.2%	1.8%	1.1%

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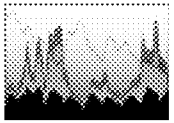

Single Family Conventional Book Characteristics
Whole Loan

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.8%	0.8%	0.9%	0.9%	0.9%	0.8%	0.7%	0.7%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	26.2%	13.1%	10.2%	7.2%	5.7%	5.8%	6.3%	6.8%
Interest Only with Credit Enhancement	31.0%	27.4%	22.6%	19.9%	17.4%	13.0%	14.3%	15.4%
Alt-A with Credit Enhancement	38.8%	37.9%	36.8%	36.1%	34.0%	38.1%	40.0%	49.3%
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.26	-3.57	-3.05	-2.50	-0.60	-1.05	-2.70	0.53
Wtd Avg Economic Model Fee	43.32	40.66	39.16	38.45	34.38	33.24	32.03	26.49
Wtd Avg Charged Fee	40.04	37.07	36.10	35.94	33.76	32.17	29.32	27.03
Appraisal Waivers								
Appraisal Waiver	10.7%	10.9%	11.0%	10.9%	11.0%	10.8%	10.8%	5.0%
Serious Delinquent Loans								
SDQ Rate All Loans	3.16%	2.49%	2.54%	2.75%	4.02%	3.62%	3.55%	3.34%
- SDQ Rate for Loans with CE	6.70%	5.27%	5.36%	5.83%	9.34%	9.19%	9.26%	7.97%
- SDQ Rate for Loans without CE	1.75%	1.42%	1.48%	1.61%	2.37%	1.96%	1.86%	1.83%
SDQ Rate Excl. Katrina Loans	3.09%	2.41%	2.44%	2.61%	3.47%	3.63%	3.57%	3.35%
SDQ Rate for Katrina Loans	6.07%	6.14%	7.04%	8.48%	25.23%	3.15%	2.38%	2.41%
Serious Delinquent Loans								
SDQ Loan Count	62,463	49,499	51,201	55,733	80,402	75,305	74,199	63,397
SDQ Count for Loans with CE	37,633	29,146	29,632	32,037	44,161	43,966	44,250	37,191
SDQ Count for Loans without CE	24,830	20,353	21,569	23,696	36,241	31,339	29,949	26,206
SDQ Volume ($M)								
SDQ Volume	$7,432.7	$5,475.0	$5,499.5	$5,764.2	$8,061.4	$7,638.9	$7,463.7	$6,103.6
SDQ Volume for Loans with CE	$4,764.2	$3,431.8	$3,396.5	$3,512.2	$4,697.4	$4,756.4	$4,765.3	$3,838.7
SDQ Volume for Loans without CE	$2,668.5	$2,043.1	$2,103.0	$2,251.9	$3,364.1	$2,882.6	$2,698.4	$2,264.9

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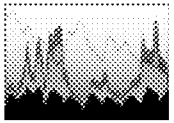

Single Family Conventional Book Characteristics
MBS

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	15,259,390	14,858,734	14,528,093	14,300,339	13,721,654	13,682,821	13,757,188	12,592,093
Book Volume ($B)	$2,216.7	$2,128.9	$2,054.4	$2,000.6	$1,836.0	$1,773.5	$1,740.3	$1,443.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	23.8%	24.5%	24.9%	25.3%	26.5%	26.5%	25.8%	19.9%
OLTV 60.01% - 70.00%	16.2%	16.5%	16.8%	16.9%	17.3%	17.3%	17.1%	14.8%
OLTV 70.01% - 75.00%	10.0%	10.0%	10.1%	10.1%	10.6%	11.4%	12.2%	13.5%
OLTV 75.01% - 80.00%	34.5%	34.3%	34.0%	33.6%	31.2%	29.2%	27.8%	29.4%
OLTV 80.01% - 90.00%	7.1%	7.1%	7.1%	7.2%	7.7%	8.5%	9.6%	12.3%
OLTV 90.01% - 95.00%	3.9%	3.7%	3.8%	3.8%	4.2%	4.9%	5.7%	8.2%
OLTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.7%	0.9%	1.0%	1.3%
OLTV 97.01% - 100.00%	3.8%	3.2%	2.7%	2.5%	1.7%	1.2%	0.8%	0.5%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	70.9%	70.4%	70.1%	70.0%	69.4%	69.5%	69.8%	72.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	21.5%	22.0%	22.4%	22.7%	23.6%	23.3%	22.3%	14.4%
Comb LTV 60.01% - 70.00%	15.3%	15.6%	15.8%	16.0%	16.3%	16.0%	15.3%	10.5%
Comb LTV 70.01% - 75.00%	9.1%	9.2%	9.4%	9.5%	9.9%	10.5%	10.8%	9.2%
Comb LTV 75.01% - 80.00%	25.3%	25.5%	25.7%	25.8%	26.0%	26.1%	24.7%	21.4%
Comb LTV 80.01% - 90.00%	12.2%	11.8%	11.6%	11.4%	10.6%	9.9%	9.7%	9.0%
Comb LTV 90.01% - 95.00%	7.0%	6.6%	6.5%	6.3%	5.9%	5.7%	5.6%	5.8%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	0.9%	0.9%
Comb LTV 97.01% - 100.00%	6.6%	5.9%	5.1%	4.5%	2.6%	1.6%	0.9%	0.5%
Comb LTV > 100.00%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.4%	2.7%	2.9%	3.2%	4.3%	6.1%	9.8%	28.2%
Wtd Avg Comb LTV	73.2%	72.7%	72.3%	72.0%	71.0%	70.6%	70.5%	72.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	21.6%	22.1%	22.5%	22.8%	23.7%	23.5%	22.6%	15.2%
Comb LTV 60.01% - 70.00%	15.4%	15.7%	15.9%	16.0%	16.4%	16.1%	15.6%	11.3%
Comb LTV 70.01% - 75.00%	9.2%	9.3%	9.5%	9.6%	10.1%	10.6%	11.0%	10.0%
Comb LTV 75.01% - 80.00%	25.4%	25.6%	25.8%	25.9%	26.2%	26.4%	25.2%	23.1%
Comb LTV 80.01% - 90.00%	12.2%	11.9%	11.7%	11.5%	10.7%	10.1%	10.0%	10.0%

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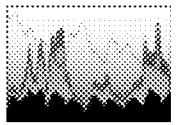

Single Family Conventional Book Characteristics
MBS

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.0%	6.7%	6.5%	6.4%	6.0%	5.8%	5.8%	6.5%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	0.9%	1.0%
Comb LTV 97.01% - 100.00%	6.6%	5.9%	5.1%	4.5%	2.6%	1.6%	0.9%	0.5%
Comb LTV > 100.00%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.0%	2.2%	2.4%	2.6%	3.5%	5.0%	7.9%	22.3%
Wtd Avg Comb LTV	73.2%	72.7%	72.3%	72.0%	71.0%	70.6%	71.1%	73.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	48.7%	51.9%	53.5%	55.6%	60.1%	53.8%	43.1%	42.1%
MTMLTV 60.01% - 70.00%	15.6%	16.2%	16.4%	16.7%	17.5%	19.9%	22.4%	20.1%
MTMLTV 70.01% - 75.00%	8.8%	8.8%	8.6%	8.5%	8.2%	9.4%	12.7%	12.1%
MTMLTV 75.01% - 80.00%	10.7%	10.6%	10.2%	9.6%	7.7%	8.5%	11.0%	13.2%
MTMLTV 80.01% - 90.00%	10.0%	8.0%	7.5%	6.5%	4.2%	5.7%	7.6%	8.9%
MTMLTV 90.01% - 95.00%	2.4%	1.8%	1.5%	1.4%	1.1%	1.4%	2.0%	2.6%
MTMLTV 95.01% - 97.00%	0.8%	0.6%	0.5%	0.4%	0.3%	0.3%	0.3%	0.4%
MTMLTV 97.01% - 100.00%	1.4%	1.2%	0.8%	0.7%	0.4%	0.4%	0.3%	0.2%
MTMLTV > 100.00%	1.3%	0.6%	0.5%	0.4%	0.1%	0.2%	0.1%	0.1%
MTMLTV Missing	0.3%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.3%
Wtg Avg MTMLTV	58.9%	57.1%	56.3%	55.3%	53.2%	56.5%	60.4%	61.3%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.3%	0.3%	0.4%	0.4%	0.4%	0.5%	0.6%
FICO 550-579	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.9%	1.0%
FICO 580-619	3.2%	3.1%	3.1%	3.1%	3.2%	3.4%	3.6%	3.9%
FICO 620-659	9.7%	9.6%	9.6%	9.6%	9.7%	10.2%	10.6%	10.9%
FICO 660-699	18.0%	18.0%	18.0%	17.9%	17.7%	18.1%	18.2%	18.3%
FICO 700-739	23.4%	23.5%	23.6%	23.5%	23.5%	23.5%	23.2%	22.9%
FICO >= 740	43.9%	44.1%	44.1%	44.0%	43.6%	41.9%	40.5%	36.8%
FICO Missing	0.8%	0.8%	0.8%	0.9%	1.2%	1.7%	2.5%	5.7%
Wtd Avg FICO	723	723	723	723	722	720	718	715
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	69.8%	68.9%	68.2%	67.5%	65.0%	63.6%	64.7%	70.8%
Intermediate-term, fixed-rate	14.9%	15.8%	16.7%	17.5%	21.0%	24.0%	25.7%	22.1%
Adjustable-rate	5.9%	6.4%	6.5%	6.8%	8.4%	9.0%	7.6%	5.2%

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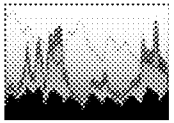

Single Family Conventional Book Characteristics
MBS

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	5.2%	5.1%	5.1%	4.8%	3.8%	1.9%	0.7%	0.3%
Negative Amortization	1.1%	1.2%	1.4%	1.7%	1.7%	1.4%	1.4%	1.6%
Interest Only fixed-rate	3.2%	2.7%	2.2%	1.7%	0.2%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.9%	90.0%	90.1%	90.2%	91.0%	91.7%	92.1%	92.8%
Second/Vacation Home	4.5%	4.4%	4.4%	4.3%	3.8%	3.2%	2.8%	2.6%
Investor Property	5.6%	5.6%	5.5%	5.4%	5.2%	5.1%	5.1%	4.6%
10-K Unit Type (Sums to 100%)								
1 Unit	96.3%	96.3%	96.3%	96.3%	96.2%	96.0%	95.9%	96.0%
2-4 Units	3.7%	3.7%	3.7%	3.7%	3.8%	4.0%	4.1%	4.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.0%	8.8%	8.7%	8.5%	7.9%	7.4%	7.1%	6.5%
Single Family Homes	91.0%	91.2%	91.3%	91.5%	92.1%	92.6%	92.9%	93.5%
Property Type (Sums to 100%)								
Manufactured	0.4%	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.5%
Condo/Coop	9.0%	8.8%	8.7%	8.5%	7.9%	7.4%	7.1%	6.5%
1 Unit	86.8%	87.0%	87.2%	87.3%	87.8%	88.1%	88.3%	89.0%
2-4 Units	3.7%	3.7%	3.7%	3.7%	3.8%	4.0%	4.1%	4.0%
Condo								
Condo	8.6%	8.5%	8.3%	8.1%	7.5%	7.0%	6.8%	6.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	40.1%	38.8%	38.1%	37.6%	33.6%	30.2%	27.3%	37.4%
Cash-Out Refinance	31.6%	32.0%	32.0%	31.8%	31.4%	30.2%	30.5%	27.0%
Other Refinance	28.2%	29.2%	29.9%	30.6%	35.0%	39.6%	42.2%	35.6%
Origination Type (Sums to 100%)								
TPO Broker	21.0%	20.9%	20.8%	20.9%	20.8%	22.0%	23.3%	23.5%
TPO Correspondent	35.0%	34.6%	33.9%	33.4%	31.6%	30.3%	29.0%	26.0%
Undesignated	0.3%	0.3%	0.4%	0.4%	0.6%	0.8%	1.3%	3.2%
Retail	43.7%	44.2%	44.9%	45.4%	47.0%	46.9%	46.3%	47.2%
Origination Year (Sums to 100%)								
< 2000	2.6%	2.8%	3.1%	3.4%	4.7%	6.9%	10.7%	29.9%
2000	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	1.1%	3.7%
2001	2.1%	2.3%	2.5%	2.7%	3.7%	5.5%	9.2%	27.8%
2002	7.3%	7.9%	8.6%	9.2%	12.2%	17.1%	25.4%	38.7%
2003	23.1%	24.9%	26.6%	28.3%	36.0%	46.6%	53.5%	0.0%

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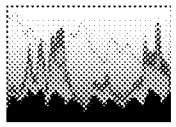

Single Family Conventional Book Characteristics
MBS

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2004	13.3%	14.4%	15.3%	16.3%	21.1%	23.4%	0.0%	0.0%
2005	16.9%	18.3%	19.7%	20.9%	21.9%	0.0%	0.0%	0.0%
2006	18.6%	20.0%	21.2%	18.9%	0.0%	0.0%	0.0%	0.0%
2007	16.0%	9.2%	2.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$159,168	$156,990	$154,802	$152,904	$144,932	$138,766	$133,863	$123,807
Loan Original Note Rate	5.99%	5.94%	5.91%	5.89%	5.74%	5.81%	6.00%	6.81%
Seasoning (Sums to 100%)								
Seasoned	2.2%	2.3%	1.8%	1.7%	1.7%	1.7%	1.9%	3.5%
Non-Seasoned	97.8%	97.7%	98.2%	98.3%	98.3%	98.3%	98.1%	96.5%
ACI								
ACI Probability	0.49%	0.46%	0.43%	0.42%	0.38%	0.39%	0.41%	0.41%
Wtd Avg ACI Score	715	716	718	719	722	723	722	718
Credit Premium								
Wtd Avg Credit Premium	-0.12	-0.13	-0.12	-0.12	-0.12	-0.11	-0.06	-0.02
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Prepay Premium								
Prepay Premium	2.3%	2.3%	2.4%	2.5%	2.3%	2.3%	2.5%	2.7%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.0%	11.4%	11.8%	12.2%	13.8%	15.2%	15.6%	13.6%
DTI Ratio > 20 and <= 30	20.9%	21.3%	21.7%	22.0%	23.5%	24.4%	25.1%	25.7%
DTI Ratio > 30 and <= 40	27.0%	27.1%	27.0%	26.9%	26.5%	26.0%	26.3%	28.5%
DTI Ratio > 40 and <= 50	22.1%	21.5%	21.0%	20.6%	18.7%	17.4%	16.7%	16.2%
DTI Ratio > 50	13.8%	13.4%	13.2%	13.1%	12.6%	12.1%	11.3%	9.6%
DTI Ratio Missing	5.3%	5.2%	5.2%	5.2%	4.9%	4.8%	5.0%	6.4%
Wtd Avg DTI Ratio	36.3%	36.0%	35.8%	35.6%	34.8%	34.2%	33.6%	33.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.0%	11.5%	11.9%	12.2%	13.8%	15.2%	15.6%	13.6%
DTI Ratio > 20 and <= 30	21.0%	21.4%	21.8%	22.1%	23.5%	24.4%	25.1%	25.7%
DTI Ratio > 30 and <= 40	27.2%	27.2%	27.1%	27.0%	26.6%	26.0%	26.3%	28.5%
DTI Ratio > 40 and <= 50	22.2%	21.6%	21.1%	20.7%	18.8%	17.4%	16.7%	16.2%
DTI Ratio > 50	13.9%	13.5%	13.3%	13.2%	12.6%	12.2%	11.3%	9.6%
DTI Ratio Missing	4.8%	4.9%	4.9%	4.9%	4.8%	4.8%	5.0%	6.4%

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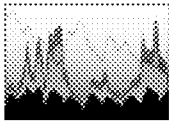

Single Family Conventional Book Characteristics
MBS

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.3%	36.0%	35.8%	35.6%	34.8%	34.2%	33.6%	33.5%
Origination Term (Sums to 100%)								
<= 15 Years	14.9%	15.8%	16.7%	17.5%	21.0%	24.1%	25.7%	22.2%
> 15 Years amd <= 25 Years	3.6%	3.7%	3.8%	3.9%	4.3%	4.5%	4.4%	3.7%
> 25 Years and <= 30 Years	81.1%	80.2%	79.3%	78.4%	74.6%	71.3%	69.8%	73.9%
> 30 Years	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	73.0%	71.6%	70.3%	69.2%	65.2%	63.6%	64.7%	70.8%
Intermediate-Term Fixed Rate (excl Balloon)	14.5%	15.4%	16.3%	17.1%	20.4%	23.2%	24.7%	21.1%
Adjustable Rate	12.2%	12.6%	13.0%	13.3%	13.9%	12.4%	9.6%	7.1%
Balloon	0.3%	0.4%	0.4%	0.4%	0.6%	0.8%	0.9%	1.0%
Various Product Types								
Second	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
Hybrid Arm	10.7%	11.0%	11.0%	11.1%	11.0%	9.7%	7.3%	4.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.2%	1.4%	1.5%	1.7%	2.3%	2.4%	1.8%	1.1%
- 5/1 Hybrid Arm	6.7%	6.9%	6.9%	6.8%	6.2%	5.2%	3.9%	2.4%
- 7/1 Hybrid Arm	2.0%	2.0%	2.0%	2.0%	2.0%	1.8%	1.4%	0.7%
- 10/1 Hybrid Arm	0.7%	0.7%	0.7%	0.6%	0.5%	0.3%	0.2%	0.2%
NegAm ARM	1.1%	1.2%	1.4%	1.7%	1.7%	1.4%	1.4%	1.6%
Interest Only	8.4%	7.8%	7.3%	6.5%	4.0%	2.0%	0.7%	0.3%
- Interest Only ARM	5.2%	5.1%	5.1%	4.8%	3.8%	1.9%	0.7%	0.3%
- Interest Only FRM	3.2%	2.7%	2.2%	1.7%	0.2%	0.0%	0.0%	0.0%
Alt-A	14.1%	14.0%	12.9%	12.2%	9.7%	8.3%	7.7%	6.3%
- Alt-A Low/No Doc	9.5%	9.4%	9.0%	8.4%	6.8%	6.0%	5.5%	4.3%
- Alt-A No Disclosure	0.3%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	2.4%	2.5%	2.5%	2.5%	2.4%	2.1%	1.9%	1.5%

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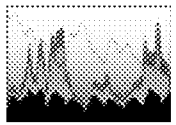

Single Family Conventional Book Characteristics
MBS

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A SISA	0.6%	0.6%	0.5%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.1%	1.0%	0.9%	0.7%	0.7%	0.7%	0.6%
- Alt-A Stated Income	5.1%	5.0%	4.8%	4.5%	3.6%	3.2%	3.0%	2.2%
Alt-A Full Doc (by SFC)	2.4%	2.4%	2.3%	2.0%	1.2%	0.7%	0.3%	0.1%
Alt-A Deals (no SFC)	2.1%	2.2%	1.7%	1.8%	1.6%	1.5%	1.9%	1.9%
My Community Mortgage	1.3%	1.0%	0.6%	0.5%	0.1%	0.1%	0.1%	0.0%
Non-Full Doc								
Non-Full Doc Total	21.4%	20.4%	19.4%	18.3%	15.2%	13.2%	11.3%	7.1%
- Select Lender Programs Non-Full Doc	11.9%	11.1%	10.6%	10.0%	8.6%	7.4%	6.0%	3.0%
- Other Low/No Doc	9.4%	9.3%	8.8%	8.3%	6.6%	5.8%	5.3%	4.1%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%	0.4%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%	0.4%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.3%	81.1%	81.8%	82.4%	83.5%	83.0%	80.1%	62.7%
Investor Channel	15.9%	16.0%	15.1%	14.3%	12.1%	10.9%	10.3%	9.8%
eChannel	0.6%	0.6%	0.5%	0.5%	0.3%	0.1%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.2%	2.4%	2.6%	2.9%	4.0%	5.9%	9.6%	27.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	13.6%	13.0%	12.3%	11.4%	8.3%	5.4%	3.8%	2.9%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.4%	4.3%	4.2%	4.1%	3.5%	2.8%	2.2%	1.7%
- 80/15/05	3.0%	2.9%	2.8%	2.7%	2.2%	1.8%	1.3%	0.9%
- 80/20/00	0.9%	0.9%	0.9%	0.9%	0.5%	0.3%	0.1%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.7%	4.5%	4.0%	3.5%	1.8%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	18.7%	18.5%	18.0%	17.4%	15.5%	14.0%	11.8%	7.7%
- 75/20/05	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%

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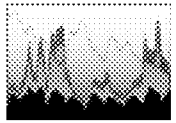

Single Family Conventional Book Characteristics
MBS

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 80/10/10	5.8%	5.7%	5.6%	5.5%	4.9%	4.2%	3.6%	2.8%
- 80/15/05	3.6%	3.5%	3.4%	3.3%	2.8%	2.5%	1.9%	1.4%
- 80/20/00	3.0%	2.9%	2.7%	2.4%	1.4%	0.9%	0.6%	0.3%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	5.6%	5.7%	5.7%	5.7%	5.9%	5.9%	5.3%	2.9%
EA/TPR								
EA/TPR	1.4%	1.2%	1.2%	1.3%	1.3%	1.4%	1.4%	1.1%
- EA I	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%	0.8%	0.6%
- EA/TPR II	0.4%	0.4%	0.3%	0.3%	0.4%	0.4%	0.5%	0.4%
- EA/TPR III	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	16.2%	16.2%	16.3%	16.3%	16.5%	16.4%	16.4%	17.4%
Northeast	18.3%	18.4%	18.4%	18.3%	18.5%	18.2%	17.9%	18.4%
Southeast	24.8%	24.6%	24.5%	24.3%	23.4%	22.6%	22.1%	21.8%
Southwest	16.2%	16.0%	16.0%	15.8%	15.6%	15.5%	15.4%	15.7%
West	24.5%	24.7%	24.9%	25.2%	26.0%	27.3%	28.1%	26.7%
Census Region (Sums to 100%)								
New England	6.2%	6.2%	6.3%	6.3%	6.4%	6.4%	6.3%	6.2%
Middle Atlantic	11.4%	11.4%	11.4%	11.3%	11.4%	11.2%	11.0%	11.5%
East North Central	13.0%	13.1%	13.1%	13.2%	13.4%	13.4%	13.5%	14.5%
East South Central	3.8%	3.8%	3.7%	3.7%	3.7%	3.6%	3.5%	3.6%
South Atlantic	21.4%	21.2%	21.1%	21.0%	20.1%	19.3%	19.0%	18.6%
West North Central	5.4%	5.4%	5.4%	5.4%	5.3%	5.2%	5.0%	5.0%
West South Central	6.7%	6.6%	6.6%	6.5%	6.5%	6.4%	6.3%	6.4%
Mountain	9.6%	9.5%	9.5%	9.4%	9.1%	8.9%	9.0%	9.1%
Pacific	22.1%	22.4%	22.6%	22.9%	23.8%	25.2%	26.1%	24.8%
US Territories	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%
Top 10 States								
01) CA	16.2%	16.4%	16.7%	16.9%	17.9%	19.3%	20.2%	18.8%
02) FL	7.6%	7.5%	7.4%	7.3%	6.8%	6.3%	6.1%	5.9%
03) NY	4.8%	4.8%	4.8%	4.8%	4.9%	4.8%	4.7%	5.0%
04) TX	4.7%	4.6%	4.6%	4.6%	4.5%	4.4%	4.3%	4.5%
05) IL	4.4%	4.4%	4.3%	4.3%	4.3%	4.3%	4.3%	4.4%
06) NJ	3.8%	3.8%	3.7%	3.7%	3.7%	3.6%	3.6%	3.7%
07) WA	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.4%	3.3%
08) VA	3.3%	3.3%	3.3%	3.3%	3.2%	3.1%	3.1%	2.8%

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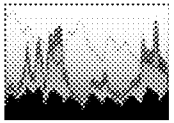

Single Family Conventional Book Characteristics
MBS

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
09) MI	3.2%	3.2%	3.3%	3.3%	3.5%	3.7%	3.7%	4.1%
10) MA	3.1%	3.2%	3.2%	3.2%	3.3%	3.4%	3.4%	3.3%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	25.2%	25.1%	24.7%	24.3%	23.5%	22.9%	21.3%	17.1%
02) CITIGROUP INC	8.6%	8.4%	7.8%	7.7%	7.0%	6.1%	5.4%	5.9%
03) WASHINGTON MUTUAL INC	8.5%	9.1%	9.7%	10.2%	12.3%	14.8%	16.3%	16.8%
04) BANK OF AMERICA CORPORATION	5.4%	5.5%	5.8%	5.9%	6.3%	6.2%	5.1%	3.4%
05) CERBERUS CAPITAL HOLDING	4.9%	5.0%	5.1%	5.1%	4.7%	4.3%	3.7%	2.4%
06) JP MORGAN CHASE & CO	4.7%	4.6%	4.5%	4.3%	4.5%	4.8%	5.9%	6.1%
07) WELLS FARGO & COMPANY	4.0%	3.5%	3.4%	3.2%	2.5%	1.6%	1.6%	2.2%
08) SUNTRUST BANKS INC	3.6%	3.4%	3.3%	3.2%	2.4%	2.1%	1.9%	1.3%
09) FLAGSTAR BANCORP INC	3.2%	3.2%	3.3%	3.3%	3.7%	3.7%	3.7%	3.6%
10) AMTRUST FINANCIAL CORPORATION	2.6%	2.6%	2.5%	2.5%	2.2%	1.8%	1.7%	1.6%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	25.5%	25.4%	25.0%	24.6%	23.8%	23.3%	21.5%	17.5%
02) CITIGROUP INC	11.3%	11.3%	10.9%	11.0%	10.7%	9.9%	9.5%	9.6%
03) JP MORGAN CHASE & CO	10.4%	10.6%	10.7%	10.4%	10.6%	11.1%	12.2%	13.5%
04) WELLS FARGO & COMPANY	8.2%	8.1%	8.2%	8.1%	7.5%	5.9%	4.7%	3.7%
05) WASHINGTON MUTUAL INC	7.2%	7.8%	8.2%	8.7%	10.9%	14.1%	16.9%	20.5%
06) CERBERUS CAPITAL HOLDING	5.8%	5.9%	6.0%	6.1%	6.0%	6.1%	6.4%	6.9%
07) BANK OF AMERICA CORPORATION	5.5%	5.5%	5.9%	6.0%	6.1%	5.8%	4.9%	3.8%
08) SUNTRUST BANKS INC	2.9%	2.7%	2.5%	2.4%	1.9%	1.7%	1.6%	0.8%
09) FIRST HORIZON NATIONAL CORPORATION	2.8%	2.8%	2.9%	2.9%	3.1%	3.2%	2.8%	1.8%
10) PHH CORPORATION	2.1%	2.1%	2.1%	2.2%	2.2%	2.1%	2.0%	2.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	81.0%	81.4%	81.9%	82.2%	83.7%	83.8%	81.9%	73.9%
Credit Enhancement	19.0%	18.6%	18.1%	17.8%	16.3%	16.2%	18.1%	26.1%
- Primary MI Only	11.5%	10.3%	9.6%	9.4%	9.0%	9.6%	10.7%	13.6%
- Pool Policy Only	4.7%	5.0%	5.0%	4.7%	3.3%	2.3%	2.5%	4.6%
- Pool Policy and Primary MI	0.8%	0.8%	0.8%	0.7%	0.8%	0.9%	1.2%	2.9%
- Full Recourse	0.7%	0.9%	1.1%	1.3%	1.4%	1.4%	1.6%	1.8%
- Shared Arrangement	0.5%	0.5%	0.6%	0.6%	0.7%	0.8%	0.8%	1.2%
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.9%	0.9%	1.0%	1.1%	1.2%	1.3%	1.4%	2.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	75.1%	79.5%	80.6%	81.5%	76.4%	64.2%	65.8%	51.6%

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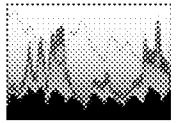

Single Family Conventional Book Characteristics
MBS

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only with Credit Enhancement	36.8%	38.0%	37.5%	35.5%	31.1%	19.3%	16.0%	22.7%
Alt-A with Credit Enhancement	39.2%	40.8%	42.9%	41.7%	35.7%	28.8%	31.8%	37.7%
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.62	-3.81	-2.95	-2.36	-0.91	-1.00	-1.81	-5.02
Wtd Avg Economic Model Fee	26.90	25.69	24.53	23.79	21.92	21.72	21.97	23.97
Wtd Avg Charged Fee	22.28	21.88	21.58	21.44	21.02	20.71	20.17	18.95
Appraisal Waivers								
Appraisal Waiver	1.5%	1.4%	1.2%	1.1%	0.6%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.47%	0.39%	0.35%	0.35%	0.31%	0.17%	0.14%	0.14%
- SDQ Rate for Loans with CE	1.30%	1.11%	0.97%	0.96%	0.80%	0.54%	0.44%	0.34%
- SDQ Rate for Loans without CE	0.27%	0.23%	0.21%	0.22%	0.21%	0.10%	0.07%	0.07%
SDQ Rate Excl. Katrina Loans	0.47%	0.39%	0.35%	0.35%	0.23%	0.17%	0.14%	0.14%
SDQ Rate for Katrina Loans	0.31%	0.28%	0.32%	0.43%	5.30%	0.20%	0.12%	0.12%
Serious Delinquent Loans								
SDQ Loan Count	70,688	57,439	50,390	49,656	41,815	23,172	18,560	16,781
SDQ Count for Loans with CE	37,315	30,179	25,118	24,270	18,413	12,440	11,290	10,624
SDQ Count for Loans without CE	33,373	27,260	25,272	25,386	23,402	10,732	7,270	6,157
SDQ Volume ($M)								
SDQ Volume	$10,580.5	$8,128.4	$6,771.0	$6,351.1	$4,835.4	$2,635.5	$2,040.5	$1,685.4
SDQ Volume for Loans with CE	$5,799.4	$4,451.9	$3,479.8	$3,161.7	$2,118.9	$1,391.9	$1,246.0	$1,074.3
SDQ Volume for Loans without CE	$4,781.1	$3,676.5	$3,291.2	$3,189.4	$2,716.5	$1,243.6	$794.5	$611.1

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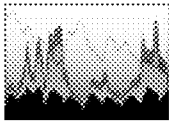

Single Family Conventional Book Characteristics
Hybrid ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,302,499	1,300,416	1,278,600	1,266,701	1,212,774	1,087,096	796,829	410,867
Book Volume ($B)	$255.0	$250.4	$243.1	$237.7	$215.5	$186.7	$135.2	$66.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	16.2%	16.6%	16.5%	16.5%	17.2%	17.9%	20.3%	18.0%
OLTV 60.01% - 70.00%	13.7%	14.0%	13.9%	14.0%	14.3%	14.4%	14.9%	13.5%
OLTV 70.01% - 75.00%	9.1%	9.1%	9.1%	9.1%	9.6%	10.6%	11.8%	13.0%
OLTV 75.01% - 80.00%	48.7%	48.6%	48.7%	48.5%	45.1%	41.0%	36.2%	35.7%
OLTV 80.01% - 90.00%	6.3%	6.1%	6.2%	6.3%	7.3%	8.5%	9.2%	10.7%
OLTV 90.01% - 95.00%	3.4%	3.3%	3.4%	3.5%	4.4%	5.5%	6.0%	7.6%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.2%	0.1%
OLTV 97.01% - 100.00%	2.4%	2.1%	2.0%	1.8%	1.8%	1.7%	1.4%	1.3%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.5%	73.2%	73.3%	73.2%	73.1%	73.0%	71.9%	73.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.7%	15.1%	14.8%	14.9%	15.4%	15.8%	18.1%	16.5%
Comb LTV 60.01% - 70.00%	12.6%	12.8%	12.7%	12.9%	13.3%	13.2%	13.6%	12.4%
Comb LTV 70.01% - 75.00%	8.0%	8.1%	8.1%	8.1%	8.7%	9.7%	10.8%	11.7%
Comb LTV 75.01% - 80.00%	29.1%	29.9%	30.4%	30.8%	32.9%	34.6%	31.6%	31.2%
Comb LTV 80.01% - 90.00%	15.7%	15.1%	15.1%	15.0%	14.1%	12.1%	11.5%	10.7%
Comb LTV 90.01% - 95.00%	9.1%	8.7%	8.6%	8.6%	8.4%	7.7%	7.3%	7.3%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Comb LTV 97.01% - 100.00%	8.3%	7.6%	7.3%	6.7%	3.5%	2.1%	1.6%	1.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.2%	2.4%	2.7%	2.9%	3.5%	4.5%	5.2%	8.7%
Wtd Avg Comb LTV	77.1%	76.6%	76.7%	76.5%	75.3%	74.4%	73.1%	73.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.7%	15.1%	14.8%	14.9%	15.4%	15.9%	18.1%	16.6%
Comb LTV 60.01% - 70.00%	12.6%	12.8%	12.7%	12.9%	13.3%	13.2%	13.7%	12.5%
Comb LTV 70.01% - 75.00%	8.0%	8.1%	8.1%	8.1%	8.7%	9.7%	10.9%	11.9%
Comb LTV 75.01% - 80.00%	29.2%	29.9%	30.4%	30.8%	32.9%	34.6%	31.7%	31.7%
Comb LTV 80.01% - 90.00%	15.7%	15.1%	15.1%	15.0%	14.1%	12.1%	11.6%	11.0%

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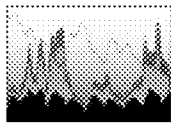

Single Family Conventional Book Characteristics
Hybrid ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	9.1%	8.7%	8.6%	8.6%	8.4%	7.7%	7.4%	7.5%
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Comb LTV 97.01% - 100.00%	8.3%	7.6%	7.3%	6.7%	3.5%	2.1%	1.6%	1.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	2.2%	2.4%	2.7%	2.9%	3.4%	4.4%	4.9%	7.2%
Wtd Avg Comb LTV	77.1%	76.6%	76.6%	76.4%	75.3%	74.4%	79.2%	86.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	34.1%	37.3%	37.2%	38.7%	42.5%	34.7%	28.8%	26.7%
MTMLTV 60.01% - 70.00%	18.7%	20.3%	20.7%	21.5%	23.5%	22.7%	22.7%	19.2%
MTMLTV 70.01% - 75.00%	11.3%	11.9%	12.4%	12.6%	13.2%	13.6%	17.1%	15.1%
MTMLTV 75.01% - 80.00%	13.8%	14.0%	14.5%	14.5%	13.2%	16.9%	17.7%	22.6%
MTMLTV 80.01% - 90.00%	15.9%	12.9%	12.1%	10.3%	5.7%	8.6%	10.0%	11.3%
MTMLTV 90.01% - 95.00%	3.1%	1.8%	1.5%	1.3%	1.2%	2.2%	2.9%	4.1%
MTMLTV 95.01% - 97.00%	0.7%	0.4%	0.4%	0.3%	0.2%	0.4%	0.4%	0.4%
MTMLTV 97.01% - 100.00%	1.0%	0.6%	0.6%	0.4%	0.3%	0.5%	0.3%	0.4%
MTMLTV > 100.00%	1.3%	0.6%	0.5%	0.3%	0.1%	0.2%	0.1%	0.1%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.0%
Wtg Avg MTMLTV	65.7%	63.6%	63.4%	62.6%	60.7%	64.2%	66.0%	67.8%
Credit Score (Sums to 100%)								
FICO < 550	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
FICO 550-579	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%
FICO 580-619	1.7%	1.7%	1.7%	1.8%	2.0%	2.3%	2.2%	2.3%
FICO 620-659	7.7%	7.6%	7.8%	8.0%	8.8%	9.9%	9.5%	9.5%
FICO 660-699	18.8%	18.7%	18.8%	18.7%	18.5%	19.2%	19.0%	19.1%
FICO 700-739	26.6%	26.6%	27.0%	27.0%	26.7%	26.4%	26.0%	25.9%
FICO >= 740	44.0%	44.5%	43.8%	43.6%	42.9%	41.1%	42.2%	41.7%
FICO Missing	0.3%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.6%
Wtd Avg FICO	726	727	726	725	724	721	722	721
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	54.3%	56.7%	57.4%	60.0%	72.2%	85.8%	93.4%	94.6%

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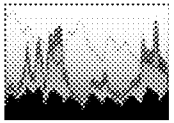

Single Family Conventional Book Characteristics
Hybrid ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	45.7%	43.3%	42.6%	40.0%	27.8%	14.2%	6.5%	5.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	85.1%	85.4%	85.4%	85.9%	87.9%	89.5%	90.9%	92.2%
Second/Vacation Home	7.6%	7.6%	7.6%	7.5%	6.5%	5.4%	4.5%	4.0%
Investor Property	7.3%	7.0%	7.0%	6.6%	5.6%	5.2%	4.6%	3.8%
10-K Unit Type (Sums to 100%)								
1 Unit	96.9%	97.1%	97.2%	97.3%	97.4%	97.3%	97.6%	97.6%
2-4 Units	3.1%	2.9%	2.8%	2.7%	2.6%	2.7%	2.4%	2.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	17.3%	17.2%	17.0%	16.8%	15.6%	14.0%	13.7%	13.5%
Single Family Homes	82.7%	82.8%	83.0%	83.2%	84.4%	86.0%	86.3%	86.5%
Property Type (Sums to 100%)								
Manufactured	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Condo/Coop	17.3%	17.2%	17.0%	16.8%	15.6%	14.0%	13.7%	13.5%
1 Unit	79.5%	79.8%	80.1%	80.4%	81.7%	83.1%	83.8%	83.9%
2-4 Units	3.1%	2.9%	2.8%	2.7%	2.6%	2.7%	2.4%	2.4%
Condo								
Condo	16.9%	16.8%	16.7%	16.5%	15.3%	13.8%	13.5%	13.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	52.3%	52.0%	52.3%	52.4%	48.6%	42.5%	33.2%	39.9%
Cash-Out Refinance	23.7%	23.6%	23.6%	23.5%	23.0%	22.7%	23.8%	23.1%
Other Refinance	24.0%	24.4%	24.0%	24.1%	28.4%	34.8%	43.0%	37.1%
Origination Type (Sums to 100%)								
TPO Broker	21.8%	21.0%	20.8%	20.4%	20.4%	21.4%	23.4%	27.0%
TPO Correspondent	24.7%	24.7%	23.6%	23.6%	23.5%	21.6%	19.3%	20.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	53.5%	54.3%	55.6%	56.0%	56.1%	57.0%	57.3%	52.5%
Origination Year (Sums to 100%)								
< 2000	0.3%	0.4%	0.4%	0.5%	0.8%	1.3%	2.7%	11.4%
2000	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	2.8%
2001	0.3%	0.3%	0.3%	0.4%	0.8%	1.5%	4.1%	21.3%
2002	2.6%	3.0%	3.5%	3.9%	6.1%	11.3%	26.1%	64.4%

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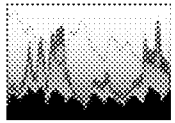

Single Family Conventional Book Characteristics
Hybrid ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	15.7%	17.3%	17.4%	18.4%	26.3%	40.8%	66.7%	0.0%
2004	21.6%	23.6%	24.1%	25.5%	34.7%	44.9%	0.0%	0.0%
2005	24.8%	26.4%	28.3%	29.7%	31.2%	0.0%	0.0%	0.0%
2006	21.2%	22.4%	23.7%	21.6%	0.0%	0.0%	0.0%	0.0%
2007	13.5%	6.6%	2.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$204,664	$201,291	$198,133	$195,212	$183,799	$176,346	$173,039	$166,160
Loan Original Note Rate	5.63%	5.52%	5.51%	5.46%	5.13%	4.99%	5.06%	5.99%
Seasoning (Sums to 100%)								
Seasoned	7.4%	8.0%	4.5%	3.2%	2.7%	1.3%	1.9%	6.7%
Non-Seasoned	92.6%	92.0%	95.5%	96.8%	97.3%	98.7%	98.1%	93.3%
ACI								
ACI Probability	0.41%	0.39%	0.38%	0.37%	0.35%	0.33%	0.31%	0.27%
Wtd Avg ACI Score	708	710	711	712	716	720	725	726
Credit Premium								
Wtd Avg Credit Premium	0.12	0.10	0.09	0.09	0.03	-0.08	-0.06	0.04
Credit Premium > 1.5	0.5%	0.5%	0.4%	0.4%	0.4%	0.3%	0.5%	0.5%
Prepay Premium								
Prepay Premium	8.9%	7.4%	6.9%	6.2%	2.5%	3.1%	4.8%	5.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.3%	10.8%	10.7%	11.0%	12.9%	15.2%	18.0%	17.3%
DTI Ratio > 20 and <= 30	19.0%	19.5%	19.4%	19.6%	21.3%	22.1%	24.0%	25.8%
DTI Ratio > 30 and <= 40	28.4%	28.4%	28.4%	28.3%	27.6%	25.5%	24.2%	25.5%
DTI Ratio > 40 and <= 50	24.8%	24.0%	23.9%	23.7%	21.5%	19.1%	16.1%	15.1%
DTI Ratio > 50	9.4%	9.3%	9.6%	9.9%	10.7%	11.1%	9.8%	8.0%
DTI Ratio Missing	8.0%	8.0%	8.0%	7.5%	6.0%	7.0%	7.9%	8.4%
Wtd Avg DTI Ratio	35.7%	35.4%	35.6%	35.5%	34.9%	34.2%	32.7%	32.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.5%	11.0%	11.0%	11.2%	13.2%	15.6%	18.5%	17.7%
DTI Ratio > 20 and <= 30	19.5%	20.1%	20.0%	20.3%	22.0%	23.0%	25.0%	26.4%
DTI Ratio > 30 and <= 40	29.1%	29.1%	29.2%	29.2%	28.4%	26.5%	25.2%	26.1%
DTI Ratio > 40 and <= 50	25.5%	24.7%	24.7%	24.5%	22.2%	19.9%	16.7%	15.5%
DTI Ratio > 50	10.0%	9.8%	10.2%	10.5%	11.4%	12.0%	10.4%	8.4%
DTI Ratio Missing	5.4%	5.2%	5.0%	4.4%	2.9%	3.1%	4.1%	6.0%

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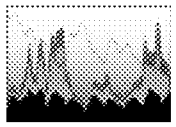

Single Family Conventional Book Characteristics
Hybrid ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	35.8%	35.5%	35.6%	35.6%	35.0%	34.4%	32.8%	32.1%
Origination Term (Sums to 100%)								
<= 15 Years	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	0.3%
> 15 Years amd <= 25 Years	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
> 25 Years and <= 30 Years	99.3%	99.3%	99.4%	99.4%	99.5%	99.3%	99.1%	99.3%
> 30 Years	0.4%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable Rate	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%
Hybrid Arm	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- 2/28 Hybrid Arm	0.6%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	12.2%	13.3%	14.4%	15.8%	21.3%	24.9%	24.7%	25.5%
- 5/1 Hybrid Arm	62.0%	62.0%	61.8%	60.8%	56.3%	53.8%	53.1%	55.4%
- 7/1 Hybrid Arm	18.5%	18.3%	18.0%	17.9%	18.3%	18.7%	19.8%	15.6%
- 10/1 Hybrid Arm	6.8%	6.2%	5.8%	5.5%	4.2%	2.6%	2.3%	3.4%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%
Interest Only	45.7%	43.3%	42.6%	40.0%	27.8%	14.2%	6.5%	5.0%
- Interest Only ARM	45.7%	43.3%	42.6%	40.0%	27.8%	14.2%	6.5%	5.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	35.3%	34.4%	30.4%	27.9%	19.8%	15.0%	12.6%	9.9%
- Alt-A Low/No Doc	19.8%	18.7%	18.2%	16.9%	11.9%	9.4%	7.6%	6.0%
- Alt-A No Disclosure	0.3%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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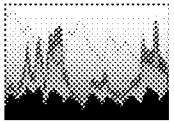

Single Family Conventional Book Characteristics
Hybrid ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	4.1%	4.3%	4.4%	4.3%	4.1%	2.7%	2.2%	2.1%
- Alt-A SISA	1.7%	1.5%	1.3%	1.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.5%	1.4%	1.3%	1.1%	0.6%	0.5%	0.6%	0.7%
- Alt-A Stated Income	12.2%	11.4%	11.0%	10.3%	7.2%	6.2%	4.8%	3.1%
Alt-A Full Doc (by SFC)	7.7%	7.5%	7.8%	6.6%	4.0%	2.3%	1.0%	0.5%
Alt-A Deals (no SFC)	7.7%	8.2%	4.4%	4.4%	3.9%	3.3%	4.0%	3.5%
My Community Mortgage	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	34.8%	32.9%	32.6%	31.2%	25.4%	22.2%	19.2%	11.5%
- Select Lender Programs Non-Full Doc	14.7%	14.0%	14.2%	14.2%	13.6%	12.8%	11.4%	5.8%
- Other Low/No Doc	20.1%	18.9%	18.3%	17.0%	11.9%	9.4%	7.8%	5.8%
Subprime Deals								
Subprime	1.2%	0.7%	0.6%	0.6%	0.1%	0.3%	0.7%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.7%	0.0%
- Post 12/2005	1.2%	0.7%	0.6%	0.6%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	57.4%	58.2%	61.7%	63.9%	71.2%	77.2%	79.8%	75.8%
Investor Channel	37.4%	37.0%	33.6%	31.2%	24.3%	17.8%	14.8%	16.1%
eChannel	3.9%	3.9%	4.1%	4.2%	4.1%	4.4%	4.2%	2.5%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	1.2%	0.7%	0.5%	0.6%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.1%	0.1%	0.2%	0.2%	0.3%	0.5%	1.2%	5.6%
Subordinate Financing - RDW								
Subordinate Financing - RDW	24.6%	23.8%	23.4%	22.7%	17.4%	12.0%	8.3%	6.3%
- 75/20/05	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
- 75/25/00	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	8.3%	8.2%	8.2%	8.2%	7.7%	6.4%	4.8%	4.0%
- 80/15/05	5.5%	5.3%	5.2%	5.2%	5.0%	4.2%	3.0%	2.0%
- 80/20/00	0.6%	0.6%	0.6%	0.6%	0.5%	0.4%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- Other	9.8%	9.3%	9.1%	8.3%	3.7%	0.6%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	31.1%	30.7%	30.6%	30.2%	27.0%	24.0%	19.7%	13.0%

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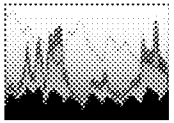

Single Family Conventional Book Characteristics
Hybrid ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.3%
- 75/25/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	10.9%	10.8%	10.9%	10.8%	10.2%	8.8%	7.1%	5.7%
- 80/15/05	6.9%	6.8%	6.7%	6.7%	6.3%	5.7%	4.2%	2.8%
- 80/20/00	7.1%	6.9%	6.8%	6.5%	4.1%	2.8%	1.5%	0.5%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	5.3%	5.4%	5.5%	5.4%	5.7%	6.1%	6.3%	3.5%
EA/TPR								
EA/TPR	0.5%	0.5%	0.5%	0.6%	0.8%	0.8%	0.4%	0.1%
- EA I	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%	0.2%	0.1%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.0%
- EA/TPR III	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	15.6%	16.2%	16.5%	16.9%	18.6%	18.8%	19.0%	21.3%
Northeast	12.7%	12.8%	12.7%	12.7%	13.3%	12.8%	11.7%	12.5%
Southeast	25.9%	25.8%	26.0%	26.0%	24.6%	22.6%	21.6%	21.3%
Southwest	14.6%	14.9%	15.1%	15.1%	15.4%	15.9%	16.9%	17.1%
West	31.2%	30.3%	29.8%	29.3%	28.2%	29.9%	30.8%	27.9%
Census Region (Sums to 100%)								
New England	5.0%	5.1%	5.2%	5.3%	5.7%	5.6%	5.2%	5.5%
Middle Atlantic	7.4%	7.4%	7.2%	7.2%	7.2%	6.9%	6.3%	6.7%
East North Central	13.1%	13.6%	13.8%	14.2%	15.7%	16.1%	16.6%	19.4%
East South Central	2.1%	2.1%	2.2%	2.3%	2.4%	2.4%	2.4%	2.5%
South Atlantic	24.1%	24.0%	24.1%	24.0%	22.4%	20.4%	19.5%	19.0%
West North Central	4.3%	4.4%	4.5%	4.6%	5.0%	5.0%	4.8%	4.3%
West South Central	3.4%	3.5%	3.6%	3.6%	3.8%	4.1%	4.1%	4.1%
Mountain	13.4%	13.4%	13.5%	13.5%	12.9%	12.7%	12.7%	12.4%
Pacific	27.3%	26.4%	25.9%	25.4%	24.7%	26.7%	28.4%	26.1%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	20.6%	19.8%	19.1%	18.6%	17.8%	19.7%	21.4%	19.0%
02) FL	9.5%	9.3%	9.3%	9.0%	7.7%	6.4%	5.3%	4.7%
03) IL	5.9%	6.1%	6.1%	6.1%	6.6%	6.6%	7.0%	7.9%
04) AZ	4.5%	4.4%	4.4%	4.4%	3.8%	3.5%	3.5%	3.5%
05) WA	4.4%	4.3%	4.4%	4.4%	4.5%	4.6%	4.8%	4.9%

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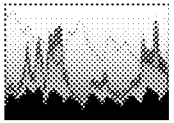

Single Family Conventional Book Characteristics
Hybrid ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) VA	4.1%	4.1%	4.1%	4.1%	4.0%	3.7%	3.4%	3.2%
07) CO	3.7%	3.8%	3.9%	4.0%	4.2%	4.6%	5.4%	5.7%
08) MI	3.6%	3.8%	3.9%	4.1%	4.7%	4.9%	5.0%	6.2%
09) NJ	3.3%	3.3%	3.2%	3.2%	3.3%	3.2%	2.9%	3.0%
10) GA	3.1%	3.2%	3.2%	3.3%	3.3%	3.3%	3.5%	3.7%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	32.3%	32.2%	33.1%	33.3%	35.1%	36.2%	30.7%	26.3%
02) CITIGROUP INC	9.6%	10.1%	6.5%	6.9%	6.6%	5.6%	7.6%	7.8%
03) BANK OF AMERICA CORPORATION	8.8%	9.1%	9.7%	9.9%	9.8%	9.3%	8.6%	1.6%
04) PHH CORPORATION	6.5%	6.7%	7.1%	7.4%	8.0%	8.8%	9.6%	10.3%
05) WASHINGTON MUTUAL INC	6.1%	6.3%	6.6%	6.4%	7.7%	9.9%	14.9%	21.8%
06) LEHMAN BROTHERS HOLDINGS INC	5.6%	5.4%	5.6%	5.1%	1.4%	1.3%	1.1%	0.4%
07) JP MORGAN CHASE & CO	4.1%	4.0%	3.9%	3.1%	1.7%	0.9%	0.9%	2.1%
08) FIRST HORIZON NATIONAL CORPORATION	3.5%	3.7%	4.0%	4.1%	5.0%	5.0%	4.6%	3.5%
09) CERBERUS CAPITAL HOLDING	2.8%	3.0%	3.2%	3.4%	3.6%	3.0%	2.0%	1.7%
10) FLAGSTAR BANCORP INC	2.2%	2.1%	2.3%	2.2%	2.7%	1.9%	0.0%	0.1%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	32.4%	32.3%	33.2%	33.4%	35.3%	36.5%	30.9%	26.4%
02) CITIGROUP INC	9.4%	9.8%	6.3%	6.6%	6.3%	5.9%	7.7%	8.0%
03) BANK OF AMERICA CORPORATION	9.2%	9.5%	10.1%	10.3%	10.2%	9.2%	8.4%	1.4%
04) PHH CORPORATION	6.7%	6.9%	7.3%	7.6%	8.3%	9.1%	9.9%	11.1%
05) JP MORGAN CHASE & CO	6.3%	6.3%	6.4%	5.4%	3.3%	1.9%	1.0%	2.7%
06) WASHINGTON MUTUAL INC	6.1%	6.4%	6.6%	6.5%	7.7%	10.0%	15.2%	23.1%
07) LEHMAN BROTHERS HOLDINGS INC	5.6%	5.4%	5.6%	5.0%	1.4%	1.3%	1.0%	0.4%
08) FIRST HORIZON NATIONAL CORPORATION	3.3%	3.4%	3.7%	4.0%	4.8%	4.9%	4.5%	3.3%
09) CERBERUS CAPITAL HOLDING	3.0%	3.2%	3.5%	3.7%	4.0%	3.7%	3.4%	4.8%
10) WELLS FARGO & COMPANY	2.9%	2.3%	2.4%	2.4%	2.9%	1.4%	1.0%	0.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	75.2%	75.4%	75.2%	76.2%	81.1%	83.4%	82.6%	77.8%
Credit Enhancement	24.8%	24.6%	24.8%	23.8%	18.9%	16.6%	17.4%	22.2%
- Primary MI Only	8.5%	7.5%	7.4%	7.7%	9.0%	10.9%	12.2%	14.9%
- Pool Policy Only	13.8%	14.6%	14.8%	13.9%	7.7%	3.0%	1.8%	1.8%
- Pool Policy and Primary MI	1.7%	1.7%	1.7%	1.3%	1.0%	0.7%	0.6%	0.7%
- Full Recourse	0.3%	0.3%	0.3%	0.3%	0.4%	0.9%	1.8%	2.5%
- Shared Arrangement	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%	0.8%	1.9%

Confidential and Proprietary - Confidential Treatment Requested by Fannie Mae

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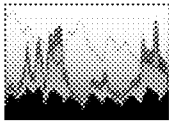

Single Family Conventional Book Characteristics
Hybrid ARM

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%	0.1%	0.4%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	94.5%	94.8%	95.3%	95.1%	96.0%	84.0%	67.6%	82.9%
Interest Only with Credit Enhancement	35.6%	37.1%	37.2%	36.1%	28.6%	17.0%	11.3%	23.2%
Alt-A with Credit Enhancement	48.4%	50.0%	55.8%	56.4%	47.6%	33.3%	34.5%	37.1%
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.54	-2.91	-2.57	-1.77	0.63	2.08	2.92	-0.16
Wtd Avg Economic Model Fee	39.40	36.49	35.93	34.96	31.24	28.94	25.58	26.15
Wtd Avg Charged Fee	35.86	33.58	33.35	33.19	31.87	31.02	28.49	25.99
Appraisal Waivers								
Appraisal Waiver	2.2%	2.2%	2.3%	2.3%	2.0%	1.9%	2.3%	1.5%
Serious Delinquent Loans								
SDQ Rate All Loans	1.00%	0.70%	0.59%	0.54%	0.42%	0.26%	0.21%	0.22%
- SDQ Rate for Loans with CE	2.56%	1.77%	1.41%	1.27%	1.07%	0.83%	0.71%	0.55%
- SDQ Rate for Loans without CE	0.50%	0.36%	0.33%	0.32%	0.26%	0.14%	0.10%	0.11%
SDQ Rate Excl. Katrina Loans	0.99%	0.70%	0.58%	0.53%	0.36%	0.26%	0.21%	0.22%
SDQ Rate for Katrina Loans	1.91%	1.93%	2.28%	2.96%	11.50%	0.42%	0.32%	0.58%
Serious Delinquent Loans								
SDQ Loan Count	12,822	8,947	7,427	6,745	5,022	2,789	1,675	858
SDQ Count for Loans with CE	7,935	5,421	4,265	3,681	2,473	1,559	1,028	522
SDQ Count for Loans without CE	4,887	3,526	3,162	3,064	2,549	1,230	647	336
SDQ Volume ($M)								
SDQ Volume	$2,669.2	$1,762.5	$1,396.5	$1,189.4	$757.7	$407.7	$246.1	$112.1
SDQ Volume for Loans with CE	$1,739.3	$1,139.1	$849.1	$680.5	$370.7	$224.8	$149.9	$69.3
SDQ Volume for Loans without CE	$929.9	$623.5	$547.4	$508.9	$387.0	$182.9	$96.2	$42.9

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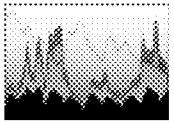

Single Family Conventional Book Characteristics
Second

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	60,381	45,729	30,610	17,062	12,051	12,800	19,237	42,352
Book Volume ($B)	$2.8	$2.2	$1.2	$0.3	$0.3	$0.3	$0.5	$1.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	98.1%	97.6%	95.7%	84.0%	74.8%	63.0%	57.2%	61.8%
OLTV 60.01% - 70.00%	0.5%	0.6%	0.9%	3.1%	4.9%	6.4%	7.7%	7.0%
OLTV 70.01% - 75.00%	0.2%	0.3%	0.5%	1.8%	2.6%	3.7%	4.5%	4.0%
OLTV 75.01% - 80.00%	0.4%	0.6%	1.1%	4.1%	5.5%	6.8%	7.1%	6.0%
OLTV 80.01% - 90.00%	0.2%	0.3%	0.6%	1.9%	2.8%	4.0%	5.0%	4.8%
OLTV 90.01% - 95.00%	0.1%	0.1%	0.3%	0.9%	1.6%	2.6%	3.1%	2.9%
OLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.5%	1.0%	1.5%	1.7%	1.6%
OLTV 97.01% - 100.00%	0.3%	0.5%	0.9%	3.7%	6.7%	11.9%	13.5%	11.9%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Wtd Avg OLTV	23.5%	23.6%	23.9%	28.2%	36.5%	45.4%	49.9%	46.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	25.9%	25.2%	26.5%	12.0%	11.9%	5.0%	3.4%	2.3%
Comb LTV 60.01% - 70.00%	17.5%	15.5%	18.3%	4.4%	4.7%	2.0%	1.5%	1.7%
Comb LTV 70.01% - 75.00%	12.7%	10.7%	12.9%	2.6%	2.6%	1.2%	1.0%	1.6%
Comb LTV 75.01% - 80.00%	20.2%	16.8%	21.1%	3.4%	3.4%	2.0%	2.1%	3.6%
Comb LTV 80.01% - 90.00%	11.5%	15.6%	6.9%	24.7%	25.9%	20.1%	16.5%	22.0%
Comb LTV 90.01% - 95.00%	5.8%	7.6%	6.0%	21.7%	22.5%	21.8%	18.7%	18.8%
Comb LTV 95.01% - 97.00%	0.8%	1.0%	0.5%	1.7%	1.8%	2.9%	3.3%	3.5%
Comb LTV 97.01% - 100.00%	3.7%	5.0%	3.0%	10.3%	11.0%	19.7%	25.1%	23.1%
Comb LTV > 100.00%	1.1%	1.5%	2.6%	10.2%	0.4%	0.7%	0.8%	0.6%
Comb LTV Missing	0.8%	1.1%	2.2%	9.1%	15.8%	24.7%	27.6%	22.8%
Wtd Avg Comb LTV	70.4%	71.9%	69.9%	84.3%	82.5%	89.4%	91.4%	91.2%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	25.9%	25.2%	26.5%	12.0%	11.9%	5.0%	3.4%	2.3%
Comb LTV 60.01% - 70.00%	17.5%	15.5%	18.3%	4.4%	4.7%	2.0%	1.5%	1.7%
Comb LTV 70.01% - 75.00%	12.7%	10.7%	12.9%	2.6%	2.6%	1.2%	1.0%	1.6%
Comb LTV 75.01% - 80.00%	20.2%	16.8%	21.1%	3.4%	3.4%	2.0%	2.1%	3.6%
Comb LTV 80.01% - 90.00%	11.5%	15.6%	6.9%	24.7%	25.9%	20.1%	16.5%	22.0%
Comb LTV 90.01% - 95.00%	5.8%	7.6%	6.0%	21.7%	22.5%	21.8%	18.7%	18.8%

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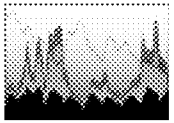

Single Family Conventional Book Characteristics
Second

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 95.01% - 97.00%	0.8%	1.0%	0.5%	1.7%	1.8%	2.9%	3.3%	3.5%
Comb LTV 97.01% - 100.00%	3.7%	5.0%	3.0%	10.3%	11.0%	19.7%	25.1%	23.1%
Comb LTV > 100.00%	1.1%	1.5%	2.6%	10.2%	0.4%	0.7%	0.8%	0.6%
Comb LTV Missing	0.8%	1.1%	2.2%	9.1%	15.8%	24.7%	27.6%	22.8%
Wtd Avg Comb LTV	70.4%	71.9%	69.9%	84.3%	82.5%	89.4%	91.4%	91.2%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	99.3%	99.3%	98.7%	96.0%	93.9%	89.0%	80.6%	77.5%
MTMLTV 60.01% - 70.00%	0.4%	0.3%	0.6%	1.9%	3.5%	7.0%	10.8%	9.7%
MTMLTV 70.01% - 75.00%	0.1%	0.2%	0.3%	1.1%	1.0%	2.3%	4.5%	4.7%
MTMLTV 75.01% - 80.00%	0.1%	0.1%	0.2%	0.7%	1.2%	1.2%	2.7%	4.3%
MTMLTV 80.01% - 90.00%	0.1%	0.0%	0.1%	0.3%	0.3%	0.5%	1.3%	3.5%
MTMLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
MTMLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Wtg Avg MTMLTV	22.0%	21.6%	21.1%	18.9%	23.4%	28.6%	33.9%	33.9%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.3%	1.0%	0.3%	0.5%	0.8%	0.7%
FICO 550-579	0.1%	0.2%	0.2%	0.8%	0.5%	0.9%	1.2%	1.0%
FICO 580-619	0.6%	0.7%	1.1%	3.9%	4.1%	5.7%	6.3%	5.5%
FICO 620-659	5.2%	5.6%	6.8%	13.9%	16.1%	19.0%	20.3%	19.7%
FICO 660-699	18.5%	19.2%	18.9%	22.4%	24.2%	26.5%	27.9%	29.6%
FICO 700-739	30.7%	30.8%	29.1%	22.5%	22.0%	20.3%	19.9%	21.7%
FICO >= 740	44.6%	43.0%	42.8%	32.5%	27.5%	19.3%	15.7%	16.0%
FICO Missing	0.3%	0.4%	0.7%	3.0%	5.3%	7.9%	8.0%	5.8%
Wtd Avg FICO	730	728	727	708	704	692	686	688
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	72.3%	73.5%	68.7%	45.0%	30.2%	23.5%	23.7%	24.0%
Intermediate-term, fixed-rate	27.7%	26.5%	31.2%	54.9%	69.6%	76.3%	76.1%	75.9%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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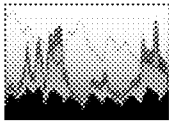

Single Family Conventional Book Characteristics
Second

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Negative Amortization	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.2%	0.1%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	100.0%	100.0%	100.0%	100.0%	99.7%	99.7%	99.6%	99.7%
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.2%	0.3%	0.3%	0.3%
10-K Unit Type (Sums to 100%)								
1 Unit	98.5%	98.3%	98.1%	97.7%	97.7%	98.7%	98.7%	98.5%
2-4 Units	1.5%	1.7%	1.9%	2.3%	2.3%	1.3%	1.3%	1.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	3.8%	5.0%	5.5%	13.0%	2.8%	2.9%	2.7%	2.8%
Single Family Homes	96.2%	95.0%	94.5%	87.0%	97.2%	97.1%	97.3%	97.2%
Property Type (Sums to 100%)								
Manufactured	0.0%	0.1%	0.1%	0.4%	0.0%	0.1%	0.1%	0.1%
Condo/Coop	3.8%	5.0%	5.5%	13.0%	2.8%	2.9%	2.7%	2.8%
1 Unit	94.7%	93.2%	92.5%	84.3%	94.9%	95.7%	96.0%	95.7%
2-4 Units	1.5%	1.7%	1.9%	2.3%	2.3%	1.3%	1.3%	1.5%
Condo								
Condo	3.8%	5.0%	5.5%	13.0%	2.8%	2.9%	2.7%	2.8%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	29.5%	12.8%	20.0%	76.4%	78.4%	67.6%	63.7%	68.4%
Cash-Out Refinance	60.8%	77.7%	70.5%	20.1%	17.3%	27.6%	31.5%	27.9%
Other Refinance	9.7%	9.5%	9.5%	3.5%	4.3%	4.8%	4.8%	3.7%
Origination Type (Sums to 100%)								
TPO Broker	19.3%	21.1%	17.9%	4.3%	5.6%	6.3%	6.4%	6.8%
TPO Correspondent	15.4%	14.9%	12.6%	6.0%	6.9%	8.0%	9.5%	13.7%
Undesignated	0.2%	0.3%	0.6%	2.5%	4.5%	6.5%	6.8%	5.0%
Retail	65.0%	63.8%	68.9%	87.2%	82.9%	79.2%	77.3%	74.5%
Origination Year (Sums to 100%)								
< 2000	1.0%	1.4%	2.6%	10.9%	18.7%	29.9%	34.0%	41.1%
2000	0.6%	0.8%	1.6%	6.7%	10.8%	19.0%	22.7%	24.4%
2001	0.7%	1.0%	1.9%	7.7%	12.4%	20.8%	25.9%	32.2%
2002	0.4%	0.5%	1.0%	3.8%	3.9%	6.0%	8.3%	2.3%
2003	0.8%	1.1%	2.1%	8.2%	7.5%	11.0%	9.0%	0.0%

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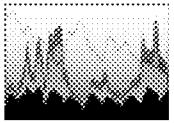

Single Family Conventional Book Characteristics
Second

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2004	1.7%	2.3%	4.3%	16.5%	17.3%	13.3%	0.0%	0.0%
2005	15.0%	16.2%	18.2%	29.8%	29.3%	0.0%	0.0%	0.0%
2006	58.4%	64.1%	65.4%	16.3%	0.0%	0.0%	0.0%	0.0%
2007	21.3%	12.5%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$48,560	$49,802	$43,417	$22,951	$29,590	$29,591	$30,360	$30,483
Loan Original Note Rate	7.61%	7.64%	7.56%	7.88%	8.66%	9.47%	9.97%	10.31%
Seasoning (Sums to 100%)								
Seasoned	32.1%	30.2%	23.0%	21.2%	9.1%	14.5%	16.6%	21.7%
Non-Seasoned	67.9%	69.8%	77.0%	78.8%	90.9%	85.5%	83.4%	78.3%
ACI								
ACI Probability								
Wtd Avg ACI Score								
Credit Premium								
Wtd Avg Credit Premium								
Credit Premium > 1.5								
Prepay Premium								
Prepay Premium	0.1%	0.2%	0.4%	1.5%	2.6%	5.0%	6.7%	6.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.5%	7.2%	7.0%	8.1%	10.7%	11.3%	10.7%	3.8%
DTI Ratio > 20 and <= 30	17.6%	17.3%	17.3%	13.6%	15.2%	11.3%	8.4%	6.7%
DTI Ratio > 30 and <= 40	32.2%	32.2%	29.3%	18.9%	19.6%	12.7%	10.8%	11.8%
DTI Ratio > 40 and <= 50	34.8%	34.3%	33.2%	17.4%	17.7%	10.2%	8.5%	9.2%
DTI Ratio > 50	3.9%	3.5%	4.3%	6.3%	6.1%	3.1%	2.0%	1.5%
DTI Ratio Missing	5.1%	5.4%	9.0%	35.7%	30.7%	51.4%	59.6%	66.9%
Wtd Avg DTI Ratio	36.1%	35.8%	36.0%	35.0%	33.9%	30.7%	29.5%	34.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.5%	7.2%	7.0%	8.1%	10.7%	11.3%	10.7%	3.8%
DTI Ratio > 20 and <= 30	17.6%	17.3%	17.3%	13.6%	15.2%	11.3%	8.4%	6.7%
DTI Ratio > 30 and <= 40	32.2%	32.2%	29.3%	18.9%	19.6%	12.7%	10.8%	11.8%
DTI Ratio > 40 and <= 50	34.8%	34.3%	33.2%	17.4%	17.7%	10.2%	8.5%	9.2%
DTI Ratio > 50	3.9%	3.5%	4.3%	6.3%	6.1%	3.1%	2.0%	1.5%
DTI Ratio Missing	5.1%	5.4%	9.0%	35.7%	30.7%	51.4%	59.6%	66.9%

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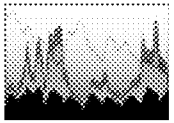

Single Family Conventional Book Characteristics
Second

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.1%	35.8%	36.0%	35.0%	33.9%	30.7%	29.5%	34.3%
Origination Term (Sums to 100%)								
<= 15 Years	27.7%	26.5%	31.2%	54.9%	69.6%	76.3%	76.2%	75.9%
> 15 Years amd <= 25 Years	19.9%	21.0%	22.7%	24.7%	27.0%	19.1%	19.6%	20.5%
> 25 Years and <= 30 Years	52.2%	52.2%	45.6%	18.7%	2.9%	4.1%	3.9%	3.3%
> 30 Years	0.2%	0.2%	0.4%	1.7%	0.4%	0.5%	0.4%	0.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	72.3%	73.5%	68.8%	45.1%	30.4%	23.7%	23.8%	24.1%
Intermediate-Term Fixed Rate (excl Balloon)	27.7%	26.5%	31.2%	54.9%	69.6%	76.3%	76.2%	75.9%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.4%	1.7%	0.4%	0.5%	0.4%	0.3%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.2%	0.1%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	66.3%	69.2%	74.4%	1.8%	1.4%	1.2%	2.8%	0.1%
- Alt-A Low/No Doc	54.4%	52.9%	50.8%	1.8%	1.4%	1.2%	2.8%	0.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.0%	0.0%

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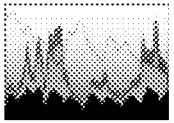

Single Family Conventional Book Characteristics
Second

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A SISA	54.2%	52.7%	50.3%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.2%	0.2%	0.4%	1.6%	1.2%	1.2%	2.8%	0.1%
Alt-A Full Doc (by SFC)	12.0%	16.3%	23.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	54.4%	52.9%	50.8%	1.8%	1.4%	1.2%	2.8%	0.1%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	54.4%	52.9%	50.8%	1.8%	1.4%	1.2%	2.8%	0.1%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	3.6%	4.5%	7.8%	29.3%	32.4%	32.0%	23.2%	17.8%
Investor Channel	95.6%	94.4%	90.0%	61.6%	51.8%	43.3%	49.2%	54.1%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.8%	1.1%	2.2%	9.1%	15.9%	24.8%	27.6%	28.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	95.8%	94.3%	89.4%	58.9%	36.1%	6.0%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	95.8%	94.3%	89.4%	58.9%	36.1%	6.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	98.1%	97.5%	95.4%	81.8%	72.7%	64.5%	60.5%	67.5%
- 75/20/05	0.0%	0.0%	0.1%	0.2%	0.3%	0.6%	0.9%	0.9%

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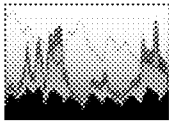

Single Family Conventional Book Characteristics
Second

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/25/00	5.1%	6.7%	4.8%	16.7%	9.2%	15.8%	20.1%	18.7%
- 80/10/10	0.1%	0.1%	0.1%	0.5%	0.5%	0.3%	0.2%	0.2%
- 80/15/05	0.1%	0.1%	0.3%	0.9%	1.0%	0.5%	0.4%	0.3%
- 80/20/00	0.1%	0.1%	0.2%	0.8%	1.2%	2.2%	2.7%	2.8%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- Other	92.8%	90.4%	90.0%	62.6%	60.4%	45.0%	36.1%	44.5%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	13.0%	12.5%	10.9%	12.6%	16.1%	20.1%	19.4%	17.1%
Northeast	23.7%	24.5%	26.1%	34.8%	36.9%	18.6%	15.4%	11.7%
Southeast	25.6%	24.8%	24.1%	16.1%	19.7%	22.6%	20.9%	19.4%
Southwest	14.3%	13.5%	12.2%	11.2%	16.7%	23.0%	21.8%	19.1%
West	23.4%	24.7%	26.8%	25.4%	10.6%	15.7%	22.5%	32.7%
Census Region (Sums to 100%)								
New England	6.7%	6.6%	5.8%	1.2%	1.6%	1.8%	1.9%	2.2%
Middle Atlantic	16.4%	17.3%	19.9%	33.5%	35.0%	16.5%	13.0%	9.0%
East North Central	8.8%	8.7%	7.7%	10.0%	14.0%	19.1%	18.5%	16.0%
East South Central	2.6%	2.5%	2.6%	6.0%	7.0%	6.6%	4.7%	3.3%
South Atlantic	23.6%	22.7%	21.9%	10.2%	12.9%	16.3%	16.7%	16.5%
West North Central	6.9%	6.3%	4.9%	3.1%	3.1%	2.3%	2.4%	2.5%
West South Central	4.2%	3.7%	4.1%	7.3%	10.2%	12.8%	11.0%	9.0%
Mountain	10.3%	10.1%	9.1%	5.9%	8.4%	11.4%	12.2%	11.8%
Pacific	20.6%	22.0%	24.0%	22.7%	7.7%	13.2%	19.5%	29.5%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	15.1%	16.6%	19.0%	19.6%	2.8%	5.3%	9.8%	17.8%
02) NY	9.0%	10.0%	12.7%	27.8%	27.5%	7.4%	3.6%	3.0%
03) FL	8.7%	8.2%	8.3%	1.5%	1.9%	2.6%	2.8%	2.9%
04) VA	4.2%	4.0%	4.0%	0.9%	1.6%	2.1%	2.3%	3.2%
05) MD	4.0%	4.0%	3.9%	0.8%	1.3%	1.9%	2.1%	2.6%
06) NJ	3.8%	3.8%	3.8%	1.5%	1.7%	1.9%	1.7%	1.4%

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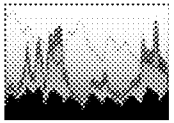

Single Family Conventional Book Characteristics
Second

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
07) PA	3.7%	3.6%	3.3%	4.2%	5.8%	7.2%	7.7%	4.6%
08) IL	3.5%	3.6%	3.4%	4.2%	5.5%	7.3%	7.0%	5.9%
09) MA	3.2%	3.3%	2.7%	0.3%	0.5%	0.5%	0.7%	0.9%
10) WA	3.1%	3.0%	2.9%	1.8%	3.0%	5.1%	6.7%	7.5%
Top 10 Sellers								
01) CITIGROUP INC	89.3%	85.8%	74.5%	0.0%	0.0%	0.0%	0.0%	0.0%
02) HSBC HOLDINGS PLC	3.0%	4.1%	7.5%	29.6%	28.8%	5.1%	1.2%	1.4%
03) CALIFORNIA HOUSING FINANCE AGENCY	2.0%	2.6%	4.7%	18.0%	0.0%	0.0%	0.0%	0.0%
04) JP MORGAN CHASE & CO	0.5%	0.7%	1.4%	5.8%	9.9%	15.8%	16.8%	14.7%
05) COUNTRYWIDE FINANCIAL CORPORATION	0.5%	0.7%	1.4%	5.6%	9.2%	15.0%	19.0%	26.0%
06) TRUSTMARK CORPORATION	0.5%	0.6%	1.1%	3.9%	3.9%	2.7%	1.3%	0.4%
07) REGIONS FINANCIAL CORP	0.4%	0.6%	1.1%	4.6%	7.2%	12.1%	14.3%	14.4%
08) OPTEUM FINANCIAL SERVICES LLC	0.3%	0.4%	0.7%	2.3%	0.6%	0.2%	0.1%	0.0%
09) MDC HOLDINGS INC	0.3%	0.3%	0.5%	1.8%	2.6%	2.8%	1.7%	0.4%
10) PHH CORPORATION	0.3%	0.4%	0.7%	3.0%	4.8%	6.9%	3.4%	0.0%
Top 10 Servicers								
01) CITIGROUP INC	89.3%	85.9%	74.5%	0.2%	0.3%	0.2%	0.2%	0.2%
02) HSBC HOLDINGS PLC	3.0%	4.1%	7.5%	29.6%	28.8%	5.1%	1.2%	1.4%
03) CALIFORNIA HOUSING FINANCE AGENCY	2.0%	2.6%	4.7%	18.0%	0.0%	0.0%	0.0%	0.0%
04) JP MORGAN CHASE & CO	0.6%	0.8%	1.5%	5.9%	10.0%	15.9%	16.9%	14.7%
05) COUNTRYWIDE FINANCIAL CORPORATION	0.5%	0.7%	1.4%	5.6%	9.3%	15.1%	19.0%	40.5%
06) TRUSTMARK CORPORATION	0.5%	0.6%	1.1%	3.9%	3.9%	2.7%	1.3%	0.4%
07) REGIONS FINANCIAL CORP	0.4%	0.6%	1.1%	4.6%	7.2%	12.2%	14.4%	14.5%
08) GUARANTY FINANCIAL MHC	0.4%	0.5%	1.0%	4.2%	8.0%	14.9%	18.4%	15.9%
09) MDC HOLDINGS INC	0.3%	0.3%	0.5%	1.8%	2.6%	2.8%	1.7%	0.4%
10) PHH CORPORATION	0.3%	0.4%	0.7%	3.0%	4.8%	6.9%	3.4%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	75.8%	67.2%	77.8%	5.3%	6.5%	9.4%	10.1%	7.1%
Credit Enhancement	24.2%	32.8%	22.2%	94.7%	93.5%	90.6%	89.9%	92.9%
- Primary MI Only	0.1%	0.4%	0.0%	0.2%	0.3%	0.4%	0.4%	0.3%
- Pool Policy Only	7.7%	10.3%	18.6%	78.5%	73.4%	63.8%	61.3%	61.3%
- Pool Policy and Primary MI	15.6%	20.8%	1.1%	4.8%	4.8%	4.5%	2.7%	0.9%
- Full Recourse	0.9%	1.3%	2.3%	10.9%	14.4%	21.1%	23.8%	28.7%
- Shared Arrangement	0.0%	0.0%	0.1%	0.4%	0.6%	0.8%	1.6%	1.7%
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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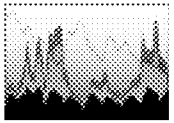

Single Family Conventional Book Characteristics
Second

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	28.0%	28.2%	28.3%	31.3%	31.5%	27.5%	22.2%	23.2%
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement	13.2%	17.1%	1.7%	95.2%	97.5%	97.4%	98.8%	87.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-1.44	-4.16	-6.09	-11.86	9.46	-4.56	-6.74	-10.53
Wtd Avg Economic Model Fee	66.25	76.57	68.24	144.68	121.92	113.30	97.75	90.43
Wtd Avg Charged Fee	64.81	72.41	62.15	132.82	131.37	108.71	90.92	79.80
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.12%	0.14%	0.27%	0.68%	1.04%	1.34%	1.62%	1.80%
- SDQ Rate for Loans with CE	0.23%	0.20%	0.43%	0.51%	0.86%	1.19%	1.46%	1.70%
- SDQ Rate for Loans without CE	0.07%	0.10%	0.16%	3.32%	3.03%	2.59%	2.88%	2.92%
SDQ Rate Excl. Katrina Loans	0.12%	0.14%	0.27%	0.67%	0.88%	1.35%	1.63%	1.80%
SDQ Rate for Katrina Loans	0.74%	0.68%	0.94%	1.17%	5.04%	1.01%	1.13%	1.84%
Serious Delinquent Loans								
SDQ Loan Count	65	57	68	75	124	169	305	730
SDQ Count for Loans with CE	39	35	45	53	95	134	242	634
SDQ Count for Loans without CE	26	22	23	22	29	35	63	96
SDQ Volume ($M)								
SDQ Volume	$2.0	$1.4	$1.6	$1.9	$2.6	$4.3	$8.5	$22.8
SDQ Volume for Loans with CE	$1.0	$0.8	$1.0	$1.4	$2.1	$3.4	$6.8	$19.7
SDQ Volume for Loans without CE	$0.9	$0.6	$0.6	$0.5	$0.5	$0.9	$1.7	$3.0

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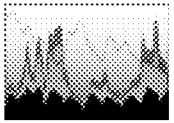

Single Family Conventional Book Characteristics
Pledged Assets

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	4,163	4,103	4,072	4,036	3,698	3,194	3,110	3,666
Book Volume ($B)	$0.8	$0.8	$0.8	$0.8	$0.7	$0.5	$0.5	$0.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.4%	0.4%	0.4%	0.3%	0.4%	0.3%	0.3%	0.3%
OLTV 60.01% - 70.00%	0.4%	0.4%	0.4%	0.5%	0.3%	0.4%	0.4%	0.7%
OLTV 70.01% - 75.00%	0.5%	0.6%	0.5%	0.5%	0.5%	0.5%	0.3%	0.4%
OLTV 75.01% - 80.00%	2.2%	2.3%	2.5%	2.6%	2.6%	2.4%	2.1%	1.9%
OLTV 80.01% - 90.00%	18.0%	18.5%	18.9%	19.2%	20.7%	21.7%	22.9%	17.1%
OLTV 90.01% - 95.00%	11.7%	11.9%	12.2%	12.5%	12.7%	14.6%	15.1%	13.1%
OLTV 95.01% - 97.00%	4.5%	4.5%	4.6%	4.6%	4.9%	5.2%	5.6%	5.3%
OLTV 97.01% - 100.00%	62.3%	61.4%	60.6%	59.8%	57.8%	55.0%	53.2%	61.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	95.7%	95.6%	95.5%	95.4%	95.2%	94.9%	94.8%	95.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%	0.3%	0.3%
Comb LTV 60.01% - 70.00%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.6%
Comb LTV 70.01% - 75.00%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.3%
Comb LTV 75.01% - 80.00%	2.2%	2.3%	2.4%	2.5%	2.5%	2.3%	2.0%	1.7%
Comb LTV 80.01% - 90.00%	17.9%	18.4%	18.8%	19.1%	20.5%	21.4%	22.5%	15.9%
Comb LTV 90.01% - 95.00%	11.5%	11.8%	12.0%	12.3%	12.5%	14.2%	14.4%	11.4%
Comb LTV 95.01% - 97.00%	4.4%	4.4%	4.5%	4.5%	4.9%	5.1%	5.3%	4.5%
Comb LTV 97.01% - 100.00%	61.9%	61.1%	60.2%	59.4%	57.0%	53.3%	50.6%	54.7%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV Missing	0.7%	0.8%	0.8%	0.9%	1.5%	2.5%	4.2%	10.7%
Wtd Avg Comb LTV	95.7%	95.6%	95.5%	95.4%	95.2%	94.9%	94.7%	95.7%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Comb LTV 60.01% - 70.00%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.8%	1.3%
Comb LTV 70.01% - 75.00%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.7%
Comb LTV 75.01% - 80.00%	2.2%	2.3%	2.5%	2.6%	2.6%	2.4%	2.1%	2.1%
Comb LTV 80.01% - 90.00%	17.9%	18.4%	18.8%	19.1%	20.5%	21.5%	22.6%	16.1%

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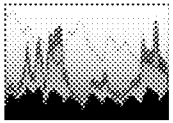

Single Family Conventional Book Characteristics
Pledged Assets

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	11.6%	11.8%	12.1%	12.4%	12.6%	14.3%	14.5%	11.8%
Comb LTV 95.01% - 97.00%	4.5%	4.5%	4.6%	4.6%	4.9%	5.1%	5.4%	4.7%
Comb LTV 97.01% - 100.00%	61.9%	61.1%	60.2%	59.5%	57.0%	53.4%	50.8%	55.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV Missing	0.5%	0.5%	0.6%	0.6%	1.0%	1.7%	2.9%	7.5%
Wtd Avg Comb LTV	95.7%	95.6%	95.5%	95.4%	95.1%	94.8%	94.5%	95.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	15.0%	15.9%	16.2%	16.7%	17.7%	9.2%	5.5%	7.5%
MTMLTV 60.01% - 70.00%	10.7%	11.4%	11.0%	11.7%	12.5%	12.2%	7.1%	8.1%
MTMLTV 70.01% - 75.00%	6.8%	6.5%	7.3%	7.2%	8.2%	9.5%	6.7%	6.8%
MTMLTV 75.01% - 80.00%	7.9%	8.6%	8.2%	8.2%	9.8%	11.9%	10.9%	9.6%
MTMLTV 80.01% - 90.00%	20.8%	21.1%	21.4%	21.6%	22.4%	28.7%	33.0%	30.6%
MTMLTV 90.01% - 95.00%	12.1%	13.2%	12.6%	13.3%	14.0%	12.4%	18.8%	18.2%
MTMLTV 95.01% - 97.00%	5.1%	5.6%	5.2%	5.3%	4.6%	5.0%	6.9%	8.1%
MTMLTV 97.01% - 100.00%	10.5%	10.0%	10.7%	9.9%	8.6%	7.5%	8.2%	8.5%
MTMLTV > 100.00%	11.1%	7.6%	7.4%	6.1%	2.2%	3.5%	2.9%	2.5%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	81.1%	79.9%	79.8%	79.1%	77.5%	80.4%	83.7%	83.2%
Credit Score (Sums to 100%)								
FICO < 550	0.2%	0.2%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%
FICO 550-579	0.4%	0.4%	0.4%	0.3%	0.4%	0.6%	0.7%	0.5%
FICO 580-619	1.8%	1.8%	1.7%	1.7%	1.8%	1.9%	2.1%	2.1%
FICO 620-659	5.1%	5.2%	5.1%	5.1%	5.7%	5.9%	5.9%	5.6%
FICO 660-699	11.2%	11.4%	11.3%	11.2%	11.4%	12.6%	13.0%	13.8%
FICO 700-739	18.8%	18.8%	18.8%	18.8%	19.5%	19.7%	19.9%	20.9%
FICO >= 740	62.3%	62.1%	62.4%	62.4%	60.7%	58.6%	57.6%	56.4%
FICO Missing	0.3%	0.2%	0.3%	0.3%	0.4%	0.4%	0.5%	0.4%
Wtd Avg FICO	746	745	746	746	743	740	739	738
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	22.6%	21.4%	19.9%	19.5%	18.5%	19.8%	20.1%	21.5%
Intermediate-term, fixed-rate	5.9%	6.0%	6.0%	6.2%	6.7%	7.6%	7.6%	6.1%
Adjustable-rate	1.4%	1.6%	1.7%	1.7%	2.3%	3.0%	4.4%	5.6%

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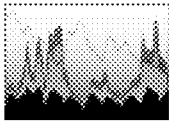

Single Family Conventional Book Characteristics
Pledged Assets

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	70.1%	71.0%	72.4%	72.7%	72.5%	69.6%	67.8%	66.8%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	73.4%	73.8%	73.7%	73.7%	75.0%	77.1%	79.4%	80.1%
Second/Vacation Home	23.9%	23.5%	23.5%	23.6%	21.6%	18.8%	16.4%	14.1%
Investor Property	2.7%	2.7%	2.8%	2.7%	3.4%	4.1%	4.2%	5.8%
10-K Unit Type (Sums to 100%)								
1 Unit	99.1%	99.2%	99.3%	99.2%	99.0%	98.8%	98.8%	98.7%
2-4 Units	0.9%	0.8%	0.7%	0.8%	1.0%	1.2%	1.2%	1.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	14.8%	14.7%	14.5%	14.7%	13.6%	11.6%	10.6%	7.9%
Single Family Homes	85.2%	85.3%	85.5%	85.3%	86.4%	88.4%	89.4%	92.1%
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	14.8%	14.7%	14.5%	14.7%	13.6%	11.6%	10.6%	7.9%
1 Unit	84.3%	84.4%	84.8%	84.6%	85.4%	87.3%	88.3%	90.7%
2-4 Units	0.9%	0.8%	0.7%	0.8%	1.0%	1.1%	1.1%	1.3%
Condo								
Condo	14.6%	14.5%	14.3%	14.5%	13.4%	11.4%	10.4%	7.8%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	75.2%	73.9%	72.7%	71.8%	68.0%	62.4%	56.9%	68.8%
Cash-Out Refinance	2.4%	2.5%	2.6%	2.7%	3.1%	4.2%	5.6%	8.9%
Other Refinance	22.4%	23.6%	24.7%	25.5%	28.9%	33.5%	37.4%	22.3%
Origination Type (Sums to 100%)								
TPO Broker	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%
TPO Correspondent	1.1%	1.2%	1.2%	1.4%	2.0%	3.5%	6.0%	16.9%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	98.8%	98.8%	98.7%	98.6%	97.9%	96.4%	93.9%	82.7%
Origination Year (Sums to 100%)								
< 2000	1.7%	1.9%	1.9%	2.1%	3.4%	5.8%	10.0%	27.2%
2000	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	1.4%	4.1%
2001	2.4%	2.5%	2.7%	2.9%	4.2%	7.6%	14.5%	36.1%
2002	7.3%	8.0%	8.8%	9.4%	13.9%	22.6%	32.4%	32.6%

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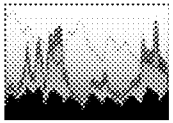

Single Family Conventional Book Characteristics
Pledged Assets

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	17.9%	19.2%	20.3%	21.1%	29.3%	42.0%	41.8%	0.0%
2004	11.4%	12.4%	13.2%	13.9%	18.6%	21.3%	0.0%	0.0%
2005	23.0%	24.3%	25.5%	26.7%	30.3%	0.0%	0.0%	0.0%
2006	22.8%	24.0%	25.0%	23.5%	0.0%	0.0%	0.0%	0.0%
2007	13.4%	7.4%	2.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$209,016	$207,148	$205,188	$203,332	$191,267	$177,819	$171,747	$161,982
Loan Original Note Rate	5.76%	5.71%	5.68%	5.66%	5.46%	5.49%	5.78%	6.67%
Seasoning (Sums to 100%)								
Seasoned	1.3%	1.4%	1.4%	1.5%	2.4%	3.7%	6.2%	17.0%
Non-Seasoned	98.7%	98.6%	98.6%	98.5%	97.6%	96.3%	93.8%	83.0%
ACI								
ACI Probability	0.22%	0.22%	0.21%	0.22%	0.22%	0.24%	0.27%	0.31%
Wtd Avg ACI Score	721	722	723	723	722	720	719	713
Credit Premium								
Wtd Avg Credit Premium	-0.03	-0.05	-0.05	-0.06	-0.11	-0.21	-0.13	-0.04
Credit Premium > 1.5	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.6%	11.9%	12.2%	12.3%	13.7%	14.8%	16.4%	16.4%
DTI Ratio > 20 and <= 30	19.0%	19.5%	19.8%	20.2%	20.9%	21.3%	20.9%	18.0%
DTI Ratio > 30 and <= 40	22.0%	21.9%	22.3%	22.0%	20.8%	20.4%	19.6%	16.6%
DTI Ratio > 40 and <= 50	17.1%	16.8%	16.2%	16.0%	15.6%	14.5%	12.9%	10.6%
DTI Ratio > 50	12.2%	12.0%	11.3%	11.3%	10.4%	10.2%	10.3%	9.8%
DTI Ratio Missing	18.1%	18.0%	18.1%	18.2%	18.7%	18.8%	19.9%	28.7%
Wtd Avg DTI Ratio	35.5%	35.3%	34.9%	34.7%	33.9%	33.4%	32.8%	32.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.6%	11.9%	12.2%	12.3%	13.7%	14.8%	16.4%	16.4%
DTI Ratio > 20 and <= 30	19.0%	19.5%	19.8%	20.2%	20.9%	21.3%	20.9%	18.0%
DTI Ratio > 30 and <= 40	22.0%	21.9%	22.3%	22.0%	20.8%	20.4%	19.6%	16.6%
DTI Ratio > 40 and <= 50	17.1%	16.8%	16.2%	16.0%	15.6%	14.5%	12.9%	10.6%
DTI Ratio > 50	12.2%	12.0%	11.3%	11.3%	10.4%	10.2%	10.3%	9.8%
DTI Ratio Missing	18.1%	18.0%	18.1%	18.2%	18.7%	18.8%	19.9%	28.7%

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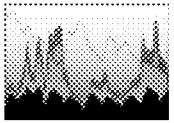

Single Family Conventional Book Characteristics
Pledged Assets

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	35.5%	35.3%	34.9%	34.7%	33.9%	33.4%	32.8%	32.8%
Origination Term (Sums to 100%)								
<= 15 Years	5.9%	6.0%	6.1%	6.2%	6.7%	7.6%	7.6%	6.1%
> 15 Years amd <= 25 Years	0.9%	0.9%	0.9%	1.0%	1.5%	2.0%	0.8%	0.3%
> 25 Years and <= 30 Years	93.2%	93.1%	93.0%	92.8%	91.8%	90.4%	91.6%	93.5%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	22.6%	21.4%	19.9%	19.5%	18.5%	19.8%	20.2%	21.5%
Intermediate-Term Fixed Rate (excl Balloon)	5.9%	6.0%	6.0%	6.2%	6.7%	7.6%	7.6%	6.1%
Adjustable Rate	71.5%	72.6%	74.1%	74.3%	74.8%	72.6%	72.3%	72.4%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	71.4%	72.5%	73.9%	74.2%	74.3%	71.5%	71.9%	71.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	3.2%	3.6%	4.0%	4.1%	6.2%	5.9%	5.1%	3.4%
- 5/1 Hybrid Arm	28.6%	29.1%	29.9%	29.9%	27.5%	24.8%	23.3%	22.2%
- 7/1 Hybrid Arm	19.9%	20.4%	20.6%	20.9%	21.5%	22.5%	25.6%	22.9%
- 10/1 Hybrid Arm	19.7%	19.5%	19.5%	19.3%	19.0%	18.3%	17.9%	23.3%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	70.1%	71.0%	72.4%	72.7%	72.5%	69.6%	67.9%	66.8%
- Interest Only ARM	70.1%	71.0%	72.4%	72.7%	72.5%	69.6%	67.8%	66.8%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	12.2%	11.7%	10.5%	9.4%	3.9%	0.4%	0.5%	0.3%
- Alt-A Low/No Doc	1.0%	1.0%	0.4%	0.3%	0.2%	0.3%	0.3%	0.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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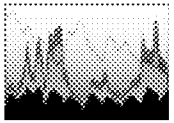

Single Family Conventional Book Characteristics
Pledged Assets

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.4%	0.4%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- Alt-A Stated Income	0.6%	0.6%	0.3%	0.1%	0.1%	0.2%	0.3%	0.1%
Alt-A Full Doc (by SFC)	0.1%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	11.1%	10.6%	9.9%	9.0%	3.7%	0.1%	0.1%	0.2%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	20.8%	20.7%	20.4%	20.1%	19.2%	15.7%	13.3%	8.7%
- Select Lender Programs Non-Full Doc	19.8%	19.7%	19.9%	19.8%	19.0%	15.4%	13.0%	8.6%
- Other Low/No Doc	1.0%	1.0%	0.4%	0.3%	0.2%	0.3%	0.3%	0.1%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	82.0%	82.7%	83.6%	84.4%	86.5%	86.0%	87.1%	74.1%
Investor Channel	17.4%	16.7%	15.7%	14.9%	12.3%	11.8%	9.4%	16.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.6%	0.7%	0.7%	0.7%	1.2%	2.1%	3.5%	9.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.9%	2.0%	2.2%	2.4%	2.0%	2.2%	0.7%	0.3%

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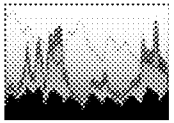

Single Family Conventional Book Characteristics
Pledged Assets

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.5%	0.5%	0.4%	0.1%	0.0%	0.0%
- 75/25/00	1.0%	1.0%	1.1%	1.2%	1.0%	1.3%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.4%	0.4%	0.5%	0.5%	0.4%	0.5%	0.2%	0.1%
EA/TPR								
EA/TPR	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	16.1%	16.3%	16.4%	16.4%	15.7%	14.5%	14.6%	13.3%
Northeast	13.8%	13.7%	14.0%	14.2%	13.9%	14.9%	15.7%	17.3%
Southeast	34.5%	34.5%	34.6%	34.2%	33.6%	32.6%	31.7%	32.2%
Southwest	26.5%	26.6%	26.2%	26.4%	27.6%	27.3%	26.9%	25.4%
West	9.1%	8.9%	8.8%	8.8%	9.2%	10.7%	11.1%	11.8%
Census Region (Sums to 100%)								
New England	4.3%	4.2%	4.1%	4.1%	3.9%	3.9%	4.7%	5.1%
Middle Atlantic	9.2%	9.2%	9.4%	9.6%	9.4%	10.4%	10.6%	11.6%
East North Central	13.8%	14.1%	14.3%	14.3%	13.6%	12.9%	12.7%	11.9%
East South Central	5.9%	5.6%	5.7%	5.7%	5.1%	4.7%	4.7%	3.7%
South Atlantic	29.0%	29.2%	29.3%	29.0%	29.0%	28.4%	27.5%	29.0%
West North Central	4.4%	4.4%	4.4%	4.4%	4.2%	3.3%	3.8%	3.4%
West South Central	17.6%	17.7%	17.5%	17.6%	18.8%	19.0%	18.1%	16.8%
Mountain	8.6%	8.4%	8.3%	8.1%	8.4%	8.7%	9.2%	9.0%
Pacific	7.3%	7.1%	7.1%	7.2%	7.5%	8.6%	8.8%	9.4%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) TX	14.8%	14.9%	14.9%	14.9%	16.2%	16.7%	16.1%	14.5%
02) FL	10.8%	11.1%	11.0%	10.7%	11.6%	11.7%	11.3%	13.2%
03) GA	5.0%	5.0%	4.9%	5.0%	4.5%	3.9%	4.0%	3.8%
04) NC	4.7%	4.8%	4.7%	4.7%	4.7%	4.6%	4.5%	3.7%
05) IL	4.5%	4.5%	4.5%	4.5%	4.2%	4.0%	4.0%	2.9%

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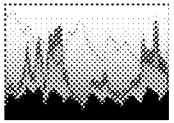

Single Family Conventional Book Characteristics
Pledged Assets

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) OH	3.5%	3.6%	3.6%	3.8%	3.7%	3.3%	3.3%	3.4%
07) NY	3.5%	3.4%	3.4%	3.5%	3.6%	3.9%	4.0%	4.9%
08) PA	3.5%	3.5%	3.6%	3.7%	3.4%	3.9%	3.7%	3.6%
09) VA	3.3%	3.2%	3.3%	3.2%	3.0%	3.0%	2.8%	3.4%
10) MI	3.1%	3.3%	3.3%	3.4%	3.1%	3.1%	3.1%	3.3%
Top 10 Sellers								
01) PHH CORPORATION	71.3%	70.8%	70.4%	70.1%	65.0%	56.7%	57.7%	48.5%
02) MORGAN STANLEY & COMPANY INC	18.8%	18.2%	17.3%	16.6%	14.4%	14.8%	12.0%	9.9%
03) MERRILL LYNCH & CO INC	8.7%	9.8%	11.0%	11.9%	18.5%	24.8%	23.9%	23.9%
04) PNC FINANCIAL SERVICES GROUP INC	1.0%	1.0%	1.1%	1.2%	1.8%	3.2%	5.6%	16.2%
05) FREMONT BANCORPORATION	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
06) E*TRADE FINANCIAL CORPORATION	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.3%
07) CERBERUS CAPITAL HOLDING	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.3%	0.8%
08) MITSUBISHI TOKYO FINANCIAL GROUP INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
09) WITMER FUNDING LLC	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
10) WACHOVIA CORPORATION	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) PHH CORPORATION	81.0%	81.6%	82.5%	83.2%	85.4%	84.8%	87.3%	88.9%
02) MORGAN STANLEY & COMPANY INC	18.8%	18.2%	17.3%	16.6%	14.4%	14.8%	12.0%	9.9%
03) FREMONT BANCORPORATION	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
04) CERBERUS CAPITAL HOLDING	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.9%
05) MITSUBISHI TOKYO FINANCIAL GROUP INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
06) JP MORGAN CHASE & CO	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
07) PLANTATION FINANCIAL CORP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
08) CITIGROUP INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
09) WELLS FARGO & COMPANY	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10) ROYAL BANK OF SCOTLAND GROUP PLC THE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.4%	0.3%	0.3%	0.4%	0.4%	0.6%	1.1%	5.0%
Credit Enhancement	99.6%	99.7%	99.7%	99.6%	99.6%	99.4%	98.9%	95.0%
- Primary MI Only	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.3%	0.8%
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pool Policy and Primary MI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Full Recourse	4.1%	4.7%	5.3%	5.7%	8.3%	14.0%	21.3%	27.4%
- Shared Arrangement	95.4%	94.9%	94.3%	93.8%	91.1%	85.1%	77.2%	66.8%

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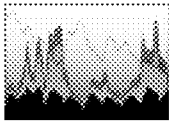

Single Family Conventional Book Characteristics
Pledged Assets

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	99.7%	99.8%	99.8%	99.8%	99.7%	99.6%	99.2%	95.7%
Alt-A with Credit Enhancement	98.9%	98.8%	98.6%	98.4%	98.2%	76.7%	72.2%	0.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	2.53	2.73	2.94	2.87	3.02	2.92	2.52	5.48
Wtd Avg Economic Model Fee	18.91	18.82	18.71	18.62	18.45	20.35	22.23	22.07
Wtd Avg Charged Fee	21.44	21.55	21.65	21.49	21.47	23.28	24.75	27.55
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.12%	0.07%	0.07%	0.08%	0.19%	0.06%	0.20%	0.12%
- SDQ Rate for Loans with CE	0.12%	0.07%	0.07%	0.08%	0.19%	0.06%	0.20%	0.12%
- SDQ Rate for Loans without CE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SDQ Rate Excl. Katrina Loans	0.12%	0.07%	0.08%	0.08%	0.11%	0.06%	0.20%	0.12%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	6.98%	0.00%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	5	3	3	3	7	2	6	4
SDQ Count for Loans with CE	5	3	3	3	7	2	6	4
SDQ Count for Loans without CE	0	0	0	0	0	0	0	0
SDQ Volume ($M)								
SDQ Volume	$0.4	$0.2	$0.2	$0.2	$1.1	$0.2	$0.6	$0.5
SDQ Volume for Loans with CE	$0.4	$0.2	$0.2	$0.2	$1.1	$0.2	$0.6	$0.5
SDQ Volume for Loans without CE	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0

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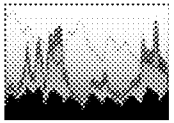

Single Family Conventional Book Characteristics
Renovation Rehab

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	3,011	2,957	2,920	2,884	2,824	2,710	2,340	2,229
Book Volume ($B)	$0.4	$0.4	$0.4	$0.4	$0.4	$0.4	$0.3	$0.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	6.0%	6.1%	6.2%	6.0%	6.1%	6.1%	6.7%	5.9%
OLTV 60.01% - 70.00%	7.4%	7.3%	7.3%	7.6%	7.6%	7.8%	7.9%	7.1%
OLTV 70.01% - 75.00%	9.4%	9.3%	9.4%	9.4%	9.2%	9.3%	8.5%	8.8%
OLTV 75.01% - 80.00%	29.9%	30.2%	30.4%	30.6%	30.9%	30.1%	29.2%	28.6%
OLTV 80.01% - 90.00%	17.5%	17.9%	17.5%	17.6%	18.5%	20.1%	20.3%	25.4%
OLTV 90.01% - 95.00%	28.7%	28.0%	28.0%	27.8%	26.3%	25.0%	26.9%	23.1%
OLTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.4%	0.5%	0.6%	0.2%	0.3%
OLTV 97.01% - 100.00%	0.5%	0.6%	0.7%	0.6%	0.8%	0.9%	0.1%	0.1%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Wtd Avg OLTV	81.9%	81.8%	81.8%	81.8%	81.6%	81.5%	81.5%	82.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	5.6%	5.8%	5.8%	5.6%	5.8%	5.7%	6.3%	5.0%
Comb LTV 60.01% - 70.00%	6.6%	6.5%	6.6%	6.9%	6.9%	7.2%	7.2%	5.8%
Comb LTV 70.01% - 75.00%	8.3%	8.2%	8.3%	8.4%	8.1%	8.1%	7.6%	6.8%
Comb LTV 75.01% - 80.00%	24.2%	24.7%	25.0%	25.4%	26.4%	26.8%	26.8%	23.9%
Comb LTV 80.01% - 90.00%	19.9%	20.1%	19.7%	19.6%	19.9%	20.2%	18.1%	19.5%
Comb LTV 90.01% - 95.00%	31.9%	31.1%	30.8%	30.4%	28.5%	26.0%	26.7%	21.8%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.4%	0.5%	0.6%	0.2%	0.4%
Comb LTV 97.01% - 100.00%	0.8%	0.8%	0.9%	0.9%	1.0%	1.1%	0.3%	0.2%
Comb LTV > 100.00%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.5%	0.3%
Comb LTV Missing	1.3%	1.4%	1.5%	1.6%	2.0%	3.4%	6.4%	16.4%
Wtd Avg Comb LTV	83.2%	83.1%	83.0%	82.9%	82.6%	82.3%	81.9%	82.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	5.6%	5.8%	5.8%	5.6%	5.8%	5.7%	6.3%	5.1%
Comb LTV 60.01% - 70.00%	6.7%	6.6%	6.6%	6.9%	7.0%	7.3%	7.5%	6.2%
Comb LTV 70.01% - 75.00%	8.4%	8.3%	8.4%	8.4%	8.2%	8.2%	7.8%	7.4%
Comb LTV 75.01% - 80.00%	24.3%	24.7%	25.1%	25.5%	26.5%	26.9%	27.0%	24.8%
Comb LTV 80.01% - 90.00%	20.0%	20.3%	19.8%	19.8%	20.1%	20.6%	18.8%	21.0%

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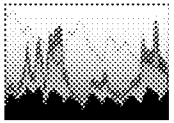

Single Family Conventional Book Characteristics
Renovation Rehab

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	31.9%	31.1%	30.8%	30.4%	28.5%	26.0%	26.8%	21.9%
Comb LTV 95.01% - 97.00%	0.5%	0.5%	0.5%	0.4%	0.5%	0.6%	0.2%	0.4%
Comb LTV 97.01% - 100.00%	0.8%	0.8%	0.9%	0.9%	1.0%	1.1%	0.3%	0.2%
Comb LTV > 100.00%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.5%	0.4%
Comb LTV Missing	1.0%	1.1%	1.2%	1.2%	1.5%	2.5%	4.8%	12.6%
Wtd Avg Comb LTV	83.2%	83.0%	83.0%	82.9%	82.6%	82.3%	81.8%	82.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	30.0%	31.3%	30.2%	30.0%	27.0%	18.6%	16.4%	17.7%
MTMLTV 60.01% - 70.00%	20.4%	19.8%	21.1%	20.8%	22.1%	20.4%	18.1%	18.0%
MTMLTV 70.01% - 75.00%	11.1%	11.9%	12.3%	12.7%	13.8%	14.5%	13.9%	13.3%
MTMLTV 75.01% - 80.00%	11.0%	11.5%	11.5%	11.8%	12.7%	18.2%	18.4%	18.8%
MTMLTV 80.01% - 90.00%	15.6%	15.7%	15.0%	14.8%	17.3%	19.5%	22.6%	22.5%
MTMLTV 90.01% - 95.00%	7.5%	7.3%	7.1%	6.4%	5.9%	7.1%	9.6%	8.6%
MTMLTV 95.01% - 97.00%	1.7%	1.0%	1.4%	1.9%	0.8%	0.9%	0.7%	0.4%
MTMLTV 97.01% - 100.00%	1.7%	1.0%	1.0%	1.3%	0.3%	0.7%	0.2%	0.3%
MTMLTV > 100.00%	1.0%	0.6%	0.4%	0.3%	0.1%	0.2%	0.0%	0.2%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Wtg Avg MTMLTV	68.7%	68.0%	68.0%	68.1%	68.5%	71.7%	73.1%	72.9%
Credit Score (Sums to 100%)								
FICO < 550	0.4%	0.5%	0.5%	0.6%	0.4%	0.3%	0.4%	0.7%
FICO 550-579	1.2%	1.1%	1.1%	1.1%	1.2%	1.5%	1.8%	1.1%
FICO 580-619	5.1%	4.8%	4.8%	4.7%	5.2%	5.0%	6.0%	7.0%
FICO 620-659	13.6%	13.7%	13.7%	13.8%	14.4%	15.3%	15.8%	15.5%
FICO 660-699	21.1%	21.8%	21.9%	22.2%	22.2%	21.7%	21.6%	22.6%
FICO 700-739	23.1%	22.7%	22.8%	22.3%	22.6%	22.5%	22.7%	23.0%
FICO >= 740	34.8%	34.8%	34.5%	34.7%	33.3%	31.8%	30.9%	29.4%
FICO Missing	0.6%	0.6%	0.6%	0.6%	0.8%	1.9%	0.8%	0.7%
Wtd Avg FICO	709	710	709	709	707	705	703	701
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	89.5%	89.8%	89.2%	89.0%	87.5%	86.4%	86.2%	88.7%
Intermediate-term, fixed-rate	8.7%	9.3%	9.7%	9.9%	11.0%	12.2%	12.9%	11.0%
Adjustable-rate	1.0%	1.0%	1.1%	1.1%	1.5%	1.4%	0.9%	0.3%

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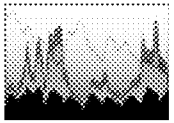

Single Family Conventional Book Characteristics
Renovation Rehab

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	0.8%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	94.7%	94.6%	94.8%	94.9%	95.0%	95.8%	95.8%	95.2%
Second/Vacation Home	3.3%	3.3%	3.0%	2.9%	3.1%	2.5%	2.4%	2.2%
Investor Property	2.0%	2.2%	2.2%	2.2%	1.9%	1.8%	1.8%	2.5%
10-K Unit Type (Sums to 100%)								
1 Unit	97.0%	96.8%	96.8%	96.8%	96.1%	94.1%	93.5%	94.9%
2-4 Units	3.0%	3.2%	3.2%	3.2%	3.9%	5.9%	6.5%	5.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	1.9%	1.9%	1.6%	1.6%	1.2%	0.8%	1.2%	1.8%
Single Family Homes	98.1%	98.1%	98.4%	98.4%	98.8%	99.2%	98.8%	98.2%
Property Type (Sums to 100%)								
Manufactured	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.1%
Condo/Coop	1.9%	1.9%	1.6%	1.6%	1.2%	0.8%	1.2%	1.8%
1 Unit	94.9%	94.7%	94.9%	94.9%	94.6%	92.9%	91.7%	93.0%
2-4 Units	3.0%	3.2%	3.2%	3.2%	3.9%	5.9%	6.5%	5.1%
Condo								
Condo	1.2%	1.1%	1.0%	1.0%	0.9%	0.5%	0.9%	1.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	40.2%	40.0%	39.5%	38.8%	37.8%	37.9%	37.2%	41.4%
Cash-Out Refinance	1.5%	1.5%	1.6%	1.7%	2.1%	3.3%	5.2%	12.3%
Other Refinance	58.4%	58.4%	58.9%	59.5%	60.1%	58.9%	57.6%	46.3%
Origination Type (Sums to 100%)								
TPO Broker	16.3%	15.2%	14.9%	14.9%	12.9%	9.8%	8.2%	10.1%
TPO Correspondent	9.5%	9.5%	9.8%	10.0%	9.6%	9.0%	8.3%	5.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%
Retail	74.1%	75.2%	75.3%	75.1%	77.5%	81.2%	83.3%	84.3%
Origination Year (Sums to 100%)								
< 2000	1.3%	1.4%	1.5%	1.6%	2.0%	3.4%	6.3%	16.2%
2000	0.4%	0.5%	0.5%	0.5%	1.0%	1.5%	2.9%	6.2%
2001	3.2%	3.5%	3.7%	3.9%	5.4%	8.1%	15.0%	36.9%
2002	6.9%	7.2%	7.7%	8.0%	9.7%	14.0%	24.6%	40.7%

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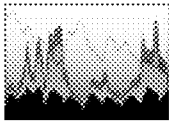

Single Family Conventional Book Characteristics
Renovation Rehab

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	23.2%	24.7%	25.5%	26.3%	31.0%	41.6%	51.2%	0.0%
2004	18.2%	19.5%	20.4%	21.2%	25.5%	31.3%	0.0%	0.0%
2005	18.2%	19.5%	20.7%	21.8%	25.3%	0.0%	0.0%	0.0%
2006	14.8%	16.1%	17.2%	16.7%	0.0%	0.0%	0.0%	0.0%
2007	13.7%	7.6%	2.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$155,508	$153,585	$153,315	$153,752	$150,844	$147,790	$145,328	$140,908
Loan Original Note Rate	6.21%	6.19%	6.19%	6.18%	6.09%	6.20%	6.40%	7.12%
Seasoning (Sums to 100%)								
Seasoned	0.5%	0.5%	0.5%	0.5%	0.5%	0.3%	0.3%	0.2%
Non-Seasoned	99.5%	99.5%	99.5%	99.5%	99.5%	99.7%	99.7%	99.8%
ACI								
ACI Probability	0.62%	0.61%	0.60%	0.58%	0.55%	0.58%	0.57%	0.59%
Wtd Avg ACI Score	709	710	710	710	711	708	706	702
Credit Premium								
Wtd Avg Credit Premium	0.02	0.01	0.02	0.02	0.03	0.08	0.14	0.21
Credit Premium > 1.5	0.2%	0.1%	0.1%	0.2%	0.3%	0.3%	0.7%	0.8%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.1%	10.3%	10.5%	10.6%	12.4%	14.5%	16.8%	12.9%
DTI Ratio > 20 and <= 30	22.1%	22.7%	23.1%	23.2%	23.8%	24.6%	25.9%	26.0%
DTI Ratio > 30 and <= 40	28.8%	29.0%	29.7%	29.5%	28.1%	28.1%	27.1%	30.7%
DTI Ratio > 40 and <= 50	21.2%	21.3%	21.0%	20.6%	20.8%	19.5%	18.9%	19.4%
DTI Ratio > 50	17.3%	16.1%	15.2%	15.5%	14.1%	11.5%	10.8%	10.8%
DTI Ratio Missing	0.6%	0.5%	0.5%	0.5%	0.8%	1.8%	0.5%	0.3%
Wtd Avg DTI Ratio	37.0%	36.6%	36.3%	36.3%	35.5%	34.2%	33.4%	34.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.1%	10.3%	10.5%	10.6%	12.4%	14.5%	16.8%	12.9%
DTI Ratio > 20 and <= 30	22.1%	22.7%	23.1%	23.2%	23.8%	24.6%	25.9%	26.0%
DTI Ratio > 30 and <= 40	28.8%	29.0%	29.7%	29.5%	28.1%	28.1%	27.1%	30.7%
DTI Ratio > 40 and <= 50	21.2%	21.3%	21.0%	20.6%	20.8%	19.5%	18.9%	19.4%
DTI Ratio > 50	17.3%	16.1%	15.2%	15.5%	14.1%	11.5%	10.8%	10.8%
DTI Ratio Missing	0.6%	0.5%	0.5%	0.5%	0.8%	1.8%	0.5%	0.3%

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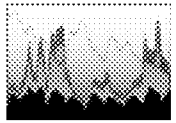

Single Family Conventional Book Characteristics
Renovation Rehab

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	37.0%	36.6%	36.3%	36.3%	35.5%	34.2%	33.4%	34.3%
Origination Term (Sums to 100%)								
<= 15 Years	8.7%	9.3%	9.7%	9.9%	11.0%	12.2%	12.9%	11.0%
> 15 Years amd <= 25 Years	2.0%	2.2%	2.2%	2.2%	2.7%	2.6%	2.7%	2.3%
> 25 Years and <= 30 Years	89.2%	88.6%	88.1%	87.9%	86.3%	85.2%	84.5%	86.7%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	89.5%	89.8%	89.2%	89.0%	87.5%	86.4%	86.2%	88.7%
Intermediate-Term Fixed Rate (excl Balloon)	8.4%	8.8%	9.3%	9.4%	10.4%	11.5%	12.4%	10.6%
Adjustable Rate	1.8%	1.0%	1.1%	1.1%	1.5%	1.4%	0.9%	0.3%
Balloon	0.3%	0.4%	0.4%	0.4%	0.6%	0.7%	0.5%	0.5%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	1.8%	1.0%	1.1%	1.1%	1.5%	1.3%	0.8%	0.2%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.5%	0.3%	0.3%	0.3%	0.5%	0.5%	0.3%	0.1%
- 5/1 Hybrid Arm	0.6%	0.5%	0.6%	0.6%	0.7%	0.5%	0.3%	0.1%
- 7/1 Hybrid Arm	0.4%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.0%
- 10/1 Hybrid Arm	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.8%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
- Interest Only ARM	0.8%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.6%	0.4%	0.4%	0.4%	0.3%	0.0%	0.4%	0.7%
- Alt-A Low/No Doc	0.3%	0.3%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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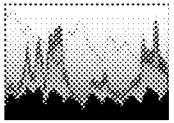

Single Family Conventional Book Characteristics
Renovation Rehab

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.4%	0.1%	0.2%	0.2%	0.2%	0.0%	0.4%	0.7%
My Community Mortgage	1.0%	1.0%	0.9%	0.7%	0.7%	0.4%	0.5%	0.0%
Non-Full Doc								
Non-Full Doc Total	0.6%	0.4%	0.3%	0.3%	0.2%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.4%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	97.3%	97.3%	97.2%	97.2%	96.7%	95.6%	92.4%	83.7%
Investor Channel	1.5%	1.4%	1.4%	1.3%	1.4%	1.2%	1.8%	0.9%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.2%	1.3%	1.4%	1.5%	1.9%	3.2%	5.9%	15.4%
Subordinate Financing - RDW								
Subordinate Financing - RDW	10.8%	10.6%	10.6%	10.4%	9.7%	8.3%	6.0%	4.4%
- 75/20/05	0.5%	0.6%	0.6%	0.5%	0.5%	0.5%	0.2%	0.3%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.1%	4.0%	4.0%	4.0%	4.0%	4.1%	3.6%	2.7%
- 80/15/05	3.1%	3.1%	2.8%	2.8%	2.6%	2.0%	1.9%	1.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%
- Other	2.7%	2.6%	2.7%	2.7%	2.2%	1.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	14.6%	14.6%	14.8%	14.6%	14.5%	14.2%	12.7%	9.0%

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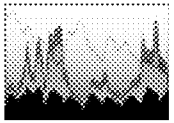

Single Family Conventional Book Characteristics
Renovation Rehab

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.6%	0.7%	0.7%	0.6%	0.6%	0.6%	0.4%	0.4%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.0%	0.3%	0.2%	0.0%
- 80/10/10	5.1%	5.1%	5.2%	5.2%	5.2%	5.3%	4.7%	3.6%
- 80/15/05	3.5%	3.5%	3.3%	3.3%	3.1%	2.5%	2.4%	1.2%
- 80/20/00	1.1%	1.1%	1.2%	1.2%	1.2%	1.4%	1.1%	0.7%
- 90/05/05	0.6%	0.5%	0.6%	0.6%	0.7%	0.7%	0.7%	0.5%
- Other	3.6%	3.6%	3.7%	3.7%	3.7%	3.4%	3.3%	2.5%
EA/TPR								
EA/TPR	3.0%	2.8%	3.0%	3.2%	3.4%	3.6%	4.1%	2.3%
- EA I	2.2%	2.1%	2.2%	2.1%	2.3%	2.6%	2.8%	1.4%
- EA/TPR II	0.8%	0.7%	0.8%	1.0%	1.1%	1.0%	1.4%	0.9%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	27.6%	26.8%	25.9%	25.5%	23.6%	21.1%	16.8%	12.2%
Northeast	20.1%	20.5%	21.2%	21.7%	22.0%	21.2%	21.5%	24.1%
Southeast	18.6%	18.5%	18.6%	18.9%	19.2%	19.8%	19.2%	25.8%
Southwest	27.4%	27.9%	28.1%	27.7%	29.0%	30.7%	34.5%	25.8%
West	6.3%	6.3%	6.1%	6.1%	6.2%	7.1%	8.0%	12.1%
Census Region (Sums to 100%)								
New England	3.9%	4.1%	4.4%	4.4%	4.3%	4.1%	4.4%	6.8%
Middle Atlantic	15.5%	15.6%	16.1%	16.6%	17.2%	16.7%	16.7%	16.8%
East North Central	24.4%	23.5%	22.6%	22.2%	20.6%	18.4%	14.9%	11.2%
East South Central	2.7%	2.8%	2.8%	2.6%	2.7%	2.7%	2.7%	3.2%
South Atlantic	16.1%	15.9%	16.0%	16.5%	16.6%	17.2%	16.7%	22.7%
West North Central	4.0%	4.1%	4.2%	4.2%	3.8%	3.6%	3.0%	2.5%
West South Central	24.8%	25.4%	25.4%	25.3%	26.5%	28.6%	32.0%	21.9%
Mountain	2.7%	2.5%	2.8%	2.4%	2.5%	1.9%	1.9%	3.6%
Pacific	5.4%	5.5%	5.2%	5.2%	5.3%	6.5%	7.5%	10.9%
US Territories	0.5%	0.6%	0.6%	0.6%	0.4%	0.3%	0.3%	0.4%
Top 10 States								
01) TX	20.6%	21.0%	21.5%	21.8%	23.8%	25.7%	29.5%	19.6%
02) OH	14.0%	13.3%	12.7%	12.3%	10.8%	9.7%	8.5%	7.2%
03) NY	8.4%	8.6%	8.8%	8.9%	9.5%	9.7%	10.0%	9.8%
04) MI	6.8%	6.5%	6.2%	6.1%	5.6%	3.9%	2.9%	1.4%
05) SC	5.6%	5.7%	5.6%	5.4%	4.7%	4.5%	3.4%	3.3%

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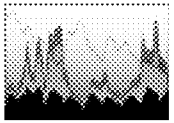

Single Family Conventional Book Characteristics
Renovation Rehab

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) PA	5.3%	5.3%	5.3%	5.4%	5.4%	4.9%	4.3%	3.5%
07) FL	4.1%	4.0%	4.0%	4.2%	4.7%	5.7%	6.8%	10.5%
08) LA	3.4%	3.5%	3.1%	2.7%	1.9%	2.2%	1.7%	1.6%
09) WA	2.6%	2.8%	2.6%	2.8%	3.2%	3.9%	3.6%	4.5%
10) NJ	1.8%	1.8%	2.0%	2.3%	2.3%	2.1%	2.3%	3.5%
Top 10 Sellers								
01) NATIONAL CITY CORPORATION	14.2%	13.2%	12.9%	12.5%	11.2%	12.2%	11.9%	14.2%
02) FLAGSTAR BANCORP INC	9.0%	8.1%	7.2%	6.8%	5.5%	1.8%	0.6%	0.5%
03) CAPITAL ONE FINANCIAL CORPORATION	8.6%	9.2%	9.5%	9.8%	11.8%	14.6%	18.1%	9.7%
04) M&T BANK CORPORATION	7.6%	8.2%	9.0%	9.7%	9.1%	6.5%	4.3%	7.6%
05) HUNTINGTON BANCSHARES INCORPORATED	7.0%	6.6%	6.0%	5.7%	4.9%	3.8%	2.8%	1.3%
06) COASTAL SOUTH BANCSHARES INC	4.6%	4.8%	5.1%	5.0%	4.5%	4.1%	3.1%	2.7%
07) FREEDOM MORTGAGE CORPORATION	3.1%	3.2%	3.4%	3.4%	3.4%	3.6%	4.7%	0.6%
08) FIRSTMERIT CORPORATION	2.8%	2.9%	3.0%	3.1%	3.5%	4.2%	4.1%	3.1%
09) COLLATERAL INVESTMENT GROUP	2.3%	2.4%	2.3%	2.2%	2.6%	3.0%	3.1%	5.0%
10) COLONIAL SAVINGS FA	1.9%	2.0%	1.9%	1.9%	2.2%	2.3%	3.4%	5.1%
Top 10 Servicers								
01) CITIGROUP INC	15.8%	17.0%	17.9%	18.5%	20.2%	19.0%	18.8%	5.8%
02) NATIONAL CITY CORPORATION	14.3%	13.3%	13.0%	12.6%	11.3%	12.2%	11.9%	14.2%
03) M&T BANK CORPORATION	7.6%	8.2%	9.0%	9.6%	9.0%	6.4%	4.2%	7.5%
04) HUNTINGTON BANCSHARES INCORPORATED	7.0%	6.6%	6.0%	5.7%	4.9%	3.8%	2.8%	1.1%
05) FLAGSTAR BANCORP INC	5.4%	4.2%	3.3%	2.8%	1.7%	0.9%	0.4%	0.3%
06) JP MORGAN CHASE & CO	3.1%	3.2%	3.3%	3.4%	4.1%	3.1%	2.6%	2.0%
07) FIRSTMERIT CORPORATION	3.1%	3.2%	3.3%	3.4%	3.8%	4.4%	4.2%	3.7%
08) WELLS FARGO & COMPANY	2.9%	2.4%	2.6%	2.7%	2.9%	1.8%	2.0%	1.8%
09) COASTAL STATES MORTGAGE CORPORATION	2.7%	3.1%	3.2%	3.3%	3.2%	2.5%	1.6%	0.6%
10) COLLATERAL INVESTMENT GROUP	2.2%	2.3%	2.2%	2.1%	2.5%	2.9%	2.9%	4.5%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	50.5%	51.9%	53.1%	54.2%	56.4%	56.8%	55.8%	50.5%
Credit Enhancement	49.5%	48.1%	46.9%	45.8%	43.6%	43.2%	44.2%	49.5%
- Primary MI Only	27.2%	26.8%	26.6%	26.6%	28.7%	32.6%	31.6%	32.4%
- Pool Policy Only	0.5%	0.5%	0.5%	0.6%	0.6%	0.9%	1.5%	3.1%
- Pool Policy and Primary MI	0.6%	0.6%	0.6%	0.6%	0.7%	1.3%	2.1%	4.8%
- Full Recourse	13.0%	11.4%	9.9%	8.6%	5.0%	1.9%	1.4%	1.6%
- Shared Arrangement	0.8%	0.9%	1.0%	1.0%	1.2%	1.3%	1.0%	0.1%

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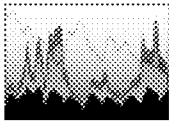

Single Family Conventional Book Characteristics
Renovation Rehab

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	7.4%	8.0%	8.4%	8.5%	7.3%	5.2%	6.4%	7.4%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	24.1%					100.0%	100.0%	
Alt-A with Credit Enhancement	11.2%	18.9%	18.6%	18.6%	26.2%	48.2%	93.3%	92.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-7.46	-6.79	-6.17	-5.74	-5.07	-7.32	-6.95	-9.35
Wtd Avg Economic Model Fee	27.15	26.45	26.17	25.79	25.77	28.35	27.56	28.98
Wtd Avg Charged Fee	19.70	19.66	19.99	20.05	20.70	21.03	20.61	19.62
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.93%	0.85%	0.86%	0.84%	1.07%	0.71%	0.96%	1.20%
- SDQ Rate for Loans with CE	0.85%	1.09%	1.20%	1.24%	1.64%	1.08%	1.72%	1.75%
- SDQ Rate for Loans without CE	1.02%	0.61%	0.54%	0.47%	0.59%	0.41%	0.32%	0.65%
SDQ Rate Excl. Katrina Loans	0.95%	0.86%	0.84%	0.78%	0.62%	0.65%	0.93%	1.17%
SDQ Rate for Katrina Loans	0.00%	0.00%	2.00%	3.92%	21.67%	3.13%	2.44%	4.17%
Serious Delinquent Loans								
SDQ Loan Count	28	25	25	24	30	19	22	26
SDQ Count for Loans with CE	13	16	17	17	21	13	18	19
SDQ Count for Loans without CE	15	9	8	7	9	6	4	7
SDQ Volume ($M)								
SDQ Volume	$2.8	$3.3	$3.6	$3.7	$3.4	$2.9	$3.0	$3.0
SDQ Volume for Loans with CE	$1.7	$2.3	$2.2	$2.5	$2.4	$2.3	$2.7	$2.4
SDQ Volume for Loans without CE	$1.1	$1.0	$1.4	$1.2	$1.0	$0.6	$0.3	$0.6

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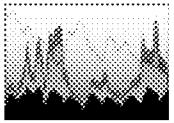

Single Family Conventional Book Characteristics
Bi-weekly

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	28,304	29,012	29,645	30,332	27,641	25,969	28,899	34,098
Book Volume ($B)	$2.8	$2.9	$3.0	$3.1	$2.8	$2.5	$2.6	$2.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	20.3%	20.3%	20.4%	20.3%	22.2%	23.6%	23.5%	21.1%
OLTV 60.01% - 70.00%	16.6%	16.6%	16.5%	16.5%	17.8%	18.3%	17.8%	16.5%
OLTV 70.01% - 75.00%	9.2%	9.2%	9.2%	9.2%	10.3%	12.2%	13.3%	15.5%
OLTV 75.01% - 80.00%	19.9%	19.8%	19.7%	19.6%	20.4%	21.7%	21.8%	23.1%
OLTV 80.01% - 90.00%	17.4%	17.5%	17.5%	17.6%	17.1%	16.6%	15.7%	15.5%
OLTV 90.01% - 95.00%	7.5%	7.5%	7.5%	7.5%	5.9%	5.1%	5.0%	6.2%
OLTV 95.01% - 97.00%	3.7%	3.7%	3.7%	3.7%	3.8%	2.4%	2.5%	1.9%
OLTV 97.01% - 100.00%	5.4%	5.4%	5.4%	5.4%	2.5%	0.2%	0.2%	0.2%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.6%	74.6%	74.6%	74.6%	72.9%	71.3%	71.2%	72.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	18.5%	18.4%	18.4%	18.4%	19.4%	19.5%	17.8%	12.1%
Comb LTV 60.01% - 70.00%	15.3%	15.3%	15.2%	15.2%	15.9%	15.5%	14.0%	9.7%
Comb LTV 70.01% - 75.00%	8.4%	8.4%	8.4%	8.4%	9.1%	10.1%	10.1%	8.7%
Comb LTV 75.01% - 80.00%	18.2%	18.1%	18.0%	17.8%	18.1%	18.7%	17.6%	14.2%
Comb LTV 80.01% - 90.00%	17.8%	17.8%	17.8%	17.9%	17.2%	16.2%	14.7%	11.7%
Comb LTV 90.01% - 95.00%	7.6%	7.6%	7.5%	7.5%	5.8%	4.7%	4.2%	4.0%
Comb LTV 95.01% - 97.00%	3.7%	3.7%	3.7%	3.7%	3.8%	2.4%	2.5%	1.8%
Comb LTV 97.01% - 100.00%	5.4%	5.4%	5.4%	5.4%	2.5%	0.2%	0.2%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	5.1%	5.3%	5.5%	5.6%	8.1%	12.7%	18.9%	37.6%
Wtd Avg Comb LTV	75.2%	75.2%	75.2%	75.3%	73.6%	72.1%	72.2%	73.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	18.6%	18.6%	18.6%	18.5%	19.6%	19.8%	18.2%	12.7%
Comb LTV 60.01% - 70.00%	15.5%	15.4%	15.3%	15.3%	16.1%	15.7%	14.3%	10.3%
Comb LTV 70.01% - 75.00%	8.6%	8.6%	8.6%	8.6%	9.3%	10.4%	10.5%	9.6%
Comb LTV 75.01% - 80.00%	18.4%	18.3%	18.2%	18.0%	18.4%	19.2%	18.2%	15.3%
Comb LTV 80.01% - 90.00%	17.9%	17.9%	17.9%	18.0%	17.3%	16.5%	15.1%	12.4%

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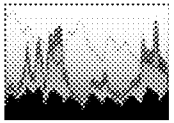

Single Family Conventional Book Characteristics
Bi-weekly

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	7.6%	7.6%	7.6%	7.6%	5.9%	4.9%	4.4%	4.4%
Comb LTV 95.01% - 97.00%	3.7%	3.7%	3.7%	3.7%	3.8%	2.4%	2.5%	1.8%
Comb LTV 97.01% - 100.00%	5.4%	5.4%	5.4%	5.4%	2.5%	0.2%	0.2%	0.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	4.3%	4.5%	4.6%	4.8%	6.9%	11.0%	16.6%	33.2%
Wtd Avg Comb LTV	75.2%	75.2%	75.2%	75.2%	73.6%	72.2%	72.2%	73.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	55.5%	55.8%	55.2%	55.3%	60.5%	59.9%	53.1%	60.0%
MTMLTV 60.01% - 70.00%	14.7%	14.8%	14.7%	14.7%	15.3%	18.4%	19.5%	17.0%
MTMLTV 70.01% - 75.00%	6.8%	6.5%	6.5%	6.2%	6.3%	7.8%	9.5%	8.2%
MTMLTV 75.01% - 80.00%	6.0%	6.0%	6.1%	6.0%	6.0%	5.9%	7.6%	7.0%
MTMLTV 80.01% - 90.00%	9.6%	9.4%	9.4%	9.2%	7.5%	6.4%	8.3%	6.2%
MTMLTV 90.01% - 95.00%	4.4%	4.6%	4.7%	4.8%	2.5%	1.0%	1.6%	1.2%
MTMLTV 95.01% - 97.00%	1.3%	1.2%	1.4%	1.5%	1.0%	0.2%	0.2%	0.2%
MTMLTV 97.01% - 100.00%	1.0%	1.2%	1.4%	1.7%	0.5%	0.1%	0.1%	0.0%
MTMLTV > 100.00%	0.4%	0.2%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%
MTMLTV Missing	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.1%
Wtg Avg MTMLTV	56.3%	56.3%	56.7%	56.7%	53.8%	53.5%	55.8%	53.2%
Credit Score (Sums to 100%)								
FICO < 550	2.2%	2.2%	2.2%	2.2%	1.2%	0.6%	0.7%	0.7%
FICO 550-579	1.6%	1.7%	1.7%	1.7%	1.2%	1.0%	1.2%	1.2%
FICO 580-619	4.7%	4.7%	4.7%	4.7%	4.4%	3.7%	3.7%	3.4%
FICO 620-659	9.5%	9.5%	9.6%	9.6%	9.6%	8.9%	8.6%	8.2%
FICO 660-699	15.5%	15.5%	15.5%	15.5%	15.9%	15.9%	15.5%	14.5%
FICO 700-739	20.6%	20.5%	20.4%	20.5%	21.2%	22.2%	21.9%	21.1%
FICO >= 740	44.3%	44.1%	44.1%	44.0%	44.0%	43.4%	41.7%	39.0%
FICO Missing	1.7%	1.7%	1.8%	1.9%	2.6%	4.3%	6.5%	11.9%
Wtd Avg FICO	717	717	717	717	719	721	720	720
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	86.2%	85.9%	85.7%	85.5%	82.6%	77.7%	74.2%	74.6%
Intermediate-term, fixed-rate	13.7%	14.1%	14.2%	14.5%	17.4%	22.2%	25.5%	25.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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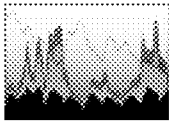

Single Family Conventional Book Characteristics
Bi-weekly

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.5%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	96.6%	96.6%	96.6%	96.6%	96.7%	97.1%	97.3%	97.8%
Second/Vacation Home	2.8%	2.8%	2.8%	2.8%	2.6%	2.1%	1.9%	1.6%
Investor Property	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.8%	0.6%
10-K Unit Type (Sums to 100%)								
1 Unit	98.4%	98.4%	98.4%	98.4%	98.1%	97.9%	97.5%	98.1%
2-4 Units	1.6%	1.6%	1.6%	1.6%	1.9%	2.1%	2.5%	1.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	4.2%	4.2%	4.3%	4.2%	4.2%	4.3%	4.1%	3.7%
Single Family Homes	95.8%	95.8%	95.7%	95.8%	95.8%	95.7%	95.9%	96.3%
Property Type (Sums to 100%)								
Manufactured	10.8%	10.9%	10.9%	10.9%	5.0%	0.1%	0.1%	0.1%
Condo/Coop	4.2%	4.2%	4.3%	4.2%	4.2%	4.3%	4.1%	3.7%
1 Unit	83.4%	83.3%	83.3%	83.2%	88.9%	93.5%	93.3%	94.3%
2-4 Units	1.6%	1.6%	1.6%	1.6%	1.9%	2.1%	2.5%	1.9%
Condo								
Condo	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	4.1%	3.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	41.6%	41.6%	41.6%	41.5%	34.8%	28.6%	28.7%	38.0%
Cash-Out Refinance	36.5%	36.3%	36.2%	36.2%	38.7%	39.3%	37.4%	30.4%
Other Refinance	21.9%	22.0%	22.1%	22.3%	26.5%	32.1%	33.9%	31.7%
Origination Type (Sums to 100%)								
TPO Broker	3.2%	3.2%	3.3%	3.2%	4.1%	5.7%	7.1%	11.4%
TPO Correspondent	2.2%	2.2%	2.3%	2.3%	1.5%	2.0%	2.5%	4.0%
Undesignated	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.9%	1.6%
Retail	94.5%	94.4%	94.3%	94.3%	94.1%	91.7%	89.5%	83.0%
Origination Year (Sums to 100%)								
< 2000	9.1%	9.3%	9.6%	9.9%	12.7%	19.6%	28.6%	55.7%
2000	0.9%	0.9%	0.9%	0.9%	1.2%	1.8%	2.6%	4.9%
2001	4.8%	4.9%	4.9%	5.0%	6.2%	9.1%	12.2%	21.0%
2002	8.8%	8.9%	9.0%	9.2%	11.5%	16.0%	20.4%	18.4%

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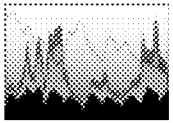

Single Family Conventional Book Characteristics
Bi-weekly

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	22.9%	22.9%	23.1%	23.2%	28.8%	34.8%	36.3%	0.0%
2004	16.6%	16.6%	16.8%	16.9%	20.0%	18.7%	0.0%	0.0%
2005	20.3%	20.3%	20.4%	20.4%	19.6%	0.0%	0.0%	0.0%
2006	15.1%	15.0%	14.9%	14.5%	0.0%	0.0%	0.0%	0.0%
2007	1.6%	1.2%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$118,934	$118,397	$118,047	$117,311	$118,290	$114,696	$107,095	$101,416
Loan Original Note Rate	6.23%	6.23%	6.23%	6.23%	6.03%	6.08%	6.33%	6.98%
Seasoning (Sums to 100%)								
Seasoned	16.1%	16.3%	16.5%	16.7%	15.1%	11.5%	15.1%	23.2%
Non-Seasoned	83.9%	83.7%	83.5%	83.3%	84.9%	88.5%	84.9%	76.8%
ACI								
ACI Probability	1.29%	1.31%	1.31%	1.30%	0.21%	0.20%	0.21%	0.17%
Wtd Avg ACI Score	741	741	741	741	746	744	741	739
Credit Premium								
Wtd Avg Credit Premium	-0.11	-0.11	-0.11	-0.11	-0.18	-0.14	-0.08	-0.07
Credit Premium > 1.5	2.1%	2.1%	2.1%	2.1%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.6%	9.6%	9.6%	9.6%	10.7%	12.2%	12.5%	13.0%
DTI Ratio > 20 and <= 30	26.1%	26.0%	26.1%	26.1%	27.7%	29.6%	29.8%	30.4%
DTI Ratio > 30 and <= 40	30.7%	30.8%	30.8%	30.8%	31.0%	31.2%	30.7%	32.1%
DTI Ratio > 40 and <= 50	18.9%	18.8%	18.7%	18.7%	16.8%	15.5%	15.1%	13.0%
DTI Ratio > 50	11.2%	11.2%	11.2%	11.1%	9.4%	8.4%	8.2%	5.6%
DTI Ratio Missing	3.5%	3.5%	3.6%	3.6%	4.4%	3.1%	3.6%	5.9%
Wtd Avg DTI Ratio	34.9%	34.9%	34.9%	34.9%	33.9%	33.1%	32.9%	31.7%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.6%	9.6%	9.6%	9.6%	10.7%	12.2%	12.5%	13.0%
DTI Ratio > 20 and <= 30	26.1%	26.0%	26.1%	26.1%	27.7%	29.6%	29.8%	30.4%
DTI Ratio > 30 and <= 40	30.7%	30.8%	30.8%	30.8%	31.0%	31.2%	30.7%	32.1%
DTI Ratio > 40 and <= 50	18.9%	18.8%	18.7%	18.7%	16.8%	15.5%	15.1%	13.0%
DTI Ratio > 50	11.2%	11.2%	11.2%	11.1%	9.4%	8.4%	8.2%	5.6%
DTI Ratio Missing	3.5%	3.5%	3.6%	3.6%	4.4%	3.1%	3.6%	5.9%

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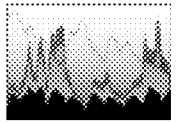

Single Family Conventional Book Characteristics
Bi-weekly

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	34.9%	34.9%	34.9%	34.9%	33.9%	33.1%	32.9%	31.7%
Origination Term (Sums to 100%)								
<= 15 Years	13.7%	14.1%	14.2%	14.5%	17.4%	22.2%	25.5%	25.0%
> 15 Years amd <= 25 Years	81.5%	81.2%	81.0%	80.7%	76.7%	71.3%	66.1%	64.0%
> 25 Years and <= 30 Years	4.8%	4.8%	4.8%	4.8%	6.0%	6.5%	8.3%	11.1%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	86.3%	85.9%	85.8%	85.5%	82.6%	77.8%	74.5%	75.0%
Intermediate-Term Fixed Rate (excl Balloon)	13.7%	14.1%	14.2%	14.5%	17.4%	22.2%	25.5%	25.0%
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.5%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	2.1%	2.1%	2.1%	2.1%	2.6%	3.2%	3.5%	0.1%
- Alt-A Low/No Doc	2.1%	2.1%	2.1%	2.1%	2.6%	3.2%	3.5%	0.1%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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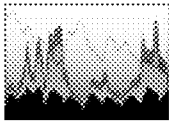

Single Family Conventional Book Characteristics
Bi-weekly

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	2.0%	2.0%	2.0%	2.0%	2.5%	3.2%	3.5%	0.1%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	2.5%	2.5%	2.5%	2.6%	3.2%	4.1%	4.6%	0.2%
- Select Lender Programs Non-Full Doc	0.5%	0.5%	0.5%	0.5%	0.6%	0.9%	1.1%	0.0%
- Other Low/No Doc	2.1%	2.1%	2.1%	2.1%	2.6%	3.2%	3.5%	0.1%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	73.0%	72.7%	72.3%	72.0%	73.9%	72.7%	62.9%	43.3%
Investor Channel	22.0%	22.1%	22.3%	22.4%	18.2%	14.8%	18.5%	19.9%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	5.1%	5.2%	5.4%	5.5%	8.0%	12.5%	18.5%	36.8%
Subordinate Financing - RDW								
Subordinate Financing - RDW	1.4%	1.4%	1.3%	1.2%	1.1%	0.7%	0.4%	0.3%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.3%	0.1%
- 80/15/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.6%	0.5%	0.5%	0.5%	0.4%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	7.0%	7.0%	7.0%	7.0%	7.7%	7.9%	7.3%	4.1%

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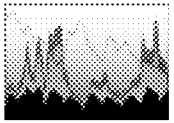

Single Family Conventional Book Characteristics
Bi-weekly

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
- 80/10/10	1.2%	1.2%	1.2%	1.2%	1.3%	1.3%	1.2%	0.8%
- 80/15/05	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%	0.1%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 90/05/05	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
- Other	5.1%	5.1%	5.1%	5.2%	5.8%	6.0%	5.5%	3.1%
EA/TPR								
EA/TPR	0.2%	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%
- EA I	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- EA/TPR II	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	7.6%	7.5%	7.5%	7.3%	7.2%	7.8%	8.2%	10.5%
Northeast	42.2%	42.2%	42.2%	42.2%	48.6%	56.8%	61.8%	64.1%
Southeast	33.2%	33.2%	33.3%	33.4%	29.2%	22.2%	17.7%	13.7%
Southwest	7.7%	7.7%	7.6%	7.5%	5.7%	4.1%	4.1%	3.9%
West	9.3%	9.4%	9.4%	9.5%	9.3%	9.2%	8.2%	7.7%
Census Region (Sums to 100%)								
New England	7.9%	8.0%	8.0%	8.0%	9.1%	10.2%	10.4%	12.1%
Middle Atlantic	26.8%	26.8%	26.8%	26.8%	31.7%	37.0%	41.0%	42.1%
East North Central	6.5%	6.5%	6.5%	6.4%	6.3%	7.1%	7.6%	10.0%
East South Central	4.0%	4.0%	4.0%	4.0%	2.6%	0.9%	0.8%	0.8%
South Atlantic	29.6%	29.5%	29.7%	29.8%	27.0%	21.7%	17.4%	13.4%
West North Central	2.2%	2.1%	2.0%	1.9%	1.7%	1.3%	1.2%	1.0%
West South Central	4.5%	4.6%	4.6%	4.6%	3.4%	2.4%	2.3%	2.2%
Mountain	3.4%	3.4%	3.3%	3.2%	2.7%	2.3%	2.2%	2.0%
Pacific	8.0%	8.1%	8.1%	8.2%	8.1%	8.0%	7.1%	7.0%
US Territories	7.0%	7.0%	7.0%	7.0%	7.5%	9.1%	10.0%	9.3%
Top 10 States								
01) PA	15.3%	15.2%	15.2%	15.1%	17.4%	19.3%	20.7%	20.4%
02) VA	12.2%	12.2%	12.2%	12.2%	11.2%	9.7%	7.7%	5.6%
03) NY	7.5%	7.5%	7.6%	7.7%	9.6%	11.7%	14.2%	14.7%
04) PR	7.0%	7.0%	7.0%	7.0%	7.5%	9.1%	10.0%	9.3%
05) MD	5.9%	5.9%	6.0%	6.0%	6.3%	5.4%	4.3%	3.4%

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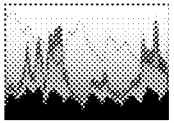

Single Family Conventional Book Characteristics
Bi-weekly

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) CA	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.2%	3.5%
07) FL	4.4%	4.3%	4.3%	4.3%	3.9%	3.2%	2.7%	2.2%
08) NJ	4.0%	4.0%	4.0%	4.0%	4.7%	6.0%	6.1%	7.0%
09) MA	3.0%	3.0%	2.9%	2.9%	3.2%	3.6%	3.3%	2.8%
10) NC	2.9%	2.9%	2.9%	3.0%	2.2%	1.0%	0.8%	0.5%
Top 10 Sellers								
01) NAVY FEDERAL CREDIT UNION	43.9%	43.9%	44.0%	44.2%	42.0%	36.1%	27.9%	20.3%
02) BERKSHIRE HATHAWAY INC	10.6%	10.7%	10.7%	10.8%	4.8%	0.0%	0.0%	0.0%
03) M&T BANK CORPORATION	6.6%	6.6%	6.7%	6.7%	8.4%	8.7%	11.1%	11.5%
04) FULTON FINANCIAL CORPORATION	6.3%	6.2%	6.2%	6.2%	7.4%	8.8%	9.2%	7.9%
05) SOVEREIGN BANCORP INC	5.9%	6.0%	5.9%	5.8%	6.7%	7.7%	7.8%	6.6%
06) POPULAR INC	5.8%	5.8%	5.9%	5.9%	6.2%	7.7%	9.1%	9.1%
07) AMBOY BANCORPORATION EMPLOYEE STOCK OWNE	1.6%	1.7%	1.7%	1.7%	2.2%	3.2%	3.3%	4.3%
08) DORAL FINANCIAL CORPORATION	1.1%	1.1%	1.1%	1.1%	1.2%	1.4%	0.8%	0.3%
09) CAPITAL ONE FINANCIAL CORPORATION	1.0%	1.0%	1.0%	1.1%	1.4%	1.9%	2.0%	1.8%
10) BANK OF AMERICA CORPORATION	1.0%	1.0%	1.0%	1.1%	1.4%	2.0%	2.3%	0.9%
Top 10 Servicers								
01) NAVY FEDERAL CREDIT UNION	43.9%	43.9%	44.0%	44.2%	42.0%	36.1%	27.9%	20.3%
02) BERKSHIRE HATHAWAY INC	10.6%	10.7%	10.7%	10.8%	4.8%	0.0%	0.0%	0.0%
03) M&T BANK CORPORATION	7.1%	7.1%	7.3%	7.3%	9.4%	10.3%	13.4%	15.5%
04) FULTON FINANCIAL CORPORATION	6.8%	6.8%	6.7%	6.7%	8.1%	9.8%	10.5%	10.0%
05) SOVEREIGN BANCORP INC	5.9%	6.0%	5.9%	5.8%	6.7%	7.7%	7.8%	6.5%
06) POPULAR INC	5.8%	5.8%	5.9%	5.9%	6.2%	7.7%	9.1%	9.1%
07) AMBOY BANCORPORATION EMPLOYEE STOCK OWNE	1.6%	1.7%	1.7%	1.7%	2.2%	3.2%	3.3%	4.3%
08) CAPITAL ONE FINANCIAL CORPORATION	1.1%	1.1%	1.1%	1.1%	1.5%	2.0%	2.2%	2.2%
09) DORAL FINANCIAL CORPORATION	1.1%	1.1%	1.1%	1.1%	1.2%	1.4%	0.8%	0.3%
10) BANK OF AMERICA CORPORATION	1.0%	1.0%	1.0%	1.1%	1.4%	2.0%	2.4%	1.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	36.2%	36.1%	36.0%	35.8%	43.3%	53.8%	60.0%	64.2%
Credit Enhancement	63.8%	63.9%	64.0%	64.2%	56.7%	46.2%	40.0%	35.8%
- Primary MI Only	6.4%	6.4%	6.3%	6.3%	7.4%	7.3%	8.5%	9.8%
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pool Policy and Primary MI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Full Recourse	18.5%	18.6%	18.6%	18.6%	9.1%	5.3%	7.0%	9.9%
- Shared Arrangement	38.9%	38.9%	39.1%	39.2%	40.1%	33.5%	24.4%	16.1%

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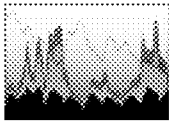

Single Family Conventional Book Characteristics
Bi-weekly

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	23.3%	30.3%	30.2%	33.7%	39.3%	33.7%	27.6%	28.6%
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement	41.1%	41.4%	41.5%	41.8%	41.9%	37.2%	36.3%	82.6%
Economic Fees and Gap								
Wtd Avg Economic Gap	-0.14	-0.20	-0.25	-0.31	2.16	6.35	5.76	5.72
Wtd Avg Economic Model Fee	22.21	22.26	22.29	22.33	21.66	18.06	16.99	17.55
Wtd Avg Charged Fee	22.07	22.06	22.04	22.02	23.81	24.41	22.75	23.27
Appraisal Waivers								
Appraisal Waiver	3.5%	3.4%	3.4%	3.4%	2.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.41%	0.38%	0.30%	0.33%	0.31%	0.24%	0.31%	0.27%
- SDQ Rate for Loans with CE	0.53%	0.51%	0.35%	0.38%	0.29%	0.38%	0.46%	0.40%
- SDQ Rate for Loans without CE	0.24%	0.21%	0.23%	0.26%	0.33%	0.18%	0.25%	0.22%
SDQ Rate Excl. Katrina Loans	0.41%	0.38%	0.30%	0.33%	0.25%	0.24%	0.31%	0.27%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.69%	0.65%	9.19%	0.00%	0.00%	1.33%
Serious Delinquent Loans								
SDQ Loan Count	115	110	88	99	86	62	88	90
SDQ Count for Loans with CE	85	84	59	65	36	31	37	33
SDQ Count for Loans without CE	30	26	29	34	50	31	51	57
SDQ Volume ($M)								
SDQ Volume	$8.5	$8.0	$6.5	$7.2	$8.5	$5.1	$7.1	$7.6
SDQ Volume for Loans with CE	$6.4	$5.6	$4.3	$4.9	$3.6	$2.9	$3.4	$3.4
SDQ Volume for Loans without CE	$2.1	$2.4	$2.3	$2.3	$4.9	$2.2	$3.6	$4.2

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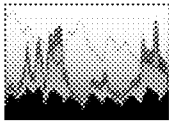

Single Family Conventional Book Characteristics
Construction to Permanent

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	6,257	6,098	6,064	5,942	4,822	3,734	1,848	1,263
Book Volume ($B)	$1.1	$1.0	$1.0	$1.0	$0.8	$0.6	$0.3	$0.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	16.1%	15.8%	15.6%	15.6%	14.5%	12.7%	11.4%	13.0%
OLTV 60.01% - 70.00%	12.2%	12.2%	12.0%	12.1%	11.8%	10.7%	8.2%	11.2%
OLTV 70.01% - 75.00%	9.6%	9.7%	9.7%	9.4%	9.8%	9.4%	7.9%	10.6%
OLTV 75.01% - 80.00%	32.8%	32.9%	32.9%	32.9%	32.4%	32.1%	32.2%	28.7%
OLTV 80.01% - 90.00%	14.6%	14.7%	14.9%	15.2%	15.7%	16.8%	16.7%	17.3%
OLTV 90.01% - 95.00%	14.7%	14.8%	14.9%	14.8%	15.8%	18.3%	23.5%	19.2%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	75.4%	75.5%	75.6%	75.6%	76.2%	77.4%	79.0%	77.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.1%	15.8%	15.6%	15.6%	14.5%	12.7%	11.4%	13.0%
Comb LTV 60.01% - 70.00%	12.1%	12.1%	11.9%	12.0%	11.6%	10.7%	8.2%	11.0%
Comb LTV 70.01% - 75.00%	9.3%	9.4%	9.4%	9.1%	9.4%	9.3%	7.8%	10.2%
Comb LTV 75.01% - 80.00%	30.7%	30.8%	30.9%	31.0%	31.3%	32.1%	32.2%	28.6%
Comb LTV 80.01% - 90.00%	15.8%	15.9%	16.0%	16.3%	16.6%	16.8%	16.7%	17.0%
Comb LTV 90.01% - 95.00%	16.0%	16.1%	16.2%	16.0%	16.6%	18.3%	23.5%	19.2%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	1.0%
Wtd Avg Comb LTV	75.7%	75.8%	76.0%	75.9%	76.4%	77.4%	79.0%	77.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	16.1%	15.8%	15.6%	15.6%	14.5%	12.7%	11.4%	13.0%
Comb LTV 60.01% - 70.00%	12.1%	12.1%	11.9%	12.0%	11.6%	10.7%	8.2%	11.0%
Comb LTV 70.01% - 75.00%	9.3%	9.4%	9.4%	9.1%	9.4%	9.3%	7.8%	10.2%
Comb LTV 75.01% - 80.00%	30.7%	30.8%	30.9%	31.0%	31.3%	32.1%	32.2%	28.6%
Comb LTV 80.01% - 90.00%	15.8%	15.9%	16.0%	16.3%	16.6%	16.8%	16.7%	17.1%

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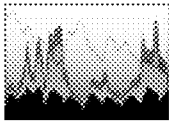

Single Family Conventional Book Characteristics
Construction to Permanent

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	16.0%	16.1%	16.2%	16.0%	16.6%	18.3%	23.5%	19.2%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.9%
Wtd Avg Comb LTV	75.7%	75.8%	76.0%	75.9%	76.4%	77.4%	79.0%	77.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	40.8%	41.0%	40.3%	41.2%	39.9%	25.0%	18.1%	19.1%
MTMLTV 60.01% - 70.00%	20.6%	21.6%	21.1%	21.3%	22.8%	22.1%	17.8%	18.1%
MTMLTV 70.01% - 75.00%	12.1%	12.0%	12.8%	12.1%	14.4%	16.8%	16.0%	18.1%
MTMLTV 75.01% - 80.00%	11.2%	10.8%	11.2%	10.5%	9.7%	14.3%	16.4%	17.5%
MTMLTV 80.01% - 90.00%	11.2%	11.1%	11.6%	12.0%	11.7%	17.8%	23.9%	20.4%
MTMLTV 90.01% - 95.00%	2.9%	2.7%	2.2%	2.0%	1.3%	3.3%	6.8%	6.1%
MTMLTV 95.01% - 97.00%	0.4%	0.3%	0.3%	0.4%	0.2%	0.4%	0.9%	0.4%
MTMLTV 97.01% - 100.00%	0.5%	0.2%	0.3%	0.3%	0.0%	0.2%	0.1%	0.3%
MTMLTV > 100.00%	0.2%	0.1%	0.1%	0.2%	0.0%	0.1%	0.1%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	62.6%	62.2%	62.5%	62.3%	62.4%	68.3%	72.2%	71.1%
Credit Score (Sums to 100%)								
FICO < 550	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	0.7%
FICO 550-579	0.5%	0.5%	0.4%	0.4%	0.6%	1.0%	0.8%	0.7%
FICO 580-619	3.1%	2.8%	2.8%	2.8%	3.2%	3.9%	4.3%	5.0%
FICO 620-659	8.6%	8.6%	8.8%	8.5%	8.8%	9.8%	11.6%	12.5%
FICO 660-699	13.8%	14.1%	14.0%	14.0%	15.0%	15.5%	16.1%	17.5%
FICO 700-739	20.9%	20.9%	21.1%	21.7%	22.4%	22.7%	25.0%	21.5%
FICO >= 740	52.9%	52.9%	52.6%	52.4%	49.6%	46.7%	41.1%	41.5%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%	0.6%
Wtd Avg FICO	732	732	732	732	728	724	718	716
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	87.1%	86.8%	86.7%	86.5%	85.8%	87.3%	88.9%	90.1%
Intermediate-term, fixed-rate	9.8%	9.9%	9.9%	10.1%	10.9%	10.3%	9.2%	9.1%
Adjustable-rate	3.1%	3.3%	3.4%	3.4%	3.3%	2.5%	1.9%	0.8%

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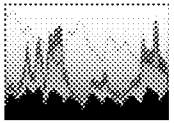

Single Family Conventional Book Characteristics
Construction to Permanent

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	94.6%	94.7%	94.8%	94.9%	95.7%	96.3%	96.0%	94.7%
Second/Vacation Home	5.1%	5.0%	4.9%	4.7%	4.0%	3.2%	3.1%	3.7%
Investor Property	0.3%	0.3%	0.4%	0.4%	0.3%	0.5%	0.9%	1.6%
10-K Unit Type (Sums to 100%)								
1 Unit	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.4%
2-4 Units	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	0.3%	0.4%	0.4%	0.4%	0.3%	0.1%	0.3%	0.7%
Single Family Homes	99.7%	99.6%	99.6%	99.6%	99.7%	99.9%	99.7%	99.3%
Property Type (Sums to 100%)								
Manufactured	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.2%
Condo/Coop	0.3%	0.4%	0.4%	0.4%	0.3%	0.1%	0.3%	0.7%
1 Unit	99.1%	99.1%	99.1%	99.1%	99.0%	99.3%	99.0%	98.5%
2-4 Units	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.6%
Condo								
Condo	0.3%	0.4%	0.4%	0.4%	0.3%	0.1%	0.3%	0.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	99.0%	99.0%	99.1%	99.1%	99.2%	98.7%	96.8%	90.9%
Cash-Out Refinance	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.8%	2.5%
Other Refinance	0.7%	0.7%	0.6%	0.6%	0.6%	0.9%	2.4%	6.6%
Origination Type (Sums to 100%)								
TPO Broker	1.4%	1.5%	1.4%	1.4%	0.8%	1.2%	1.9%	2.8%
TPO Correspondent	0.6%	0.4%	0.3%	0.3%	0.3%	0.3%	0.9%	1.2%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	98.0%	98.1%	98.3%	98.3%	98.9%	98.5%	97.2%	95.9%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	1.0%	3.3%
2001	0.3%	0.3%	0.3%	0.4%	0.6%	1.0%	4.6%	22.8%
2002	1.5%	1.6%	1.6%	1.7%	2.7%	5.1%	18.3%	73.8%

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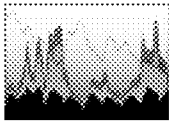

Single Family Conventional Book Characteristics
Construction to Permanent

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	10.7%	11.4%	12.0%	12.6%	18.0%	29.8%	76.2%	0.0%
2004	26.3%	27.9%	28.9%	30.3%	43.3%	63.8%	0.0%	0.0%
2005	24.1%	25.3%	26.4%	27.8%	35.3%	0.0%	0.0%	0.0%
2006	24.6%	25.9%	27.2%	27.0%	0.0%	0.0%	0.0%	0.0%
2007	12.4%	7.6%	3.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$182,885	$181,464	$180,137	$179,294	$170,796	$164,618	$150,369	$145,916
Loan Original Note Rate	6.04%	6.01%	5.98%	5.95%	5.89%	5.95%	6.40%	7.13%
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
ACI								
ACI Probability	0.21%	0.21%	0.21%	0.21%	0.24%	0.28%	0.35%	0.28%
Wtd Avg ACI Score	738	738	738	738	735	730	720	722
Credit Premium								
Wtd Avg Credit Premium	0.08	0.08	0.08	0.07	0.04	0.07	0.22	0.16
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.7%	5.5%	5.6%	5.6%	5.6%	5.7%	5.5%	6.7%
DTI Ratio > 20 and <= 30	17.7%	18.0%	18.0%	18.1%	18.9%	19.5%	18.6%	19.5%
DTI Ratio > 30 and <= 40	26.8%	27.2%	27.7%	27.7%	28.1%	28.6%	27.7%	27.8%
DTI Ratio > 40 and <= 50	24.7%	24.8%	24.8%	24.9%	24.6%	25.0%	25.3%	24.5%
DTI Ratio > 50	24.7%	24.1%	23.5%	23.2%	22.2%	20.6%	22.5%	21.1%
DTI Ratio Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.4%	0.5%
Wtd Avg DTI Ratio	40.4%	40.3%	40.1%	40.1%	39.7%	39.4%	40.0%	38.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.7%	5.5%	5.6%	5.6%	5.6%	5.7%	5.5%	6.7%
DTI Ratio > 20 and <= 30	17.7%	18.0%	18.0%	18.1%	18.9%	19.5%	18.6%	19.5%
DTI Ratio > 30 and <= 40	26.8%	27.2%	27.7%	27.7%	28.1%	28.6%	27.7%	27.8%
DTI Ratio > 40 and <= 50	24.7%	24.8%	24.8%	24.9%	24.6%	25.0%	25.3%	24.5%
DTI Ratio > 50	24.7%	24.1%	23.5%	23.2%	22.2%	20.6%	22.5%	21.1%
DTI Ratio Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.4%	0.5%

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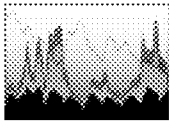

Single Family Conventional Book Characteristics
Construction to Permanent

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	40.4%	40.3%	40.1%	40.1%	39.7%	39.4%	40.0%	38.8%
Origination Term (Sums to 100%)								
<= 15 Years	9.8%	9.9%	9.9%	10.1%	10.9%	10.3%	9.2%	9.1%
> 15 Years amd <= 25 Years	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
> 25 Years and <= 30 Years	90.1%	90.0%	90.0%	89.8%	89.0%	89.6%	90.7%	90.9%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	87.1%	86.8%	86.7%	86.5%	85.8%	87.3%	88.9%	90.1%
Intermediate-Term Fixed Rate (excl Balloon)	9.8%	9.9%	9.9%	10.1%	10.9%	10.3%	9.2%	9.1%
Adjustable Rate	3.1%	3.3%	3.4%	3.4%	3.3%	2.5%	1.9%	0.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	3.1%	3.3%	3.4%	3.4%	3.3%	2.5%	1.9%	0.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.8%	0.9%	0.9%	0.9%	1.0%	0.8%	0.5%	0.4%
- 5/1 Hybrid Arm	1.1%	1.2%	1.2%	1.2%	1.3%	1.0%	1.1%	0.2%
- 7/1 Hybrid Arm	1.2%	1.2%	1.2%	1.2%	1.0%	0.6%	0.2%	0.2%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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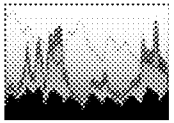

Single Family Conventional Book Characteristics
Construction to Permanent

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	3.6%	3.7%	3.6%	3.6%	3.4%	2.6%	1.8%	1.1%
- 75/20/05	0.5%	0.6%	0.6%	0.6%	0.8%	0.4%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.9%	1.9%	1.9%	1.9%	2.1%	1.9%	1.6%	0.9%
- 80/15/05	1.1%	1.1%	1.1%	1.0%	0.5%	0.3%	0.2%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	6.1%	6.3%	6.4%	6.5%	6.1%	5.3%	3.6%	3.4%

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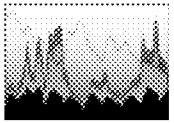

Single Family Conventional Book Characteristics
Construction to Permanent

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.6%	0.6%	0.6%	0.6%	0.8%	0.5%	0.0%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.4%	2.5%	2.4%	2.5%	2.5%	2.4%	1.9%	1.5%
- 80/15/05	1.3%	1.4%	1.4%	1.4%	0.8%	0.6%	0.4%	0.5%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	1.8%	1.8%	1.9%	2.0%	2.0%	1.8%	1.2%	1.4%
EA/TPR								
EA/TPR	1.2%	1.2%	1.2%	1.2%	1.5%	1.8%	1.9%	1.2%
- EA I	0.8%	0.7%	0.7%	0.7%	0.9%	1.1%	1.1%	0.7%
- EA/TPR II	0.4%	0.4%	0.5%	0.5%	0.6%	0.7%	0.8%	0.5%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	35.9%	36.5%	37.1%	37.7%	40.4%	41.8%	39.3%	29.7%
Northeast	12.9%	13.1%	13.3%	13.1%	13.8%	13.7%	15.6%	17.7%
Southeast	26.0%	25.7%	25.2%	25.0%	22.1%	20.6%	18.6%	22.5%
Southwest	7.7%	7.6%	7.5%	7.3%	6.8%	5.8%	5.9%	5.1%
West	17.5%	17.1%	16.9%	17.0%	16.9%	18.1%	20.6%	25.1%
Census Region (Sums to 100%)								
New England	1.0%	1.0%	1.1%	1.1%	1.3%	1.7%	1.4%	2.6%
Middle Atlantic	11.7%	11.9%	12.1%	11.8%	12.2%	11.7%	12.9%	13.6%
East North Central	34.4%	35.0%	35.5%	36.1%	38.8%	40.4%	38.1%	29.4%
East South Central	3.6%	3.6%	3.5%	3.7%	3.7%	3.8%	3.0%	1.7%
South Atlantic	22.4%	22.1%	21.7%	21.3%	18.4%	16.8%	15.5%	20.8%
West North Central	1.6%	1.6%	1.7%	1.7%	1.6%	1.4%	1.2%	0.3%
West South Central	5.4%	5.4%	5.2%	5.0%	4.7%	3.7%	3.5%	3.2%
Mountain	3.1%	3.1%	3.2%	3.2%	3.1%	3.2%	3.6%	2.5%
Pacific	16.5%	16.2%	16.0%	15.9%	15.8%	17.0%	19.5%	24.4%
US Territories	0.1%	0.1%	0.2%	0.2%	0.2%	0.4%	1.2%	1.5%
Top 10 States								
01) OH	27.7%	28.3%	28.7%	29.1%	31.2%	32.2%	31.8%	26.2%
02) SC	12.7%	12.5%	11.9%	11.6%	8.7%	6.6%	4.5%	4.9%
03) PA	11.4%	11.6%	11.8%	11.6%	11.9%	11.2%	12.2%	12.2%
04) WA	8.6%	8.4%	8.3%	8.3%	8.0%	8.5%	8.3%	7.8%
05) OR	7.2%	7.1%	6.9%	6.9%	7.0%	7.7%	9.4%	11.8%

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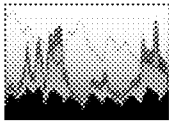

Single Family Conventional Book Characteristics
Construction to Permanent

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) FL	5.5%	5.5%	5.7%	5.7%	6.3%	7.1%	8.6%	12.9%
07) MI	3.5%	3.5%	3.5%	3.5%	3.7%	3.1%	3.3%	2.1%
08) TX	3.0%	2.9%	2.9%	2.8%	2.8%	2.4%	2.4%	2.6%
09) AL	2.3%	2.3%	2.2%	2.4%	2.6%	2.8%	2.1%	1.2%
10) OK	2.2%	2.2%	2.1%	2.0%	1.5%	0.9%	0.7%	0.6%
Top 10 Sellers								
01) FANNIE MAE	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	99.9%	100.0%
02) FIRST FINANCIAL HOLDINGS INC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) FIRSTMERIT CORPORATION	15.9%	16.2%	16.5%	16.7%	19.1%	18.1%	17.3%	20.0%
02) HUNTINGTON BANCSHARES INCORPORATED	14.8%	15.1%	15.1%	15.2%	13.7%	13.5%	11.5%	7.2%
03) JP MORGAN CHASE & CO	5.9%	6.2%	6.5%	6.9%	7.7%	5.3%	2.0%	0.3%
04) FIRST FINANCIAL HOLDINGS INC	5.6%	5.7%	5.6%	5.5%	5.0%	3.6%	3.0%	4.3%
05) COLLATERAL INVESTMENT GROUP	5.4%	5.6%	5.6%	5.8%	6.5%	6.8%	5.7%	2.8%
06) CENLAR CAPITAL CORPORATION	5.0%	4.6%	4.1%	3.5%	1.9%	0.1%	0.0%	0.0%
07) WELLS FARGO & COMPANY	3.3%	3.5%	3.6%	3.8%	4.9%	6.6%	4.8%	1.2%
08) HOMESTREET INC	3.0%	3.0%	3.0%	3.1%	3.3%	3.4%	4.5%	3.8%
09) UMPQUA HOLDINGS CORPORATION	2.8%	2.6%	2.4%	2.2%	1.9%	1.7%	1.4%	0.3%
10) REGIONS FINANCIAL CORP	2.7%	2.6%	2.5%	2.5%	1.6%	0.7%	1.7%	1.7%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	71.1%	71.1%	70.9%	70.8%	69.2%	66.5%	62.1%	63.9%
Credit Enhancement	28.9%	28.9%	29.1%	29.2%	30.8%	33.5%	37.9%	36.1%
- Primary MI Only	28.9%	28.8%	29.1%	29.2%	30.7%	33.4%	37.4%	35.2%
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
- Pool Policy and Primary MI	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.6%
- Full Recourse	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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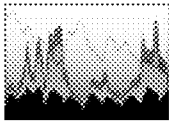

Single Family Conventional Book Characteristics
Construction to Permanent

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	10.88	10.99	11.10	11.19	10.52	9.22	6.49	7.41
Wtd Avg Economic Model Fee	15.21	15.09	15.02	14.94	15.66	17.26	20.61	22.25
Wtd Avg Charged Fee	26.09	26.07	26.12	26.14	26.18	26.48	27.10	29.66
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.45%	0.43%	0.33%	0.44%	0.64%	0.51%	0.32%	0.87%
- SDQ Rate for Loans with CE	1.07%	1.04%	0.92%	1.23%	1.45%	0.99%	0.61%	1.17%
- SDQ Rate for Loans without CE	0.20%	0.18%	0.09%	0.12%	0.30%	0.28%	0.17%	0.72%
SDQ Rate Excl. Katrina Loans	0.45%	0.43%	0.33%	0.44%	0.62%	0.51%	0.33%	0.87%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	7.14%	0.00%	0.00%	
Serious Delinquent Loans								
SDQ Loan Count	28	26	20	26	31	19	6	11
SDQ Count for Loans with CE	19	18	16	21	21	12	4	5
SDQ Count for Loans without CE	9	8	4	5	10	7	2	6
SDQ Volume ($M)								
SDQ Volume	$4.6	$4.2	$3.2	$4.1	$4.7	$2.7	$0.9	$1.8
SDQ Volume for Loans with CE	$3.1	$2.9	$2.5	$3.2	$3.2	$1.7	$0.7	$1.0
SDQ Volume for Loans without CE	$1.5	$1.3	$0.7	$0.9	$1.5	$1.0	$0.2	$0.8

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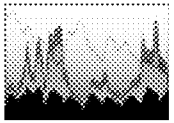

Single Family Conventional Book Characteristics
Flex

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	589,346	536,380	500,060	476,105	355,927	256,691	158,466	96,762
Book Volume ($B)	$85.4	$75.3	$68.7	$64.7	$46.2	$32.8	$20.1	$12.0
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 60.01% - 70.00%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%
OLTV 70.01% - 75.00%	5.4%	3.6%	1.8%	0.7%	0.3%	0.3%	0.3%	0.2%
OLTV 75.01% - 80.00%	26.2%	27.9%	28.9%	28.9%	22.8%	16.4%	9.8%	6.6%
OLTV 80.01% - 90.00%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%	0.8%
OLTV 90.01% - 95.00%	0.6%	0.7%	0.7%	0.7%	1.0%	1.3%	1.8%	2.3%
OLTV 95.01% - 97.00%	7.4%	8.3%	9.3%	10.1%	15.3%	25.3%	41.6%	54.2%
OLTV 97.01% - 100.00%	59.7%	58.7%	58.7%	59.0%	60.0%	56.0%	45.7%	35.6%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	92.9%	93.0%	93.2%	93.5%	94.6%	95.6%	96.4%	96.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Comb LTV 75.01% - 80.00%	0.3%	0.3%	0.4%	0.4%	0.6%	1.3%	2.4%	3.4%
Comb LTV 80.01% - 90.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%
Comb LTV 90.01% - 95.00%	0.7%	0.7%	0.7%	0.8%	1.0%	1.3%	1.7%	2.2%
Comb LTV 95.01% - 97.00%	7.3%	8.1%	8.9%	9.6%	14.1%	23.3%	39.3%	52.3%
Comb LTV 97.01% - 100.00%	89.2%	87.8%	86.5%	85.5%	79.0%	68.4%	51.2%	39.3%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	2.3%	2.7%	3.1%	3.5%	4.8%	5.2%	4.6%	2.1%
Wtd Avg Comb LTV	99.6%	99.6%	99.5%	99.5%	99.3%	98.8%	98.0%	97.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Comb LTV 75.01% - 80.00%	0.3%	0.3%	0.4%	0.4%	0.6%	1.3%	2.4%	3.4%
Comb LTV 80.01% - 90.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%

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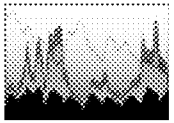

Single Family Conventional Book Characteristics
Flex

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	0.7%	0.7%	0.7%	0.8%	1.0%	1.3%	1.7%	2.2%
Comb LTV 95.01% - 97.00%	7.3%	8.1%	8.9%	9.6%	14.2%	23.4%	39.5%	53.0%
Comb LTV 97.01% - 100.00%	89.2%	87.8%	86.5%	85.5%	79.0%	68.4%	51.2%	39.3%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	2.2%	2.7%	3.1%	3.4%	4.8%	5.2%	4.5%	1.4%
Wtd Avg Comb LTV	99.6%	99.6%	99.5%	99.5%	99.3%	98.8%	98.0%	97.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	3.8%	4.6%	4.9%	5.3%	5.6%	1.7%	0.4%	0.2%
MTMLTV 60.01% - 70.00%	7.5%	8.2%	8.1%	8.4%	9.2%	5.8%	2.2%	1.1%
MTMLTV 70.01% - 75.00%	11.2%	11.6%	10.1%	9.6%	9.2%	6.7%	4.1%	2.2%
MTMLTV 75.01% - 80.00%	15.1%	16.3%	16.7%	16.9%	15.3%	13.9%	8.1%	6.4%
MTMLTV 80.01% - 90.00%	18.3%	19.1%	20.3%	20.7%	21.8%	23.2%	25.8%	20.8%
MTMLTV 90.01% - 95.00%	11.2%	12.2%	12.6%	13.1%	16.7%	17.2%	28.9%	28.2%
MTMLTV 95.01% - 97.00%	6.0%	6.5%	6.2%	6.2%	7.4%	8.6%	13.5%	19.2%
MTMLTV 97.01% - 100.00%	15.6%	14.2%	13.3%	13.1%	12.0%	17.5%	14.2%	17.9%
MTMLTV > 100.00%	11.1%	7.2%	7.8%	6.6%	2.8%	5.4%	2.4%	3.1%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.8%
Wtg Avg MTMLTV	85.7%	84.3%	84.3%	83.9%	83.5%	87.3%	89.8%	91.6%
Credit Score (Sums to 100%)								
FICO < 550	0.3%	0.4%	0.4%	0.4%	0.4%	0.5%	0.4%	0.5%
FICO 550-579	0.7%	0.8%	0.8%	0.8%	0.9%	1.2%	1.4%	1.5%
FICO 580-619	6.0%	6.1%	6.2%	6.2%	6.4%	6.5%	5.8%	5.3%
FICO 620-659	17.9%	18.1%	18.2%	18.4%	19.3%	19.6%	17.9%	15.0%
FICO 660-699	24.5%	24.7%	24.9%	25.1%	25.8%	26.2%	26.7%	26.9%
FICO 700-739	23.9%	24.0%	24.0%	24.0%	23.9%	24.5%	25.5%	27.7%
FICO >= 740	25.9%	25.6%	25.2%	24.8%	22.9%	21.1%	21.8%	22.7%
FICO Missing	0.7%	0.3%	0.2%	0.2%	0.3%	0.4%	0.4%	0.4%
Wtd Avg FICO	699	699	698	697	695	692	695	697
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	93.6%	94.1%	93.8%	93.4%	91.0%	90.9%	95.4%	97.7%
Intermediate-term, fixed-rate	0.7%	0.7%	0.8%	0.8%	0.9%	1.1%	1.1%	0.8%
Adjustable-rate	4.0%	4.6%	5.2%	5.7%	8.0%	8.0%	3.5%	1.5%

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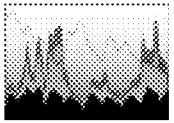

Single Family Conventional Book Characteristics
Flex

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	0.4%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	1.3%	0.4%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Property	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2-4 Units	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.3%	8.2%	8.0%	7.9%	7.4%	7.6%	8.3%	8.3%
Single Family Homes	91.7%	91.8%	92.0%	92.1%	92.6%	92.4%	91.7%	91.7%
Property Type (Sums to 100%)								
Manufactured	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	1.2%	1.3%
Condo/Coop	8.3%	8.2%	8.0%	7.9%	7.4%	7.6%	8.3%	8.3%
1 Unit	91.5%	91.6%	91.8%	91.9%	92.2%	91.7%	90.4%	90.3%
2-4 Units	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	8.3%	8.2%	8.0%	7.9%	7.4%	7.6%	8.3%	8.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	98.6%	98.7%	98.9%	99.0%	99.0%	98.7%	98.1%	97.7%
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Other Refinance	1.4%	1.3%	1.1%	1.0%	1.0%	1.2%	1.8%	2.2%
Origination Type (Sums to 100%)								
TPO Broker	21.2%	20.6%	20.1%	20.1%	20.6%	22.2%	24.2%	26.2%
TPO Correspondent	39.1%	38.4%	38.3%	37.5%	34.4%	32.6%	30.9%	29.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Retail	39.7%	41.0%	41.6%	42.4%	45.0%	45.1%	44.8%	44.3%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.7%
2000	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	1.3%	6.1%
2001	0.4%	0.5%	0.6%	0.7%	1.2%	2.7%	7.7%	32.6%
2002	1.8%	2.2%	2.5%	2.8%	5.0%	10.6%	28.2%	60.7%

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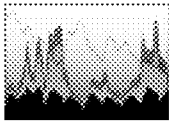

Single Family Conventional Book Characteristics
Flex

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	6.6%	7.8%	9.0%	10.0%	17.3%	34.6%	62.6%	0.0%
2004	12.3%	14.6%	16.9%	18.8%	32.7%	51.6%	0.0%	0.0%
2005	21.2%	24.9%	28.5%	31.4%	43.5%	0.0%	0.0%	0.0%
2006	29.2%	34.0%	38.3%	36.2%	0.0%	0.0%	0.0%	0.0%
2007	28.3%	15.8%	4.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$148,579	$143,949	$140,893	$139,142	$132,351	$129,505	$128,002	$124,823
Loan Original Note Rate	6.50%	6.45%	6.44%	6.43%	6.22%	6.27%	6.43%	7.23%
Seasoning (Sums to 100%)								
Seasoned	0.2%	0.2%	0.2%	0.2%	0.3%	0.1%	0.1%	0.2%
Non-Seasoned	99.8%	99.8%	99.8%	99.8%	99.7%	99.9%	99.9%	99.8%
ACI								
ACI Probability	1.22%	1.21%	1.22%	1.22%	1.26%	1.31%	1.27%	1.30%
Wtd Avg ACI Score	670	671	670	670	668	666	665	666
Credit Premium								
Wtd Avg Credit Premium	-0.17	-0.18	-0.17	-0.16	-0.10	-0.04	0.06	0.21
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.4%	2.6%	2.6%	2.7%	3.4%	4.4%	4.2%	4.1%
DTI Ratio > 20 and <= 30	11.1%	11.5%	11.6%	11.8%	12.9%	14.1%	14.5%	15.5%
DTI Ratio > 30 and <= 40	26.2%	26.6%	26.7%	26.8%	27.1%	26.7%	28.5%	32.3%
DTI Ratio > 40 and <= 50	30.5%	30.4%	30.2%	30.0%	28.7%	26.8%	27.4%	29.3%
DTI Ratio > 50	25.5%	24.6%	24.3%	24.1%	22.8%	22.4%	20.6%	16.8%
DTI Ratio Missing	4.3%	4.5%	4.5%	4.6%	5.2%	5.5%	4.8%	1.9%
Wtd Avg DTI Ratio	42.9%	42.6%	42.5%	42.4%	41.8%	41.4%	40.8%	39.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.4%	2.6%	2.6%	2.7%	3.4%	4.5%	4.2%	4.1%
DTI Ratio > 20 and <= 30	11.4%	11.7%	11.9%	12.1%	13.3%	14.7%	15.1%	15.6%
DTI Ratio > 30 and <= 40	27.2%	27.7%	27.9%	28.0%	28.4%	28.2%	29.9%	32.7%
DTI Ratio > 40 and <= 50	31.9%	31.8%	31.7%	31.4%	30.2%	28.3%	28.7%	29.7%
DTI Ratio > 50	26.8%	26.0%	25.7%	25.6%	24.5%	24.0%	21.7%	17.1%
DTI Ratio Missing	0.3%	0.3%	0.2%	0.2%	0.2%	0.4%	0.4%	0.8%

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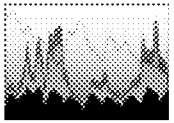

Single Family Conventional Book Characteristics
Flex

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	43.0%	42.7%	42.6%	42.6%	41.9%	41.4%	40.9%	39.7%
Origination Term (Sums to 100%)								
<= 15 Years	0.7%	0.7%	0.8%	0.8%	0.9%	1.1%	1.1%	0.8%
> 15 Years amd <= 25 Years	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.3%
> 25 Years and <= 30 Years	98.7%	98.8%	98.9%	98.9%	98.7%	98.6%	98.5%	98.9%
> 30 Years	0.4%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	94.9%	94.5%	94.0%	93.5%	91.0%	90.9%	95.4%	97.7%
Intermediate-Term Fixed Rate (excl Balloon)	0.7%	0.7%	0.7%	0.8%	0.9%	1.1%	1.1%	0.8%
Adjustable Rate	4.4%	4.8%	5.3%	5.7%	8.1%	8.0%	3.5%	1.5%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	4.4%	4.8%	5.3%	5.7%	8.1%	8.0%	3.5%	1.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%
- 5/1 Hybrid Arm	3.2%	3.5%	3.8%	4.2%	5.8%	5.4%	1.2%	0.0%
- 7/1 Hybrid Arm	1.0%	1.1%	1.2%	1.3%	2.0%	2.5%	2.2%	1.4%
- 10/1 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	1.7%	0.6%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%
- Interest Only ARM	0.4%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- Interest Only FRM	1.3%	0.4%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Alt-A	2.0%	2.2%	2.1%	2.0%	1.7%	0.2%	0.6%	1.5%
- Alt-A Low/No Doc	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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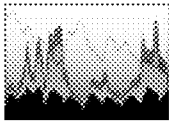

Single Family Conventional Book Characteristics
Flex

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.1%	0.1%	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	1.8%	2.1%	2.0%	1.9%	1.6%	0.2%	0.5%	1.3%
My Community Mortgage	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Non-Full Doc								
Non-Full Doc Total	1.1%	0.7%	0.2%	0.1%	0.1%	0.1%	0.2%	0.3%
- Select Lender Programs Non-Full Doc	1.0%	0.6%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%
- Other Low/No Doc	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	91.4%	90.6%	90.4%	90.2%	90.4%	93.5%	94.1%	96.9%
Investor Channel	3.8%	4.4%	4.5%	4.6%	4.0%	1.1%	1.3%	1.8%
eChannel	4.8%	5.0%	5.1%	5.2%	5.6%	5.4%	4.5%	1.3%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	32.2%	32.2%	31.2%	30.1%	23.6%	17.2%	10.6%	7.8%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	5.8%	4.1%	2.2%	1.1%	0.6%	0.5%	0.5%	0.3%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	26.2%	27.9%	28.9%	28.8%	22.8%	16.6%	10.1%	7.5%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	32.3%	32.3%	31.4%	30.3%	23.8%	17.4%	11.0%	8.4%

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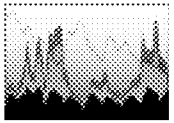

Single Family Conventional Book Characteristics
Flex

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.3%	0.3%	0.4%	0.4%	0.6%	0.5%	0.5%	0.3%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	31.9%	31.8%	30.9%	29.7%	22.9%	16.7%	10.3%	7.7%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
EA/TPR								
EA/TPR	3.9%	3.9%	4.2%	4.3%	5.1%	5.5%	5.8%	11.0%
- EA I	2.1%	2.2%	2.4%	2.4%	2.9%	3.0%	3.2%	5.1%
- EA/TPR II	1.2%	1.1%	1.2%	1.2%	1.3%	1.4%	1.7%	3.6%
- EA/TPR III	0.6%	0.6%	0.6%	0.7%	0.9%	1.1%	0.9%	2.2%
10-K Property Region (Sums to 100%)								
Midwest	20.6%	21.0%	21.1%	21.4%	21.4%	19.7%	17.9%	17.7%
Northeast	13.2%	13.3%	13.4%	13.4%	13.0%	11.9%	11.2%	9.5%
Southeast	31.1%	31.2%	31.3%	31.2%	31.3%	32.0%	31.0%	29.2%
Southwest	26.1%	26.1%	26.1%	26.0%	25.4%	24.3%	22.9%	22.6%
West	9.0%	8.3%	8.0%	8.1%	9.0%	12.1%	17.1%	21.1%
Census Region (Sums to 100%)								
New England	4.1%	4.1%	4.2%	4.2%	4.0%	3.7%	3.5%	3.0%
Middle Atlantic	7.5%	7.6%	7.7%	7.8%	7.7%	7.2%	6.6%	5.6%
East North Central	15.9%	16.1%	16.1%	16.3%	16.2%	14.9%	13.6%	13.6%
East South Central	8.1%	8.2%	8.2%	8.2%	7.5%	6.5%	5.8%	5.7%
South Atlantic	23.4%	23.4%	23.4%	23.4%	24.2%	25.9%	25.5%	23.8%
West North Central	8.5%	8.7%	8.9%	9.0%	9.0%	8.1%	7.1%	6.8%
West South Central	16.3%	16.6%	16.8%	16.7%	16.3%	14.9%	13.5%	12.2%
Mountain	8.1%	7.6%	7.3%	7.2%	7.2%	8.2%	9.2%	10.4%
Pacific	6.9%	6.4%	6.2%	6.2%	7.1%	9.9%	14.4%	18.3%
US Territories	1.2%	1.2%	1.2%	1.1%	0.9%	0.6%	0.8%	0.6%
Top 10 States								
01) TX	11.5%	11.6%	11.6%	11.5%	11.0%	10.2%	9.3%	8.7%
02) FL	7.1%	7.1%	7.2%	7.3%	8.3%	9.8%	10.0%	8.3%
03) GA	5.1%	5.1%	5.1%	5.1%	4.8%	4.6%	4.3%	4.3%
04) PA	4.0%	4.1%	4.2%	4.3%	4.3%	4.0%	3.7%	3.1%
05) OH	4.0%	4.1%	4.0%	4.0%	3.9%	3.3%	2.8%	2.7%

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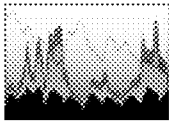

Single Family Conventional Book Characteristics
Flex

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) IL	3.9%	3.9%	3.8%	3.9%	3.7%	3.7%	3.4%	3.1%
07) MI	3.5%	3.6%	3.7%	3.8%	4.1%	4.1%	4.0%	4.4%
08) NC	3.5%	3.4%	3.4%	3.4%	3.1%	2.8%	2.8%	3.2%
09) TN	3.1%	3.1%	3.0%	3.0%	2.7%	2.5%	2.4%	2.5%
10) VA	2.8%	2.7%	2.7%	2.7%	2.8%	3.2%	3.1%	3.2%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	15.0%	14.8%	14.5%	13.8%	12.8%	13.9%	15.6%	12.8%
02) CITIGROUP INC	10.8%	10.7%	11.0%	10.9%	8.7%	7.1%	4.3%	2.8%
03) SUNTRUST BANKS INC	8.2%	7.7%	7.3%	6.9%	5.1%	4.7%	5.0%	5.2%
04) PHH CORPORATION	7.3%	7.8%	8.1%	8.4%	9.7%	10.7%	12.1%	10.2%
05) FLAGSTAR BANCORP INC	5.9%	5.8%	5.9%	6.1%	7.3%	6.1%	4.8%	4.8%
06) FIRST HORIZON NATIONAL CORPORATION	5.2%	4.9%	4.8%	4.8%	4.8%	5.5%	4.8%	4.1%
07) CERBERUS CAPITAL HOLDING	4.6%	5.4%	6.1%	6.7%	7.7%	6.0%	3.3%	1.0%
08) UNITED SERVICES AUTOMOBILE ASSOCIATION	4.1%	3.8%	3.6%	3.3%	2.3%	1.4%	0.6%	0.6%
09) JP MORGAN CHASE & CO	3.4%	3.1%	2.6%	2.7%	3.7%	5.6%	5.9%	3.8%
10) AMTRUST FINANCIAL CORPORATION	3.2%	3.1%	3.0%	2.9%	2.3%	2.4%	2.7%	3.5%
Top 10 Servicers								
01) CITIGROUP INC	15.1%	15.6%	16.6%	17.1%	16.3%	12.9%	9.8%	7.0%
02) COUNTRYWIDE FINANCIAL CORPORATION	15.0%	14.9%	14.5%	13.9%	12.8%	13.9%	15.6%	12.9%
03) JP MORGAN CHASE & CO	11.0%	11.6%	11.5%	11.4%	11.5%	11.8%	11.4%	13.8%
04) PHH CORPORATION	7.0%	7.5%	7.8%	8.1%	9.3%	10.0%	10.8%	9.1%
05) SUNTRUST BANKS INC	6.1%	5.3%	4.6%	4.4%	3.7%	3.8%	4.3%	4.2%
06) FIRST HORIZON NATIONAL CORPORATION	5.3%	5.0%	4.9%	4.8%	4.8%	5.7%	4.7%	3.5%
07) WELLS FARGO & COMPANY	5.0%	4.6%	4.2%	3.9%	3.7%	3.4%	2.7%	1.0%
08) CERBERUS CAPITAL HOLDING	5.0%	5.8%	6.5%	7.1%	8.2%	7.1%	5.5%	4.8%
09) UNITED SERVICES AUTOMOBILE ASSOCIATION	4.3%	4.1%	3.8%	3.6%	2.7%	2.1%	1.9%	1.6%
10) NATIONAL CITY CORPORATION	3.2%	3.0%	2.6%	2.5%	2.1%	1.3%	1.3%	1.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	35.3%	35.9%	35.6%	34.9%	30.8%	25.3%	17.6%	8.3%
Credit Enhancement	64.7%	64.1%	64.4%	65.1%	69.2%	74.7%	82.4%	91.7%
- Primary MI Only	56.9%	55.5%	55.1%	55.3%	58.3%	62.9%	68.8%	71.7%
- Pool Policy Only	0.3%	0.4%	0.4%	0.4%	0.5%	0.7%	1.3%	1.5%
- Pool Policy and Primary MI	0.4%	0.4%	0.4%	0.5%	0.7%	1.0%	2.5%	7.0%
- Full Recourse	2.1%	2.0%	1.9%	1.8%	1.2%	1.4%	1.6%	1.5%
- Shared Arrangement	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%

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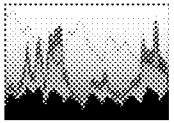

Single Family Conventional Book Characteristics
Flex

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	4.8%	5.7%	6.5%	7.1%	8.4%	8.7%	8.1%	9.9%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	48.4%	32.8%	30.2%	23.9%	31.2%	42.1%	57.4%	100.0%
Alt-A with Credit Enhancement	53.7%	54.4%	47.6%	45.3%	55.9%	81.0%	84.8%	94.8%
Economic Fees and Gap								
Wtd Avg Economic Gap	2.66	3.70	4.89	5.73	9.35	9.18	6.63	3.98
Wtd Avg Economic Model Fee	40.24	40.51	40.48	40.45	40.30	39.84	37.95	44.28
Wtd Avg Charged Fee	42.90	44.21	45.37	46.18	49.65	49.02	44.58	48.26
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.63%	1.37%	1.33%	1.41%	1.60%	1.09%	1.05%	0.82%
- SDQ Rate for Loans with CE	2.16%	1.85%	1.80%	1.91%	2.08%	1.37%	1.21%	0.83%
- SDQ Rate for Loans without CE	0.55%	0.41%	0.38%	0.36%	0.38%	0.16%	0.23%	0.68%
SDQ Rate Excl. Katrina Loans	1.61%	1.35%	1.31%	1.38%	1.30%	1.10%	1.06%	0.82%
SDQ Rate for Katrina Loans	3.04%	2.52%	2.82%	3.36%	11.95%	0.64%	0.64%	0.75%
Serious Delinquent Loans								
SDQ Loan Count	9,544	7,287	6,596	6,666	5,626	2,753	1,648	774
SDQ Count for Loans with CE	8,479	6,567	5,980	6,109	5,242	2,657	1,589	721
SDQ Count for Loans without CE	1,065	720	616	557	384	96	59	53
SDQ Volume ($M)								
SDQ Volume	$1,300.4	$948.1	$836.6	$814.9	$651.3	$317.2	$189.5	$90.0
SDQ Volume for Loans with CE	$1,141.0	$849.9	$755.9	$744.3	$605.6	$305.7	$183.2	$83.9
SDQ Volume for Loans without CE	$159.3	$98.2	$80.7	$70.6	$45.7	$11.5	$6.3	$6.2

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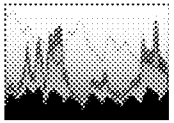

Single Family Conventional Book Characteristics
Simultaneous Secoonds

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	3,940	3,831	3,698	3,637	3,050	2,181	1,377	655
Book Volume ($B)	$0.6	$0.6	$0.6	$0.6	$0.5	$0.3	$0.2	$0.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.6%	0.6%	0.5%	0.5%	0.6%	0.7%	0.4%	0.6%
OLTV 60.01% - 70.00%	1.6%	1.7%	1.6%	1.6%	1.8%	1.2%	1.4%	2.2%
OLTV 70.01% - 75.00%	3.3%	3.1%	2.9%	2.8%	2.4%	2.5%	2.9%	4.2%
OLTV 75.01% - 80.00%	94.0%	94.0%	94.4%	94.4%	94.2%	93.7%	92.1%	85.7%
OLTV 80.01% - 90.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%
OLTV 90.01% - 95.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	1.0%
OLTV 97.01% - 100.00%	0.3%	0.3%	0.4%	0.4%	0.6%	1.4%	2.3%	5.8%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	79.4%	79.4%	79.5%	79.5%	79.5%	79.6%	79.9%	80.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Comb LTV 60.01% - 70.00%	0.2%	0.2%	0.2%	0.2%	0.4%	0.5%	0.6%	1.4%
Comb LTV 70.01% - 75.00%	0.4%	0.4%	0.4%	0.3%	0.4%	0.6%	1.1%	3.1%
Comb LTV 75.01% - 80.00%	5.2%	5.5%	6.0%	6.3%	9.0%	14.5%	21.6%	49.4%
Comb LTV 80.01% - 90.00%	49.0%	48.8%	48.1%	47.3%	45.1%	40.8%	36.1%	19.4%
Comb LTV 90.01% - 95.00%	44.6%	44.4%	44.7%	45.1%	44.1%	41.7%	37.5%	19.5%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.3%	0.3%	0.4%	0.7%	1.2%	4.4%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.5%	1.1%	1.7%	2.7%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	90.9%	90.8%	90.8%	90.9%	90.6%	89.9%	89.0%	85.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Comb LTV 60.01% - 70.00%	0.2%	0.2%	0.2%	0.2%	0.4%	0.5%	0.6%	1.4%
Comb LTV 70.01% - 75.00%	0.4%	0.4%	0.4%	0.3%	0.4%	0.6%	1.1%	3.1%
Comb LTV 75.01% - 80.00%	5.2%	5.5%	6.0%	6.3%	9.0%	14.5%	21.6%	49.4%
Comb LTV 80.01% - 90.00%	49.0%	48.8%	48.1%	47.3%	45.1%	40.8%	36.1%	19.4%

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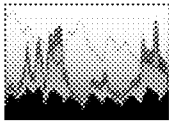

Single Family Conventional Book Characteristics
Simultaneous Secoonds

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	44.6%	44.4%	44.7%	45.1%	44.1%	41.7%	37.5%	19.5%
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.2%	0.2%	0.3%	0.3%	0.4%	0.7%	1.2%	4.4%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.5%	1.1%	1.7%	2.7%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	90.9%	90.8%	90.8%	90.8%	90.6%	89.9%	89.0%	85.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	19.0%	19.7%	18.5%	18.4%	15.3%	6.4%	1.7%	0.9%
MTMLTV 60.01% - 70.00%	26.3%	26.9%	27.3%	27.9%	29.6%	24.2%	8.2%	10.3%
MTMLTV 70.01% - 75.00%	19.6%	20.9%	20.2%	20.2%	21.6%	26.1%	29.6%	24.1%
MTMLTV 75.01% - 80.00%	25.9%	26.8%	27.7%	27.0%	29.4%	35.6%	52.5%	54.3%
MTMLTV 80.01% - 90.00%	8.8%	5.6%	6.1%	6.2%	3.9%	7.2%	7.6%	4.4%
MTMLTV 90.01% - 95.00%	0.3%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%	2.3%
MTMLTV 95.01% - 97.00%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	1.2%
MTMLTV 97.01% - 100.00%	0.1%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	2.0%
MTMLTV > 100.00%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.0%	0.3%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Wtg Avg MTMLTV	69.2%	68.6%	68.9%	68.8%	69.4%	72.5%	75.4%	76.5%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
FICO 550-579	0.2%	0.2%	0.3%	0.2%	0.2%	0.2%	0.3%	0.4%
FICO 580-619	2.6%	2.6%	2.6%	2.5%	2.3%	2.4%	2.7%	3.5%
FICO 620-659	10.1%	10.2%	10.3%	10.2%	10.4%	10.1%	8.6%	8.5%
FICO 660-699	20.2%	20.3%	20.2%	20.8%	21.3%	22.6%	22.8%	24.5%
FICO 700-739	23.6%	23.9%	24.0%	24.2%	24.9%	25.9%	28.1%	29.0%
FICO >= 740	43.2%	42.6%	42.5%	41.9%	40.7%	38.6%	37.3%	33.4%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.6%
Wtd Avg FICO	723	722	722	721	720	718	718	713
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	90.0%	89.4%	88.7%	88.1%	86.2%	82.7%	85.5%	91.7%
Intermediate-term, fixed-rate	3.3%	3.4%	3.7%	3.8%	4.7%	5.4%	6.5%	6.7%
Adjustable-rate	4.4%	4.8%	5.3%	5.8%	7.9%	11.2%	7.9%	1.6%

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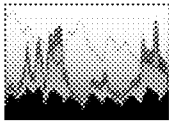

Single Family Conventional Book Characteristics
Simultaneous Secoonds

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	0.7%	0.8%	0.8%	0.8%	0.7%	0.6%	0.1%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	1.6%	1.6%	1.5%	1.6%	0.6%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	98.9%	98.8%	98.7%	98.8%	99.0%	98.9%	99.1%	99.4%
Second/Vacation Home	1.1%	1.1%	1.2%	1.1%	1.0%	1.1%	0.8%	0.5%
Investor Property	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
10-K Unit Type (Sums to 100%)								
1 Unit	99.1%	99.1%	99.0%	99.1%	99.0%	98.8%	99.0%	99.4%
2-4 Units	0.9%	0.9%	1.0%	0.9%	1.0%	1.2%	1.0%	0.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	3.2%	3.0%	2.8%	2.8%	3.2%	4.4%	4.0%	4.7%
Single Family Homes	96.8%	97.0%	97.2%	97.2%	96.8%	95.6%	96.0%	95.3%
Property Type (Sums to 100%)								
Manufactured	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Condo/Coop	3.2%	3.0%	2.8%	2.8%	3.2%	4.4%	4.0%	4.7%
1 Unit	95.8%	96.0%	96.2%	96.2%	95.7%	94.2%	94.7%	94.3%
2-4 Units	0.9%	0.9%	1.0%	0.9%	1.0%	1.2%	1.0%	0.6%
Condo								
Condo	3.2%	3.0%	2.8%	2.8%	3.2%	4.4%	4.0%	4.7%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	78.8%	78.5%	78.6%	79.2%	79.4%	80.2%	75.4%	74.0%
Cash-Out Refinance	8.9%	9.1%	8.9%	9.0%	8.5%	7.1%	6.4%	5.4%
Other Refinance	12.3%	12.4%	12.5%	11.8%	12.1%	12.6%	18.2%	20.6%
Origination Type (Sums to 100%)								
TPO Broker	10.1%	9.6%	9.5%	9.6%	11.2%	13.9%	19.1%	32.1%
TPO Correspondent	12.4%	12.7%	12.4%	12.0%	12.1%	10.8%	10.6%	16.8%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Retail	77.5%	77.7%	78.1%	78.4%	76.7%	75.3%	70.3%	50.9%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	2.2%
2001	0.7%	0.8%	0.9%	1.0%	1.5%	2.8%	6.7%	39.3%
2002	1.9%	2.0%	2.2%	2.4%	3.6%	7.4%	18.3%	58.5%

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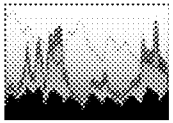

Single Family Conventional Book Characteristics
Simultaneous Secoonds

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	13.9%	15.3%	16.4%	17.3%	24.7%	43.7%	74.9%	0.0%
2004	16.5%	17.9%	19.8%	21.1%	29.6%	46.1%	0.0%	0.0%
2005	26.4%	28.5%	30.8%	32.0%	40.6%	0.0%	0.0%	0.0%
2006	22.5%	24.2%	25.8%	26.2%	0.0%	0.0%	0.0%	0.0%
2007	18.2%	11.2%	4.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$169,644	$167,188	$165,462	$164,672	$160,775	$160,190	$159,770	$152,589
Loan Original Note Rate	6.00%	5.95%	5.93%	5.91%	5.72%	5.67%	5.74%	6.62%
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
ACI								
ACI Probability	0.23%	0.23%	0.23%	0.23%	0.23%	0.24%	0.26%	0.30%
Wtd Avg ACI Score	715	715	715	715	714	714	713	708
Credit Premium								
Wtd Avg Credit Premium	-0.21	-0.22	-0.22	-0.22	-0.22	-0.20	-0.18	-0.09
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.2%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.8%	5.0%	5.2%	5.3%	6.0%	7.0%	6.2%	6.8%
DTI Ratio > 20 and <= 30	18.4%	18.9%	19.0%	19.1%	21.0%	22.7%	24.6%	25.7%
DTI Ratio > 30 and <= 40	30.4%	30.9%	31.2%	31.3%	31.8%	31.9%	33.1%	32.9%
DTI Ratio > 40 and <= 50	24.9%	24.9%	25.2%	24.8%	25.2%	24.5%	24.1%	23.6%
DTI Ratio > 50	21.0%	19.9%	18.9%	19.1%	15.7%	13.6%	11.7%	11.0%
DTI Ratio Missing	0.4%	0.4%	0.5%	0.4%	0.3%	0.3%	0.2%	0.0%
Wtd Avg DTI Ratio	39.5%	39.1%	38.9%	38.9%	37.8%	36.8%	36.3%	35.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.8%	5.0%	5.2%	5.3%	6.0%	7.0%	6.2%	6.8%
DTI Ratio > 20 and <= 30	18.4%	18.9%	19.0%	19.1%	21.0%	22.7%	24.6%	25.7%
DTI Ratio > 30 and <= 40	30.4%	30.9%	31.2%	31.3%	31.8%	31.9%	33.1%	32.9%
DTI Ratio > 40 and <= 50	24.9%	24.9%	25.2%	24.8%	25.2%	24.5%	24.1%	23.6%
DTI Ratio > 50	21.0%	19.9%	18.9%	19.1%	15.7%	13.6%	11.7%	11.0%
DTI Ratio Missing	0.4%	0.4%	0.5%	0.4%	0.3%	0.3%	0.2%	0.0%

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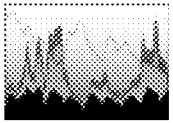

Single Family Conventional Book Characteristics
Simultaneous Secoonds

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	39.5%	39.1%	38.9%	38.9%	37.8%	36.8%	36.3%	35.9%
Origination Term (Sums to 100%)								
<= 15 Years	3.3%	3.4%	3.7%	3.8%	4.7%	5.4%	6.5%	6.7%
> 15 Years amd <= 25 Years	1.8%	1.9%	1.9%	1.9%	2.4%	2.5%	3.6%	3.8%
> 25 Years and <= 30 Years	94.7%	94.5%	94.2%	94.1%	92.7%	92.1%	90.0%	89.6%
> 30 Years	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	91.6%	91.0%	90.3%	89.7%	86.7%	82.8%	85.5%	91.7%
Intermediate-Term Fixed Rate (excl Balloon)	2.9%	3.1%	3.3%	3.4%	4.2%	4.8%	5.5%	5.6%
Adjustable Rate	5.1%	5.5%	6.1%	6.5%	8.5%	11.8%	8.0%	1.6%
Balloon	0.3%	0.4%	0.4%	0.4%	0.6%	0.6%	1.0%	1.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	5.1%	5.5%	6.1%	6.5%	8.5%	11.8%	8.0%	1.6%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.3%	0.3%	0.4%	0.4%	0.6%	0.7%	0.5%	0.0%
- 5/1 Hybrid Arm	1.6%	1.8%	2.0%	2.1%	2.3%	3.4%	2.0%	0.4%
- 7/1 Hybrid Arm	3.2%	3.4%	3.7%	4.0%	5.6%	7.5%	5.3%	1.2%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	2.4%	2.4%	2.3%	2.3%	1.2%	0.7%	0.1%	0.0%
- Interest Only ARM	0.7%	0.8%	0.8%	0.8%	0.7%	0.6%	0.1%	0.0%
- Interest Only FRM	1.6%	1.6%	1.5%	1.6%	0.6%	0.1%	0.0%	0.0%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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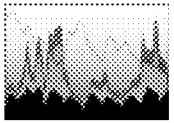

Single Family Conventional Book Characteristics
Simultaneous Secoonds

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	95.9%	95.5%	95.2%	95.1%	93.0%	87.7%	81.5%	67.4%
- 75/20/05	0.6%	0.5%	0.5%	0.6%	0.6%	0.6%	1.1%	2.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	43.1%	42.7%	42.3%	41.9%	42.6%	41.5%	39.1%	31.8%
- 80/15/05	46.4%	46.5%	47.0%	47.1%	46.1%	44.4%	40.8%	31.7%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%	1.8%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
- Other	5.7%	5.8%	5.4%	5.4%	3.6%	1.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	99.7%	99.8%	99.7%	99.7%	99.6%	99.5%	98.8%	95.8%

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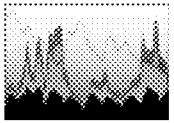

Single Family Conventional Book Characteristics
Simultaneous Secoonds

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.6%	0.5%	0.5%	0.6%	0.6%	0.6%	1.2%	2.2%
- 75/25/00	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	46.9%	46.9%	46.7%	46.4%	47.4%	47.7%	48.1%	43.2%
- 80/15/05	47.9%	48.1%	48.5%	48.7%	47.7%	47.0%	45.0%	40.1%
- 80/20/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%	2.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.5%
- Other	4.1%	4.1%	3.7%	3.8%	3.6%	3.7%	3.7%	7.8%
EA/TPR								
EA/TPR	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	1.2%	1.0%
- EA I	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.1%
- EA/TPR II	0.2%	0.2%	0.2%	0.2%	0.1%	0.3%	0.3%	0.4%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.5%
10-K Property Region (Sums to 100%)								
Midwest	23.4%	22.8%	22.6%	22.6%	20.2%	14.0%	10.1%	4.9%
Northeast	10.1%	10.4%	10.8%	11.2%	13.1%	16.8%	18.7%	22.7%
Southeast	31.7%	32.6%	33.4%	33.2%	33.3%	36.3%	42.1%	49.8%
Southwest	16.9%	16.2%	15.2%	15.3%	17.3%	20.3%	19.3%	7.2%
West	17.8%	18.0%	18.0%	17.7%	16.1%	12.7%	9.8%	15.4%
Census Region (Sums to 100%)								
New England	1.2%	1.2%	1.3%	1.4%	1.7%	2.2%	3.0%	1.2%
Middle Atlantic	8.8%	9.1%	9.4%	9.7%	11.3%	14.4%	15.5%	21.4%
East North Central	13.1%	12.4%	12.5%	12.9%	12.8%	12.1%	9.3%	4.9%
East South Central	21.1%	21.6%	22.2%	21.8%	23.3%	24.9%	29.0%	41.2%
South Atlantic	10.7%	11.1%	11.3%	11.4%	10.1%	11.6%	13.3%	8.7%
West North Central	11.3%	11.4%	11.0%	10.6%	8.0%	2.1%	1.1%	0.3%
West South Central	9.7%	10.1%	10.0%	10.0%	11.1%	12.0%	10.7%	4.9%
Mountain	16.8%	15.6%	14.9%	14.7%	14.3%	12.6%	10.7%	2.6%
Pacific	7.2%	7.4%	7.4%	7.3%	7.3%	8.1%	7.4%	14.8%
US Territories	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Top 10 States								
01) MS	12.0%	12.0%	12.3%	12.0%	12.3%	12.4%	12.8%	13.4%
02) AL	8.0%	8.5%	8.7%	8.8%	10.0%	11.3%	15.0%	26.9%
03) IL	7.5%	7.3%	7.5%	7.7%	7.3%	7.2%	5.5%	1.4%
04) TX	6.4%	6.7%	6.5%	6.6%	7.1%	7.5%	5.6%	1.0%
05) MN	5.8%	5.7%	5.1%	4.8%	2.8%	0.2%	0.1%	0.0%

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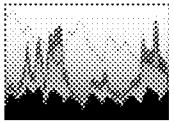

Single Family Conventional Book Characteristics
Simultaneous Secoonds

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) WY	5.7%	5.8%	5.9%	5.8%	4.4%	1.2%	0.0%	0.0%
07) GA	5.1%	5.2%	5.1%	5.3%	3.3%	2.8%	3.7%	2.9%
08) MT	3.5%	3.7%	3.8%	3.7%	3.3%	2.5%	1.5%	0.1%
09) NY	3.4%	3.4%	3.4%	3.4%	3.8%	4.2%	6.1%	11.7%
10) PA	3.4%	3.5%	3.8%	3.9%	4.5%	6.3%	7.8%	7.6%
Top 10 Sellers								
01) TRUSTMARK CORPORATION	18.1%	18.3%	18.6%	18.3%	19.9%	22.6%	29.9%	46.9%
02) MERCHANTS FINANCIAL GROUP INC	7.5%	7.4%	6.8%	6.4%	3.9%	0.0%	0.0%	0.0%
03) FIRST INTERSTATE BANCSYSTEM	7.4%	7.5%	7.7%	7.4%	5.0%	1.1%	0.0%	0.0%
04) MDC HOLDINGS INC	7.2%	5.7%	4.7%	4.9%	6.8%	12.0%	12.1%	1.2%
05) BANCORPSOUTH INC	6.0%	6.2%	6.5%	6.4%	6.3%	5.2%	4.1%	1.1%
06) PHH CORPORATION	5.9%	6.4%	6.9%	7.3%	10.5%	17.2%	17.4%	0.0%
07) MARINE BANCORP INC	4.2%	4.3%	4.6%	4.8%	4.5%	4.2%	4.7%	1.6%
08) INDEPENDENT BANKERS FINANCIAL CORPORATIO	4.2%	4.4%	4.2%	4.0%	3.8%	2.5%	0.8%	0.0%
09) OPTEUM FINANCIAL SERVICES LLC	4.2%	4.3%	4.2%	4.4%	1.7%	0.4%	0.2%	0.0%
10) HEARTLAND FINANCIAL USA INC	4.0%	4.0%	4.1%	4.0%	3.4%	2.5%	0.0%	0.0%
Top 10 Servicers								
01) TRUSTMARK CORPORATION	18.1%	18.3%	18.6%	18.3%	19.9%	22.6%	29.9%	46.9%
02) MERCHANTS FINANCIAL GROUP INC	7.5%	7.4%	6.8%	6.4%	3.9%	0.0%	0.0%	0.0%
03) FIRST INTERSTATE BANCSYSTEM	7.4%	7.5%	7.7%	7.4%	5.4%	1.8%	0.6%	0.1%
04) BANCORPSOUTH INC	6.0%	6.2%	6.5%	6.4%	6.3%	5.2%	4.1%	1.1%
05) PHH CORPORATION	5.9%	6.4%	6.9%	7.3%	10.5%	17.2%	17.4%	0.0%
06) JP MORGAN CHASE & CO	4.6%	4.8%	5.0%	5.5%	4.9%	3.8%	0.2%	0.2%
07) MARINE BANCORP INC	4.2%	4.3%	4.6%	4.8%	4.5%	4.2%	4.7%	1.6%
08) INDEPENDENT BANKERS FINANCIAL CORPORATIO	4.2%	4.4%	4.2%	4.0%	3.8%	2.5%	0.8%	0.0%
09) HEARTLAND FINANCIAL USA INC	4.0%	4.0%	4.1%	4.0%	3.4%	2.5%	0.0%	0.0%
10) MDC HOLDINGS INC	3.5%	1.6%	0.3%	0.0%	0.0%	0.2%	0.1%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	98.2%	98.1%	98.0%	98.1%	97.8%	96.9%	96.3%	92.0%
Credit Enhancement	1.8%	1.9%	2.0%	1.9%	2.2%	3.1%	3.7%	8.0%
- Primary MI Only	1.4%	1.5%	1.7%	1.7%	1.9%	2.7%	3.5%	6.9%
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.8%
- Pool Policy and Primary MI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Full Recourse	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.4%
- Shared Arrangement	0.3%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%

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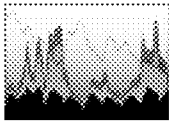

Single Family Conventional Book Characteristics
Simultaneous Secoonds

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement Interest Only with Credit Enhancement Alt-A with Credit Enhancement	1.1%	1.2%	1.3%	1.3%	2.9%	7.5%	0.0%	
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.13	-2.77	-2.37	-2.19	-2.10	-3.57	-6.31	-18.55
Wtd Avg Economic Model Fee	25.55	25.36	25.17	25.20	25.33	26.60	28.25	39.35
Wtd Avg Charged Fee	22.42	22.59	22.80	23.01	23.22	23.03	21.95	20.80
Appraisal Waivers								
Appraisal Waiver	1.3%	1.4%	1.3%	1.2%	0.8%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.23%	0.21%	0.16%	0.22%	0.43%	0.09%	0.15%	0.00%
- SDQ Rate for Loans with CE	2.82%	2.90%	2.94%	3.17%	0.00%	0.00%	0.00%	0.00%
- SDQ Rate for Loans without CE	0.18%	0.16%	0.11%	0.17%	0.44%	0.10%	0.15%	0.00%
SDQ Rate Excl. Katrina Loans	0.22%	0.20%	0.15%	0.18%	0.15%	0.11%	0.17%	0.00%
SDQ Rate for Katrina Loans	0.39%	0.37%	0.35%	0.69%	2.61%	0.00%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	9	8	6	8	13	2	2	0
SDQ Count for Loans with CE	2	2	2	2	0	0	0	0
SDQ Count for Loans without CE	7	6	4	6	13	2	2	0
SDQ Volume ($M)								
SDQ Volume	$1.4	$1.5	$1.0	$1.4	$2.2	$0.3	$0.2	$0.0
SDQ Volume for Loans with CE	$0.3	$0.3	$0.3	$0.3	$0.0	$0.0	$0.0	$0.0
SDQ Volume for Loans without CE	$1.1	$1.1	$0.6	$1.0	$2.2	$0.3	$0.2	$0.0

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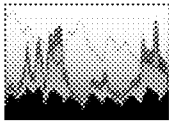

Single Family Conventional Book Characteristics
Sreamlined Purchase

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	7	3	2	1				
Book Volume ($B)	$0.0	$0.0	$0.0	$0.0				
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	30.7%	47.9%	100.0%	100.0%				
OLTV 60.01% - 70.00%	32.1%	0.0%	0.0%	0.0%				
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%				
OLTV 75.01% - 80.00%	17.0%	52.1%	0.0%	0.0%				
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%				
OLTV 90.01% - 95.00%	20.2%	0.0%	0.0%	0.0%				
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%				
OLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%				
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%				
OLTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg OLTV	65.7%	62.9%	44.3%	43.0%				
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	30.7%	47.9%	100.0%	100.0%				
Comb LTV 60.01% - 70.00%	32.1%	0.0%	0.0%	0.0%				
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 75.01% - 80.00%	17.0%	52.1%	0.0%	0.0%				
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 90.01% - 95.00%	20.2%	0.0%	0.0%	0.0%				
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	65.7%	62.9%	44.3%	43.0%				
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	30.7%	47.9%	100.0%	100.0%				
Comb LTV 60.01% - 70.00%	32.1%	0.0%	0.0%	0.0%				
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 75.01% - 80.00%	17.0%	52.1%	0.0%	0.0%				
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 90.01% - 95.00%	20.2%	0.0%	0.0%	0.0%				

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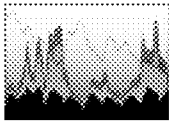

Single Family Conventional Book Characteristics
Sreamlined Purchase

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	65.7%	62.9%	44.3%	43.0%				
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	30.7%	47.9%	100.0%	100.0%				
MTMLTV 60.01% - 70.00%	32.1%	0.0%	0.0%	0.0%				
MTMLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%				
MTMLTV 75.01% - 80.00%	17.0%	52.1%	0.0%	0.0%				
MTMLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%				
MTMLTV 90.01% - 95.00%	20.2%	0.0%	0.0%	0.0%				
MTMLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%				
MTMLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%				
MTMLTV > 100.00%	0.0%	0.0%	0.0%	0.0%				
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtg Avg MTMLTV	64.9%	60.8%	43.9%	41.3%				
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%				
FICO 550-579	0.0%	0.0%	0.0%	0.0%				
FICO 580-619	0.0%	0.0%	0.0%	0.0%				
FICO 620-659	0.0%	0.0%	0.0%	0.0%				
FICO 660-699	0.0%	0.0%	0.0%	0.0%				
FICO 700-739	24.3%	0.0%	0.0%	0.0%				
FICO >= 740	75.7%	100.0%	100.0%	100.0%				
FICO Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg FICO	779	801	794	782				
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	96.0%	100.0%	100.0%	100.0%				
Intermediate-term, fixed-rate	4.0%	0.0%	0.0%	0.0%				
Adjustable-rate	0.0%	0.0%	0.0%	0.0%				
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%				

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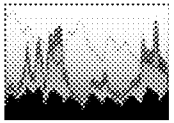

Single Family Conventional Book Characteristics
Sreamlined Purchase

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Negative Amortization	0.0%	0.0%	0.0%	0.0%				
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%				
10-K Occupancy Type (Sums to 100%)								
Principal Residence	100.0%	100.0%	100.0%	100.0%				
Second/Vacation Home	0.0%	0.0%	0.0%	0.0%				
Investor Property	0.0%	0.0%	0.0%	0.0%				
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%				
2-4 Units	0.0%	0.0%	0.0%	0.0%				
Missing	0.0%	0.0%	0.0%	0.0%				
10-K Property Type (Sums to 100%)								
Condo/Coop	0.0%	0.0%	0.0%	0.0%				
Single Family Homes	100.0%	100.0%	100.0%	100.0%				
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%				
Condo/Coop	0.0%	0.0%	0.0%	0.0%				
1 Unit	100.0%	100.0%	100.0%	100.0%				
2-4 Units	0.0%	0.0%	0.0%	0.0%				
Condo								
Condo	0.0%	0.0%	0.0%	0.0%				
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	100.0%	100.0%	100.0%	100.0%				
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%				
Other Refinance	0.0%	0.0%	0.0%	0.0%				
Origination Type (Sums to 100%)								
TPO Broker	49.1%	52.1%	0.0%	0.0%				
TPO Correspondent	4.0%	0.0%	0.0%	0.0%				
Undesignated	0.0%	0.0%	0.0%	0.0%				
Retail	46.9%	47.9%	100.0%	100.0%				
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%				
2000	0.0%	0.0%	0.0%	0.0%				
2001	0.0%	0.0%	0.0%	0.0%				
2002	0.0%	0.0%	0.0%	0.0%				
2003	0.0%	0.0%	0.0%	0.0%				

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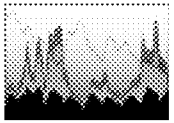

Single Family Conventional Book Characteristics
Sreamlined Purchase

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2004	0.0%	0.0%	0.0%	0.0%				
2005	0.0%	0.0%	0.0%	0.0%				
2006	15.2%	47.9%	100.0%	100.0%				
2007	84.8%	52.1%	0.0%	0.0%				
Origination Amount and Rate								
Avg Origination Loan Amount	$178,896	$138,467	$102,500	$120,000				
Loan Original Note Rate	6.38%	6.25%	6.52%	6.63%				
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%				
Non-Seasoned	100.0%	100.0%	100.0%	100.0%				
ACI								
ACI Probability	0.03%	0.02%	0.02%	0.02%				
Wtd Avg ACI Score	770	780	785	780				
Credit Premium								
Wtd Avg Credit Premium	-0.17	-0.28	-0.18	-0.22				
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%				
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%				
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	21.0%	52.1%	0.0%	0.0%				
DTI Ratio > 20 and <= 30	50.4%	20.9%	42.0%	0.0%				
DTI Ratio > 30 and <= 40	8.4%	27.0%	58.0%	100.0%				
DTI Ratio > 40 and <= 50	0.0%	0.0%	0.0%	0.0%				
DTI Ratio > 50	20.2%	0.0%	0.0%	0.0%				
DTI Ratio Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg DTI Ratio	28.2%	15.5%	26.1%	30.0%				
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	21.0%	52.1%	0.0%	0.0%				
DTI Ratio > 20 and <= 30	50.4%	20.9%	42.0%	0.0%				
DTI Ratio > 30 and <= 40	8.4%	27.0%	58.0%	100.0%				
DTI Ratio > 40 and <= 50	0.0%	0.0%	0.0%	0.0%				
DTI Ratio > 50	20.2%	0.0%	0.0%	0.0%				
DTI Ratio Missing	0.0%	0.0%	0.0%	0.0%				

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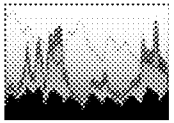

Single Family Conventional Book Characteristics
Sreamlined Purchase

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	28.2%	15.5%	26.1%	30.0%				
Origination Term (Sums to 100%)								
<= 15 Years	4.0%	0.0%	0.0%	0.0%				
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%				
> 25 Years and <= 30 Years	96.0%	100.0%	100.0%	100.0%				
> 30 Years	0.0%	0.0%	0.0%	0.0%				
Missing	0.0%	0.0%	0.0%	0.0%				
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	96.0%	100.0%	100.0%	100.0%				
Intermediate-Term Fixed Rate (excl Balloon)	4.0%	0.0%	0.0%	0.0%				
Adjustable Rate	0.0%	0.0%	0.0%	0.0%				
Balloon	0.0%	0.0%	0.0%	0.0%				
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%				
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%				
Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
NegAm ARM	0.0%	0.0%	0.0%	0.0%				
Interest Only	0.0%	0.0%	0.0%	0.0%				
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%				
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%				
Alt-A	0.0%	0.0%	0.0%	0.0%				
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%				
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%				
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%				

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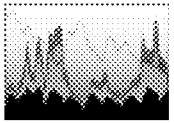

Single Family Conventional Book Characteristics
Sreamlined Purchase

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%				
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%				
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%				
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%				
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%				
My Community Mortgage	0.0%	0.0%	0.0%	0.0%				
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%				
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%				
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%				
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%				
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%				
- Post 12/2005	0.0%	0.0%	0.0%	0.0%				
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%				
Investor Channel	0.0%	0.0%	0.0%	0.0%				
eChannel	0.0%	0.0%	0.0%	0.0%				
Underserved Channel	0.0%	0.0%	0.0%	0.0%				
Subprime Channel	0.0%	0.0%	0.0%	0.0%				
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%				
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.0%	0.0%	0.0%	0.0%				
- 75/20/05	0.0%	0.0%	0.0%	0.0%				
- 75/25/00	0.0%	0.0%	0.0%	0.0%				
- 80/10/10	0.0%	0.0%	0.0%	0.0%				
- 80/15/05	0.0%	0.0%	0.0%	0.0%				
- 80/20/00	0.0%	0.0%	0.0%	0.0%				
- 90/05/05	0.0%	0.0%	0.0%	0.0%				
- Other	0.0%	0.0%	0.0%	0.0%				
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	0.0%	0.0%	0.0%	0.0%				
- 75/20/05	0.0%	0.0%	0.0%	0.0%				

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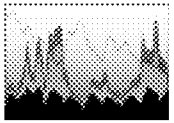
CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED



Single Family Conventional Book Characteristics
Sreamlined Purchase

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/25/00	0.0%	0.0%	0.0%	0.0%				
- 80/10/10	0.0%	0.0%	0.0%	0.0%				
- 80/15/05	0.0%	0.0%	0.0%	0.0%				
- 80/20/00	0.0%	0.0%	0.0%	0.0%				
- 90/05/05	0.0%	0.0%	0.0%	0.0%				
- Other	0.0%	0.0%	0.0%	0.0%				
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%				
- EA I	0.0%	0.0%	0.0%	0.0%				
- EA/TPR II	0.0%	0.0%	0.0%	0.0%				
- EA/TPR III	0.0%	0.0%	0.0%	0.0%				
10-K Property Region (Sums to 100%)								
Midwest	28.5%	52.1%	0.0%	0.0%				
Northeast	32.1%	0.0%	0.0%	0.0%				
Southeast	15.2%	47.9%	100.0%	100.0%				
Southwest	4.0%	0.0%	0.0%	0.0%				
West	20.2%	0.0%	0.0%	0.0%				
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%	0.0%				
Middle Atlantic	32.1%	0.0%	0.0%	0.0%				
East North Central	28.5%	52.1%	0.0%	0.0%				
East South Central	15.2%	47.9%	100.0%	100.0%				
South Atlantic	0.0%	0.0%	0.0%	0.0%				
West North Central	0.0%	0.0%	0.0%	0.0%				
West South Central	4.0%	0.0%	0.0%	0.0%				
Mountain	0.0%	0.0%	0.0%	0.0%				
Pacific	20.2%	0.0%	0.0%	0.0%				
US Territories	0.0%	0.0%	0.0%	0.0%				
Top 10 States								
01) NY	32.1%	0.0%	0.0%	0.0%				
02) OH	28.5%	52.1%	0.0%	0.0%				
03) AK	20.2%	0.0%	0.0%	0.0%				
04) MS	15.2%	47.9%	100.0%	100.0%				
05) TX	4.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				

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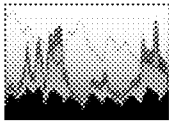

Single Family Conventional Book Characteristics
Sreamlined Purchase

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
Top 10 Sellers								
01) PHH CORPORATION	32.1%	0.0%	0.0%	0.0%				
02) MOUNT MCKINLEY BANK	20.2%	0.0%	0.0%	0.0%				
03) FIRST FEDERAL SAVINGS AND LOAN ASSOCIATI	17.0%	52.1%	0.0%	0.0%				
04) REGIONS FINANCIAL CORP	15.2%	47.9%	100.0%	100.0%				
05) FIRSTMERIT CORPORATION	11.5%	0.0%	0.0%	0.0%				
06) UNITED SERVICES AUTOMOBILE ASSOCIATION	4.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
Top 10 Servicers								
01) PHH CORPORATION	32.1%	0.0%	0.0%	0.0%				
02) MOUNT MCKINLEY BANK	20.2%	0.0%	0.0%	0.0%				
03) FIRST FEDERAL SAVINGS AND LOAN ASSOCIATI	17.0%	52.1%	0.0%	0.0%				
04) REGIONS FINANCIAL CORP	15.2%	47.9%	100.0%	100.0%				
05) FIRSTMERIT CORPORATION	11.5%	0.0%	0.0%	0.0%				
06) UNITED SERVICES AUTOMOBILE ASSOCIATION	4.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	79.8%	100.0%	100.0%	100.0%				
Credit Enhancement	20.2%	0.0%	0.0%	0.0%				
- Primary MI Only	20.2%	0.0%	0.0%	0.0%				
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%				
- Pool Policy and Primary MI	0.0%	0.0%	0.0%	0.0%				
- Full Recourse	0.0%	0.0%	0.0%	0.0%				
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%				
- Government	0.0%	0.0%	0.0%	0.0%				

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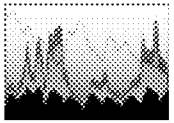

Single Family Conventional Book Characteristics
Sreamlined Purchase

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%				
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	3.54	8.04	9.31	9.31				
Wtd Avg Economic Model Fee	9.12	7.68	5.00	5.00				
Wtd Avg Charged Fee	12.67	15.71	14.31	14.31				
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%				
Serious Delinquent Loans								
SDQ Rate All Loans	0.00%	0.00%	0.00%	0.00%				
- SDQ Rate for Loans with CE	0.00%							
- SDQ Rate for Loans without CE	0.00%	0.00%	0.00%	0.00%				
SDQ Rate Excl. Katrina Loans	0.00%	0.00%	0.00%	0.00%				
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	0	0	0	0				
SDQ Count for Loans with CE	0							
SDQ Count for Loans without CE	0	0	0	0				
SDQ Volume ($M)								
SDQ Volume	$0.0	$0.0	$0.0	$0.0				
SDQ Volume for Loans with CE	$0.0							
SDQ Volume for Loans without CE	$0.0	$0.0	$0.0	$0.0				

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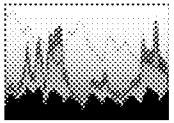

Single Family Conventional Book Characteristics
Sreamlined Refi

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	793,890	801,219	808,528	810,340	862,723	883,581	799,448	263,974
Book Volume ($B)	$91.6	$92.8	$93.7	$93.9	$103.6	$110.8	$104.3	$33.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	48.9%	49.0%	49.2%	49.6%	48.8%	46.3%	44.1%	39.6%
OLTV 60.01% - 70.00%	19.9%	19.9%	19.9%	19.8%	19.8%	19.9%	19.8%	18.7%
OLTV 70.01% - 75.00%	10.9%	10.9%	10.9%	10.8%	10.9%	11.4%	11.5%	11.2%
OLTV 75.01% - 80.00%	9.4%	9.4%	9.3%	9.2%	9.4%	10.1%	10.7%	11.5%
OLTV 80.01% - 90.00%	7.4%	7.4%	7.4%	7.2%	7.6%	8.4%	9.1%	10.8%
OLTV 90.01% - 95.00%	1.8%	1.8%	1.8%	1.8%	1.9%	2.2%	2.7%	4.6%
OLTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.6%
OLTV 97.01% - 100.00%	0.4%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.7%
OLTV > 100.00%	0.9%	0.9%	0.9%	0.9%	0.9%	1.0%	1.2%	2.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	59.6%	59.5%	59.4%	59.2%	59.6%	60.8%	62.0%	64.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	31.4%	31.2%	31.2%	31.1%	30.2%	28.9%	28.2%	25.3%
Comb LTV 60.01% - 70.00%	21.1%	21.0%	20.9%	20.8%	20.6%	20.1%	19.8%	19.1%
Comb LTV 70.01% - 75.00%	14.8%	14.8%	14.8%	14.8%	14.9%	15.1%	15.2%	15.2%
Comb LTV 75.01% - 80.00%	21.1%	21.3%	21.5%	21.7%	22.3%	23.6%	24.2%	24.3%
Comb LTV 80.01% - 90.00%	7.7%	7.7%	7.7%	7.6%	7.8%	7.8%	8.0%	9.0%
Comb LTV 90.01% - 95.00%	2.9%	2.9%	2.9%	3.0%	3.1%	3.4%	3.7%	6.3%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
Comb LTV 97.01% - 100.00%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.3%	66.4%	66.4%	66.4%	66.8%	67.3%	67.7%	69.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	31.4%	31.2%	31.2%	31.1%	30.2%	28.9%	28.2%	25.3%
Comb LTV 60.01% - 70.00%	21.1%	21.0%	20.9%	20.8%	20.6%	20.1%	19.8%	19.1%
Comb LTV 70.01% - 75.00%	14.8%	14.8%	14.8%	14.8%	14.9%	15.1%	15.2%	15.2%
Comb LTV 75.01% - 80.00%	21.1%	21.3%	21.5%	21.7%	22.3%	23.6%	24.2%	24.3%
Comb LTV 80.01% - 90.00%	7.7%	7.7%	7.7%	7.6%	7.8%	7.8%	8.0%	9.0%

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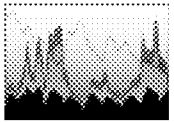

Single Family Conventional Book Characteristics
Sreamlined Refi

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	2.9%	2.9%	2.9%	3.0%	3.1%	3.4%	3.7%	6.3%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
Comb LTV 97.01% - 100.00%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%
Comb LTV > 100.00%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	66.3%	66.4%	66.4%	66.4%	66.8%	67.3%	67.7%	69.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	73.1%	74.1%	74.4%	75.4%	72.3%	61.8%	49.2%	39.6%
MTMLTV 60.01% - 70.00%	9.1%	9.3%	9.5%	9.5%	11.5%	15.6%	18.6%	17.1%
MTMLTV 70.01% - 75.00%	3.1%	3.0%	3.0%	2.9%	3.5%	5.8%	8.9%	9.0%
MTMLTV 75.01% - 80.00%	2.2%	2.0%	1.9%	1.7%	2.1%	3.6%	6.1%	7.3%
MTMLTV 80.01% - 90.00%	2.2%	1.9%	1.7%	1.4%	1.7%	3.4%	6.0%	7.7%
MTMLTV 90.01% - 95.00%	0.5%	0.4%	0.3%	0.2%	0.3%	0.6%	1.1%	2.0%
MTMLTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%
MTMLTV 97.01% - 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%
MTMLTV > 100.00%	0.4%	0.3%	0.2%	0.2%	0.2%	0.4%	0.7%	1.2%
MTMLTV Missing	9.2%	9.0%	8.9%	8.6%	8.3%	8.5%	8.9%	15.3%
Wtg Avg MTMLTV	43.2%	42.7%	42.7%	42.3%	44.4%	50.6%	56.9%	60.7%
Credit Score (Sums to 100%)								
FICO < 550	1.1%	1.1%	1.1%	1.1%	1.2%	1.1%	1.0%	0.9%
FICO 550-579	1.1%	1.1%	1.1%	1.2%	1.2%	1.3%	1.1%	1.0%
FICO 580-619	3.0%	3.1%	3.1%	3.2%	3.3%	3.5%	3.2%	3.0%
FICO 620-659	7.4%	7.5%	7.6%	7.7%	7.8%	8.3%	8.2%	8.7%
FICO 660-699	15.3%	15.3%	15.2%	15.1%	15.2%	15.9%	16.1%	17.8%
FICO 700-739	21.0%	20.9%	20.8%	20.7%	20.8%	21.2%	21.5%	22.2%
FICO >= 740	50.5%	50.5%	50.4%	50.3%	49.8%	48.2%	48.4%	45.8%
FICO Missing	0.6%	0.6%	0.7%	0.7%	0.7%	0.6%	0.5%	0.6%
Wtd Avg FICO	729	728	728	728	727	725	725	723
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	60.4%	59.8%	59.0%	58.1%	56.2%	54.3%	55.2%	56.2%
Intermediate-term, fixed-rate	34.5%	35.2%	36.0%	37.1%	38.5%	39.7%	41.0%	43.0%
Adjustable-rate	4.5%	4.6%	4.7%	4.8%	5.3%	5.9%	3.8%	0.8%

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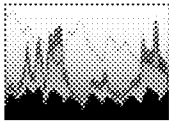

Single Family Conventional Book Characteristics
Sreamlined Refi

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	0.5%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	94.3%	94.4%	94.4%	94.4%	94.4%	94.3%	94.2%	93.9%
Second/Vacation Home	3.2%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	2.9%
Investor Property	2.5%	2.5%	2.5%	2.5%	2.5%	2.6%	2.7%	3.1%
10-K Unit Type (Sums to 100%)								
1 Unit	97.7%	97.7%	97.7%	97.6%	97.5%	97.4%	97.3%	96.7%
2-4 Units	2.3%	2.3%	2.3%	2.4%	2.5%	2.6%	2.7%	3.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	6.0%	6.0%	5.9%	5.9%	5.9%	6.0%	6.1%	5.5%
Single Family Homes	94.0%	94.0%	94.1%	94.1%	94.1%	94.0%	93.9%	94.5%
Property Type (Sums to 100%)								
Manufactured	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
Condo/Coop	6.0%	6.0%	5.9%	5.9%	5.9%	6.0%	6.1%	5.5%
1 Unit	91.5%	91.5%	91.5%	91.6%	91.4%	91.2%	91.0%	91.1%
2-4 Units	2.3%	2.3%	2.3%	2.4%	2.4%	2.6%	2.7%	3.2%
Condo								
Condo	5.6%	5.6%	5.6%	5.5%	5.6%	5.7%	5.8%	5.2%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Cash-Out Refinance	11.3%	10.1%	8.7%	6.9%	4.9%	3.2%	3.0%	5.8%
Other Refinance	88.7%	89.9%	91.3%	93.1%	95.1%	96.8%	97.0%	94.2%
Origination Type (Sums to 100%)								
TPO Broker	4.8%	4.9%	5.1%	5.2%	5.4%	6.1%	7.0%	9.9%
TPO Correspondent	3.6%	3.6%	3.7%	3.8%	3.8%	4.2%	4.7%	6.3%
Undesignated	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Retail	91.5%	91.4%	91.2%	91.0%	90.7%	89.7%	88.2%	83.7%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%
2001	1.1%	1.1%	1.2%	1.2%	1.4%	1.8%	3.1%	22.3%
2002	9.8%	10.0%	10.4%	10.8%	11.5%	13.8%	20.1%	77.1%

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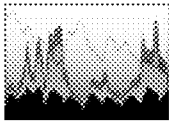
CONFIDENTIAL TREATMENT REQUESTED



Single Family Conventional Book Characteristics
Sreamlined Refi

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	50.6%	51.8%	53.1%	54.8%	57.1%	64.2%	76.8%	0.0%
2004	17.3%	17.7%	18.2%	18.8%	19.7%	20.2%	0.0%	0.0%
2005	10.1%	10.3%	10.5%	10.8%	10.2%	0.0%	0.0%	0.0%
2006	4.4%	4.4%	4.5%	3.6%	0.0%	0.0%	0.0%	0.0%
2007	6.8%	4.7%	2.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$133,913	$133,300	$132,425	$131,392	$130,888	$132,246	$133,591	$128,669
Loan Original Note Rate	5.62%	5.60%	5.58%	5.56%	5.53%	5.51%	5.59%	6.45%
Seasoning (Sums to 100%)								
Seasoned	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.0%	0.1%
Non-Seasoned	99.7%	99.7%	99.7%	99.7%	99.9%	99.9%	100.0%	99.9%
ACI								
ACI Probability	0.18%	0.18%	0.18%	0.18%	0.19%	0.21%	0.23%	0.38%
Wtd Avg ACI Score	744	744	745	745	744	743	742	732
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.11	-0.11	-0.11	-0.11	-0.11	-0.06	0.11
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%
Prepay Premium								
Prepay Premium	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	28.0%	28.3%	28.7%	29.2%	28.9%	28.7%	29.1%	29.0%
DTI Ratio > 20 and <= 30	25.6%	25.6%	25.6%	25.7%	25.6%	26.0%	26.6%	26.9%
DTI Ratio > 30 and <= 40	18.2%	18.0%	17.7%	17.3%	17.3%	18.0%	18.6%	18.7%
DTI Ratio > 40 and <= 50	10.1%	9.8%	9.4%	8.9%	8.9%	9.3%	9.3%	9.3%
DTI Ratio > 50	10.1%	10.1%	10.2%	10.3%	10.5%	11.2%	11.6%	10.6%
DTI Ratio Missing	8.1%	8.2%	8.5%	8.7%	8.8%	6.8%	4.7%	5.6%
Wtd Avg DTI Ratio	29.9%	29.8%	29.7%	29.5%	29.6%	30.0%	30.0%	29.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	28.0%	28.3%	28.7%	29.2%	28.9%	28.7%	29.1%	29.0%
DTI Ratio > 20 and <= 30	25.6%	25.6%	25.6%	25.7%	25.6%	26.0%	26.6%	26.9%
DTI Ratio > 30 and <= 40	18.2%	18.0%	17.7%	17.3%	17.3%	18.0%	18.6%	18.7%
DTI Ratio > 40 and <= 50	10.1%	9.8%	9.4%	8.9%	8.9%	9.3%	9.3%	9.3%
DTI Ratio > 50	10.1%	10.1%	10.2%	10.3%	10.5%	11.2%	11.6%	10.6%
DTI Ratio Missing	8.1%	8.2%	8.5%	8.7%	8.8%	6.8%	4.7%	5.6%

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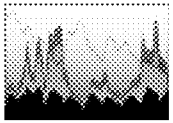

Single Family Conventional Book Characteristics
Sreamlined Refi

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	29.9%	29.8%	29.7%	29.5%	29.6%	30.0%	30.0%	29.5%
Origination Term (Sums to 100%)								
<= 15 Years	34.5%	35.2%	36.0%	37.1%	38.5%	39.8%	41.0%	43.0%
> 15 Years amd <= 25 Years	9.5%	9.5%	9.5%	9.6%	9.2%	8.6%	8.0%	6.9%
> 25 Years and <= 30 Years	55.9%	55.2%	54.4%	53.3%	52.3%	51.6%	51.0%	50.1%
> 30 Years	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	60.5%	59.9%	59.1%	58.1%	56.2%	54.3%	55.2%	56.2%
Intermediate-Term Fixed Rate (excl Balloon)	33.8%	34.5%	35.3%	36.3%	37.7%	38.7%	39.6%	41.5%
Adjustable Rate	5.0%	4.9%	4.9%	4.8%	5.3%	5.9%	3.8%	0.8%
Balloon	0.7%	0.7%	0.7%	0.8%	0.8%	1.0%	1.3%	1.5%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	5.0%	4.9%	4.9%	4.8%	5.3%	5.9%	3.8%	0.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.6%	0.7%	0.8%	0.9%	1.1%	1.4%	0.7%	0.1%
- 5/1 Hybrid Arm	2.0%	1.9%	1.9%	1.8%	1.9%	2.2%	1.4%	0.3%
- 7/1 Hybrid Arm	1.7%	1.7%	1.8%	1.8%	1.9%	2.1%	1.6%	0.4%
- 10/1 Hybrid Arm	0.6%	0.6%	0.4%	0.3%	0.3%	0.3%	0.1%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	0.5%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.5%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	2.3%	1.9%	1.5%	1.4%	1.5%	1.7%	2.9%	11.0%
- Alt-A Low/No Doc	1.5%	1.3%	1.0%	0.8%	1.0%	1.3%	2.1%	8.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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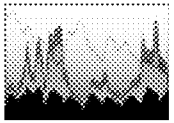

Single Family Conventional Book Characteristics
Sreamlined Refi

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.3%	0.4%	0.3%	0.3%	0.4%	0.5%	1.1%	4.2%
- Alt-A SISA	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	2.1%
- Alt-A Stated Income	0.7%	0.6%	0.4%	0.3%	0.4%	0.5%	0.6%	1.7%
Alt-A Full Doc (by SFC)	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.7%	3.0%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	2.2%	1.9%	1.6%	1.4%	1.3%	1.3%	2.2%	8.0%
- Select Lender Programs Non-Full Doc	0.7%	0.7%	0.6%	0.6%	0.3%	0.1%	0.0%	0.0%
- Other Low/No Doc	1.5%	1.3%	0.9%	0.8%	1.0%	1.3%	2.1%	8.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	97.2%	97.2%	97.2%	97.2%	97.2%	97.0%	96.7%	88.8%
Investor Channel	2.8%	2.8%	2.8%	2.8%	2.8%	3.0%	3.3%	11.2%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	6.0%	5.9%	5.8%	5.6%	5.4%	4.1%	3.3%	2.1%
- 75/20/05	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.2%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 80/10/10	2.3%	2.3%	2.3%	2.3%	2.4%	2.4%	2.1%	1.0%
- 80/15/05	0.7%	0.7%	0.7%	0.7%	0.8%	0.8%	0.6%	0.2%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	2.5%	2.4%	2.2%	2.1%	1.7%	0.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	12.4%	12.4%	12.4%	12.5%	12.5%	12.1%	10.5%	5.8%

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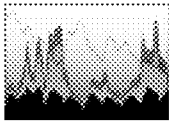

Single Family Conventional Book Characteristics
Sreamlined Refi

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.5%	0.5%	0.5%	0.5%	0.6%	0.6%	0.5%	0.3%
- 75/25/00	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%
- 80/10/10	2.9%	2.9%	2.9%	2.9%	3.0%	3.1%	2.8%	1.6%
- 80/15/05	0.9%	0.9%	0.9%	0.9%	1.0%	1.0%	0.8%	0.4%
- 80/20/00	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.8%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	7.0%	7.0%	7.0%	7.1%	7.0%	6.4%	5.4%	2.4%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	21.9%	22.0%	22.2%	22.3%	22.4%	22.3%	22.4%	24.4%
Northeast	19.1%	19.2%	19.1%	19.1%	19.0%	18.7%	18.6%	17.4%
Southeast	19.3%	19.2%	19.1%	19.1%	19.1%	18.4%	18.2%	18.9%
Southwest	14.7%	14.8%	14.9%	15.0%	15.3%	15.4%	15.4%	17.0%
West	25.0%	24.8%	24.6%	24.4%	24.3%	25.2%	25.5%	22.3%
Census Region (Sums to 100%)								
New England	6.8%	6.8%	6.8%	6.8%	6.8%	6.9%	7.0%	6.2%
Middle Atlantic	11.8%	11.9%	11.8%	11.8%	11.7%	11.3%	11.1%	10.8%
East North Central	19.3%	19.4%	19.6%	19.7%	19.8%	19.9%	20.1%	22.0%
East South Central	3.6%	3.6%	3.6%	3.7%	3.8%	3.7%	3.6%	4.2%
South Atlantic	16.0%	15.9%	15.8%	15.8%	15.6%	15.0%	14.9%	15.0%
West North Central	5.5%	5.6%	5.6%	5.6%	5.6%	5.3%	5.3%	6.2%
West South Central	5.5%	5.6%	5.7%	5.8%	6.0%	6.1%	6.2%	7.8%
Mountain	8.0%	7.9%	7.8%	7.7%	7.8%	8.0%	7.9%	6.9%
Pacific	23.4%	23.2%	23.0%	22.9%	22.7%	23.5%	23.8%	20.8%
US Territories	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Top 10 States								
01) CA	17.6%	17.4%	17.2%	17.1%	16.8%	17.3%	17.6%	15.8%
02) MI	6.0%	6.1%	6.1%	6.1%	6.1%	6.2%	6.1%	6.0%
03) IL	4.8%	4.8%	4.9%	4.9%	4.9%	5.0%	5.1%	5.8%
04) NY	4.7%	4.8%	4.8%	4.8%	4.7%	4.7%	4.5%	4.7%
05) FL	4.4%	4.3%	4.2%	4.1%	4.0%	3.8%	3.7%	4.1%

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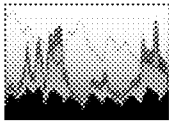

Single Family Conventional Book Characteristics
Sreamlined Refi

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NJ	4.3%	4.2%	4.2%	4.2%	4.2%	4.1%	4.1%	3.8%
07) WI	3.7%	3.8%	3.8%	3.8%	3.9%	4.1%	4.3%	5.9%
08) MA	3.6%	3.7%	3.7%	3.7%	3.7%	3.8%	4.0%	3.4%
09) TX	3.5%	3.6%	3.7%	3.7%	3.8%	3.8%	4.0%	5.5%
10) WA	3.2%	3.2%	3.2%	3.2%	3.2%	3.4%	3.5%	2.8%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	17.6%	16.6%	15.2%	13.4%	13.7%	14.9%	12.7%	12.2%
02) WASHINGTON MUTUAL INC	12.8%	13.1%	13.5%	13.9%	14.1%	13.7%	12.7%	11.1%
03) CERBERUS CAPITAL HOLDING	11.7%	11.9%	12.1%	12.3%	12.5%	12.5%	11.9%	1.9%
04) JP MORGAN CHASE & CO	9.8%	10.0%	10.3%	10.6%	11.0%	12.0%	14.6%	18.3%
05) CITIGROUP INC	9.7%	9.7%	9.7%	9.8%	9.2%	7.4%	5.9%	6.0%
06) BANK OF AMERICA CORPORATION	4.5%	4.2%	4.3%	4.2%	3.2%	1.3%	1.2%	0.9%
07) FIRST HORIZON NATIONAL CORPORATION	3.7%	3.7%	3.7%	3.8%	3.9%	4.1%	4.3%	3.6%
08) WITMER FUNDING LLC	2.5%	2.6%	2.7%	2.7%	2.9%	3.4%	4.8%	10.6%
09) SUNTRUST BANKS INC	2.0%	2.0%	2.1%	2.1%	2.1%	2.1%	1.5%	0.2%
10) FLAGSTAR BANCORP INC	1.7%	1.7%	1.7%	1.8%	1.8%	1.9%	2.2%	0.9%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	17.7%	16.7%	15.3%	13.6%	13.9%	15.1%	12.9%	12.4%
02) CERBERUS CAPITAL HOLDING	14.2%	14.5%	14.7%	15.0%	15.4%	15.9%	16.7%	12.6%
03) CITIGROUP INC	13.1%	13.2%	13.3%	13.5%	12.9%	10.9%	9.2%	7.5%
04) JP MORGAN CHASE & CO	11.3%	11.5%	11.8%	12.2%	12.5%	13.6%	16.2%	19.7%
05) WASHINGTON MUTUAL INC	9.0%	9.2%	9.4%	9.8%	10.3%	10.8%	11.1%	12.2%
06) WELLS FARGO & COMPANY	4.9%	5.0%	5.1%	5.1%	4.7%	3.5%	2.2%	0.5%
07) BANK OF AMERICA CORPORATION	4.4%	4.2%	4.3%	4.2%	3.1%	1.2%	1.1%	0.4%
08) FIRST HORIZON NATIONAL CORPORATION	3.9%	4.0%	4.0%	4.0%	4.1%	4.4%	4.5%	3.3%
09) SUNTRUST BANKS INC	2.0%	2.0%	2.0%	2.1%	2.1%	2.1%	1.5%	0.2%
10) FREMONT BANCORPORATION	1.5%	1.5%	1.5%	1.5%	1.5%	1.6%	1.6%	2.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	94.1%	94.0%	94.0%	93.9%	93.6%	92.8%	91.4%	84.3%
Credit Enhancement	5.9%	6.0%	6.0%	6.1%	6.4%	7.2%	8.6%	15.7%
- Primary MI Only	3.9%	3.9%	3.9%	4.0%	4.3%	4.8%	5.6%	8.8%
- Pool Policy Only	0.9%	0.9%	0.9%	0.9%	1.0%	1.1%	1.3%	2.2%
- Pool Policy and Primary MI	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.7%	2.9%
- Full Recourse	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.5%
- Shared Arrangement	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.3%

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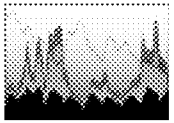

Single Family Conventional Book Characteristics
Sreamlined Refi

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%	1.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Interest Only with Credit Enhancement	6.6%	5.1%	5.4%	3.2%	2.9%	4.7%	21.3%	72.8%
Alt-A with Credit Enhancement	22.4%	25.6%	32.4%	36.9%	41.1%	51.1%	58.0%	60.4%
Economic Fees and Gap								
Wtd Avg Economic Gap	0.90	1.09	1.35	1.63	1.52	1.05	0.97	-0.36
Wtd Avg Economic Model Fee	14.69	14.45	14.19	13.86	14.13	14.91	15.20	19.13
Wtd Avg Charged Fee	15.59	15.55	15.53	15.50	15.64	15.96	16.17	18.77
Appraisal Waivers								
Appraisal Waiver	0.5%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.29%	0.27%	0.27%	0.29%	0.41%	0.21%	0.15%	0.23%
- SDQ Rate for Loans with CE	1.58%	1.53%	1.58%	1.72%	2.17%	1.45%	1.13%	1.01%
- SDQ Rate for Loans without CE	0.22%	0.19%	0.19%	0.20%	0.30%	0.12%	0.06%	0.10%
SDQ Rate Excl. Katrina Loans	0.29%	0.26%	0.26%	0.27%	0.27%	0.21%	0.15%	0.24%
SDQ Rate for Katrina Loans	0.75%	0.86%	0.91%	1.13%	8.03%	0.24%	0.14%	0.07%
Serious Delinquent Loans								
SDQ Loan Count	2,321	2,108	2,147	2,314	3,510	1,823	1,195	609
SDQ Count for Loans with CE	681	670	707	781	1,120	875	750	393
SDQ Count for Loans without CE	1,640	1,438	1,440	1,533	2,390	948	445	216
SDQ Volume ($M)								
SDQ Volume	$279.3	$254.0	$254.5	$272.4	$407.4	$225.7	$154.1	$75.4
SDQ Volume for Loans with CE	$82.4	$80.8	$84.7	$94.6	$134.3	$108.9	$102.1	$50.8
SDQ Volume for Loans without CE	$196.9	$173.2	$169.7	$177.9	$273.1	$116.8	$52.0	$24.5

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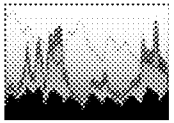

Single Family Conventional Book Characteristics
IO Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	424,041	396,255	358,583	311,341	196,736	104,974	28,689	9,133
Book Volume ($B)	$97.5	$89.8	$80.1	$68.3	$40.5	$21.1	$5.6	$1.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	8.7%	8.9%	9.1%	9.3%	10.6%	14.1%	25.1%	27.9%
OLTV 60.01% - 70.00%	10.5%	10.7%	10.7%	10.9%	11.3%	13.1%	15.4%	13.1%
OLTV 70.01% - 75.00%	8.0%	7.9%	7.9%	7.8%	8.2%	9.6%	11.5%	11.4%
OLTV 75.01% - 80.00%	61.9%	63.5%	63.9%	64.7%	62.7%	54.8%	37.2%	34.1%
OLTV 80.01% - 90.00%	5.1%	4.5%	4.3%	4.2%	4.5%	5.2%	5.2%	4.1%
OLTV 90.01% - 95.00%	2.8%	2.3%	2.3%	2.2%	2.6%	3.1%	4.9%	4.7%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
OLTV 97.01% - 100.00%	3.0%	2.1%	1.8%	0.8%	0.1%	0.2%	0.6%	4.4%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	76.7%	76.3%	76.1%	75.8%	75.2%	73.7%	69.2%	69.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	8.2%	8.3%	8.6%	8.8%	10.1%	13.6%	25.0%	27.9%
Comb LTV 60.01% - 70.00%	9.0%	9.1%	9.2%	9.3%	10.4%	12.6%	15.3%	13.1%
Comb LTV 70.01% - 75.00%	6.3%	6.4%	6.4%	6.5%	7.4%	9.2%	11.5%	11.4%
Comb LTV 75.01% - 80.00%	25.7%	26.8%	28.3%	30.2%	41.2%	50.1%	36.9%	34.1%
Comb LTV 80.01% - 90.00%	15.7%	15.1%	14.8%	14.5%	13.0%	9.3%	5.6%	4.1%
Comb LTV 90.01% - 95.00%	11.0%	10.5%	10.4%	10.4%	9.3%	4.6%	4.9%	4.7%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.2%	0.2%	0.1%	0.0%	0.0%	0.3%
Comb LTV 97.01% - 100.00%	23.8%	23.5%	22.1%	20.0%	8.4%	0.6%	0.6%	4.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	83.5%	83.2%	82.8%	82.3%	79.0%	74.6%	69.3%	69.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	8.2%	8.3%	8.6%	8.8%	10.1%	13.6%	25.0%	27.9%
Comb LTV 60.01% - 70.00%	9.0%	9.1%	9.2%	9.3%	10.4%	12.6%	15.3%	13.1%
Comb LTV 70.01% - 75.00%	6.3%	6.4%	6.4%	6.5%	7.4%	9.2%	11.5%	11.4%
Comb LTV 75.01% - 80.00%	25.7%	26.8%	28.3%	30.2%	41.2%	50.1%	36.9%	34.1%
Comb LTV 80.01% - 90.00%	15.7%	15.1%	14.8%	14.5%	13.0%	9.3%	5.6%	4.1%

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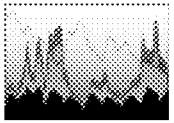

Single Family Conventional Book Characteristics
IO Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	11.0%	10.5%	10.4%	10.4%	9.3%	4.6%	4.9%	4.7%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.2%	0.2%	0.1%	0.0%	0.0%	0.3%
Comb LTV 97.01% - 100.00%	23.8%	23.5%	22.1%	20.0%	8.4%	0.6%	0.6%	4.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	83.5%	83.2%	82.8%	82.3%	79.0%	74.6%	69.3%	69.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	13.1%	15.2%	16.7%	18.9%	26.2%	23.6%	33.2%	36.0%
MTMLTV 60.01% - 70.00%	13.4%	15.5%	16.5%	18.6%	26.2%	18.0%	22.2%	16.3%
MTMLTV 70.01% - 75.00%	11.9%	13.1%	13.4%	14.7%	18.0%	14.0%	16.9%	12.4%
MTMLTV 75.01% - 80.00%	20.8%	24.8%	25.9%	26.3%	22.8%	32.9%	17.2%	23.3%
MTMLTV 80.01% - 90.00%	29.9%	25.6%	22.8%	18.4%	5.8%	9.3%	7.4%	8.5%
MTMLTV 90.01% - 95.00%	5.3%	2.8%	2.2%	1.7%	0.9%	1.7%	2.7%	2.9%
MTMLTV 95.01% - 97.00%	1.2%	0.7%	0.6%	0.4%	0.1%	0.2%	0.2%	0.5%
MTMLTV 97.01% - 100.00%	1.9%	1.2%	1.1%	0.5%	0.1%	0.1%	0.2%	0.1%
MTMLTV > 100.00%	2.5%	1.1%	0.9%	0.4%	0.0%	0.1%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	75.6%	73.2%	72.2%	70.6%	66.2%	68.5%	63.9%	63.7%
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FICO 550-579	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
FICO 580-619	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%	0.9%
FICO 620-659	7.7%	7.5%	7.0%	6.5%	4.1%	3.9%	3.4%	4.5%
FICO 660-699	26.2%	25.8%	24.9%	23.9%	20.1%	20.0%	15.0%	11.8%
FICO 700-739	31.3%	31.2%	31.3%	31.8%	33.9%	33.7%	30.3%	28.9%
FICO >= 740	34.7%	35.4%	36.6%	37.6%	41.7%	42.0%	49.9%	51.5%
FICO Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.8%	2.2%
Wtd Avg FICO	720	721	722	723	729	729	736	737
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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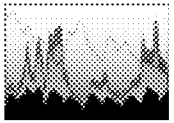

Single Family Conventional Book Characteristics
IO Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	68.4%	70.0%	75.4%	80.5%	99.4%	99.6%	99.3%	100.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	31.6%	30.0%	24.6%	19.5%	0.6%	0.4%	0.7%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	78.4%	78.7%	78.8%	79.3%	80.4%	80.9%	85.6%	90.6%
Second/Vacation Home	6.1%	6.3%	6.6%	6.9%	7.2%	6.4%	6.6%	7.8%
Investor Property	15.4%	15.0%	14.6%	13.8%	12.5%	12.7%	7.8%	1.6%
10-K Unit Type (Sums to 100%)								
1 Unit	93.1%	93.6%	94.3%	94.7%	95.7%	95.9%	97.8%	99.7%
2-4 Units	6.9%	6.4%	5.7%	5.3%	4.3%	4.1%	2.2%	0.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	15.6%	15.9%	16.3%	16.6%	16.9%	14.6%	13.5%	13.2%
Single Family Homes	84.4%	84.1%	83.7%	83.4%	83.1%	85.4%	86.5%	86.8%
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	15.6%	15.9%	16.3%	16.6%	16.9%	14.6%	13.5%	13.2%
1 Unit	77.5%	77.7%	77.9%	78.1%	78.8%	81.3%	84.3%	86.4%
2-4 Units	6.9%	6.4%	5.7%	5.3%	4.3%	4.1%	2.2%	0.3%
Condo								
Condo	15.5%	15.8%	16.2%	16.6%	16.9%	14.6%	13.4%	12.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	57.5%	58.7%	60.2%	62.3%	63.4%	57.4%	37.6%	44.1%
Cash-Out Refinance	26.5%	26.2%	25.5%	24.6%	21.7%	21.9%	28.7%	27.0%
Other Refinance	16.0%	15.1%	14.2%	13.1%	15.0%	20.6%	33.6%	28.9%
Origination Type (Sums to 100%)								
TPO Broker	25.9%	24.8%	24.3%	22.6%	15.1%	13.6%	22.3%	28.4%
TPO Correspondent	30.6%	29.8%	27.7%	25.0%	18.6%	14.5%	5.1%	18.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	43.4%	45.4%	48.0%	52.4%	66.3%	71.9%	72.6%	53.3%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	1.8%	17.2%
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
2001	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	2.3%	9.2%
2002	0.4%	0.5%	0.6%	0.8%	2.0%	6.3%	32.4%	73.4%

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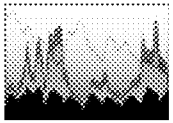

Single Family Conventional Book Characteristics
IO Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	1.7%	1.9%	2.3%	2.8%	6.3%	17.4%	63.5%	0.0%
2004	11.7%	13.5%	16.0%	19.2%	41.1%	75.6%	0.0%	0.0%
2005	20.8%	23.4%	27.3%	32.7%	50.3%	0.0%	0.0%	0.0%
2006	37.4%	41.9%	46.9%	44.4%	0.0%	0.0%	0.0%	0.0%
2007	28.1%	18.8%	6.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$231,334	$228,109	$224,803	$220,750	$207,266	$202,160	$198,819	$185,199
Loan Original Note Rate	6.44%	6.35%	6.28%	6.19%	5.54%	5.19%	4.77%	5.46%
Seasoning (Sums to 100%)								
Seasoned	2.7%	3.0%	3.0%	2.1%	1.5%	0.8%	3.2%	17.5%
Non-Seasoned	97.3%	97.0%	97.0%	97.9%	98.5%	99.2%	96.8%	82.5%
ACI								
ACI Probability	0.97%	0.94%	0.87%	0.78%	0.49%	0.43%	0.26%	0.22%
Wtd Avg ACI Score	669	671	674	678	691	697	714	718
Credit Premium								
Wtd Avg Credit Premium	0.07	0.07	0.07	0.06	0.00	-0.43	-0.63	-0.62
Credit Premium > 1.5	0.8%	0.7%	0.7%	0.6%	0.7%	0.3%	0.0%	0.0%
Prepay Premium								
Prepay Premium	18.2%	16.6%	15.9%	15.4%	11.5%	13.2%	16.3%	7.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.4%	4.6%	4.9%	5.3%	7.3%	10.8%	27.7%	34.6%
DTI Ratio > 20 and <= 30	11.7%	12.2%	12.8%	13.4%	16.1%	16.7%	18.9%	20.2%
DTI Ratio > 30 and <= 40	30.0%	30.7%	31.2%	31.7%	33.6%	28.8%	16.4%	6.7%
DTI Ratio > 40 and <= 50	33.0%	32.4%	31.8%	31.3%	27.5%	21.8%	8.4%	1.4%
DTI Ratio > 50	5.6%	5.3%	5.1%	5.1%	4.7%	5.8%	3.3%	0.9%
DTI Ratio Missing	15.2%	14.8%	14.1%	13.2%	10.7%	16.2%	25.3%	36.2%
Wtd Avg DTI Ratio	38.0%	37.7%	37.4%	37.2%	35.8%	34.5%	26.4%	20.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.4%	4.6%	4.9%	5.3%	7.3%	10.8%	27.7%	34.6%
DTI Ratio > 20 and <= 30	11.7%	12.2%	12.8%	13.4%	16.1%	16.7%	18.9%	20.2%
DTI Ratio > 30 and <= 40	30.0%	30.7%	31.2%	31.7%	33.6%	28.8%	16.4%	6.7%
DTI Ratio > 40 and <= 50	33.0%	32.4%	31.8%	31.3%	27.5%	21.8%	8.4%	1.4%
DTI Ratio > 50	5.6%	5.3%	5.1%	5.1%	4.7%	5.8%	3.3%	0.9%
DTI Ratio Missing	15.2%	14.8%	14.1%	13.2%	10.7%	16.2%	25.3%	36.2%

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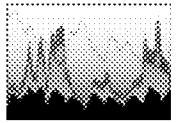

Single Family Conventional Book Characteristics
IO Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	38.0%	37.7%	37.4%	37.2%	35.8%	34.5%	26.4%	20.2%
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%
> 15 Years amd <= 25 Years	0.3%	0.3%	0.4%	0.6%	2.0%	6.9%	21.1%	29.0%
> 25 Years and <= 30 Years	99.6%	99.6%	99.5%	99.4%	97.9%	93.0%	78.8%	70.8%
> 30 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	31.5%	29.9%	24.5%	19.5%	0.6%	0.4%	0.7%	0.0%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.1%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
Adjustable Rate	68.4%	70.0%	75.4%	80.5%	99.4%	99.6%	99.3%	100.0%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Hybrid Arm	64.3%	65.3%	69.8%	73.6%	71.2%	58.0%	46.3%	69.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	5.8%	6.8%	8.0%	9.5%	17.2%	15.6%	0.4%	0.0%
- 5/1 Hybrid Arm	45.6%	46.4%	49.8%	51.9%	42.8%	37.3%	42.3%	51.6%
- 7/1 Hybrid Arm	7.5%	7.1%	7.3%	7.5%	6.8%	2.9%	1.4%	3.8%
- 10/1 Hybrid Arm	5.4%	5.0%	4.8%	4.7%	4.4%	2.2%	2.2%	13.5%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	68.4%	70.0%	75.4%	80.5%	99.4%	99.6%	99.3%	100.0%
- Interest Only FRM	31.6%	30.0%	24.6%	19.5%	0.6%	0.4%	0.7%	0.0%
Alt-A	95.2%	94.6%	93.7%	93.2%	86.1%	78.0%	63.7%	51.8%
- Alt-A Low/No Doc	62.8%	61.5%	59.4%	57.9%	49.6%	45.1%	36.6%	34.3%
- Alt-A No Disclosure	1.9%	1.3%	1.0%	0.9%	0.0%	0.0%	0.0%	0.0%

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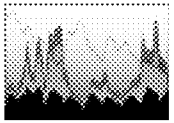

Single Family Conventional Book Characteristics
IO Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	9.4%	10.3%	10.7%	11.6%	14.6%	13.2%	16.6%	16.1%
- Alt-A SISA	5.8%	5.3%	5.0%	4.2%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	6.8%	6.4%	5.6%	5.0%	3.0%	2.8%	2.2%	0.6%
- Alt-A Stated Income	38.9%	38.1%	37.2%	36.0%	32.0%	29.1%	17.8%	17.7%
Alt-A Full Doc (by SFC)	24.4%	24.6%	25.6%	25.7%	25.5%	23.1%	13.2%	0.6%
Alt-A Deals (no SFC)	8.0%	8.5%	8.8%	9.6%	11.0%	9.9%	13.9%	16.9%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	64.3%	63.1%	61.1%	59.1%	50.9%	45.6%	36.6%	34.3%
- Select Lender Programs Non-Full Doc	1.6%	1.6%	1.7%	1.2%	1.2%	0.5%	0.0%	0.0%
- Other Low/No Doc	62.7%	61.5%	59.4%	57.9%	49.7%	45.1%	36.6%	34.3%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	41.0%	41.6%	40.5%	39.1%	24.9%	7.2%	0.7%	0.2%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	6.5%	6.5%	6.5%	6.5%	5.7%	2.6%	0.3%	0.1%
- 80/15/05	6.5%	6.5%	6.6%	6.8%	5.8%	2.4%	0.4%	0.1%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	27.6%	28.2%	27.0%	25.5%	13.1%	2.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	47.0%	47.9%	47.5%	47.5%	41.3%	31.6%	10.6%	5.6%

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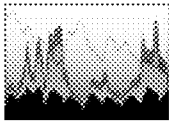

Single Family Conventional Book Characteristics
IO Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.7%	0.7%	0.7%	0.7%	0.5%	0.4%	0.2%	0.1%
- 75/25/00	0.8%	0.8%	0.8%	0.8%	0.3%	0.2%	0.1%	0.0%
- 80/10/10	10.2%	10.2%	10.2%	10.3%	10.0%	8.3%	3.2%	2.1%
- 80/15/05	9.5%	9.6%	9.7%	9.9%	9.1%	6.9%	2.9%	2.0%
- 80/20/00	21.7%	22.6%	22.1%	21.7%	16.9%	10.8%	1.7%	0.5%
- 90/05/05	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.1%	4.0%	4.1%	4.2%	4.4%	5.0%	2.5%	0.9%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	8.5%	8.8%	9.1%	9.4%	10.1%	8.3%	6.9%	6.5%
Northeast	10.4%	10.2%	9.9%	9.4%	7.5%	6.2%	6.9%	10.3%
Southeast	27.4%	27.6%	27.9%	28.2%	27.1%	26.9%	35.0%	40.3%
Southwest	14.0%	14.5%	14.9%	15.1%	16.1%	15.3%	14.2%	9.8%
West	39.7%	38.9%	38.2%	38.0%	39.2%	43.2%	37.0%	33.0%
Census Region (Sums to 100%)								
New England	3.1%	3.2%	3.2%	3.2%	3.1%	2.6%	2.1%	3.4%
Middle Atlantic	7.1%	6.8%	6.5%	6.0%	4.2%	3.5%	4.6%	6.8%
East North Central	6.5%	6.7%	6.9%	7.0%	7.4%	5.9%	5.9%	6.0%
East South Central	1.5%	1.6%	1.6%	1.7%	1.7%	1.9%	2.1%	1.4%
South Atlantic	26.1%	26.3%	26.5%	26.7%	25.6%	25.2%	33.1%	39.1%
West North Central	2.7%	2.8%	3.0%	3.1%	3.6%	3.0%	1.3%	1.0%
West South Central	1.9%	1.9%	1.9%	1.9%	1.7%	1.9%	2.5%	3.1%
Mountain	17.2%	17.7%	18.2%	18.6%	20.1%	18.5%	13.4%	7.4%
Pacific	33.9%	33.1%	32.2%	31.7%	32.6%	37.5%	35.0%	31.9%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) CA	27.3%	26.4%	25.6%	25.2%	26.3%	32.3%	32.3%	28.6%
02) FL	11.8%	11.8%	11.6%	11.5%	10.0%	9.3%	11.8%	13.5%
03) AZ	6.0%	6.2%	6.3%	6.4%	6.5%	5.6%	3.7%	2.0%
04) NV	4.9%	5.0%	5.1%	5.4%	6.0%	5.1%	1.6%	0.8%
05) VA	4.2%	4.3%	4.4%	4.5%	4.7%	3.9%	2.3%	1.4%

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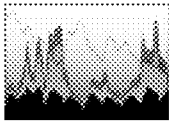

Single Family Conventional Book Characteristics
IO Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) WA	4.0%	4.1%	4.1%	4.0%	4.0%	3.3%	1.8%	2.4%
07) CO	3.8%	4.0%	4.3%	4.5%	5.6%	6.1%	7.1%	3.9%
08) MD	3.3%	3.3%	3.2%	3.2%	2.9%	2.3%	1.3%	1.2%
09) GA	3.3%	3.4%	3.6%	3.8%	4.2%	6.2%	14.4%	20.5%
10) NY	3.2%	3.0%	2.7%	2.4%	1.3%	1.2%	2.4%	3.7%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	41.5%	41.6%	41.2%	41.0%	36.5%	31.1%	5.1%	2.2%
02) LEHMAN BROTHERS HOLDINGS INC	19.0%	19.8%	21.5%	22.5%	29.0%	35.4%	25.2%	1.4%
03) INDYMAC BANCORP INC	8.7%	7.4%	6.8%	6.2%	2.2%	1.7%	2.0%	0.0%
04) MORGAN STANLEY & COMPANY INC	4.3%	4.7%	5.4%	5.4%	5.2%	4.0%	3.3%	0.0%
05) JP MORGAN CHASE & CO	3.3%	3.1%	2.9%	2.1%	1.4%	1.3%	0.0%	0.0%
06) SUNTRUST BANKS INC	3.2%	3.3%	3.4%	3.5%	1.1%	0.0%	0.0%	0.0%
07) AMTRUST FINANCIAL CORPORATION	3.1%	3.4%	3.8%	4.4%	5.4%	0.6%	0.0%	0.0%
08) WASHINGTON MUTUAL INC	2.9%	3.0%	2.4%	2.6%	2.4%	6.0%	30.5%	48.1%
09) BANK OF AMERICA CORPORATION	2.5%	2.6%	2.9%	2.9%	3.1%	2.6%	0.0%	0.0%
10) CAPITAL ONE FINANCIAL CORPORATION	1.4%	1.0%	0.9%	0.4%	0.0%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	41.7%	41.9%	41.3%	41.0%	36.5%	31.1%	5.1%	2.2%
02) LEHMAN BROTHERS HOLDINGS INC	18.2%	18.8%	20.6%	21.6%	27.3%	30.5%	2.6%	0.5%
03) INDYMAC BANCORP INC	9.0%	7.7%	7.0%	6.3%	2.3%	1.7%	2.0%	0.0%
04) JP MORGAN CHASE & CO	6.6%	6.8%	7.1%	6.2%	4.5%	1.6%	0.0%	0.0%
05) WELLS FARGO & COMPANY	3.5%	3.6%	4.0%	3.9%	5.5%	1.7%	0.0%	0.0%
06) SUNTRUST BANKS INC	3.0%	3.1%	3.0%	3.2%	0.9%	0.0%	0.0%	0.0%
07) WASHINGTON MUTUAL INC	2.9%	3.1%	2.5%	2.6%	2.5%	6.1%	30.6%	49.0%
08) BANK OF AMERICA CORPORATION	2.5%	2.6%	2.9%	2.8%	3.1%	2.6%	0.0%	0.0%
09) AMTRUST FINANCIAL CORPORATION	1.7%	1.8%	2.0%	2.4%	2.0%	0.3%	0.0%	0.0%
10) NATIONAL CITY CORPORATION	1.4%	1.3%	1.1%	1.1%	2.1%	0.3%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	42.0%	38.3%	36.5%	38.6%	48.7%	73.2%	78.7%	81.5%
Credit Enhancement	58.0%	61.7%	63.5%	61.4%	51.3%	26.8%	21.3%	18.5%
- Primary MI Only	6.4%	4.0%	3.5%	3.5%	3.4%	6.3%	8.4%	6.4%
- Pool Policy Only	47.1%	52.8%	55.2%	54.3%	44.2%	18.3%	8.0%	0.9%
- Pool Policy and Primary MI	4.3%	4.7%	4.6%	3.4%	3.2%	1.4%	0.7%	0.0%
- Full Recourse	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
- Shared Arrangement	0.2%	0.2%	0.2%	0.2%	0.4%	0.9%	4.1%	11.0%

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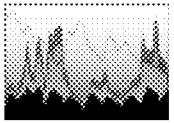

Single Family Conventional Book Characteristics
IO Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	58.0%	61.7%	63.5%	61.4%	51.3%	26.8%	21.3%	18.5%
Alt-A with Credit Enhancement	59.8%	64.0%	66.3%	64.7%	56.8%	29.3%	16.9%	2.6%
Economic Fees and Gap								
Wtd Avg Economic Gap	-10.72	-9.88	-7.80	-6.02	0.26	3.29	8.75	7.00
Wtd Avg Economic Model Fee	58.44	54.99	51.75	49.90	44.97	41.58	31.11	26.61
Wtd Avg Charged Fee	47.72	45.11	43.95	43.88	45.23	44.86	39.86	33.61
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.91%	1.18%	0.85%	0.66%	0.27%	0.08%	0.13%	0.21%
- SDQ Rate for Loans with CE	2.74%	1.64%	1.13%	0.88%	0.35%	0.14%	0.33%	0.24%
- SDQ Rate for Loans without CE	0.77%	0.46%	0.39%	0.33%	0.20%	0.05%	0.07%	0.21%
SDQ Rate Excl. Katrina Loans	1.91%	1.18%	0.85%	0.66%	0.24%	0.07%	0.13%	0.21%
SDQ Rate for Katrina Loans	2.23%	2.33%	1.90%	2.75%	9.16%	0.79%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	8,018	4,613	3,009	2,032	527	78	37	19
SDQ Count for Loans with CE	6,661	3,916	2,488	1,630	337	39	22	5
SDQ Count for Loans without CE	1,357	697	521	402	190	39	15	14
SDQ Volume ($M)								
SDQ Volume	$2,023.9	$1,151.9	$725.1	$463.7	$102.1	$15.6	$6.3	$3.3
SDQ Volume for Loans with CE	$1,698.2	$995.6	$614.6	$382.7	$66.9	$7.9	$4.0	$0.7
SDQ Volume for Loans without CE	$325.7	$156.3	$110.5	$81.0	$35.2	$7.7	$2.3	$2.6

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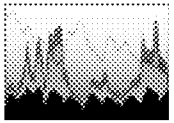

Single Family Conventional Book Characteristics
IO Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	394,220	343,030	310,595	281,175	161,928	76,314	34,336	12,637
Book Volume ($B)	$93.6	$80.3	$72.1	$64.5	$34.4	$15.1	$6.4	$2.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	16.1%	17.4%	18.4%	18.9%	22.0%	24.5%	32.5%	32.4%
OLTV 60.01% - 70.00%	15.7%	16.7%	17.5%	17.8%	19.1%	18.4%	17.5%	15.3%
OLTV 70.01% - 75.00%	9.3%	9.3%	9.4%	9.2%	9.2%	10.3%	11.3%	12.6%
OLTV 75.01% - 80.00%	44.2%	45.3%	46.4%	46.5%	42.5%	38.1%	27.9%	22.7%
OLTV 80.01% - 90.00%	5.6%	5.3%	5.3%	5.2%	5.4%	6.0%	5.4%	4.9%
OLTV 90.01% - 95.00%	3.1%	2.2%	1.8%	1.6%	1.0%	1.5%	2.6%	4.0%
OLTV 95.01% - 97.00%	0.2%	0.1%	0.0%	0.0%	0.1%	0.1%	0.2%	0.6%
OLTV 97.01% - 100.00%	5.9%	3.7%	1.2%	0.7%	0.7%	1.1%	2.5%	7.5%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.9%	72.7%	71.7%	71.4%	70.0%	69.1%	66.2%	67.8%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.9%	16.2%	17.1%	17.6%	20.4%	22.3%	29.5%	30.2%
Comb LTV 60.01% - 70.00%	14.6%	15.7%	16.5%	16.9%	18.4%	17.8%	17.0%	14.8%
Comb LTV 70.01% - 75.00%	7.6%	8.0%	8.3%	8.2%	8.5%	10.0%	11.5%	12.0%
Comb LTV 75.01% - 80.00%	27.2%	28.9%	30.4%	30.9%	31.1%	33.6%	26.0%	22.1%
Comb LTV 80.01% - 90.00%	19.0%	18.9%	19.2%	19.3%	18.2%	12.9%	10.5%	8.6%
Comb LTV 90.01% - 95.00%	9.7%	8.0%	6.9%	6.3%	2.7%	2.2%	2.8%	4.2%
Comb LTV 95.01% - 97.00%	0.2%	0.1%	0.0%	0.0%	0.1%	0.1%	0.2%	0.6%
Comb LTV 97.01% - 100.00%	6.7%	4.2%	1.4%	0.8%	0.7%	1.1%	2.5%	7.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	77.0%	75.6%	74.4%	74.0%	72.1%	70.8%	67.9%	69.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.9%	16.2%	17.1%	17.6%	20.4%	22.3%	29.5%	30.2%
Comb LTV 60.01% - 70.00%	14.6%	15.7%	16.5%	16.9%	18.4%	17.8%	17.0%	14.8%
Comb LTV 70.01% - 75.00%	7.6%	8.0%	8.3%	8.2%	8.5%	10.0%	11.5%	12.0%
Comb LTV 75.01% - 80.00%	27.2%	28.9%	30.4%	30.9%	31.1%	33.6%	26.0%	22.1%
Comb LTV 80.01% - 90.00%	19.0%	18.9%	19.2%	19.3%	18.2%	12.9%	10.5%	8.6%

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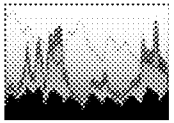

Single Family Conventional Book Characteristics
IO Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	9.7%	8.0%	6.9%	6.3%	2.7%	2.2%	2.8%	4.2%
Comb LTV 95.01% - 97.00%	0.2%	0.1%	0.0%	0.0%	0.1%	0.1%	0.2%	0.6%
Comb LTV 97.01% - 100.00%	6.7%	4.2%	1.4%	0.8%	0.7%	1.1%	2.5%	7.5%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg Comb LTV	77.0%	75.6%	74.4%	74.0%	72.1%	70.7%	67.9%	69.0%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	20.0%	23.5%	25.5%	27.7%	37.4%	37.0%	38.8%	35.4%
MTMLTV 60.01% - 70.00%	15.8%	18.3%	19.2%	20.2%	23.6%	23.5%	21.2%	18.0%
MTMLTV 70.01% - 75.00%	12.1%	13.3%	13.5%	13.8%	13.4%	13.0%	13.7%	13.3%
MTMLTV 75.01% - 80.00%	19.0%	20.4%	20.9%	21.1%	19.1%	18.0%	16.0%	16.2%
MTMLTV 80.01% - 90.00%	20.5%	17.2%	17.2%	14.6%	5.5%	7.1%	7.2%	8.5%
MTMLTV 90.01% - 95.00%	4.5%	2.7%	2.0%	1.6%	0.7%	1.0%	2.0%	4.6%
MTMLTV 95.01% - 97.00%	1.2%	0.7%	0.4%	0.3%	0.1%	0.2%	0.5%	1.7%
MTMLTV 97.01% - 100.00%	2.9%	2.6%	0.8%	0.4%	0.1%	0.2%	0.5%	1.7%
MTMLTV > 100.00%	3.8%	1.2%	0.4%	0.1%	0.0%	0.1%	0.2%	0.6%
MTMLTV Missing	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	72.7%	69.7%	68.2%	67.0%	62.5%	62.6%	61.9%	64.9%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
FICO 550-579	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%
FICO 580-619	2.2%	2.1%	1.9%	1.9%	1.7%	1.7%	1.4%	1.2%
FICO 620-659	8.5%	8.1%	7.5%	7.5%	7.8%	8.2%	6.3%	5.6%
FICO 660-699	17.7%	17.1%	16.6%	16.4%	16.0%	15.3%	14.0%	13.4%
FICO 700-739	26.4%	26.5%	26.7%	26.6%	26.2%	26.1%	24.6%	23.3%
FICO >= 740	44.9%	46.0%	47.0%	47.3%	48.1%	48.5%	53.3%	55.8%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%
Wtd Avg FICO	727	728	730	730	731	730	736	738
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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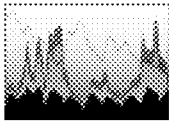

Single Family Conventional Book Characteristics
IO Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	53.9%	58.1%	62.4%	65.9%	87.1%	92.6%	95.6%	97.8%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	46.1%	41.9%	37.6%	34.1%	12.9%	7.4%	4.4%	2.2%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.8%	90.9%	90.8%	90.9%	93.7%	95.8%	93.3%	90.4%
Second/Vacation Home	8.4%	8.5%	8.8%	8.7%	6.0%	3.6%	5.3%	7.1%
Investor Property	0.8%	0.5%	0.5%	0.4%	0.3%	0.6%	1.4%	2.5%
10-K Unit Type (Sums to 100%)								
1 Unit	99.5%	99.6%	99.7%	99.8%	99.8%	99.6%	99.3%	99.0%
2-4 Units	0.5%	0.4%	0.3%	0.2%	0.2%	0.4%	0.7%	1.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	16.5%	16.2%	15.9%	15.7%	15.4%	13.9%	11.9%	8.0%
Single Family Homes	83.5%	83.8%	84.1%	84.3%	84.6%	86.1%	88.1%	92.0%
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	16.5%	16.2%	15.9%	15.7%	15.4%	13.9%	11.9%	8.0%
1 Unit	83.0%	83.4%	83.8%	84.1%	84.4%	85.7%	87.3%	91.0%
2-4 Units	0.5%	0.4%	0.3%	0.2%	0.2%	0.4%	0.7%	1.0%
Condo								
Condo	16.2%	15.9%	15.6%	15.4%	15.1%	13.6%	11.3%	7.4%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	50.4%	48.4%	47.3%	47.9%	45.0%	41.3%	29.9%	31.8%
Cash-Out Refinance	27.0%	28.6%	29.4%	29.1%	26.1%	22.0%	24.2%	26.6%
Other Refinance	22.5%	23.1%	23.3%	23.0%	28.9%	36.7%	45.8%	41.5%
Origination Type (Sums to 100%)								
TPO Broker	29.5%	28.5%	27.4%	26.4%	25.8%	26.1%	19.7%	12.2%
TPO Correspondent	36.0%	35.6%	35.6%	36.0%	28.4%	20.1%	7.8%	1.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	34.5%	35.9%	37.1%	37.6%	45.7%	53.8%	72.5%	86.7%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.7%
2001	0.0%	0.0%	0.1%	0.1%	0.2%	0.7%	2.9%	24.0%
2002	0.6%	0.8%	0.9%	1.1%	2.6%	8.0%	25.8%	75.0%

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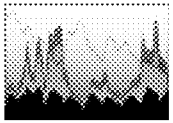

Single Family Conventional Book Characteristics
IO Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	2.6%	3.2%	3.7%	4.4%	10.0%	29.1%	71.2%	0.0%
2004	6.7%	8.3%	9.9%	11.7%	26.5%	62.2%	0.0%	0.0%
2005	22.1%	26.6%	30.9%	35.1%	60.7%	0.0%	0.0%	0.0%
2006	35.2%	42.3%	48.8%	47.7%	0.0%	0.0%	0.0%	0.0%
2007	32.7%	18.8%	5.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$240,491	$237,420	$235,331	$232,418	$215,366	$200,543	$188,297	$176,560
Loan Original Note Rate	6.11%	6.01%	5.95%	5.91%	5.34%	5.08%	5.14%	5.93%
Seasoning (Sums to 100%)								
Seasoned	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%	0.5%
Non-Seasoned	99.8%	99.8%	99.8%	99.9%	99.9%	99.8%	99.8%	99.5%
ACI								
ACI Probability	0.40%	0.33%	0.27%	0.24%	0.21%	0.18%	0.12%	0.13%
Wtd Avg ACI Score	710	714	717	719	724	729	742	743
Credit Premium								
Wtd Avg Credit Premium	0.11	0.11	0.12	0.14	0.18	0.03	0.04	0.13
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%
Prepay Premium								
Prepay Premium	0.4%	0.5%	0.6%	0.4%	0.7%	1.2%	0.9%	1.4%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.6%	8.4%	9.0%	9.1%	12.7%	17.5%	19.7%	23.7%
DTI Ratio > 20 and <= 30	17.0%	18.1%	18.8%	18.9%	21.2%	20.9%	21.6%	22.8%
DTI Ratio > 30 and <= 40	29.0%	29.4%	29.7%	29.7%	28.3%	23.2%	20.0%	18.0%
DTI Ratio > 40 and <= 50	28.7%	27.7%	27.2%	27.0%	23.6%	20.2%	15.4%	11.2%
DTI Ratio > 50	16.1%	14.7%	13.4%	13.2%	10.8%	12.2%	10.5%	7.4%
DTI Ratio Missing	1.6%	1.7%	1.9%	2.1%	3.4%	6.0%	12.9%	16.8%
Wtd Avg DTI Ratio	38.4%	37.7%	37.1%	37.0%	35.1%	34.0%	32.2%	29.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.6%	8.4%	9.0%	9.1%	12.7%	17.5%	19.7%	23.7%
DTI Ratio > 20 and <= 30	17.0%	18.1%	18.8%	18.9%	21.2%	20.9%	21.6%	22.8%
DTI Ratio > 30 and <= 40	29.0%	29.4%	29.7%	29.7%	28.3%	23.2%	20.0%	18.0%
DTI Ratio > 40 and <= 50	28.7%	27.7%	27.2%	27.0%	23.6%	20.2%	15.4%	11.2%
DTI Ratio > 50	16.1%	14.7%	13.4%	13.2%	10.8%	12.2%	10.5%	7.4%
DTI Ratio Missing	1.6%	1.7%	1.9%	2.1%	3.4%	6.0%	12.9%	16.8%

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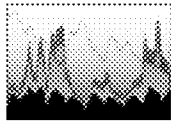

Single Family Conventional Book Characteristics
IO Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	38.4%	37.7%	37.1%	37.0%	35.1%	34.0%	32.2%	29.5%
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> 25 Years and <= 30 Years	99.7%	99.8%	99.9%	99.9%	99.9%	99.8%	99.9%	99.9%
> 30 Years	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	46.1%	41.9%	37.6%	34.1%	12.9%	7.3%	4.3%	2.1%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Adjustable Rate	53.9%	58.1%	62.4%	65.9%	87.1%	92.6%	95.6%	97.8%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	53.9%	58.0%	62.3%	65.9%	87.1%	92.5%	95.6%	97.6%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	5.4%	6.1%	7.0%	8.0%	14.1%	15.7%	6.7%	5.7%
- 5/1 Hybrid Arm	32.4%	34.8%	36.9%	37.7%	47.3%	47.5%	43.4%	42.5%
- 7/1 Hybrid Arm	9.7%	10.5%	11.4%	12.7%	16.7%	20.5%	31.5%	37.2%
- 10/1 Hybrid Arm	6.3%	6.7%	7.0%	7.5%	8.9%	8.9%	13.9%	12.2%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	53.9%	58.1%	62.4%	65.9%	87.1%	92.6%	95.6%	97.8%
- Interest Only FRM	46.1%	41.9%	37.6%	34.1%	12.9%	7.4%	4.4%	2.2%
Alt-A	5.4%	5.7%	5.6%	4.8%	6.1%	8.1%	5.9%	6.2%
- Alt-A Low/No Doc	5.3%	5.6%	5.5%	4.8%	6.1%	8.0%	5.9%	6.2%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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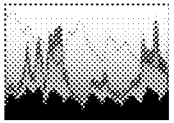

Single Family Conventional Book Characteristics
IO Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	3.2%	3.7%	3.8%	3.3%	4.7%	5.7%	4.3%	4.6%
- Alt-A SISA	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	2.0%	1.9%	1.7%	1.5%	1.4%	2.3%	1.6%	1.6%
Alt-A Full Doc (by SFC)	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	5.3%	3.5%	0.8%	0.2%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	31.4%	29.9%	28.4%	26.0%	23.3%	23.8%	22.6%	21.7%
- Select Lender Programs Non-Full Doc	26.2%	24.3%	23.0%	21.3%	17.3%	16.2%	17.1%	15.5%
- Other Low/No Doc	5.2%	5.6%	5.5%	4.7%	5.9%	7.5%	5.5%	6.2%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	23.7%	22.9%	22.4%	21.8%	18.3%	13.2%	7.7%	3.7%
- 75/20/05	0.7%	0.6%	0.5%	0.4%	0.3%	0.2%	0.1%	0.0%
- 75/25/00	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	10.9%	11.2%	11.7%	11.9%	11.8%	10.6%	6.8%	3.4%
- 80/15/05	5.8%	5.2%	4.7%	4.2%	1.6%	1.0%	0.7%	0.3%
- 80/20/00	0.4%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.6%	5.5%	5.5%	5.2%	4.6%	1.3%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	27.2%	26.9%	26.9%	26.6%	25.8%	25.7%	23.1%	15.4%

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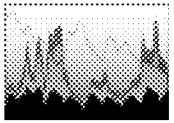

Single Family Conventional Book Characteristics
IO Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.8%	0.6%	0.5%	0.5%	0.4%	0.4%	0.2%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- 80/10/10	13.3%	13.8%	14.5%	14.8%	15.0%	13.4%	8.9%	4.3%
- 80/15/05	6.2%	5.6%	5.0%	4.5%	1.8%	1.5%	1.0%	0.4%
- 80/20/00	0.9%	0.5%	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	6.0%	6.4%	6.7%	6.7%	8.5%	10.3%	13.0%	10.4%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	10.3%	10.8%	11.2%	11.5%	13.5%	13.6%	12.8%	15.7%
Northeast	11.8%	12.0%	12.2%	12.1%	12.1%	12.3%	16.0%	19.2%
Southeast	29.1%	29.1%	29.1%	29.4%	28.1%	25.7%	28.2%	28.6%
Southwest	14.4%	14.4%	14.4%	14.5%	14.4%	14.6%	15.4%	16.6%
West	34.4%	33.6%	33.1%	32.6%	31.8%	33.8%	27.6%	19.9%
Census Region (Sums to 100%)								
New England	3.9%	4.0%	4.1%	4.1%	4.3%	4.0%	4.8%	5.8%
Middle Atlantic	7.5%	7.6%	7.6%	7.5%	7.4%	7.9%	10.7%	12.8%
East North Central	8.4%	8.8%	9.1%	9.4%	11.1%	11.0%	10.3%	13.1%
East South Central	1.9%	1.9%	2.0%	2.0%	2.1%	2.5%	3.0%	3.1%
South Atlantic	27.5%	27.5%	27.5%	27.7%	26.3%	23.5%	25.5%	25.8%
West North Central	2.9%	3.0%	3.1%	3.1%	3.6%	3.6%	3.5%	4.3%
West South Central	2.4%	2.5%	2.7%	2.7%	3.2%	4.4%	6.5%	7.5%
Mountain	14.8%	14.5%	14.3%	14.3%	13.3%	12.3%	9.6%	8.8%
Pacific	30.7%	30.0%	29.5%	28.9%	28.5%	30.7%	25.9%	18.5%
US Territories	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Top 10 States								
01) CA	22.2%	22.1%	22.0%	21.7%	22.3%	25.3%	21.8%	14.9%
02) FL	11.2%	11.3%	11.2%	11.2%	10.2%	8.7%	9.0%	9.2%
03) AZ	6.0%	5.9%	5.8%	5.8%	5.0%	3.6%	2.9%	2.6%
04) WA	5.1%	4.8%	4.5%	4.3%	3.9%	3.3%	2.3%	2.4%
05) VA	5.0%	4.9%	4.9%	5.0%	5.0%	4.2%	3.5%	3.3%

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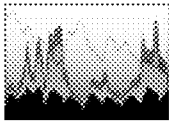

Single Family Conventional Book Characteristics
IO Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) MD	4.0%	3.9%	3.8%	3.9%	3.4%	2.4%	1.9%	2.2%
07) IL	3.7%	3.7%	3.8%	3.8%	4.0%	3.3%	3.6%	4.2%
08) CO	3.4%	3.4%	3.5%	3.6%	3.9%	4.5%	4.0%	3.8%
09) NJ	3.3%	3.4%	3.4%	3.4%	3.3%	3.5%	4.9%	5.7%
10) GA	3.2%	3.3%	3.3%	3.4%	3.6%	4.6%	6.5%	6.1%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	31.5%	31.8%	32.3%	32.0%	30.8%	34.6%	26.7%	8.4%
02) CITIGROUP INC	11.0%	11.1%	10.9%	11.2%	5.7%	1.8%	0.0%	0.0%
03) WASHINGTON MUTUAL INC	7.8%	8.6%	8.9%	8.1%	10.6%	12.6%	9.1%	10.7%
04) BANK OF AMERICA CORPORATION	6.9%	7.2%	7.7%	7.9%	7.2%	0.0%	0.0%	0.0%
05) SUNTRUST BANKS INC	6.5%	5.4%	4.4%	3.9%	2.6%	1.5%	0.0%	0.0%
06) FIRST HORIZON NATIONAL CORPORATION	5.1%	5.0%	4.6%	4.5%	5.1%	4.5%	2.2%	0.0%
07) PHH CORPORATION	4.9%	5.7%	6.3%	7.1%	12.0%	20.2%	40.0%	55.5%
08) FLAGSTAR BANCORP INC	4.3%	4.1%	3.9%	3.9%	5.5%	6.8%	0.2%	0.1%
09) CERBERUS CAPITAL HOLDING	3.8%	4.2%	4.6%	5.0%	4.1%	0.9%	0.0%	0.1%
10) JP MORGAN CHASE & CO	3.1%	3.2%	3.3%	3.4%	2.3%	0.0%	0.0%	0.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	31.6%	31.8%	32.3%	32.1%	30.9%	35.0%	26.7%	8.4%
02) CITIGROUP INC	11.3%	11.5%	11.3%	11.7%	6.3%	2.6%	1.2%	0.0%
03) WASHINGTON MUTUAL INC	7.8%	8.6%	8.9%	8.1%	10.6%	12.6%	9.1%	10.8%
04) BANK OF AMERICA CORPORATION	6.9%	7.2%	7.7%	7.9%	7.2%	0.0%	0.0%	0.0%
05) JP MORGAN CHASE & CO	6.2%	6.4%	6.0%	5.6%	3.2%	0.2%	0.0%	0.0%
06) SUNTRUST BANKS INC	6.0%	4.8%	3.7%	3.5%	2.5%	1.5%	0.0%	0.0%
07) PHH CORPORATION	5.6%	6.5%	7.3%	8.3%	15.2%	28.0%	56.1%	77.8%
08) FIRST HORIZON NATIONAL CORPORATION	5.1%	5.0%	4.6%	4.5%	5.1%	4.5%	2.2%	0.0%
09) CERBERUS CAPITAL HOLDING	3.8%	4.2%	4.6%	5.0%	4.1%	0.9%	0.1%	0.2%
10) FLAGSTAR BANCORP INC	3.3%	3.0%	2.6%	2.3%	3.2%	4.8%	0.2%	0.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	84.9%	88.3%	91.4%	92.2%	92.7%	91.6%	89.0%	74.9%
Credit Enhancement	15.1%	11.7%	8.6%	7.8%	7.3%	8.4%	11.0%	25.1%
- Primary MI Only	13.7%	10.2%	7.0%	6.1%	5.2%	5.4%	5.4%	4.1%
- Pool Policy Only	0.4%	0.4%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%
- Pool Policy and Primary MI	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Full Recourse	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	1.0%	3.7%
- Shared Arrangement	0.6%	0.7%	0.8%	0.9%	1.5%	2.0%	4.6%	17.3%

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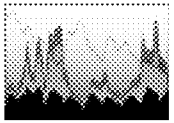

Single Family Conventional Book Characteristics
IO Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.2%	0.2%	0.3%	0.3%	0.5%	0.7%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	15.1%	11.7%	8.6%	7.8%	7.3%	8.4%	11.0%	25.1%
Alt-A with Credit Enhancement	3.1%	2.0%	1.3%	1.0%	0.5%	0.7%	2.1%	0.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-16.00	-13.49	-10.81	-9.30	-4.60	-0.46	4.50	6.37
Wtd Avg Economic Model Fee	43.01	39.81	36.70	34.99	31.56	28.21	23.10	22.23
Wtd Avg Charged Fee	27.01	26.32	25.89	25.69	26.97	27.75	27.60	28.59
Appraisal Waivers								
Appraisal Waiver	2.7%	2.8%	2.8%	2.7%	2.3%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.42%	0.27%	0.21%	0.18%	0.14%	0.07%	0.07%	0.11%
- SDQ Rate for Loans with CE	0.73%	0.47%	0.47%	0.39%	0.43%	0.25%	0.30%	0.30%
- SDQ Rate for Loans without CE	0.36%	0.24%	0.19%	0.16%	0.12%	0.06%	0.04%	0.03%
SDQ Rate Excl. Katrina Loans	0.42%	0.27%	0.21%	0.18%	0.10%	0.07%	0.07%	0.11%
SDQ Rate for Katrina Loans	0.61%	0.39%	0.71%	1.34%	7.81%	0.19%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	1,649	912	650	502	225	56	23	13
SDQ Count for Loans with CE	458	200	133	91	55	17	12	10
SDQ Count for Loans without CE	1,191	712	517	411	170	39	11	3
SDQ Volume ($M)								
SDQ Volume	$380.1	$202.0	$138.8	$104.5	$42.1	$9.7	$4.0	$1.9
SDQ Volume for Loans with CE	$102.6	$42.6	$28.2	$19.0	$10.5	$2.8	$2.0	$1.5
SDQ Volume for Loans without CE	$277.5	$159.4	$110.6	$85.4	$31.6	$6.9	$2.0	$0.4

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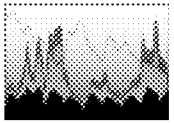

Single Family Conventional Book Characteristics
Alt-A Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,658,821	1,581,541	1,404,305	1,291,825	965,319	799,001	727,340	489,566
Book Volume ($B)	$290.3	$274.9	$242.0	$219.9	$151.5	$117.9	$106.0	$68.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	15.9%	16.0%	15.7%	15.8%	17.6%	17.8%	17.1%	12.5%
OLTV 60.01% - 70.00%	13.6%	13.7%	13.7%	14.0%	14.4%	14.4%	13.8%	12.0%
OLTV 70.01% - 75.00%	9.6%	9.6%	9.6%	9.8%	10.4%	11.2%	11.5%	11.3%
OLTV 75.01% - 80.00%	47.9%	48.6%	48.9%	48.4%	43.8%	38.1%	34.1%	35.9%
OLTV 80.01% - 90.00%	7.2%	6.9%	7.1%	7.3%	8.6%	11.1%	13.6%	17.2%
OLTV 90.01% - 95.00%	3.5%	3.3%	3.3%	3.5%	4.2%	5.8%	7.1%	8.2%
OLTV 95.01% - 97.00%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.3%	0.7%
OLTV 97.01% - 100.00%	2.2%	1.7%	1.5%	1.1%	0.8%	1.4%	2.1%	1.7%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	0.6%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.7%	73.5%	73.6%	73.6%	73.1%	73.5%	74.4%	76.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.7%	14.9%	14.7%	15.1%	17.0%	17.3%	16.8%	12.3%
Comb LTV 60.01% - 70.00%	12.7%	12.8%	12.8%	13.0%	13.9%	14.2%	13.7%	11.8%
Comb LTV 70.01% - 75.00%	8.6%	8.7%	8.7%	8.9%	9.9%	11.0%	11.4%	11.1%
Comb LTV 75.01% - 80.00%	26.6%	27.3%	28.2%	29.2%	34.0%	35.6%	32.3%	33.9%
Comb LTV 80.01% - 90.00%	14.3%	14.0%	14.0%	14.0%	13.3%	13.0%	14.7%	18.1%
Comb LTV 90.01% - 95.00%	8.6%	8.3%	8.2%	8.1%	7.1%	6.8%	8.0%	9.3%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.3%	0.6%
Comb LTV 97.01% - 100.00%	14.2%	13.8%	13.1%	11.4%	4.6%	1.9%	2.6%	2.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.7%
Wtd Avg Comb LTV	78.2%	78.0%	77.9%	77.4%	75.0%	74.1%	74.8%	77.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.7%	14.9%	14.7%	15.1%	17.0%	17.3%	16.8%	12.3%
Comb LTV 60.01% - 70.00%	12.7%	12.8%	12.8%	13.0%	13.9%	14.2%	13.7%	11.8%
Comb LTV 70.01% - 75.00%	8.6%	8.7%	8.7%	8.9%	9.9%	11.0%	11.4%	11.2%
Comb LTV 75.01% - 80.00%	26.6%	27.3%	28.2%	29.2%	34.0%	35.7%	32.3%	34.0%
Comb LTV 80.01% - 90.00%	14.3%	14.0%	14.0%	14.0%	13.3%	13.0%	14.7%	18.1%

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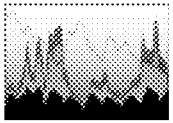

Single Family Conventional Book Characteristics
Alt-A Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	8.6%	8.3%	8.2%	8.1%	7.1%	6.8%	8.0%	9.3%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.3%	0.6%
Comb LTV 97.01% - 100.00%	14.2%	13.8%	13.1%	11.4%	4.6%	1.9%	2.6%	2.2%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%
Wtd Avg Comb LTV	78.2%	77.9%	77.9%	77.4%	75.0%	74.1%	74.8%	77.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	29.5%	31.9%	31.7%	34.0%	43.7%	41.9%	29.8%	20.1%
MTMLTV 60.01% - 70.00%	15.4%	16.5%	17.0%	17.9%	20.3%	20.3%	23.6%	19.5%
MTMLTV 70.01% - 75.00%	11.3%	11.9%	12.1%	12.6%	12.6%	11.3%	15.2%	14.9%
MTMLTV 75.01% - 80.00%	16.7%	18.7%	19.5%	19.3%	15.4%	14.8%	14.3%	20.7%
MTMLTV 80.01% - 90.00%	19.4%	16.3%	15.7%	13.0%	6.1%	8.3%	11.8%	15.5%
MTMLTV 90.01% - 95.00%	3.8%	2.3%	2.1%	1.8%	1.2%	1.9%	3.0%	4.6%
MTMLTV 95.01% - 97.00%	0.9%	0.6%	0.5%	0.4%	0.2%	0.3%	0.4%	0.7%
MTMLTV 97.01% - 100.00%	1.3%	0.9%	0.8%	0.5%	0.2%	0.3%	0.4%	0.9%
MTMLTV > 100.00%	1.5%	0.6%	0.5%	0.3%	0.0%	0.2%	0.2%	0.5%
MTMLTV Missing	0.1%	0.1%	0.2%	0.2%	0.3%	0.6%	1.3%	2.6%
Wtg Avg MTMLTV	67.6%	65.7%	65.6%	64.4%	60.0%	61.6%	65.8%	70.5%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.5%
FICO 580-619	0.6%	0.6%	0.6%	0.6%	0.8%	1.3%	1.8%	2.5%
FICO 620-659	9.7%	9.5%	9.5%	9.2%	8.6%	10.5%	12.8%	15.7%
FICO 660-699	26.5%	26.2%	26.5%	26.3%	25.6%	27.5%	29.1%	30.4%
FICO 700-739	28.7%	28.6%	29.3%	29.5%	30.2%	29.4%	27.5%	26.2%
FICO >= 740	34.2%	34.7%	33.8%	34.0%	34.3%	30.5%	27.9%	23.8%
FICO Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.5%
Wtd Avg FICO	718	718	717	718	718	712	708	701
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	50.2%	49.8%	50.7%	51.2%	50.9%	56.7%	68.1%	77.6%
Intermediate-term, fixed-rate	5.4%	5.6%	5.9%	6.5%	9.1%	11.4%	12.8%	11.5%
Adjustable-rate	9.2%	10.1%	7.7%	7.9%	11.6%	15.6%	13.8%	6.9%

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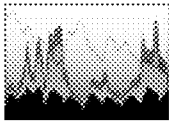

Single Family Conventional Book Characteristics
Alt-A Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	21.4%	21.2%	22.9%	22.9%	22.8%	13.9%	3.3%	1.3%
Negative Amortization	3.2%	3.7%	4.6%	5.5%	5.3%	2.4%	1.9%	2.7%
Interest Only fixed-rate	10.5%	9.7%	8.1%	6.0%	0.2%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	78.2%	78.5%	77.9%	78.0%	78.2%	81.4%	84.1%	85.0%
Second/Vacation Home	4.8%	4.8%	5.0%	5.1%	4.6%	3.6%	3.1%	2.6%
Investor Property	17.0%	16.7%	17.1%	17.0%	17.2%	14.9%	12.8%	12.5%
10-K Unit Type (Sums to 100%)								
1 Unit	91.0%	91.3%	91.4%	91.6%	91.0%	90.1%	90.0%	89.4%
2-4 Units	9.0%	8.7%	8.6%	8.4%	9.0%	9.9%	10.0%	10.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.3%	11.5%	11.4%	11.3%	10.7%	9.1%	8.1%	6.9%
Single Family Homes	88.7%	88.5%	88.6%	88.7%	89.3%	90.9%	91.9%	93.1%
Property Type (Sums to 100%)								
Manufactured	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	0.6%	0.8%
Condo/Coop	11.3%	11.5%	11.4%	11.3%	10.7%	9.1%	8.1%	6.9%
1 Unit	79.5%	79.7%	79.9%	80.0%	79.9%	80.5%	81.2%	81.7%
2-4 Units	9.0%	8.7%	8.6%	8.4%	9.0%	9.8%	10.0%	10.6%
Condo								
Condo	11.1%	11.2%	11.2%	11.2%	10.6%	9.0%	8.0%	6.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	47.2%	47.6%	48.9%	49.7%	48.3%	45.6%	41.7%	45.6%
Cash-Out Refinance	33.7%	33.4%	33.3%	32.8%	31.7%	30.4%	31.5%	30.1%
Other Refinance	19.0%	18.9%	17.8%	17.4%	20.0%	24.0%	26.8%	24.3%
Origination Type (Sums to 100%)								
TPO Broker	26.7%	26.4%	26.3%	26.3%	25.5%	29.7%	35.6%	41.5%
TPO Correspondent	31.3%	30.9%	29.0%	27.3%	22.5%	20.2%	20.4%	21.8%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%
Retail	42.0%	42.7%	44.7%	46.4%	52.0%	50.0%	43.8%	36.2%
Origination Year (Sums to 100%)								
< 2000	0.9%	0.9%	1.0%	1.1%	1.9%	2.9%	2.5%	4.2%
2000	0.2%	0.2%	0.2%	0.3%	0.5%	1.0%	1.9%	6.0%
2001	0.9%	1.0%	1.2%	1.4%	2.6%	4.9%	9.4%	32.2%
2002	3.8%	4.2%	5.0%	5.7%	10.4%	19.8%	36.7%	57.6%

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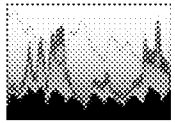

Single Family Conventional Book Characteristics
Alt-A Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	9.5%	10.5%	10.2%	11.4%	19.9%	37.2%	49.5%	0.0%
2004	11.9%	13.2%	13.5%	15.0%	26.4%	34.2%	0.0%	0.0%
2005	20.1%	22.1%	26.0%	29.8%	38.3%	0.0%	0.0%	0.0%
2006	31.0%	33.7%	38.1%	35.3%	0.0%	0.0%	0.0%	0.0%
2007	21.7%	14.1%	4.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$181,806	$180,482	$178,326	$176,202	$162,837	$152,885	$149,214	$142,299
Loan Original Note Rate	6.30%	6.21%	6.20%	6.12%	5.88%	6.19%	6.53%	7.37%
Seasoning (Sums to 100%)								
Seasoned	8.5%	9.1%	4.9%	4.1%	3.2%	3.8%	3.1%	4.2%
Non-Seasoned	91.5%	90.9%	95.1%	95.9%	96.8%	96.2%	96.9%	95.8%
ACI								
ACI Probability	1.16%	1.13%	1.10%	1.05%	1.00%	1.19%	1.36%	1.65%
Wtd Avg ACI Score	667	668	670	672	676	672	669	659
Credit Premium								
Wtd Avg Credit Premium	0.02	0.02	0.02	0.02	0.01	-0.03	0.06	0.16
Credit Premium > 1.5	0.5%	0.4%	0.4%	0.3%	0.5%	0.7%	1.4%	2.8%
Prepay Premium								
Prepay Premium	11.2%	10.7%	11.2%	11.4%	10.1%	9.4%	10.1%	8.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.9%	6.2%	5.9%	6.2%	7.5%	8.6%	8.9%	7.1%
DTI Ratio > 20 and <= 30	13.1%	13.5%	13.2%	13.6%	15.0%	15.3%	15.1%	13.3%
DTI Ratio > 30 and <= 40	27.0%	27.3%	27.5%	27.8%	27.5%	24.4%	22.0%	20.2%
DTI Ratio > 40 and <= 50	25.9%	25.3%	25.1%	24.4%	20.8%	17.5%	15.8%	14.4%
DTI Ratio > 50	6.1%	6.1%	6.2%	6.3%	7.0%	8.8%	10.8%	10.9%
DTI Ratio Missing	21.9%	21.7%	22.1%	21.6%	22.2%	25.4%	27.4%	34.1%
Wtd Avg DTI Ratio	37.0%	36.7%	36.9%	36.7%	36.0%	35.8%	36.1%	36.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.9%	6.2%	5.9%	6.2%	7.5%	8.6%	8.9%	7.1%
DTI Ratio > 20 and <= 30	13.1%	13.5%	13.2%	13.6%	15.0%	15.3%	15.1%	13.3%
DTI Ratio > 30 and <= 40	27.0%	27.3%	27.6%	27.8%	27.5%	24.4%	22.0%	20.2%
DTI Ratio > 40 and <= 50	25.9%	25.3%	25.1%	24.4%	20.8%	17.5%	15.8%	14.4%
DTI Ratio > 50	6.1%	6.1%	6.2%	6.3%	7.0%	8.8%	10.8%	10.9%
DTI Ratio Missing	21.9%	21.7%	22.1%	21.6%	22.2%	25.4%	27.4%	34.1%

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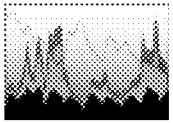

Single Family Conventional Book Characteristics
Alt-A Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	37.0%	36.7%	36.9%	36.7%	36.0%	35.8%	36.1%	36.9%
Origination Term (Sums to 100%)								
<= 15 Years	5.5%	5.6%	6.0%	6.5%	9.1%	11.4%	12.8%	11.5%
> 15 Years amd <= 25 Years	1.1%	1.1%	1.0%	1.0%	1.2%	1.5%	1.7%	1.7%
> 25 Years and <= 30 Years	93.0%	92.9%	92.7%	92.1%	89.3%	86.7%	85.3%	86.5%
> 30 Years	0.4%	0.4%	0.3%	0.3%	0.3%	0.5%	0.2%	0.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	60.7%	59.5%	58.8%	57.2%	51.0%	56.7%	68.2%	77.6%
Intermediate-Term Fixed Rate (excl Balloon)	5.4%	5.6%	5.9%	6.5%	9.0%	11.2%	12.2%	10.8%
Adjustable Rate	33.9%	34.9%	35.3%	36.3%	39.8%	31.9%	19.1%	10.9%
Balloon	0.1%	0.0%	0.1%	0.1%	0.1%	0.2%	0.6%	0.7%
Various Product Types								
Second	0.6%	0.5%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.4%	0.3%	0.3%	0.3%	0.5%	0.2%	0.3%
Hybrid Arm	28.8%	29.2%	28.3%	28.1%	25.8%	21.4%	14.1%	8.0%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	3.0%	3.4%	3.4%	3.9%	6.3%	6.2%	3.9%	2.4%
- 5/1 Hybrid Arm	19.8%	20.0%	19.8%	19.5%	15.2%	12.7%	8.4%	5.1%
- 7/1 Hybrid Arm	4.1%	4.0%	3.5%	3.1%	2.9%	2.0%	1.5%	0.4%
- 10/1 Hybrid Arm	2.0%	1.8%	1.7%	1.6%	1.4%	0.6%	0.3%	0.1%
NegAm ARM	3.2%	3.7%	4.6%	5.5%	5.3%	2.4%	1.9%	2.7%
Interest Only	32.0%	30.9%	31.0%	28.9%	23.0%	13.9%	3.4%	1.3%
- Interest Only ARM	21.4%	21.2%	22.9%	22.9%	22.8%	13.9%	3.3%	1.3%
- Interest Only FRM	10.5%	9.7%	8.1%	6.0%	0.2%	0.1%	0.0%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	63.0%	62.1%	64.0%	63.6%	63.9%	65.5%	63.9%	60.4%
- Alt-A No Disclosure	2.5%	1.7%	1.3%	1.1%	0.4%	0.0%	0.0%	0.0%

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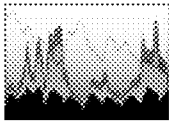

Single Family Conventional Book Characteristics
Alt-A Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	13.4%	14.3%	15.8%	16.7%	20.0%	19.4%	18.0%	18.4%
- Alt-A SISA	4.9%	4.3%	3.9%	3.0%	0.2%	0.0%	0.0%	0.0%
- Alt-A No Ratio	7.6%	7.3%	7.1%	6.9%	7.0%	8.0%	8.4%	9.4%
- Alt-A Stated Income	34.7%	34.4%	35.9%	35.8%	36.3%	38.0%	37.5%	32.6%
Alt-A Full Doc (by SFC)	18.8%	18.6%	19.5%	18.3%	14.9%	10.9%	5.2%	1.4%
Alt-A Deals (no SFC)	18.2%	19.3%	16.5%	18.1%	21.2%	23.6%	30.9%	38.2%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	63.9%	62.8%	64.6%	64.1%	64.4%	66.1%	64.8%	60.4%
- Select Lender Programs Non-Full Doc	0.9%	0.7%	0.6%	0.5%	0.5%	0.7%	0.9%	0.0%
- Other Low/No Doc	63.0%	62.1%	64.0%	63.6%	63.9%	65.4%	63.9%	60.4%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	26.3%	26.2%	25.4%	23.2%	12.5%	3.9%	1.7%	1.1%
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	4.3%	4.2%	4.1%	4.1%	3.0%	1.4%	1.0%	0.8%
- 80/15/05	3.8%	3.7%	3.7%	3.6%	2.5%	1.4%	0.7%	0.3%
- 80/20/00	0.3%	0.3%	0.3%	0.4%	0.3%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	17.8%	17.7%	17.0%	14.9%	6.6%	0.9%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	31.6%	31.7%	31.3%	29.8%	23.5%	18.7%	14.7%	10.6%

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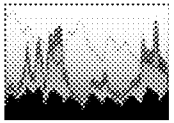

Single Family Conventional Book Characteristics
Alt-A Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.5%	0.5%	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%
- 75/25/00	0.5%	0.5%	0.5%	0.4%	0.2%	0.2%	0.2%	0.2%
- 80/10/10	6.8%	6.8%	6.7%	6.6%	5.5%	3.7%	2.9%	2.7%
- 80/15/05	5.8%	5.8%	5.8%	5.6%	4.3%	3.3%	2.3%	1.9%
- 80/20/00	13.2%	13.4%	13.4%	12.6%	9.2%	7.5%	5.7%	3.9%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.8%	4.7%	4.5%	4.1%	4.0%	3.8%	3.4%	1.7%
EA/TPR								
EA/TPR	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%	0.5%
- EA I	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.2%
- EA/TPR II	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.2%
- EA/TPR III	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	11.8%	12.0%	11.9%	12.0%	11.8%	11.3%	11.1%	11.0%
Northeast	17.4%	17.4%	17.0%	16.9%	17.6%	18.8%	19.3%	20.2%
Southeast	24.6%	24.5%	24.7%	24.6%	22.6%	20.9%	20.0%	19.3%
Southwest	15.7%	15.8%	16.1%	16.1%	16.1%	15.7%	15.2%	15.2%
West	30.6%	30.3%	30.3%	30.4%	31.9%	33.4%	34.4%	34.3%
Census Region (Sums to 100%)								
New England	4.8%	4.8%	4.7%	4.7%	4.8%	4.9%	5.1%	5.1%
Middle Atlantic	12.1%	12.0%	11.7%	11.6%	12.1%	13.3%	13.7%	14.4%
East North Central	9.6%	9.8%	9.6%	9.7%	9.4%	8.8%	8.8%	9.1%
East South Central	2.5%	2.5%	2.6%	2.6%	2.4%	2.4%	2.3%	2.3%
South Atlantic	22.4%	22.3%	22.4%	22.3%	20.5%	18.7%	17.9%	17.2%
West North Central	3.7%	3.8%	3.8%	3.8%	4.0%	3.8%	3.6%	3.2%
West South Central	5.4%	5.4%	5.5%	5.5%	5.4%	5.5%	5.3%	5.3%
Mountain	12.5%	12.6%	13.0%	13.0%	13.1%	12.1%	11.3%	11.4%
Pacific	26.8%	26.6%	26.4%	26.5%	27.9%	30.1%	31.5%	31.4%
US Territories	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%	0.5%
Top 10 States								
01) CA	21.2%	21.0%	20.7%	20.8%	22.1%	24.4%	26.1%	25.8%
02) FL	10.1%	9.9%	10.1%	10.0%	8.9%	7.7%	7.4%	7.3%
03) NY	5.9%	5.8%	5.6%	5.6%	6.2%	7.2%	7.7%	8.1%
04) TX	4.3%	4.3%	4.4%	4.4%	4.3%	4.3%	4.1%	4.0%
05) NJ	4.1%	4.1%	4.0%	4.0%	3.9%	4.0%	4.0%	4.1%

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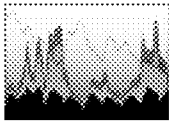

Single Family Conventional Book Characteristics
Alt-A Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) AZ	4.0%	4.1%	4.2%	4.2%	4.0%	3.5%	3.2%	3.1%
07) IL	3.9%	3.9%	3.7%	3.7%	3.6%	3.3%	3.2%	2.9%
08) CO	3.0%	3.1%	3.2%	3.3%	3.7%	3.8%	3.8%	3.8%
09) WA	3.0%	3.0%	3.1%	3.1%	3.1%	2.9%	2.6%	2.8%
10) VA	3.0%	3.0%	3.0%	3.0%	2.7%	2.4%	2.2%	1.9%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	37.1%	37.4%	39.6%	39.9%	37.9%	37.1%	36.1%	40.1%
02) LEHMAN BROTHERS HOLDINGS INC	12.1%	12.3%	13.2%	13.3%	15.4%	15.0%	10.6%	5.9%
03) INDYMAC BANCORP INC	8.9%	8.2%	8.3%	7.9%	7.5%	9.3%	11.5%	14.3%
04) CITIGROUP INC	5.6%	6.0%	1.4%	1.1%	0.2%	0.4%	0.6%	0.0%
05) WASHINGTON MUTUAL INC	4.7%	4.8%	4.7%	4.8%	4.5%	4.5%	4.4%	4.5%
06) JP MORGAN CHASE & CO	4.5%	4.4%	4.4%	3.4%	2.9%	0.8%	0.7%	0.8%
07) AMTRUST FINANCIAL CORPORATION	4.0%	4.0%	4.4%	4.7%	5.2%	3.8%	3.2%	2.9%
08) MORGAN STANLEY & COMPANY INC	2.4%	2.5%	2.9%	2.8%	2.2%	0.9%	0.0%	0.0%
09) BANK OF AMERICA CORPORATION	2.1%	1.9%	2.0%	2.0%	2.7%	4.4%	6.6%	0.9%
10) CAPITAL ONE FINANCIAL CORPORATION	2.1%	1.9%	1.9%	1.9%	2.6%	4.1%	4.7%	5.2%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	37.7%	38.1%	40.2%	40.4%	38.2%	37.3%	36.6%	40.5%
02) LEHMAN BROTHERS HOLDINGS INC	10.6%	10.6%	11.5%	11.5%	13.0%	10.9%	4.9%	4.1%
03) INDYMAC BANCORP INC	9.1%	8.4%	8.4%	7.9%	7.4%	9.1%	11.1%	14.3%
04) JP MORGAN CHASE & CO	7.9%	8.1%	8.5%	7.5%	6.9%	4.7%	4.1%	4.0%
05) CITIGROUP INC	7.3%	7.8%	3.5%	3.5%	4.2%	6.3%	8.4%	3.3%
06) WELLS FARGO & COMPANY	5.3%	5.6%	6.5%	7.0%	9.2%	7.9%	5.8%	1.1%
07) WASHINGTON MUTUAL INC	5.0%	5.2%	5.1%	5.3%	5.5%	7.0%	8.4%	9.8%
08) NATIONAL CITY CORPORATION	2.6%	2.6%	2.7%	2.9%	3.0%	1.2%	1.0%	0.9%
09) CAPITAL ONE FINANCIAL CORPORATION	2.1%	1.8%	1.9%	2.0%	2.7%	4.2%	4.7%	5.1%
10) BANK OF AMERICA CORPORATION	1.7%	1.4%	1.5%	1.5%	1.0%	1.5%	2.2%	0.2%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	57.0%	55.2%	52.4%	53.4%	58.2%	64.8%	61.0%	53.3%
Credit Enhancement	43.0%	44.8%	47.6%	46.6%	41.8%	35.2%	39.0%	46.7%
- Primary MI Only	8.4%	7.0%	6.6%	6.8%	7.3%	9.9%	12.1%	15.1%
- Pool Policy Only	30.3%	33.2%	36.1%	35.2%	28.9%	17.6%	15.5%	16.7%
- Pool Policy and Primary MI	3.7%	4.0%	4.2%	3.8%	4.1%	4.4%	5.6%	9.1%
- Full Recourse	0.4%	0.4%	0.4%	0.5%	1.0%	2.3%	4.7%	3.5%
- Shared Arrangement	0.2%	0.2%	0.2%	0.3%	0.4%	0.9%	1.1%	2.3%

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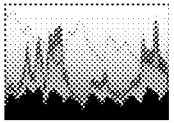

Single Family Conventional Book Characteristics
Alt-A Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	83.6%	83.4%	83.2%	83.1%	78.2%	37.6%	46.3%	38.8%
Interest Only with Credit Enhancement	59.8%	64.0%	66.3%	64.7%	56.8%	29.3%	16.9%	2.6%
Alt-A with Credit Enhancement	43.0%	44.8%	47.6%	46.6%	41.8%	35.2%	39.0%	46.7%
Economic Fees and Gap								
Wtd Avg Economic Gap	-5.62	-4.91	-3.94	-2.59	1.98	5.15	5.70	3.30
Wtd Avg Economic Model Fee	47.19	44.86	44.08	42.85	40.03	38.47	37.72	40.61
Wtd Avg Charged Fee	41.57	39.96	40.14	40.26	42.01	43.62	43.41	43.91
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.46%	1.08%	1.01%	0.99%	1.22%	1.29%	1.27%	1.25%
- SDQ Rate for Loans with CE	2.66%	1.88%	1.61%	1.56%	2.01%	2.59%	2.45%	2.10%
- SDQ Rate for Loans without CE	0.63%	0.49%	0.52%	0.54%	0.69%	0.57%	0.48%	0.49%
SDQ Rate Excl. Katrina Loans	1.45%	1.06%	0.99%	0.97%	1.07%	1.29%	1.27%	1.25%
SDQ Rate for Katrina Loans	4.63%	4.92%	5.40%	6.16%	19.04%	1.38%	0.79%	0.54%
Serious Delinquent Loans								
SDQ Loan Count	24,010	16,857	13,971	12,631	11,579	10,081	8,985	5,939
SDQ Count for Loans with CE	17,831	12,469	9,996	8,812	7,677	7,227	6,930	4,714
SDQ Count for Loans without CE	6,179	4,388	3,975	3,819	3,902	2,854	2,055	1,225
SDQ Volume ($M)								
SDQ Volume	$4,630.5	$3,035.7	$2,324.5	$1,911.6	$1,442.9	$1,271.7	$1,161.4	$726.0
SDQ Volume for Loans with CE	$3,588.2	$2,360.1	$1,748.3	$1,399.9	$984.0	$930.4	$913.8	$584.0
SDQ Volume for Loans without CE	$1,042.3	$675.6	$576.2	$511.7	$458.9	$341.3	$247.6	$142.0

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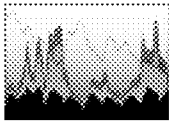

Single Family Conventional Book Characteristics
Alt-A Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	213,952	209,561	207,729	205,335	205,292	210,050	199,623	147,054
Book Volume ($B)	$35.5	$34.4	$33.8	$33.1	$32.4	$32.9	$31.2	$22.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	30.2%	31.2%	31.7%	31.9%	32.8%	32.4%	31.5%	26.1%
OLTV 60.01% - 70.00%	21.1%	21.5%	21.6%	21.8%	22.3%	22.9%	23.0%	21.2%
OLTV 70.01% - 75.00%	14.9%	15.1%	15.3%	15.2%	15.5%	15.8%	16.0%	17.1%
OLTV 75.01% - 80.00%	24.0%	23.2%	22.7%	22.5%	21.1%	20.1%	19.7%	23.2%
OLTV 80.01% - 90.00%	8.6%	8.2%	8.0%	8.1%	7.9%	8.3%	9.1%	11.4%
OLTV 90.01% - 95.00%	0.7%	0.4%	0.3%	0.3%	0.3%	0.4%	0.6%	0.8%
OLTV 95.01% - 97.00%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 97.01% - 100.00%	0.4%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
OLTV > 100.00%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	66.7%	66.2%	65.9%	65.9%	65.4%	65.6%	65.9%	68.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	28.7%	29.7%	30.2%	30.5%	31.4%	31.3%	31.0%	26.0%
Comb LTV 60.01% - 70.00%	20.9%	21.4%	21.6%	21.8%	22.4%	23.0%	23.0%	21.2%
Comb LTV 70.01% - 75.00%	14.7%	15.0%	15.2%	15.1%	15.6%	15.9%	16.0%	17.1%
Comb LTV 75.01% - 80.00%	21.6%	21.4%	21.3%	21.0%	20.0%	19.5%	19.5%	23.1%
Comb LTV 80.01% - 90.00%	12.5%	11.5%	10.9%	10.9%	10.1%	9.8%	9.8%	11.8%
Comb LTV 90.01% - 95.00%	0.9%	0.7%	0.6%	0.5%	0.5%	0.5%	0.6%	0.8%
Comb LTV 95.01% - 97.00%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.6%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Wtd Avg Comb LTV	67.8%	67.2%	66.8%	66.7%	66.2%	66.1%	66.2%	68.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	28.7%	29.7%	30.2%	30.5%	31.4%	31.3%	31.0%	26.0%
Comb LTV 60.01% - 70.00%	20.9%	21.4%	21.6%	21.8%	22.4%	23.0%	23.0%	21.2%
Comb LTV 70.01% - 75.00%	14.7%	15.0%	15.2%	15.1%	15.6%	15.9%	16.0%	17.1%
Comb LTV 75.01% - 80.00%	21.6%	21.4%	21.3%	21.0%	20.0%	19.5%	19.5%	23.1%
Comb LTV 80.01% - 90.00%	12.5%	11.5%	10.9%	10.9%	10.1%	9.8%	9.8%	11.8%

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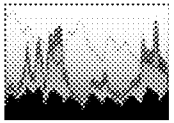

Single Family Conventional Book Characteristics
Alt-A Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	0.9%	0.7%	0.6%	0.5%	0.5%	0.5%	0.6%	0.8%
Comb LTV 95.01% - 97.00%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 97.01% - 100.00%	0.6%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Wtd Avg Comb LTV	67.8%	67.2%	66.8%	66.7%	66.2%	66.1%	66.2%	68.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	58.9%	62.8%	64.9%	67.4%	71.4%	63.4%	49.1%	35.2%
MTMLTV 60.01% - 70.00%	14.7%	15.2%	15.3%	15.1%	15.6%	19.0%	26.6%	25.2%
MTMLTV 70.01% - 75.00%	7.3%	7.2%	7.0%	6.6%	6.0%	7.6%	10.8%	14.8%
MTMLTV 75.01% - 80.00%	7.5%	7.1%	6.4%	5.9%	4.2%	5.7%	7.5%	14.1%
MTMLTV 80.01% - 90.00%	8.3%	5.9%	5.2%	4.4%	2.5%	3.8%	5.5%	9.4%
MTMLTV 90.01% - 95.00%	1.5%	0.8%	0.7%	0.5%	0.1%	0.3%	0.3%	0.9%
MTMLTV 95.01% - 97.00%	0.3%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
MTMLTV 97.01% - 100.00%	0.5%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.4%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.6%	0.4%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%
Wtg Avg MTMLTV	54.0%	51.9%	51.0%	49.9%	48.6%	53.1%	58.3%	63.7%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
FICO 550-579	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
FICO 580-619	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.8%	0.8%
FICO 620-659	2.3%	2.0%	1.8%	1.7%	2.1%	2.3%	2.9%	3.2%
FICO 660-699	16.2%	15.7%	15.5%	15.4%	15.8%	17.4%	18.9%	21.2%
FICO 700-739	33.4%	33.7%	33.9%	34.2%	34.4%	34.7%	34.3%	34.1%
FICO >= 740	47.3%	47.8%	47.9%	47.8%	46.6%	44.3%	42.0%	39.1%
FICO Missing	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%	1.1%
Wtd Avg FICO	736	736	736	736	735	732	729	726
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	63.9%	63.5%	63.4%	64.3%	62.2%	61.0%	63.3%	65.2%
Intermediate-term, fixed-rate	16.6%	17.6%	18.6%	19.6%	22.5%	24.9%	26.7%	23.3%
Adjustable-rate	3.7%	3.8%	3.8%	4.1%	4.3%	4.7%	5.3%	4.3%

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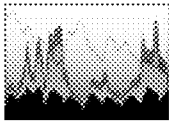

Single Family Conventional Book Characteristics
Alt-A Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	14.1%	13.2%	11.8%	9.3%	6.5%	3.7%	1.2%	0.6%
Negative Amortization	1.5%	1.9%	2.3%	2.7%	4.3%	5.6%	3.5%	6.6%
Interest Only fixed-rate	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	82.3%	83.0%	83.2%	83.4%	84.9%	86.0%	86.9%	87.7%
Second/Vacation Home	7.4%	7.2%	6.9%	6.7%	5.9%	4.9%	3.9%	3.1%
Investor Property	10.3%	9.9%	9.8%	9.9%	9.2%	9.1%	9.3%	9.2%
10-K Unit Type (Sums to 100%)								
1 Unit	91.0%	91.1%	91.0%	90.8%	90.8%	90.7%	90.3%	90.5%
2-4 Units	9.0%	8.9%	9.0%	9.2%	9.2%	9.3%	9.7%	9.5%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.4%	11.3%	11.1%	10.8%	10.4%	9.8%	9.5%	10.1%
Single Family Homes	88.6%	88.7%	88.9%	89.2%	89.6%	90.2%	90.5%	89.9%
Property Type (Sums to 100%)								
Manufactured	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Condo/Coop	11.4%	11.3%	11.1%	10.8%	10.4%	9.8%	9.5%	10.1%
1 Unit	79.6%	79.8%	79.8%	79.9%	80.4%	80.8%	80.7%	80.3%
2-4 Units	8.9%	8.9%	9.0%	9.1%	9.1%	9.3%	9.6%	9.4%
Condo								
Condo	11.1%	11.0%	10.9%	10.6%	10.1%	9.6%	9.3%	9.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	35.6%	35.3%	35.8%	36.4%	34.7%	32.2%	28.9%	34.2%
Cash-Out Refinance	35.5%	35.6%	35.3%	34.6%	33.8%	33.0%	32.2%	29.0%
Other Refinance	28.9%	29.1%	28.9%	29.1%	31.6%	34.8%	38.9%	36.8%
Origination Type (Sums to 100%)								
TPO Broker	33.0%	33.5%	33.9%	34.2%	35.1%	37.7%	42.7%	44.4%
TPO Correspondent	11.4%	11.5%	11.7%	11.9%	11.1%	9.8%	7.8%	9.3%
Undesignated	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Retail	55.5%	55.0%	54.4%	53.9%	53.8%	52.4%	49.3%	46.0%
Origination Year (Sums to 100%)								
< 2000	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.7%
2000	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	1.5%
2001	2.3%	2.6%	2.8%	3.0%	3.9%	5.6%	10.1%	31.8%
2002	10.9%	11.8%	12.7%	13.7%	17.2%	23.5%	36.8%	66.0%

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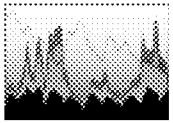

Single Family Conventional Book Characteristics
Alt-A Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	23.3%	24.9%	26.5%	28.1%	33.9%	43.0%	52.5%	0.0%
2004	16.9%	18.2%	19.5%	20.9%	25.8%	27.5%	0.0%	0.0%
2005	16.1%	17.1%	18.1%	18.1%	18.9%	0.0%	0.0%	0.0%
2006	15.9%	16.9%	17.9%	16.0%	0.0%	0.0%	0.0%	0.0%
2007	14.4%	8.4%	2.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$180,552	$178,538	$176,404	$174,124	$168,025	$163,375	$160,348	$155,519
Loan Original Note Rate	6.02%	5.95%	5.91%	5.89%	5.70%	5.70%	5.98%	6.52%
Seasoning (Sums to 100%)								
Seasoned	0.5%	0.6%	0.6%	0.4%	0.2%	0.2%	0.3%	0.7%
Non-Seasoned	99.5%	99.4%	99.4%	99.6%	99.8%	99.8%	99.7%	99.3%
ACI								
ACI Probability	0.52%	0.50%	0.50%	0.49%	0.50%	0.51%	0.56%	0.63%
Wtd Avg ACI Score	688	690	690	690	691	691	690	686
Credit Premium								
Wtd Avg Credit Premium	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	2.1%	2.4%	2.8%	2.9%	4.4%	5.5%	3.3%	5.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	15.3%	16.1%	16.6%	16.8%	18.9%	20.4%	18.1%	17.0%
DTI Ratio > 20 and <= 30	23.0%	23.5%	23.6%	23.5%	24.3%	25.3%	26.4%	28.6%
DTI Ratio > 30 and <= 40	24.3%	24.3%	24.1%	24.1%	23.6%	23.4%	25.3%	27.4%
DTI Ratio > 40 and <= 50	12.0%	11.5%	11.2%	11.1%	10.8%	10.5%	11.3%	11.9%
DTI Ratio > 50	8.1%	8.2%	8.2%	8.3%	8.2%	8.4%	7.9%	7.0%
DTI Ratio Missing	17.3%	16.5%	16.3%	16.3%	14.1%	12.1%	11.1%	8.0%
Wtd Avg DTI Ratio	32.6%	32.4%	32.2%	32.2%	31.5%	31.1%	31.4%	31.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	15.3%	16.1%	16.6%	16.8%	18.9%	20.4%	18.1%	17.0%
DTI Ratio > 20 and <= 30	23.0%	23.5%	23.6%	23.5%	24.3%	25.3%	26.4%	28.6%
DTI Ratio > 30 and <= 40	24.3%	24.3%	24.1%	24.1%	23.6%	23.4%	25.3%	27.4%
DTI Ratio > 40 and <= 50	12.0%	11.5%	11.2%	11.1%	10.8%	10.5%	11.3%	11.9%
DTI Ratio > 50	8.1%	8.2%	8.2%	8.3%	8.2%	8.4%	7.9%	7.0%
DTI Ratio Missing	17.3%	16.5%	16.3%	16.3%	14.1%	12.1%	11.1%	8.0%

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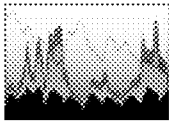

Single Family Conventional Book Characteristics
Alt-A Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	32.6%	32.4%	32.2%	32.2%	31.5%	31.1%	31.4%	31.3%
Origination Term (Sums to 100%)								
<= 15 Years	16.6%	17.6%	18.6%	19.6%	22.6%	25.0%	26.7%	23.3%
> 15 Years amd <= 25 Years	2.2%	2.3%	2.3%	2.4%	2.6%	2.8%	2.9%	2.4%
> 25 Years and <= 30 Years	81.0%	80.0%	79.0%	77.8%	74.7%	72.1%	70.4%	74.2%
> 30 Years	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	64.0%	63.6%	63.5%	64.3%	62.2%	61.1%	63.3%	65.2%
Intermediate-Term Fixed Rate (excl Balloon)	16.6%	17.6%	18.6%	19.6%	22.5%	24.9%	26.6%	23.2%
Adjustable Rate	19.3%	18.8%	17.9%	16.1%	15.2%	14.0%	10.0%	11.6%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%
Hybrid Arm	17.8%	16.9%	15.6%	13.4%	10.8%	8.4%	6.5%	4.9%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.4%	0.4%	0.5%	0.6%	0.8%	1.1%	1.4%	1.0%
- 5/1 Hybrid Arm	14.0%	13.5%	12.5%	10.1%	9.4%	6.7%	4.7%	3.5%
- 7/1 Hybrid Arm	1.9%	1.7%	1.7%	1.7%	0.5%	0.5%	0.4%	0.4%
- 10/1 Hybrid Arm	1.5%	1.2%	1.0%	0.9%	0.1%	0.0%	0.0%	0.0%
NegAm ARM	1.5%	1.9%	2.3%	2.7%	4.3%	5.6%	3.5%	6.6%
Interest Only	14.2%	13.3%	11.9%	9.4%	6.5%	3.7%	1.2%	0.6%
- Interest Only ARM	14.1%	13.2%	11.8%	9.3%	6.5%	3.7%	1.2%	0.6%
- Interest Only FRM	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Alt-A Low/No Doc	98.7%	99.0%	99.4%	99.5%	99.8%	99.9%	99.9%	99.9%
- Alt-A No Disclosure	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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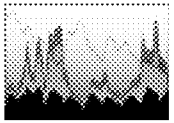

Single Family Conventional Book Characteristics
Alt-A Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	43.5%	45.2%	46.1%	46.2%	49.0%	49.4%	46.7%	41.3%
- Alt-A SISA	1.0%	0.6%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	10.7%	10.4%	10.5%	10.5%	9.7%	9.2%	10.3%	13.8%
- Alt-A Stated Income	43.3%	42.8%	42.5%	42.7%	41.1%	41.3%	42.9%	44.7%
Alt-A Full Doc (by SFC)	1.3%	1.0%	0.6%	0.5%	0.2%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
My Community Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	98.7%	99.0%	99.4%	99.5%	99.8%	99.9%	99.9%	99.9%
- Select Lender Programs Non-Full Doc	7.9%	8.2%	8.7%	9.2%	11.1%	12.8%	14.2%	17.7%
- Other Low/No Doc	90.8%	90.8%	90.7%	90.2%	88.7%	87.2%	85.7%	82.2%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	7.2%	6.4%	5.6%	5.2%	4.3%	2.9%	2.8%	3.3%
- 75/20/05	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.9%	2.4%	2.1%	2.2%	2.1%	2.0%	2.2%	2.7%
- 80/15/05	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%	0.5%	0.6%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.5%	3.3%	2.8%	2.4%	1.6%	0.4%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	10.1%	9.3%	8.7%	8.4%	7.7%	6.8%	5.6%	4.8%

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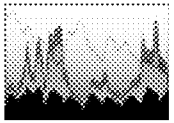

Single Family Conventional Book Characteristics
Alt-A Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.3%	0.4%	0.3%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
- 80/10/10	4.0%	3.3%	3.0%	3.0%	2.7%	2.5%	2.5%	3.0%
- 80/15/05	0.5%	0.5%	0.5%	0.5%	0.4%	0.5%	0.6%	0.6%
- 80/20/00	0.3%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.8%	4.8%	4.7%	4.4%	4.2%	3.5%	2.3%	1.1%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	9.6%	9.6%	9.7%	9.7%	9.7%	10.1%	10.3%	11.9%
Northeast	22.1%	22.3%	22.4%	22.6%	22.8%	22.3%	21.4%	21.4%
Southeast	23.3%	23.1%	23.1%	23.2%	21.8%	20.2%	18.5%	17.3%
Southwest	10.8%	10.7%	10.7%	10.8%	10.9%	10.8%	10.7%	11.6%
West	34.1%	34.3%	34.1%	33.7%	34.9%	36.6%	39.0%	37.8%
Census Region (Sums to 100%)								
New England	5.6%	5.6%	5.7%	5.7%	5.8%	5.7%	5.3%	5.8%
Middle Atlantic	15.9%	16.1%	16.2%	16.4%	16.5%	16.1%	15.6%	15.2%
East North Central	8.5%	8.5%	8.6%	8.6%	8.6%	8.9%	9.2%	10.8%
East South Central	2.5%	2.5%	2.5%	2.6%	2.5%	2.4%	2.2%	2.0%
South Atlantic	21.1%	20.9%	20.8%	20.9%	19.5%	18.1%	16.5%	15.5%
West North Central	2.1%	2.1%	2.1%	2.1%	2.1%	2.2%	2.0%	2.2%
West South Central	4.2%	4.2%	4.2%	4.2%	4.2%	4.1%	3.9%	3.8%
Mountain	7.6%	7.5%	7.5%	7.4%	7.4%	7.6%	7.8%	8.8%
Pacific	32.2%	32.4%	32.2%	31.8%	33.0%	34.7%	37.2%	35.8%
US Territories	0.3%	0.3%	0.2%	0.2%	0.2%	0.3%	0.3%	0.2%
Top 10 States								
01) CA	26.8%	27.1%	27.0%	26.7%	28.0%	29.7%	32.2%	31.0%
02) FL	11.2%	11.0%	11.0%	11.0%	10.2%	9.4%	8.8%	8.5%
03) NY	9.0%	9.2%	9.3%	9.4%	9.6%	9.3%	9.3%	9.0%
04) IL	5.2%	5.1%	5.2%	5.2%	5.1%	5.3%	5.6%	6.5%
05) NJ	4.7%	4.7%	4.7%	4.8%	4.8%	4.8%	4.6%	4.7%

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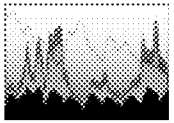

Single Family Conventional Book Characteristics
Alt-A Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) WA	3.7%	3.6%	3.5%	3.5%	3.4%	3.3%	3.2%	3.0%
07) MA	2.9%	2.9%	3.0%	3.0%	3.1%	3.2%	3.0%	3.2%
08) GA	2.6%	2.6%	2.6%	2.6%	2.6%	2.5%	2.3%	2.0%
09) AZ	2.6%	2.5%	2.4%	2.4%	2.2%	2.1%	2.0%	2.0%
10) TX	2.4%	2.4%	2.4%	2.5%	2.6%	2.7%	2.7%	2.7%
Top 10 Sellers								
01) WASHINGTON MUTUAL INC	34.6%	35.7%	36.0%	35.3%	37.7%	40.3%	39.1%	42.8%
02) COUNTRYWIDE FINANCIAL CORPORATION	8.6%	8.3%	7.5%	7.4%	9.0%	11.3%	16.2%	22.3%
03) WACHOVIA CORPORATION	7.6%	7.6%	7.7%	7.9%	7.2%	6.9%	8.0%	12.3%
04) CITIGROUP INC	4.9%	4.8%	4.8%	4.8%	4.2%	3.9%	1.7%	0.6%
05) SUNTRUST BANKS INC	4.7%	4.4%	4.2%	4.1%	2.9%	2.5%	2.4%	1.7%
06) CERBERUS CAPITAL HOLDING	4.1%	4.2%	4.3%	4.5%	3.8%	2.0%	0.4%	0.1%
07) HSBC HOLDINGS PLC	3.5%	3.5%	3.3%	3.3%	2.0%	0.7%	0.8%	1.4%
08) FIRST HORIZON NATIONAL CORPORATION	3.4%	3.6%	3.8%	4.1%	4.8%	4.6%	1.9%	0.0%
09) DOWNEY FINANCIAL CORPORATION	2.8%	2.9%	2.9%	2.9%	3.0%	3.3%	3.6%	1.6%
10) EVERBANK FINANCIAL CORPORATION	2.7%	2.8%	3.0%	3.2%	3.9%	4.6%	6.3%	5.7%
Top 10 Servicers								
01) WASHINGTON MUTUAL INC	31.8%	32.6%	32.8%	31.9%	34.2%	37.5%	37.6%	43.8%
02) JP MORGAN CHASE & CO	10.3%	10.5%	10.9%	11.1%	10.5%	9.5%	10.2%	12.7%
03) COUNTRYWIDE FINANCIAL CORPORATION	8.6%	8.3%	7.5%	7.4%	9.0%	11.3%	16.2%	22.3%
04) CITIGROUP INC	6.3%	6.3%	6.4%	6.5%	6.1%	5.9%	3.4%	0.8%
05) WELLS FARGO & COMPANY	5.6%	5.6%	5.8%	6.0%	6.3%	5.7%	4.4%	1.0%
06) CERBERUS CAPITAL HOLDING	4.4%	4.4%	4.5%	4.6%	3.9%	2.1%	0.4%	0.2%
07) SUNTRUST BANKS INC	4.4%	4.1%	3.9%	3.9%	2.8%	2.4%	2.3%	1.7%
08) WACHOVIA CORPORATION	4.1%	3.9%	3.7%	3.6%	2.3%	1.0%	0.4%	0.2%
09) HSBC HOLDINGS PLC	3.7%	3.6%	3.5%	3.4%	2.2%	1.0%	1.2%	1.6%
10) FIRST HORIZON NATIONAL CORPORATION	3.5%	3.7%	3.9%	4.2%	4.9%	4.7%	2.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	91.4%	92.1%	92.4%	92.3%	92.7%	92.5%	91.3%	87.8%
Credit Enhancement	8.6%	7.9%	7.6%	7.7%	7.3%	7.5%	8.7%	12.2%
- Primary MI Only	7.4%	6.6%	6.4%	6.4%	6.0%	6.2%	7.1%	9.6%
- Pool Policy Only	0.2%	0.2%	0.3%	0.3%	0.3%	0.1%	0.1%	0.2%
- Pool Policy and Primary MI	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
- Full Recourse	0.4%	0.4%	0.3%	0.4%	0.3%	0.4%	0.5%	0.9%
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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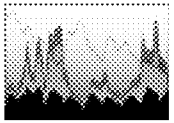

Single Family Conventional Book Characteristics
Alt-A Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.5%	0.5%	0.6%	0.6%	0.7%	0.8%	0.9%	1.4%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	0.7%	0.7%	0.7%	0.7%	0.7%	0.8%	2.1%	2.6%
Interest Only with Credit Enhancement	3.1%	2.0%	1.3%	1.0%	0.5%	0.7%	2.1%	0.0%
Alt-A with Credit Enhancement	8.6%	7.9%	7.6%	7.7%	7.3%	7.5%	8.7%	12.2%
Economic Fees and Gap								
Wtd Avg Economic Gap	5.33	6.82	8.02	8.85	9.42	9.23	8.04	2.66
Wtd Avg Economic Model Fee	30.46	28.47	27.07	25.76	24.26	23.42	23.15	26.34
Wtd Avg Charged Fee	35.79	35.29	35.09	34.61	33.68	32.65	31.19	29.00
Appraisal Waivers								
Appraisal Waiver	0.5%	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.53%	0.44%	0.40%	0.41%	0.52%	0.32%	0.30%	0.24%
- SDQ Rate for Loans with CE	1.68%	1.54%	1.49%	1.43%	1.94%	1.31%	1.30%	0.87%
- SDQ Rate for Loans without CE	0.42%	0.33%	0.30%	0.31%	0.39%	0.22%	0.19%	0.14%
SDQ Rate Excl. Katrina Loans	0.52%	0.43%	0.39%	0.39%	0.34%	0.31%	0.30%	0.24%
SDQ Rate for Katrina Loans	1.84%	1.45%	1.82%	2.07%	11.64%	0.36%	0.11%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	1,133	910	829	826	1,045	650	578	341
SDQ Count for Loans with CE	327	275	257	246	325	231	248	168
SDQ Count for Loans without CE	806	635	572	580	720	419	330	173
SDQ Volume ($M)								
SDQ Volume	$183.5	$139.6	$119.9	$116.8	$136.3	$88.4	$81.2	$46.5
SDQ Volume for Loans with CE	$55.5	$42.8	$38.6	$33.9	$40.5	$30.0	$31.9	$21.5
SDQ Volume for Loans without CE	$128.0	$96.8	$81.3	$82.9	$95.8	$58.4	$49.3	$25.0

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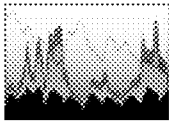

Single Family Conventional Book Characteristics
Condo Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	254,640	250,741	231,570	218,398	170,551	135,252	121,765	94,259
Book Volume ($B)	$40.4	$39.3	$35.7	$33.1	$23.9	$17.2	$14.8	$10.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	13.3%	13.5%	13.6%	13.8%	15.7%	17.9%	17.0%	14.3%
OLTV 60.01% - 70.00%	12.1%	12.2%	12.1%	12.3%	12.7%	14.3%	14.4%	12.3%
OLTV 70.01% - 75.00%	8.6%	8.6%	8.4%	8.5%	9.1%	10.7%	12.6%	12.1%
OLTV 75.01% - 80.00%	52.8%	53.2%	53.2%	52.5%	48.5%	40.2%	35.0%	33.1%
OLTV 80.01% - 90.00%	6.5%	6.2%	6.4%	6.6%	7.4%	9.0%	11.1%	14.9%
OLTV 90.01% - 95.00%	3.3%	3.1%	3.1%	3.3%	3.8%	4.6%	5.9%	7.3%
OLTV 95.01% - 97.00%	0.5%	0.6%	0.6%	0.7%	0.6%	0.8%	1.3%	2.5%
OLTV 97.01% - 100.00%	2.9%	2.6%	2.5%	2.3%	2.2%	2.4%	2.6%	3.3%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	75.1%	74.9%	74.9%	74.8%	74.2%	73.5%	74.1%	76.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	12.5%	12.7%	12.8%	13.1%	15.1%	17.4%	16.6%	13.9%
Comb LTV 60.01% - 70.00%	11.2%	11.3%	11.2%	11.3%	12.3%	14.0%	14.3%	12.1%
Comb LTV 70.01% - 75.00%	7.6%	7.7%	7.6%	7.7%	8.6%	10.5%	12.4%	11.9%
Comb LTV 75.01% - 80.00%	28.9%	29.5%	30.1%	30.9%	35.5%	37.4%	33.7%	32.2%
Comb LTV 80.01% - 90.00%	15.0%	14.7%	14.8%	14.9%	13.5%	11.0%	11.9%	15.5%
Comb LTV 90.01% - 95.00%	9.0%	8.8%	8.7%	8.7%	8.0%	5.9%	6.6%	7.8%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.7%	0.7%	0.7%	0.8%	1.3%	2.5%
Comb LTV 97.01% - 100.00%	15.2%	14.6%	14.0%	12.6%	6.2%	2.8%	3.0%	3.7%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.5%
Wtd Avg Comb LTV	79.7%	79.5%	79.4%	78.9%	76.6%	74.2%	74.5%	76.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	12.5%	12.7%	12.8%	13.1%	15.1%	17.4%	16.6%	13.8%
Comb LTV 60.01% - 70.00%	11.2%	11.3%	11.2%	11.3%	12.3%	14.0%	14.3%	12.1%
Comb LTV 70.01% - 75.00%	7.6%	7.7%	7.6%	7.7%	8.6%	10.5%	12.4%	12.0%
Comb LTV 75.01% - 80.00%	28.9%	29.5%	30.1%	30.9%	35.5%	37.4%	33.7%	32.2%
Comb LTV 80.01% - 90.00%	15.0%	14.7%	14.8%	14.9%	13.6%	11.0%	11.9%	15.5%

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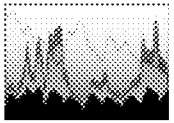

Single Family Conventional Book Characteristics
Condo Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	9.0%	8.8%	8.7%	8.7%	8.0%	5.9%	6.6%	7.8%
Comb LTV 95.01% - 97.00%	0.6%	0.6%	0.7%	0.7%	0.7%	0.8%	1.3%	2.5%
Comb LTV 97.01% - 100.00%	15.2%	14.6%	14.0%	12.6%	6.2%	2.8%	3.0%	3.7%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%
Wtd Avg Comb LTV	79.7%	79.5%	79.4%	78.9%	76.6%	74.2%	74.5%	76.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	28.1%	30.4%	30.5%	32.6%	43.2%	47.8%	36.4%	33.7%
MTMLTV 60.01% - 70.00%	14.4%	15.6%	15.5%	16.4%	18.8%	18.5%	24.0%	19.8%
MTMLTV 70.01% - 75.00%	10.6%	10.8%	11.5%	11.7%	11.6%	9.4%	13.8%	12.9%
MTMLTV 75.01% - 80.00%	15.4%	17.4%	18.5%	18.3%	16.9%	14.3%	12.9%	15.5%
MTMLTV 80.01% - 90.00%	21.5%	19.6%	18.7%	16.8%	7.2%	7.3%	8.8%	11.7%
MTMLTV 90.01% - 95.00%	4.8%	3.1%	2.7%	2.2%	1.3%	1.6%	2.4%	3.5%
MTMLTV 95.01% - 97.00%	1.3%	0.8%	0.7%	0.6%	0.3%	0.3%	0.4%	0.7%
MTMLTV 97.01% - 100.00%	1.6%	1.2%	1.1%	0.9%	0.5%	0.4%	0.4%	0.8%
MTMLTV > 100.00%	2.2%	1.0%	0.7%	0.4%	0.1%	0.2%	0.2%	0.3%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.6%	1.2%
Wtg Avg MTMLTV	68.8%	66.9%	66.5%	65.3%	60.0%	59.3%	62.9%	64.7%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.2%	0.2%	0.2%	0.4%	0.8%	0.9%
FICO 550-579	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	1.0%	1.2%
FICO 580-619	0.8%	0.8%	0.9%	0.9%	1.2%	1.9%	3.1%	3.8%
FICO 620-659	6.6%	6.5%	6.5%	6.4%	6.1%	7.8%	10.0%	10.9%
FICO 660-699	21.5%	21.2%	21.2%	20.8%	19.1%	20.0%	21.7%	21.7%
FICO 700-739	28.0%	27.9%	28.5%	28.6%	28.9%	27.7%	25.8%	24.8%
FICO >= 740	42.6%	43.1%	42.4%	42.7%	43.9%	41.0%	36.7%	35.3%
FICO Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.6%	0.9%	1.2%
Wtd Avg FICO	727	728	727	727	728	723	715	712
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	39.7%	39.4%	40.1%	40.4%	37.9%	44.6%	53.7%	62.8%
Intermediate-term, fixed-rate	4.5%	4.7%	5.0%	5.4%	7.6%	10.7%	10.9%	10.5%
Adjustable-rate	13.7%	14.6%	12.3%	12.7%	18.0%	19.8%	19.4%	14.5%

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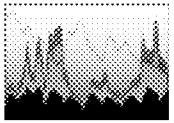

Single Family Conventional Book Characteristics
Condo Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	29.3%	28.7%	30.5%	30.0%	28.4%	17.8%	5.1%	2.1%
Negative Amortization	4.7%	5.2%	6.3%	7.3%	8.0%	7.1%	10.9%	10.2%
Interest Only fixed-rate	8.1%	7.3%	5.9%	4.2%	0.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	68.4%	69.0%	68.3%	68.7%	72.0%	77.8%	81.4%	82.7%
Second/Vacation Home	12.2%	12.1%	12.4%	12.5%	11.5%	10.0%	8.0%	7.7%
Investor Property	19.4%	18.9%	19.2%	18.8%	16.5%	12.1%	10.6%	9.5%
10-K Unit Type (Sums to 100%)								
1 Unit	99.9%	99.9%	99.9%	99.9%	99.9%	99.8%	99.8%	99.6%
2-4 Units	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Single Family Homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	65.3%	65.5%	66.7%	67.3%	65.3%	58.7%	54.0%	61.2%
Cash-Out Refinance	19.4%	19.3%	19.4%	19.0%	18.4%	20.0%	23.2%	20.0%
Other Refinance	15.3%	15.2%	13.9%	13.7%	16.2%	21.3%	22.8%	18.8%
Origination Type (Sums to 100%)								
TPO Broker	24.5%	24.0%	23.2%	22.6%	20.9%	23.7%	28.8%	24.8%
TPO Correspondent	28.1%	27.8%	26.4%	25.9%	23.4%	21.5%	19.7%	20.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%
Retail	47.4%	48.2%	50.5%	51.5%	55.6%	54.7%	51.3%	54.2%
Origination Year (Sums to 100%)								
< 2000	1.7%	1.8%	1.9%	2.2%	3.7%	6.6%	8.8%	18.9%
2000	0.3%	0.4%	0.4%	0.5%	0.9%	1.7%	3.1%	8.7%
2001	0.9%	0.9%	1.1%	1.2%	2.1%	4.0%	8.0%	24.8%
2002	3.2%	3.5%	4.0%	4.6%	7.8%	15.7%	30.2%	47.6%

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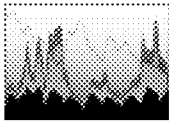

Single Family Conventional Book Characteristics
Condo Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	11.3%	12.2%	11.9%	13.0%	21.3%	37.5%	49.8%	0.0%
2004	14.1%	15.3%	15.0%	16.1%	26.1%	34.4%	0.0%	0.0%
2005	23.2%	24.7%	27.8%	30.9%	38.2%	0.0%	0.0%	0.0%
2006	29.5%	31.2%	34.3%	31.5%	0.0%	0.0%	0.0%	0.0%
2007	15.8%	9.9%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$165,645	$163,697	$160,703	$157,751	$146,607	$133,602	$126,506	$114,370
Loan Original Note Rate	6.07%	5.99%	5.97%	5.90%	5.62%	5.88%	6.20%	7.06%
Seasoning (Sums to 100%)								
Seasoned	12.7%	13.7%	9.8%	9.2%	9.9%	9.5%	11.4%	21.3%
Non-Seasoned	87.3%	86.3%	90.2%	90.8%	90.1%	90.5%	88.6%	78.7%
ACI								
ACI Probability	0.88%	0.85%	0.82%	0.78%	0.68%	0.76%	0.96%	1.08%
Wtd Avg ACI Score	677	679	681	683	689	691	685	683
Credit Premium								
Wtd Avg Credit Premium	0.03	0.03	0.03	0.03	-0.01	-0.09	0.01	0.03
Credit Premium > 1.5	0.6%	0.5%	0.5%	0.5%	0.5%	0.6%	1.4%	2.3%
Prepay Premium								
Prepay Premium	12.9%	12.3%	12.9%	13.1%	10.5%	11.0%	15.2%	9.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.7%	8.0%	7.8%	8.1%	9.3%	10.7%	11.0%	11.1%
DTI Ratio > 20 and <= 30	15.1%	15.5%	15.2%	15.6%	17.2%	17.4%	16.8%	17.6%
DTI Ratio > 30 and <= 40	28.8%	29.0%	29.5%	29.7%	29.9%	26.6%	23.7%	24.5%
DTI Ratio > 40 and <= 50	26.4%	25.8%	25.9%	25.5%	22.7%	19.0%	16.4%	16.0%
DTI Ratio > 50	6.9%	6.8%	7.0%	7.1%	7.0%	7.8%	8.7%	8.4%
DTI Ratio Missing	15.1%	14.8%	14.6%	14.1%	13.9%	18.5%	23.4%	22.3%
Wtd Avg DTI Ratio	36.3%	36.1%	36.3%	36.1%	35.3%	34.7%	34.6%	34.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	7.7%	8.0%	7.8%	8.1%	9.3%	10.7%	11.0%	11.1%
DTI Ratio > 20 and <= 30	15.1%	15.5%	15.2%	15.6%	17.2%	17.4%	16.8%	17.6%
DTI Ratio > 30 and <= 40	28.8%	29.0%	29.5%	29.7%	29.9%	26.6%	23.7%	24.5%
DTI Ratio > 40 and <= 50	26.4%	25.8%	25.9%	25.5%	22.7%	19.0%	16.4%	16.0%
DTI Ratio > 50	6.9%	6.8%	7.0%	7.1%	7.0%	7.8%	8.7%	8.4%
DTI Ratio Missing	15.1%	14.8%	14.6%	14.1%	13.9%	18.5%	23.4%	22.3%

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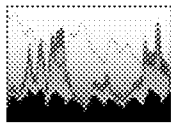

Single Family Conventional Book Characteristics
Condo Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.3%	36.1%	36.3%	36.1%	35.3%	34.7%	34.6%	34.4%
Origination Term (Sums to 100%)								
<= 15 Years	4.6%	4.7%	5.1%	5.4%	7.7%	10.7%	11.0%	10.6%
> 15 Years amd <= 25 Years	0.9%	1.0%	1.0%	1.0%	1.3%	1.9%	1.7%	1.9%
> 25 Years and <= 30 Years	94.0%	93.9%	93.5%	93.1%	90.5%	86.5%	86.5%	85.8%
> 30 Years	0.5%	0.4%	0.4%	0.5%	0.5%	0.8%	0.8%	1.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	47.7%	46.7%	45.9%	44.6%	38.0%	44.6%	53.7%	62.8%
Intermediate-Term Fixed Rate (excl Balloon)	4.2%	4.3%	4.6%	5.0%	6.9%	9.4%	9.7%	9.8%
Adjustable Rate	47.7%	48.6%	49.0%	50.0%	54.4%	44.7%	35.5%	26.7%
Balloon	0.4%	0.4%	0.4%	0.4%	0.7%	1.2%	1.2%	0.7%
Various Product Types								
Second	0.2%	0.3%	0.2%	0.1%	0.0%	0.0%	0.1%	0.2%
40 Year (ARM & Fixed)	0.5%	0.4%	0.4%	0.5%	0.5%	0.8%	0.8%	1.7%
Hybrid Arm	40.9%	41.1%	40.3%	40.0%	37.9%	28.6%	19.0%	12.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	4.5%	5.0%	5.0%	5.6%	8.0%	6.9%	4.4%	2.9%
- 5/1 Hybrid Arm	28.6%	28.7%	28.5%	28.1%	24.0%	18.5%	12.3%	8.2%
- 7/1 Hybrid Arm	5.3%	5.1%	4.7%	4.3%	4.1%	2.4%	1.8%	1.0%
- 10/1 Hybrid Arm	2.4%	2.2%	2.1%	2.0%	1.8%	0.8%	0.5%	0.6%
NegAm ARM	4.7%	5.2%	6.3%	7.3%	8.0%	7.1%	10.9%	10.2%
Interest Only	37.4%	36.0%	36.3%	34.3%	28.5%	17.8%	5.1%	2.1%
- Interest Only ARM	29.3%	28.7%	30.5%	30.0%	28.4%	17.8%	5.1%	2.1%
- Interest Only FRM	8.1%	7.3%	5.9%	4.2%	0.1%	0.0%	0.0%	0.0%
Alt-A	79.7%	78.4%	75.7%	74.7%	67.3%	61.6%	57.8%	45.9%
- Alt-A Low/No Doc	47.3%	45.7%	46.2%	45.6%	41.9%	39.1%	35.8%	27.8%
- Alt-A No Disclosure	1.3%	0.9%	0.6%	0.6%	0.2%	0.0%	0.0%	0.0%

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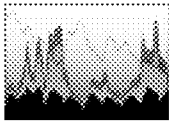

Single Family Conventional Book Characteristics
Condo Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	8.8%	9.2%	9.9%	10.4%	12.0%	10.5%	9.1%	7.3%
- Alt-A SISA	3.1%	2.7%	2.4%	2.0%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	5.1%	4.8%	4.5%	4.3%	3.8%	4.2%	4.4%	3.9%
- Alt-A Stated Income	28.9%	28.1%	28.7%	28.3%	25.8%	24.4%	22.3%	16.6%
Alt-A Full Doc (by SFC)	16.0%	15.6%	16.1%	14.7%	11.6%	8.5%	4.0%	1.0%
Alt-A Deals (no SFC)	16.5%	17.1%	13.5%	14.4%	13.7%	14.0%	18.0%	17.1%
My Community Mortgage	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	49.4%	47.7%	48.2%	46.8%	43.0%	39.8%	36.7%	28.1%
- Select Lender Programs Non-Full Doc	2.1%	2.0%	2.1%	1.2%	1.1%	0.5%	0.5%	0.3%
- Other Low/No Doc	47.2%	45.7%	46.2%	45.6%	41.9%	39.3%	36.2%	27.8%
Subprime Deals								
Subprime	0.1%	0.1%	0.1%	0.2%	0.4%	1.1%	2.9%	2.9%
- Pre 12/2005 (A-Minus Deals)	0.1%	0.1%	0.1%	0.1%	0.3%	1.1%	2.9%	2.9%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Investor Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	28.0%	27.8%	27.2%	25.5%	15.9%	5.0%	2.3%	1.6%
- 75/20/05	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	5.9%	5.9%	5.8%	5.9%	4.8%	2.4%	1.4%	1.2%
- 80/15/05	4.4%	4.3%	4.2%	4.2%	3.7%	1.9%	0.9%	0.4%
- 80/20/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	17.4%	17.2%	16.7%	15.0%	7.2%	0.7%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	33.7%	33.8%	33.4%	32.3%	26.6%	19.3%	13.2%	9.0%

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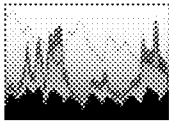

Single Family Conventional Book Characteristics
Condo Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%
- 75/25/00	0.6%	0.6%	0.5%	0.5%	0.2%	0.2%	0.2%	0.2%
- 80/10/10	8.7%	8.7%	8.7%	8.7%	7.6%	4.7%	3.0%	2.6%
- 80/15/05	6.7%	6.7%	6.6%	6.6%	5.9%	4.1%	2.5%	1.5%
- 80/20/00	13.8%	13.7%	13.6%	12.7%	9.4%	6.8%	4.6%	2.3%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%
- Other	3.6%	3.6%	3.5%	3.4%	3.2%	3.2%	2.6%	2.1%
EA/TPR								
EA/TPR	0.7%	0.6%	0.7%	0.7%	0.5%	0.2%	0.1%	0.2%
- EA I	0.4%	0.4%	0.4%	0.4%	0.3%	0.1%	0.0%	0.1%
- EA/TPR II	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.1%
- EA/TPR III	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	13.4%	13.8%	13.4%	13.8%	14.8%	14.2%	13.6%	14.4%
Northeast	16.6%	16.9%	16.5%	16.6%	17.7%	18.6%	18.8%	21.8%
Southeast	29.6%	29.3%	29.9%	29.5%	26.1%	21.5%	18.6%	19.0%
Southwest	7.8%	7.8%	8.0%	8.0%	7.7%	7.5%	6.8%	6.2%
West	32.5%	32.3%	32.2%	32.1%	33.7%	38.1%	42.2%	38.6%
Census Region (Sums to 100%)								
New England	6.0%	6.2%	6.1%	6.0%	6.2%	5.9%	5.8%	6.2%
Middle Atlantic	8.3%	8.4%	7.9%	7.8%	8.2%	9.1%	9.3%	9.8%
East North Central	12.1%	12.4%	12.0%	12.4%	13.1%	12.8%	12.6%	13.7%
East South Central	1.1%	1.1%	1.1%	1.1%	0.9%	0.8%	0.7%	0.6%
South Atlantic	28.8%	28.5%	29.0%	28.7%	25.5%	20.9%	18.1%	18.5%
West North Central	1.9%	1.9%	2.0%	2.0%	2.2%	1.9%	1.4%	1.1%
West South Central	1.7%	1.7%	1.7%	1.7%	1.5%	1.5%	1.4%	1.2%
Mountain	8.1%	8.0%	8.2%	8.2%	7.7%	6.9%	6.1%	5.6%
Pacific	30.0%	29.9%	29.7%	29.6%	31.6%	36.7%	41.1%	37.7%
US Territories	2.0%	2.1%	2.4%	2.5%	3.0%	3.3%	3.6%	5.6%
Top 10 States								
01) CA	24.7%	24.6%	24.2%	24.2%	26.4%	31.6%	36.5%	33.1%
02) FL	17.5%	17.1%	17.4%	17.1%	14.5%	11.5%	9.9%	9.7%
03) IL	7.7%	7.9%	7.3%	7.4%	7.9%	7.1%	7.1%	6.5%
04) NJ	4.2%	4.2%	4.1%	4.0%	4.2%	4.7%	4.9%	5.0%
05) MA	3.8%	3.9%	3.8%	3.8%	4.0%	3.6%	3.4%	3.7%

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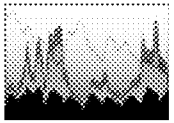

Single Family Conventional Book Characteristics
Condo Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) VA	3.7%	3.7%	3.8%	3.8%	3.7%	3.0%	2.4%	2.4%
07) NY	3.1%	3.2%	2.8%	2.8%	3.0%	3.4%	3.6%	3.9%
08) MI	2.6%	2.7%	2.8%	2.9%	3.1%	3.4%	3.2%	4.4%
09) CO	2.6%	2.6%	2.7%	2.8%	3.2%	3.4%	3.2%	2.8%
10) MD	2.6%	2.5%	2.5%	2.5%	2.3%	2.2%	1.9%	1.7%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	33.2%	33.0%	34.4%	34.3%	30.2%	25.7%	23.0%	23.1%
02) CITIGROUP INC	9.2%	10.0%	5.7%	6.2%	7.8%	7.5%	6.6%	2.7%
03) LEHMAN BROTHERS HOLDINGS INC	9.2%	9.2%	9.8%	9.9%	11.4%	11.3%	7.2%	3.2%
04) JP MORGAN CHASE & CO	6.4%	6.4%	6.5%	5.5%	5.0%	4.1%	1.8%	0.6%
05) INDYMAC BANCORP INC	5.3%	4.6%	4.4%	4.1%	3.4%	4.6%	5.9%	5.1%
06) AMTRUST FINANCIAL CORPORATION	5.1%	5.2%	5.6%	6.0%	5.5%	3.6%	2.4%	2.0%
07) BANK OF AMERICA CORPORATION	4.0%	3.9%	4.3%	3.5%	4.5%	6.9%	8.6%	14.8%
08) WASHINGTON MUTUAL INC	4.0%	4.1%	4.1%	4.4%	4.9%	7.2%	9.6%	14.0%
09) WELLS FARGO & COMPANY	2.1%	2.1%	2.4%	2.3%	3.4%	3.2%	3.3%	0.2%
10) NATIONAL CITY CORPORATION	2.0%	1.9%	1.9%	2.0%	2.0%	1.1%	1.0%	0.3%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	34.0%	33.8%	35.2%	35.2%	31.1%	27.3%	24.3%	26.0%
02) CITIGROUP INC	9.3%	10.0%	5.8%	6.4%	8.8%	11.7%	12.5%	5.2%
03) JP MORGAN CHASE & CO	9.0%	9.1%	9.4%	8.3%	7.9%	7.3%	5.0%	3.6%
04) LEHMAN BROTHERS HOLDINGS INC	8.2%	8.1%	8.7%	8.7%	9.8%	8.2%	2.6%	2.0%
05) WELLS FARGO & COMPANY	6.4%	6.7%	7.5%	7.8%	9.8%	8.6%	7.2%	3.5%
06) INDYMAC BANCORP INC	5.4%	4.7%	4.5%	4.1%	3.4%	4.5%	5.7%	5.1%
07) BANK OF AMERICA CORPORATION	5.2%	5.1%	5.6%	5.0%	3.9%	2.7%	3.4%	7.1%
08) WASHINGTON MUTUAL INC	4.4%	4.5%	4.6%	4.9%	5.8%	9.3%	13.5%	20.0%
09) NATIONAL CITY CORPORATION	2.5%	2.4%	2.4%	2.5%	2.5%	1.4%	1.2%	0.7%
10) AMTRUST FINANCIAL CORPORATION	2.0%	1.9%	2.1%	2.4%	1.5%	1.0%	0.7%	1.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	53.5%	52.2%	49.4%	49.8%	55.3%	62.6%	59.3%	59.9%
Credit Enhancement	46.5%	47.8%	50.6%	50.2%	44.7%	37.4%	40.7%	40.1%
- Primary MI Only	6.7%	5.5%	5.0%	5.1%	5.5%	6.9%	10.1%	13.5%
- Pool Policy Only	33.8%	36.0%	38.5%	38.0%	30.6%	18.6%	13.4%	10.7%
- Pool Policy and Primary MI	4.1%	4.4%	4.7%	4.6%	4.7%	5.0%	5.4%	6.3%
- Full Recourse	1.4%	1.5%	1.7%	2.0%	2.9%	4.8%	8.9%	4.5%
- Shared Arrangement	0.4%	0.5%	0.5%	0.6%	0.9%	2.0%	2.8%	5.1%

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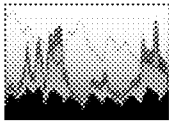

Single Family Conventional Book Characteristics
Condo Investor Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	79.3%	79.6%	79.4%	79.7%	72.8%	49.9%	57.8%	9.7%
Interest Only with Credit Enhancement	63.8%	67.3%	69.3%	68.6%	60.0%	40.6%	19.7%	11.7%
Alt-A with Credit Enhancement	52.2%	54.4%	59.1%	59.1%	54.5%	42.9%	41.6%	47.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-4.97	-4.32	-3.78	-2.77	0.98	3.62	2.63	-1.80
Wtd Avg Economic Model Fee	44.39	42.25	41.91	41.04	36.59	32.80	31.49	34.28
Wtd Avg Charged Fee	39.42	37.93	38.14	38.27	37.57	36.42	34.13	32.48
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	1.13%	0.75%	0.62%	0.54%	0.48%	0.53%	0.55%	0.53%
- SDQ Rate for Loans with CE	2.10%	1.36%	1.04%	0.91%	0.84%	1.16%	1.10%	1.07%
- SDQ Rate for Loans without CE	0.40%	0.28%	0.25%	0.24%	0.24%	0.18%	0.21%	0.18%
SDQ Rate Excl. Katrina Loans	1.13%	0.75%	0.61%	0.54%	0.44%	0.53%	0.55%	0.53%
SDQ Rate for Katrina Loans	1.46%	3.01%	2.86%	2.90%	11.17%	0.90%	0.44%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	2,826	1,855	1,395	1,163	808	698	659	483
SDQ Count for Loans with CE	2,260	1,473	1,084	886	573	544	508	385
SDQ Count for Loans without CE	566	382	311	277	235	154	151	98
SDQ Volume ($M)								
SDQ Volume	$533.1	$330.5	$231.1	$176.1	$91.7	$78.8	$70.0	$46.9
SDQ Volume for Loans with CE	$442.6	$275.5	$189.9	$142.4	$67.4	$62.2	$54.3	$37.3
SDQ Volume for Loans without CE	$90.5	$55.1	$41.2	$33.6	$24.3	$16.6	$15.7	$9.6

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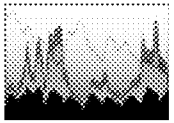

Single Family Conventional Book Characteristics
Condo Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,033,685	985,517	957,844	935,195	859,914	829,263	777,741	518,630
Book Volume ($B)	$156.5	$146.4	$140.1	$135.1	$118.1	$110.0	$101.9	$65.7
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	20.6%	21.5%	22.2%	22.8%	24.6%	25.1%	25.2%	19.2%
OLTV 60.01% - 70.00%	13.6%	14.0%	14.4%	14.6%	15.5%	15.8%	16.2%	13.9%
OLTV 70.01% - 75.00%	9.2%	9.2%	9.3%	9.3%	9.7%	10.3%	11.1%	12.0%
OLTV 75.01% - 80.00%	39.5%	39.3%	39.0%	38.5%	35.5%	32.9%	30.8%	33.4%
OLTV 80.01% - 90.00%	6.4%	6.3%	6.3%	6.3%	6.7%	7.4%	8.0%	10.4%
OLTV 90.01% - 95.00%	4.3%	4.1%	4.0%	4.1%	4.4%	5.2%	5.8%	8.3%
OLTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	1.0%	1.3%	1.5%	2.0%
OLTV 97.01% - 100.00%	5.4%	4.6%	3.8%	3.4%	2.4%	1.9%	1.2%	0.8%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	72.8%	72.3%	71.8%	71.5%	70.6%	70.5%	70.4%	73.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.1%	19.9%	20.6%	21.1%	22.7%	23.2%	23.5%	18.6%
Comb LTV 60.01% - 70.00%	13.2%	13.7%	14.1%	14.3%	15.3%	15.6%	16.0%	13.7%
Comb LTV 70.01% - 75.00%	8.5%	8.7%	8.9%	9.0%	9.6%	10.3%	11.1%	11.8%
Comb LTV 75.01% - 80.00%	28.7%	29.1%	29.4%	29.5%	29.6%	29.9%	29.3%	31.7%
Comb LTV 80.01% - 90.00%	13.7%	13.3%	13.0%	12.7%	11.4%	10.2%	9.9%	11.4%
Comb LTV 90.01% - 95.00%	8.7%	8.2%	7.9%	7.8%	7.2%	7.0%	7.0%	9.0%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.9%	1.0%	1.3%	1.5%	1.9%
Comb LTV 97.01% - 100.00%	7.0%	6.1%	5.0%	4.6%	3.1%	2.3%	1.4%	0.9%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.8%
Wtd Avg Comb LTV	75.2%	74.5%	73.9%	73.6%	72.4%	71.8%	71.4%	73.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	19.1%	19.9%	20.6%	21.1%	22.7%	23.2%	23.5%	18.6%
Comb LTV 60.01% - 70.00%	13.2%	13.7%	14.1%	14.3%	15.3%	15.6%	16.0%	13.7%
Comb LTV 70.01% - 75.00%	8.5%	8.7%	8.9%	9.0%	9.6%	10.3%	11.1%	11.9%
Comb LTV 75.01% - 80.00%	28.7%	29.1%	29.4%	29.5%	29.6%	29.9%	29.3%	31.9%
Comb LTV 80.01% - 90.00%	13.7%	13.3%	13.0%	12.7%	11.4%	10.2%	10.0%	11.5%

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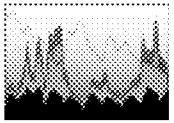

Single Family Conventional Book Characteristics
Condo Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	8.7%	8.2%	7.9%	7.8%	7.2%	7.0%	7.0%	9.1%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.9%	1.0%	1.3%	1.5%	1.9%
Comb LTV 97.01% - 100.00%	7.0%	6.1%	5.0%	4.6%	3.1%	2.3%	1.4%	0.9%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%
Wtd Avg Comb LTV	75.2%	74.5%	73.9%	73.6%	72.4%	71.8%	71.4%	73.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	40.9%	44.8%	47.5%	50.1%	58.2%	52.9%	38.5%	28.1%
MTMLTV 60.01% - 70.00%	14.0%	14.6%	15.1%	15.5%	16.5%	19.3%	23.6%	23.0%
MTMLTV 70.01% - 75.00%	9.1%	9.0%	9.0%	8.8%	8.3%	9.3%	13.2%	14.5%
MTMLTV 75.01% - 80.00%	13.5%	13.4%	12.7%	11.9%	9.2%	9.2%	12.2%	17.4%
MTMLTV 80.01% - 90.00%	12.9%	10.9%	9.9%	8.8%	4.8%	5.9%	8.2%	11.3%
MTMLTV 90.01% - 95.00%	3.3%	2.6%	2.2%	1.9%	1.3%	1.6%	2.4%	3.8%
MTMLTV 95.01% - 97.00%	1.1%	0.8%	0.7%	0.6%	0.3%	0.4%	0.5%	0.8%
MTMLTV 97.01% - 100.00%	2.3%	2.0%	1.5%	1.2%	0.6%	0.5%	0.4%	0.5%
MTMLTV > 100.00%	2.5%	1.4%	0.9%	0.7%	0.2%	0.2%	0.1%	0.1%
MTMLTV Missing	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	0.9%	0.5%
Wtg Avg MTMLTV	63.2%	61.0%	59.5%	58.1%	54.4%	57.5%	62.7%	67.2%
Credit Score (Sums to 100%)								
FICO < 550	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.4%
FICO 550-579	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%	0.7%
FICO 580-619	2.3%	2.3%	2.2%	2.2%	2.2%	2.3%	2.4%	2.8%
FICO 620-659	7.3%	7.2%	7.1%	7.1%	7.4%	7.9%	8.1%	8.7%
FICO 660-699	14.8%	14.7%	14.7%	14.7%	15.1%	15.8%	16.2%	17.0%
FICO 700-739	22.6%	22.7%	22.7%	22.7%	22.8%	23.2%	23.5%	23.9%
FICO >= 740	52.0%	52.2%	52.3%	52.2%	51.5%	49.6%	48.6%	45.9%
FICO Missing	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%	0.8%
Wtd Avg FICO	734	734	734	734	733	730	729	725
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	69.0%	68.1%	66.9%	65.9%	63.0%	62.1%	64.5%	70.0%
Intermediate-term, fixed-rate	10.7%	11.5%	12.3%	12.9%	15.8%	18.8%	20.9%	18.6%
Adjustable-rate	10.0%	10.9%	11.9%	12.7%	15.4%	16.3%	13.6%	10.6%

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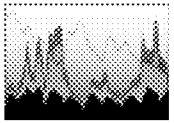

Single Family Conventional Book Characteristics
Condo Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	6.1%	5.9%	5.8%	5.5%	4.1%	1.8%	0.7%	0.2%
Negative Amortization	0.7%	0.7%	0.9%	1.1%	1.4%	0.9%	0.3%	0.6%
Interest Only fixed-rate	3.6%	2.9%	2.2%	1.8%	0.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	80.8%	81.0%	81.0%	81.0%	82.1%	83.3%	83.9%	84.9%
Second/Vacation Home	13.5%	13.3%	13.3%	13.2%	12.1%	10.6%	9.6%	8.9%
Investor Property	5.7%	5.6%	5.7%	5.7%	5.8%	6.1%	6.4%	6.2%
10-K Unit Type (Sums to 100%)								
1 Unit	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.8%	99.9%
2-4 Units	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Single Family Homes	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Condo/Coop	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%
1 Unit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2-4 Units	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo								
Condo	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	57.6%	55.8%	54.6%	53.9%	47.9%	42.2%	36.5%	47.1%
Cash-Out Refinance	19.3%	19.9%	20.4%	20.6%	21.5%	21.6%	22.6%	21.0%
Other Refinance	23.1%	24.3%	25.0%	25.5%	30.6%	36.2%	40.9%	31.9%
Origination Type (Sums to 100%)								
TPO Broker	22.3%	22.2%	22.2%	22.3%	22.6%	23.3%	24.0%	26.1%
TPO Correspondent	33.8%	33.1%	32.3%	31.7%	29.4%	28.2%	27.7%	27.1%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Retail	43.9%	44.6%	45.5%	46.0%	48.0%	48.5%	48.2%	46.8%
Origination Year (Sums to 100%)								
< 2000	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.9%
2000	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	1.1%	4.9%
2001	1.6%	1.8%	2.0%	2.1%	3.1%	4.9%	9.2%	37.6%
2002	5.7%	6.4%	7.0%	7.6%	10.7%	16.1%	26.7%	56.5%

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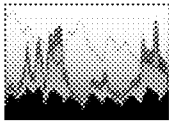

Single Family Conventional Book Characteristics
Condo Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	20.0%	22.3%	24.3%	26.2%	35.7%	49.5%	62.8%	0.0%
2004	13.2%	14.8%	16.3%	17.6%	24.2%	28.8%	0.0%	0.0%
2005	18.0%	19.9%	21.6%	23.1%	25.8%	0.0%	0.0%	0.0%
2006	21.2%	23.3%	25.1%	23.1%	0.0%	0.0%	0.0%	0.0%
2007	20.1%	11.4%	3.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$161,380	$158,340	$155,761	$153,524	$144,595	$137,758	$133,991	$129,048
Loan Original Note Rate	5.97%	5.90%	5.87%	5.84%	5.63%	5.64%	5.80%	6.63%
Seasoning (Sums to 100%)								
Seasoned	0.3%	0.2%	0.3%	0.3%	0.3%	0.2%	0.2%	0.6%
Non-Seasoned	99.7%	99.8%	99.7%	99.7%	99.7%	99.8%	99.8%	99.4%
ACI								
ACI Probability	0.39%	0.36%	0.34%	0.33%	0.32%	0.33%	0.33%	0.38%
Wtd Avg ACI Score	716	718	720	720	723	723	723	717
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.11	-0.11	-0.10	-0.09	-0.09	-0.05	0.03
Credit Premium > 1.5	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Prepay Premium								
Prepay Premium	1.1%	1.2%	1.4%	1.6%	1.9%	1.6%	1.2%	2.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.4%	12.0%	12.4%	12.8%	14.6%	16.5%	17.3%	15.2%
DTI Ratio > 20 and <= 30	20.4%	21.0%	21.3%	21.6%	22.9%	24.0%	25.1%	25.3%
DTI Ratio > 30 and <= 40	27.5%	27.5%	27.4%	27.2%	26.5%	25.9%	26.2%	27.9%
DTI Ratio > 40 and <= 50	23.3%	22.7%	22.2%	21.8%	19.9%	18.6%	17.9%	18.4%
DTI Ratio > 50	15.3%	14.8%	14.3%	14.1%	13.3%	12.9%	11.9%	11.4%
DTI Ratio Missing	2.1%	2.1%	2.3%	2.5%	2.7%	2.1%	1.6%	1.7%
Wtd Avg DTI Ratio	36.6%	36.3%	36.0%	35.8%	34.9%	34.2%	33.5%	33.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	11.4%	12.0%	12.4%	12.8%	14.6%	16.5%	17.3%	15.2%
DTI Ratio > 20 and <= 30	20.4%	21.0%	21.3%	21.6%	22.9%	24.0%	25.1%	25.3%
DTI Ratio > 30 and <= 40	27.5%	27.5%	27.4%	27.2%	26.5%	25.9%	26.2%	27.9%
DTI Ratio > 40 and <= 50	23.3%	22.7%	22.2%	21.8%	19.9%	18.6%	17.9%	18.4%
DTI Ratio > 50	15.3%	14.8%	14.3%	14.1%	13.3%	12.9%	11.9%	11.4%
DTI Ratio Missing	2.1%	2.1%	2.3%	2.5%	2.7%	2.1%	1.6%	1.7%

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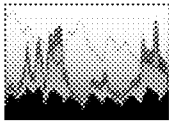

Single Family Conventional Book Characteristics
Condo Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.6%	36.3%	36.0%	35.8%	34.9%	34.2%	33.5%	33.8%
Origination Term (Sums to 100%)								
<= 15 Years	10.7%	11.6%	12.3%	13.0%	15.8%	18.8%	21.0%	18.6%
> 15 Years amd <= 25 Years	2.0%	2.1%	2.2%	2.3%	2.6%	2.7%	2.7%	2.0%
> 25 Years and <= 30 Years	86.6%	85.8%	85.2%	84.6%	81.6%	78.4%	76.3%	79.4%
> 30 Years	0.6%	0.5%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	72.5%	71.0%	69.1%	67.7%	63.4%	62.2%	64.5%	70.0%
Intermediate-Term Fixed Rate (excl Balloon)	10.2%	11.0%	11.6%	12.3%	14.9%	17.5%	19.3%	16.6%
Adjustable Rate	16.8%	17.5%	18.6%	19.4%	20.9%	19.0%	14.6%	11.4%
Balloon	0.5%	0.6%	0.6%	0.7%	0.9%	1.3%	1.6%	1.9%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.6%	0.5%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	16.0%	16.7%	17.6%	18.1%	19.3%	17.8%	14.1%	10.6%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.8%	2.1%	2.4%	2.6%	3.7%	4.2%	3.3%	2.7%
- 5/1 Hybrid Arm	10.3%	10.7%	11.3%	11.4%	11.6%	10.2%	8.1%	6.5%
- 7/1 Hybrid Arm	3.0%	3.0%	3.1%	3.2%	3.3%	3.1%	2.5%	1.3%
- 10/1 Hybrid Arm	0.9%	0.8%	0.8%	0.8%	0.6%	0.3%	0.2%	0.1%
NegAm ARM	0.7%	0.7%	0.9%	1.1%	1.4%	0.9%	0.3%	0.6%
Interest Only	9.7%	8.7%	8.0%	7.3%	4.4%	1.9%	0.7%	0.2%
- Interest Only ARM	6.1%	5.9%	5.8%	5.5%	4.1%	1.8%	0.7%	0.2%
- Interest Only FRM	3.6%	2.9%	2.2%	1.8%	0.3%	0.1%	0.0%	0.0%
Alt-A	2.5%	2.6%	2.6%	2.6%	2.8%	2.9%	2.8%	3.4%
- Alt-A Low/No Doc	2.5%	2.6%	2.6%	2.6%	2.8%	2.9%	2.8%	3.4%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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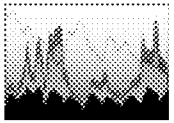

Single Family Conventional Book Characteristics
Condo Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.1%	1.2%	1.2%	1.2%	1.4%	1.5%	1.4%	1.5%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.4%
- Alt-A Stated Income	1.1%	1.1%	1.1%	1.1%	1.1%	1.2%	1.2%	1.5%
Alt-A Full Doc (by SFC)	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	2.7%	2.1%	1.4%	1.0%	0.4%	0.3%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	20.7%	19.4%	18.3%	17.3%	14.1%	11.7%	9.5%	6.8%
- Select Lender Programs Non-Full Doc	18.3%	16.9%	15.8%	14.8%	11.5%	9.0%	6.9%	3.7%
- Other Low/No Doc	2.4%	2.5%	2.5%	2.5%	2.6%	2.7%	2.6%	3.1%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	15.3%	14.6%	13.8%	13.1%	10.2%	7.3%	5.4%	4.8%
- 75/20/05	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
- 75/25/00	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	6.7%	6.5%	6.3%	6.1%	5.0%	4.0%	3.1%	2.9%
- 80/15/05	4.2%	4.1%	3.9%	3.8%	3.1%	2.6%	2.0%	1.7%
- 80/20/00	1.2%	1.2%	1.1%	1.1%	0.6%	0.3%	0.2%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	2.6%	2.3%	2.1%	1.9%	1.2%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	19.0%	18.5%	18.1%	17.6%	15.7%	14.2%	12.2%	9.6%

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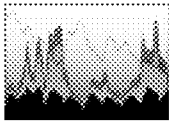

Single Family Conventional Book Characteristics
Condo Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
- 75/25/00	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	8.1%	8.0%	7.8%	7.6%	6.5%	5.6%	4.7%	4.3%
- 80/15/05	4.7%	4.6%	4.4%	4.3%	3.7%	3.3%	2.7%	2.3%
- 80/20/00	1.8%	1.6%	1.4%	1.3%	0.8%	0.5%	0.3%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- Other	3.9%	4.0%	4.0%	4.1%	4.3%	4.5%	4.2%	2.5%
EA/TPR								
EA/TPR	1.7%	1.6%	1.7%	1.7%	1.9%	2.1%	2.2%	2.2%
- EA I	0.8%	0.8%	0.8%	0.9%	0.9%	1.0%	1.1%	1.0%
- EA/TPR II	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%	0.8%
- EA/TPR III	0.4%	0.3%	0.4%	0.4%	0.4%	0.4%	0.5%	0.4%
10-K Property Region (Sums to 100%)								
Midwest	17.2%	17.1%	16.9%	16.8%	16.5%	16.1%	15.9%	17.0%
Northeast	21.1%	21.2%	21.2%	21.1%	21.2%	20.5%	19.7%	20.0%
Southeast	25.1%	24.8%	24.7%	24.5%	23.0%	21.6%	20.8%	20.3%
Southwest	8.1%	7.9%	7.8%	7.7%	7.1%	7.1%	7.4%	8.4%
West	28.5%	29.0%	29.4%	29.9%	32.2%	34.6%	36.3%	34.3%
Census Region (Sums to 100%)								
New England	8.8%	8.9%	8.9%	8.9%	9.1%	8.8%	8.7%	9.1%
Middle Atlantic	10.9%	11.0%	11.0%	10.9%	10.8%	10.4%	9.9%	9.8%
East North Central	15.5%	15.5%	15.4%	15.3%	15.1%	14.9%	14.7%	15.9%
East South Central	1.3%	1.2%	1.2%	1.1%	0.9%	0.9%	0.8%	0.8%
South Atlantic	24.2%	24.0%	23.9%	23.7%	22.4%	21.2%	20.3%	19.8%
West North Central	2.6%	2.5%	2.4%	2.4%	2.1%	2.0%	1.9%	1.8%
West South Central	2.2%	2.1%	2.0%	2.0%	1.7%	1.6%	1.5%	1.6%
Mountain	6.4%	6.3%	6.2%	6.1%	5.8%	5.8%	6.1%	7.0%
Pacific	27.2%	27.7%	28.1%	28.6%	31.0%	33.6%	35.3%	33.4%
US Territories	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.8%	0.7%
Top 10 States								
01) CA	20.2%	20.8%	21.4%	21.9%	24.4%	27.1%	29.3%	27.8%
02) FL	12.6%	12.4%	12.4%	12.4%	11.7%	11.0%	10.4%	10.2%
03) IL	8.9%	8.8%	8.6%	8.5%	8.3%	8.2%	8.2%	9.1%
04) NJ	5.6%	5.6%	5.6%	5.6%	5.6%	5.4%	5.3%	5.5%
05) MA	5.5%	5.5%	5.5%	5.5%	5.7%	5.5%	5.5%	5.8%

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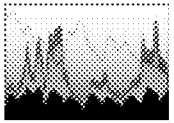

Single Family Conventional Book Characteristics
Condo Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NY	3.8%	3.8%	3.8%	3.8%	3.9%	3.7%	3.4%	3.0%
07) MI	3.7%	3.8%	3.9%	4.0%	4.1%	4.1%	4.1%	4.1%
08) VA	3.3%	3.3%	3.3%	3.3%	3.2%	3.1%	3.0%	2.8%
09) WA	3.2%	3.1%	2.9%	2.9%	2.8%	2.8%	2.9%	3.0%
10) HI	2.9%	3.0%	3.0%	3.0%	3.1%	3.0%	2.6%	2.0%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	24.4%	24.6%	24.1%	23.7%	23.8%	23.4%	21.7%	19.1%
02) CITIGROUP INC	11.1%	10.3%	9.7%	9.1%	7.1%	6.1%	5.6%	7.7%
03) WASHINGTON MUTUAL INC	8.6%	9.5%	10.2%	10.7%	13.7%	16.8%	19.0%	21.1%
04) BANK OF AMERICA CORPORATION	7.2%	7.4%	7.9%	8.2%	8.6%	7.6%	5.7%	0.9%
05) CERBERUS CAPITAL HOLDING	4.9%	5.0%	5.1%	5.2%	5.1%	4.6%	3.8%	2.3%
06) JP MORGAN CHASE & CO	4.6%	4.4%	4.1%	4.0%	3.8%	4.3%	5.9%	5.7%
07) FLAGSTAR BANCORP INC	4.3%	4.5%	4.6%	4.7%	5.3%	5.5%	5.5%	6.1%
08) WELLS FARGO & COMPANY	3.9%	3.1%	2.9%	2.7%	1.7%	0.8%	0.7%	0.0%
09) SUNTRUST BANKS INC	3.6%	3.4%	3.2%	3.0%	2.2%	1.8%	1.7%	1.1%
10) AMTRUST FINANCIAL CORPORATION	3.5%	3.5%	3.5%	3.5%	2.4%	2.3%	2.3%	2.7%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	24.5%	24.7%	24.1%	23.7%	23.9%	23.5%	21.8%	19.1%
02) CITIGROUP INC	13.6%	13.0%	12.6%	12.2%	10.2%	8.8%	8.5%	10.0%
03) JP MORGAN CHASE & CO	10.4%	10.6%	10.5%	10.3%	10.5%	11.5%	13.7%	16.6%
04) WELLS FARGO & COMPANY	8.1%	7.7%	7.8%	7.7%	5.8%	4.2%	3.0%	0.6%
05) WASHINGTON MUTUAL INC	7.2%	8.0%	8.6%	9.0%	11.9%	15.6%	18.6%	23.7%
06) BANK OF AMERICA CORPORATION	7.1%	7.3%	7.8%	8.2%	8.5%	7.5%	5.5%	0.5%
07) CERBERUS CAPITAL HOLDING	5.4%	5.6%	5.7%	5.8%	5.9%	5.8%	5.7%	5.6%
08) SUNTRUST BANKS INC	3.1%	2.8%	2.5%	2.4%	1.9%	1.6%	1.6%	0.9%
09) FIRST HORIZON NATIONAL CORPORATION	2.9%	2.9%	2.9%	2.9%	3.0%	3.1%	2.7%	1.8%
10) PHH CORPORATION	1.9%	2.1%	2.2%	2.3%	2.6%	2.6%	2.5%	3.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	83.1%	84.0%	84.8%	85.0%	85.5%	85.1%	84.4%	77.2%
Credit Enhancement	16.9%	16.0%	15.2%	15.0%	14.5%	14.9%	15.6%	22.8%
- Primary MI Only	13.7%	12.3%	11.2%	10.7%	9.9%	10.6%	11.3%	14.7%
- Pool Policy Only	0.5%	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	1.7%
- Pool Policy and Primary MI	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	1.6%
- Full Recourse	0.9%	1.2%	1.4%	1.5%	1.6%	1.1%	0.7%	1.3%
- Shared Arrangement	0.8%	0.8%	0.9%	0.9%	1.1%	1.0%	0.8%	0.8%

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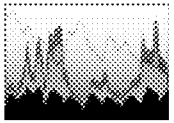

Single Family Conventional Book Characteristics
Condo Lender Channel

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.9%	0.9%	1.0%	1.1%	1.2%	1.3%	1.4%	2.8%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	76.2%	83.5%	84.6%	85.2%	78.7%	54.9%	5.7%	7.2%
Interest Only with Credit Enhancement	16.0%	12.3%	8.8%	7.8%	6.5%	6.4%	8.5%	9.9%
Alt-A with Credit Enhancement	9.2%	8.2%	7.6%	7.8%	7.0%	7.2%	8.8%	11.8%
Economic Fees and Gap								
Wtd Avg Economic Gap	-12.17	-10.55	-8.81	-7.67	-4.88	-4.70	-5.29	-9.87
Wtd Avg Economic Model Fee	32.99	31.24	29.52	28.42	25.86	25.91	26.07	29.56
Wtd Avg Charged Fee	20.82	20.69	20.70	20.75	20.98	21.21	20.78	19.69
Appraisal Waivers								
Appraisal Waiver	1.4%	1.3%	1.2%	1.1%	0.6%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.42%	0.33%	0.31%	0.30%	0.28%	0.23%	0.19%	0.19%
- SDQ Rate for Loans with CE	1.25%	1.02%	1.01%	0.97%	0.98%	0.86%	0.66%	0.52%
- SDQ Rate for Loans without CE	0.24%	0.19%	0.18%	0.17%	0.16%	0.12%	0.09%	0.09%
SDQ Rate Excl. Katrina Loans	0.42%	0.32%	0.31%	0.29%	0.25%	0.23%	0.19%	0.20%
SDQ Rate for Katrina Loans	1.45%	1.68%	2.03%	2.53%	9.52%	0.15%	0.16%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	4,290	3,189	2,937	2,748	2,411	1,913	1,434	977
SDQ Count for Loans with CE	2,214	1,621	1,498	1,392	1,254	1,098	839	625
SDQ Count for Loans without CE	2,076	1,568	1,439	1,356	1,157	815	595	352
SDQ Volume ($M)								
SDQ Volume	$633.2	$455.2	$397.8	$359.2	$280.5	$223.3	$167.4	$113.4
SDQ Volume for Loans with CE	$327.5	$228.0	$201.1	$182.0	$147.0	$128.9	$97.0	$73.0
SDQ Volume for Loans without CE	$305.7	$227.2	$196.7	$177.3	$133.4	$94.4	$70.4	$40.4

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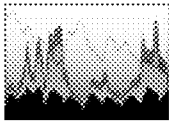

Single Family Conventional Book Characteristics
IO (excl Alt-A)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	414,321	363,895	332,451	304,276	187,453	97,306	44,434	17,563
Book Volume ($B)	$96.9	$83.9	$75.9	$68.6	$39.0	$18.8	$8.1	$2.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	15.5%	16.6%	17.5%	18.0%	19.8%	21.2%	28.0%	26.2%
OLTV 60.01% - 70.00%	15.4%	16.3%	17.0%	17.4%	18.1%	17.1%	16.2%	13.5%
OLTV 70.01% - 75.00%	8.9%	8.8%	8.9%	8.8%	8.3%	9.0%	10.2%	10.6%
OLTV 75.01% - 80.00%	45.2%	46.6%	47.8%	47.7%	45.3%	41.5%	31.9%	28.7%
OLTV 80.01% - 90.00%	5.8%	5.6%	5.6%	5.6%	6.1%	6.9%	6.4%	6.0%
OLTV 90.01% - 95.00%	3.2%	2.3%	2.0%	1.8%	1.7%	3.1%	4.7%	5.8%
OLTV 95.01% - 97.00%	0.2%	0.1%	0.0%	0.0%	0.1%	0.1%	0.2%	0.6%
OLTV 97.01% - 100.00%	5.8%	3.7%	1.3%	0.8%	0.7%	1.1%	2.4%	8.5%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.2%	73.1%	72.2%	71.8%	71.1%	70.9%	68.6%	71.0%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.2%	15.2%	16.0%	16.5%	18.3%	19.4%	25.5%	24.2%
Comb LTV 60.01% - 70.00%	14.2%	15.1%	15.8%	16.2%	17.2%	16.3%	15.7%	13.0%
Comb LTV 70.01% - 75.00%	7.2%	7.4%	7.7%	7.7%	7.5%	8.5%	10.2%	10.1%
Comb LTV 75.01% - 80.00%	27.0%	28.6%	30.0%	30.5%	31.6%	35.9%	30.3%	27.8%
Comb LTV 80.01% - 90.00%	18.8%	19.0%	19.4%	19.3%	18.2%	13.1%	10.4%	8.6%
Comb LTV 90.01% - 95.00%	10.3%	8.7%	7.7%	7.0%	4.6%	4.3%	4.9%	5.7%
Comb LTV 95.01% - 97.00%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%
Comb LTV 97.01% - 100.00%	7.3%	4.8%	2.1%	1.4%	1.6%	1.1%	2.4%	8.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.9%	1.1%	1.2%	1.4%	1.0%	1.2%	0.3%	1.9%
Wtd Avg Comb LTV	77.4%	76.2%	75.2%	74.7%	73.5%	72.4%	69.9%	71.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	14.2%	15.2%	16.0%	16.5%	18.3%	19.4%	25.5%	24.2%
Comb LTV 60.01% - 70.00%	14.2%	15.1%	15.8%	16.2%	17.2%	16.3%	15.8%	13.1%
Comb LTV 70.01% - 75.00%	7.2%	7.4%	7.7%	7.7%	7.5%	8.5%	10.2%	10.1%
Comb LTV 75.01% - 80.00%	27.0%	28.6%	30.0%	30.5%	31.6%	35.9%	30.4%	27.8%
Comb LTV 80.01% - 90.00%	18.8%	19.0%	19.4%	19.3%	18.2%	13.1%	10.4%	8.7%

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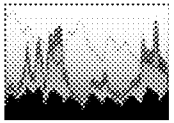

Single Family Conventional Book Characteristics
IO (excl Alt-A)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	10.3%	8.7%	7.7%	7.0%	4.6%	4.3%	4.9%	5.7%
Comb LTV 95.01% - 97.00%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%
Comb LTV 97.01% - 100.00%	7.3%	4.8%	2.1%	1.4%	1.6%	1.1%	2.4%	8.1%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.9%	1.1%	1.2%	1.4%	1.0%	1.2%	0.2%	1.7%
Wtd Avg Comb LTV	77.4%	76.2%	75.2%	74.7%	73.5%	72.3%	69.9%	71.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	19.8%	23.1%	25.1%	27.3%	35.3%	33.0%	34.5%	32.8%
MTMLTV 60.01% - 70.00%	16.0%	18.5%	19.4%	20.6%	23.9%	22.2%	20.4%	16.9%
MTMLTV 70.01% - 75.00%	12.3%	13.4%	13.6%	14.0%	14.1%	13.6%	14.4%	12.1%
MTMLTV 75.01% - 80.00%	19.0%	20.4%	20.9%	20.9%	19.5%	20.1%	17.7%	19.3%
MTMLTV 80.01% - 90.00%	20.4%	17.4%	17.2%	14.6%	6.1%	8.9%	8.8%	10.5%
MTMLTV 90.01% - 95.00%	4.6%	2.7%	2.0%	1.7%	0.8%	1.6%	3.0%	5.1%
MTMLTV 95.01% - 97.00%	1.2%	0.7%	0.4%	0.3%	0.1%	0.3%	0.5%	1.5%
MTMLTV 97.01% - 100.00%	2.9%	2.5%	0.8%	0.5%	0.1%	0.2%	0.5%	1.3%
MTMLTV > 100.00%	3.8%	1.2%	0.5%	0.2%	0.0%	0.1%	0.2%	0.4%
MTMLTV Missing	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	72.7%	69.9%	68.4%	67.1%	63.3%	64.5%	63.9%	66.1%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%
FICO 550-579	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%	0.3%
FICO 580-619	2.2%	2.1%	1.9%	1.9%	1.6%	1.6%	1.5%	1.6%
FICO 620-659	8.4%	8.1%	7.5%	7.6%	7.9%	8.3%	6.7%	6.6%
FICO 660-699	17.8%	17.4%	17.0%	17.0%	17.2%	17.2%	15.6%	15.6%
FICO 700-739	26.1%	26.2%	26.4%	26.2%	26.1%	26.2%	24.9%	23.4%
FICO >= 740	44.9%	45.9%	46.8%	47.0%	46.9%	46.2%	50.4%	51.0%
FICO Missing	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%	1.4%
Wtd Avg FICO	727	728	730	730	729	728	733	733
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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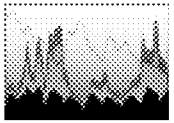

Single Family Conventional Book Characteristics
IO (excl Alt-A)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	55.2%	59.5%	64.0%	67.7%	88.6%	94.0%	96.4%	98.3%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	44.8%	40.5%	36.0%	32.3%	11.4%	6.0%	3.6%	1.7%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.8%	90.9%	90.7%	90.9%	93.4%	94.6%	93.0%	90.5%
Second/Vacation Home	8.3%	8.4%	8.7%	8.5%	6.0%	4.2%	5.5%	6.8%
Investor Property	0.9%	0.7%	0.6%	0.6%	0.7%	1.3%	1.5%	2.7%
10-K Unit Type (Sums to 100%)								
1 Unit	99.6%	99.7%	99.7%	99.8%	99.7%	99.5%	99.3%	99.1%
2-4 Units	0.4%	0.3%	0.3%	0.2%	0.3%	0.5%	0.7%	0.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	16.1%	16.0%	15.7%	15.4%	15.0%	12.7%	9.9%	6.5%
Single Family Homes	83.9%	84.0%	84.3%	84.6%	85.0%	87.3%	90.1%	93.5%
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	16.1%	16.0%	15.7%	15.4%	15.0%	12.7%	9.9%	6.5%
1 Unit	83.5%	83.7%	84.0%	84.4%	84.7%	86.8%	89.4%	92.7%
2-4 Units	0.4%	0.3%	0.3%	0.2%	0.3%	0.5%	0.7%	0.9%
Condo								
Condo	15.9%	15.7%	15.4%	15.1%	14.7%	12.4%	9.4%	5.8%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	52.2%	50.4%	49.4%	49.7%	47.8%	44.3%	33.2%	40.1%
Cash-Out Refinance	25.9%	27.2%	27.8%	27.7%	24.2%	19.8%	22.6%	23.1%
Other Refinance	21.8%	22.4%	22.8%	22.6%	28.0%	35.9%	44.2%	36.9%
Origination Type (Sums to 100%)								
TPO Broker	27.7%	26.6%	25.5%	24.6%	23.4%	20.4%	14.3%	6.8%
TPO Correspondent	35.5%	35.0%	34.9%	34.9%	27.5%	20.8%	8.6%	10.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	36.8%	38.4%	39.7%	40.5%	49.0%	58.7%	77.2%	82.9%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%	1.5%	11.5%
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.6%
2001	0.0%	0.1%	0.1%	0.1%	0.2%	0.7%	2.8%	19.6%
2002	0.7%	0.9%	1.1%	1.3%	3.2%	9.6%	29.3%	68.3%

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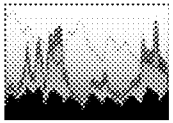

Single Family Conventional Book Characteristics
IO (excl Alt-A)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	2.8%	3.5%	4.0%	4.7%	10.8%	29.3%	66.4%	0.0%
2004	7.5%	9.3%	11.0%	12.8%	28.1%	59.9%	0.0%	0.0%
2005	22.3%	26.6%	30.7%	35.0%	57.6%	0.0%	0.0%	0.0%
2006	34.9%	41.6%	47.6%	46.0%	0.0%	0.0%	0.0%	0.0%
2007	31.7%	18.0%	5.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$237,230	$233,861	$231,610	$228,647	$210,693	$195,719	$184,546	$169,710
Loan Original Note Rate	6.10%	5.99%	5.93%	5.88%	5.30%	4.96%	4.92%	5.78%
Seasoning (Sums to 100%)								
Seasoned	0.5%	0.6%	0.7%	0.6%	1.2%	0.5%	1.3%	9.9%
Non-Seasoned	99.5%	99.4%	99.3%	99.4%	98.8%	99.5%	98.7%	90.1%
ACI								
ACI Probability	0.38%	0.32%	0.26%	0.24%	0.22%	0.19%	0.15%	0.16%
Wtd Avg ACI Score	712	716	719	720	725	729	739	738
Credit Premium								
Wtd Avg Credit Premium	0.13	0.12	0.14	0.15	0.16	-0.08	-0.19	-0.21
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%
Prepay Premium								
Prepay Premium	0.7%	0.7%	0.6%	0.5%	0.6%	0.7%	0.7%	0.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.5%	7.1%	7.5%	7.8%	10.4%	14.2%	19.3%	21.5%
DTI Ratio > 20 and <= 30	15.8%	16.7%	17.4%	17.7%	20.0%	19.5%	20.1%	18.4%
DTI Ratio > 30 and <= 40	28.9%	29.3%	29.6%	29.5%	28.9%	23.6%	18.6%	14.1%
DTI Ratio > 40 and <= 50	29.4%	28.4%	27.9%	27.4%	24.6%	20.3%	14.0%	8.8%
DTI Ratio > 50	16.1%	14.6%	13.3%	13.1%	10.7%	11.1%	9.2%	5.7%
DTI Ratio Missing	3.4%	3.8%	4.2%	4.5%	5.4%	11.3%	18.7%	31.4%
Wtd Avg DTI Ratio	38.9%	38.2%	37.7%	37.5%	35.8%	34.7%	31.8%	28.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.6%	7.2%	7.7%	8.0%	10.5%	14.3%	19.3%	21.5%
DTI Ratio > 20 and <= 30	16.1%	17.1%	17.9%	18.2%	20.2%	19.7%	20.1%	18.4%
DTI Ratio > 30 and <= 40	29.4%	29.9%	30.3%	30.2%	29.2%	23.9%	18.6%	14.1%
DTI Ratio > 40 and <= 50	29.9%	29.0%	28.5%	28.0%	24.8%	20.6%	14.0%	8.8%
DTI Ratio > 50	16.3%	14.9%	13.6%	13.3%	10.8%	11.4%	9.2%	5.7%
DTI Ratio Missing	1.7%	1.9%	2.1%	2.3%	4.4%	10.1%	18.7%	31.4%

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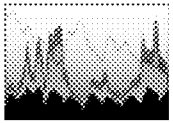

Single Family Conventional Book Characteristics
IO (excl Alt-A)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	38.9%	38.2%	37.6%	37.4%	35.8%	34.7%	31.8%	28.8%
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.1%
> 15 Years amd <= 25 Years	0.3%	0.4%	0.5%	0.6%	2.1%	7.8%	14.7%	16.5%
> 25 Years and <= 30 Years	99.5%	99.4%	99.4%	99.4%	97.8%	92.1%	85.1%	83.3%
> 30 Years	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	44.8%	40.5%	36.0%	32.3%	11.4%	5.9%	3.5%	1.6%
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Adjustable Rate	55.2%	59.5%	64.0%	67.7%	88.6%	94.0%	96.4%	98.3%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
Hybrid Arm	54.8%	59.0%	63.4%	66.9%	85.4%	83.0%	79.2%	81.1%
- 2/28 Hybrid Arm	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	5.9%	6.7%	7.6%	8.7%	14.5%	14.4%	5.2%	4.3%
- 5/1 Hybrid Arm	31.7%	34.0%	36.4%	37.7%	45.7%	43.3%	36.3%	29.2%
- 7/1 Hybrid Arm	10.1%	10.8%	11.6%	12.6%	15.9%	17.3%	25.4%	30.5%
- 10/1 Hybrid Arm	6.9%	7.3%	7.7%	7.9%	9.2%	8.0%	12.2%	17.1%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Interest Only ARM	55.2%	59.5%	64.0%	67.7%	88.6%	94.0%	96.4%	98.3%
- Interest Only FRM	44.8%	40.5%	36.0%	32.3%	11.4%	6.0%	3.6%	1.7%
Alt-A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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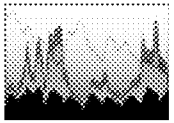

Single Family Conventional Book Characteristics
IO (excl Alt-A)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
My Community Mortgage	5.1%	3.4%	0.8%	0.2%	0.0%	0.0%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	26.1%	24.2%	22.8%	20.7%	16.4%	13.3%	13.2%	11.7%
- Select Lender Programs Non-Full Doc	26.0%	24.1%	22.8%	20.6%	16.4%	13.3%	13.2%	11.7%
- Other Low/No Doc	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.5%	0.4%	0.2%	0.3%	0.1%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.5%	0.4%	0.2%	0.3%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	91.3%	90.3%	89.7%	89.5%	82.9%	74.0%	74.4%	70.8%
Investor Channel	4.8%	5.8%	6.6%	6.8%	14.4%	24.7%	25.3%	27.4%
eChannel	3.4%	3.5%	3.5%	3.5%	2.6%	1.3%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.5%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	1.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	24.3%	23.7%	23.4%	22.6%	19.5%	12.0%	6.2%	2.8%
- 75/20/05	0.7%	0.6%	0.5%	0.4%	0.3%	0.2%	0.1%	0.0%
- 75/25/00	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	10.8%	11.3%	11.9%	12.0%	11.4%	9.2%	5.4%	2.5%
- 80/15/05	6.2%	5.7%	5.2%	4.7%	2.8%	1.4%	0.7%	0.2%
- 80/20/00	0.4%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.9%	5.8%	5.8%	5.4%	5.0%	1.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	28.2%	28.1%	28.3%	27.9%	28.1%	27.0%	21.2%	14.0%

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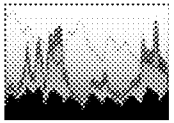

Single Family Conventional Book Characteristics
IO (excl Alt-A)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.8%	0.6%	0.5%	0.5%	0.4%	0.3%	0.2%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	13.2%	13.9%	14.7%	14.9%	15.0%	13.1%	8.0%	4.2%
- 80/15/05	6.7%	6.1%	5.6%	5.1%	3.4%	2.8%	1.7%	1.2%
- 80/20/00	1.6%	1.3%	1.0%	0.9%	1.3%	1.4%	0.5%	0.3%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.8%	6.1%	6.4%	6.5%	8.0%	9.3%	10.8%	8.1%
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR II	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	10.5%	11.0%	11.3%	11.7%	13.6%	13.4%	12.5%	13.6%
Northeast	12.0%	12.2%	12.3%	12.2%	11.6%	11.0%	13.6%	16.8%
Southeast	30.7%	31.0%	31.0%	31.3%	31.5%	32.7%	37.5%	40.7%
Southwest	14.8%	14.7%	14.7%	14.7%	14.5%	14.5%	14.3%	14.5%
West	32.0%	31.1%	30.6%	30.1%	28.8%	28.5%	22.2%	14.3%
Census Region (Sums to 100%)								
New England	3.9%	4.0%	4.0%	4.1%	4.1%	3.6%	4.1%	4.8%
Middle Atlantic	7.7%	7.8%	7.8%	7.7%	7.2%	7.0%	9.1%	11.5%
East North Central	8.5%	8.9%	9.2%	9.5%	11.1%	11.0%	10.3%	11.5%
East South Central	2.1%	2.1%	2.2%	2.2%	2.4%	3.0%	3.6%	3.1%
South Atlantic	29.0%	29.2%	29.2%	29.4%	29.4%	29.8%	34.1%	37.9%
West North Central	3.1%	3.2%	3.2%	3.3%	3.7%	3.5%	3.1%	3.7%
West South Central	2.6%	2.7%	2.8%	2.9%	3.3%	4.4%	6.1%	7.2%
Mountain	14.9%	14.6%	14.4%	14.3%	13.3%	12.0%	8.7%	7.0%
Pacific	28.3%	27.5%	27.0%	26.5%	25.5%	25.5%	20.7%	13.2%
US Territories	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Top 10 States								
01) CA	20.1%	19.8%	19.8%	19.6%	19.5%	20.6%	17.2%	10.2%
02) FL	11.6%	11.8%	11.7%	11.6%	11.0%	10.7%	11.8%	13.2%
03) AZ	6.1%	5.9%	5.8%	5.8%	4.8%	3.5%	2.5%	2.1%
04) VA	5.3%	5.3%	5.3%	5.3%	5.5%	4.5%	3.3%	2.9%
05) WA	4.9%	4.6%	4.3%	4.1%	3.7%	2.9%	2.0%	1.9%

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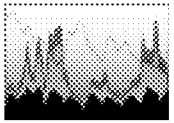

Single Family Conventional Book Characteristics
IO (excl Alt-A)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) MD	4.1%	4.1%	4.0%	4.0%	3.6%	2.5%	1.7%	1.8%
07) GA	3.6%	3.7%	3.7%	3.8%	4.9%	8.0%	12.6%	15.3%
08) NJ	3.5%	3.6%	3.6%	3.6%	3.4%	3.3%	4.1%	5.0%
09) IL	3.5%	3.5%	3.6%	3.6%	3.8%	3.0%	3.1%	3.2%
10) CO	3.5%	3.5%	3.5%	3.6%	4.0%	4.5%	3.9%	2.8%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	30.7%	30.7%	31.1%	30.7%	28.6%	30.6%	21.4%	6.3%
02) CITIGROUP INC	10.7%	10.8%	10.5%	10.7%	5.4%	1.9%	0.0%	0.0%
03) PHH CORPORATION	8.0%	8.8%	9.3%	10.0%	13.0%	17.6%	31.7%	41.9%
04) BANK OF AMERICA CORPORATION	7.9%	8.3%	9.0%	9.3%	9.2%	2.9%	0.0%	0.0%
05) SUNTRUST BANKS INC	6.4%	5.3%	4.4%	3.8%	2.6%	1.2%	0.0%	0.0%
06) FIRST HORIZON NATIONAL CORPORATION	5.0%	4.9%	4.5%	4.4%	4.8%	3.7%	1.8%	0.0%
07) FLAGSTAR BANCORP INC	4.9%	4.8%	4.6%	4.5%	6.4%	6.3%	0.2%	0.1%
08) CERBERUS CAPITAL HOLDING	3.7%	4.0%	4.4%	4.7%	3.6%	0.8%	0.1%	0.2%
09) JP MORGAN CHASE & CO	3.6%	3.7%	3.6%	3.8%	3.0%	1.5%	0.0%	0.0%
10) AMTRUST FINANCIAL CORPORATION	2.8%	2.9%	2.7%	2.5%	2.1%	1.3%	0.0%	0.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	30.7%	30.8%	31.2%	30.8%	28.8%	31.0%	21.4%	6.3%
02) CITIGROUP INC	11.1%	11.2%	11.1%	11.3%	6.6%	4.0%	2.5%	0.0%
03) PHH CORPORATION	8.7%	9.7%	10.3%	11.3%	16.1%	24.3%	45.8%	69.7%
04) BANK OF AMERICA CORPORATION	7.9%	8.3%	9.0%	9.3%	9.2%	2.9%	0.0%	0.0%
05) JP MORGAN CHASE & CO	6.7%	6.8%	6.2%	5.8%	3.8%	1.6%	0.0%	0.0%
06) SUNTRUST BANKS INC	5.9%	4.7%	3.7%	3.4%	2.6%	1.2%	0.0%	0.0%
07) FIRST HORIZON NATIONAL CORPORATION	5.0%	4.9%	4.5%	4.4%	4.8%	4.0%	1.8%	0.0%
08) FLAGSTAR BANCORP INC	3.9%	3.6%	3.2%	2.9%	4.3%	4.4%	0.2%	0.1%
09) CERBERUS CAPITAL HOLDING	3.7%	4.1%	4.4%	4.7%	3.6%	0.7%	0.1%	0.2%
10) WELLS FARGO & COMPANY	3.6%	3.0%	3.3%	2.8%	3.0%	0.9%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	84.0%	87.2%	90.1%	91.2%	91.1%	88.7%	83.9%	70.4%
Credit Enhancement	16.0%	12.8%	9.9%	8.8%	8.9%	11.3%	16.1%	29.6%
- Primary MI Only	13.5%	10.1%	7.1%	6.3%	6.0%	7.6%	8.4%	6.6%
- Pool Policy Only	1.1%	1.1%	1.2%	0.7%	0.6%	0.1%	0.2%	0.0%
- Pool Policy and Primary MI	0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.1%	0.0%
- Full Recourse	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.8%	2.9%
- Shared Arrangement	0.7%	0.8%	0.9%	1.0%	1.7%	2.6%	6.5%	20.1%

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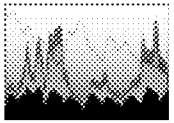

Single Family Conventional Book Characteristics
IO (excl Alt-A)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	16.0%	12.8%	9.9%	8.8%	8.9%	11.3%	16.1%	29.6%
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	-15.27	-13.14	-10.78	-9.34	-4.97	0.63	5.30	6.10
Wtd Avg Economic Model Fee	41.84	38.82	35.89	34.54	31.74	29.03	23.94	22.98
Wtd Avg Charged Fee	26.57	25.68	25.11	25.21	26.77	29.65	29.24	29.08
Appraisal Waivers								
Appraisal Waiver	3.7%	3.9%	4.0%	4.0%	2.7%	0.7%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.47%	0.30%	0.24%	0.21%	0.17%	0.08%	0.12%	0.15%
- SDQ Rate for Loans with CE	0.92%	0.62%	0.57%	0.51%	0.54%	0.22%	0.45%	0.27%
- SDQ Rate for Loans without CE	0.38%	0.25%	0.21%	0.18%	0.13%	0.06%	0.06%	0.09%
SDQ Rate Excl. Katrina Loans	0.47%	0.30%	0.24%	0.21%	0.13%	0.08%	0.13%	0.15%
SDQ Rate for Katrina Loans	1.01%	0.94%	1.29%	1.75%	8.23%	0.29%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	1,951	1,095	801	637	315	79	55	25
SDQ Count for Loans with CE	639	304	198	147	98	26	35	15
SDQ Count for Loans without CE	1,312	791	603	490	217	53	20	10
SDQ Volume ($M)								
SDQ Volume	$439.4	$234.0	$164.9	$127.9	$57.8	$14.6	$9.2	$3.8
SDQ Volume for Loans with CE	$138.5	$61.8	$38.9	$28.2	$17.8	$4.8	$6.0	$2.1
SDQ Volume for Loans without CE	$300.9	$172.2	$126.0	$99.7	$40.0	$9.8	$3.3	$1.7

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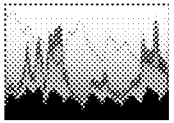

Single Family Conventional Book Characteristics
Single Financed Premium MI LTV <= 95%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	9,794	9,074	8,516	8,039	7,104	6,879	6,584	8,287
Book Volume ($B)	$1.7	$1.5	$1.4	$1.3	$1.1	$1.0	$0.9	$1.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.3%	0.4%	0.5%	0.5%	0.5%	0.6%	0.8%	1.7%
OLTV 80.01% - 90.00%	45.0%	45.4%	45.2%	44.1%	42.4%	38.5%	37.9%	31.2%
OLTV 90.01% - 95.00%	54.1%	53.7%	53.7%	54.7%	56.5%	60.0%	60.7%	66.9%
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 97.01% - 100.00%	0.4%	0.5%	0.5%	0.5%	0.5%	0.7%	0.4%	0.0%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	90.7%	90.5%	90.5%	90.5%	90.5%	90.5%	90.4%	90.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.2%	0.2%	0.2%	0.3%	0.2%	0.3%	0.4%	1.2%
Comb LTV 80.01% - 90.00%	43.0%	43.3%	42.9%	41.6%	39.0%	34.0%	30.9%	18.0%
Comb LTV 90.01% - 95.00%	52.3%	51.6%	51.3%	52.0%	52.1%	52.9%	47.1%	36.5%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV 97.01% - 100.00%	0.8%	0.6%	0.6%	0.6%	0.5%	0.6%	0.3%	0.0%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.0%
Comb LTV Missing	3.5%	4.0%	4.7%	5.3%	7.9%	12.0%	21.0%	43.9%
Wtd Avg Comb LTV	90.7%	90.6%	90.5%	90.5%	90.5%	90.5%	90.4%	90.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.2%	0.2%	0.3%	0.3%	0.3%	0.4%	0.6%	1.5%
Comb LTV 80.01% - 90.00%	43.5%	43.8%	43.5%	42.3%	40.0%	35.4%	33.6%	24.0%

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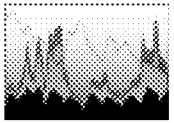

Single Family Conventional Book Characteristics
Single Financed Premium MI LTV <= 95%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	53.2%	52.6%	52.5%	53.3%	54.1%	56.1%	52.7%	49.1%
Comb LTV 95.01% - 97.00%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%
Comb LTV 97.01% - 100.00%	0.8%	0.6%	0.6%	0.6%	0.5%	0.6%	0.3%	0.0%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.0%
Comb LTV Missing	2.1%	2.5%	2.9%	3.2%	4.9%	7.2%	12.5%	25.0%
Wtd Avg Comb LTV	90.7%	90.6%	90.5%	90.5%	90.5%	90.5%	90.4%	90.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	11.3%	12.6%	13.9%	15.3%	15.8%	9.5%	8.1%	8.7%
MTMLTV 60.01% - 70.00%	10.6%	11.4%	11.4%	12.6%	15.6%	13.3%	11.4%	16.5%
MTMLTV 70.01% - 75.00%	7.6%	9.3%	10.3%	11.0%	10.8%	11.2%	9.0%	14.0%
MTMLTV 75.01% - 80.00%	9.9%	11.1%	12.4%	13.7%	17.1%	15.3%	14.1%	16.1%
MTMLTV 80.01% - 90.00%	35.7%	36.3%	34.2%	32.9%	33.3%	40.5%	46.6%	36.2%
MTMLTV 90.01% - 95.00%	18.2%	15.9%	14.3%	12.0%	6.7%	9.3%	10.0%	8.2%
MTMLTV 95.01% - 97.00%	3.1%	1.7%	2.1%	1.6%	0.4%	0.6%	0.3%	0.1%
MTMLTV 97.01% - 100.00%	1.9%	1.1%	1.0%	0.6%	0.1%	0.3%	0.2%	0.0%
MTMLTV > 100.00%	1.6%	0.5%	0.4%	0.2%	0.1%	0.1%	0.1%	0.0%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Wtg Avg MTMLTV	79.7%	78.1%	77.2%	75.8%	74.0%	77.3%	78.8%	76.7%
Credit Score (Sums to 100%)								
FICO < 550	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
FICO 550-579	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	0.9%	1.0%
FICO 580-619	2.2%	2.4%	2.6%	2.8%	3.1%	3.7%	3.9%	4.1%
FICO 620-659	11.4%	11.9%	12.6%	12.8%	13.7%	14.4%	15.2%	15.1%
FICO 660-699	19.7%	20.2%	20.2%	20.3%	20.5%	20.9%	21.2%	20.9%
FICO 700-739	24.2%	24.3%	24.7%	24.4%	24.1%	24.2%	24.3%	25.0%
FICO >= 740	42.0%	40.5%	39.4%	39.0%	37.8%	35.7%	34.0%	32.9%
FICO Missing	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.6%
Wtd Avg FICO	721	719	718	717	715	711	708	707
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	89.3%	88.8%	88.3%	88.5%	88.4%	87.4%	88.0%	91.3%
Intermediate-term, fixed-rate	2.6%	2.9%	3.2%	3.5%	4.5%	5.8%	7.0%	5.8%
Adjustable-rate	2.8%	3.5%	4.1%	4.6%	6.0%	6.5%	5.0%	2.9%

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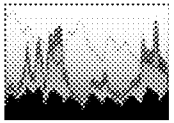

Single Family Conventional Book Characteristics
Single Financed Premium MI LTV <= 95%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	1.3%	1.2%	1.3%	1.2%	0.8%	0.3%	0.1%	0.0%
Negative Amortization	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Interest Only fixed-rate	4.1%	3.5%	3.0%	2.0%	0.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	97.1%	97.2%	97.4%	97.4%	97.7%	97.9%	98.3%	98.8%
Second/Vacation Home	2.4%	2.2%	2.1%	2.1%	1.9%	1.7%	1.4%	0.8%
Investor Property	0.5%	0.6%	0.5%	0.4%	0.4%	0.4%	0.3%	0.4%
10-K Unit Type (Sums to 100%)								
1 Unit	99.7%	99.6%	99.6%	99.6%	99.5%	99.4%	99.3%	99.0%
2-4 Units	0.3%	0.4%	0.4%	0.4%	0.5%	0.6%	0.7%	1.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.7%	8.3%	8.0%	7.8%	6.7%	5.8%	5.3%	5.1%
Single Family Homes	91.3%	91.7%	92.0%	92.2%	93.3%	94.2%	94.7%	94.9%
Property Type (Sums to 100%)								
Manufactured	0.3%	0.4%	0.4%	0.5%	0.5%	0.6%	0.6%	0.5%
Condo/Coop	8.7%	8.3%	8.0%	7.8%	6.7%	5.8%	5.3%	5.1%
1 Unit	90.6%	90.9%	91.2%	91.3%	92.2%	93.0%	93.4%	93.5%
2-4 Units	0.3%	0.4%	0.4%	0.4%	0.5%	0.6%	0.7%	0.9%
Condo								
Condo	8.4%	8.0%	7.7%	7.4%	6.4%	5.6%	5.2%	5.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	76.8%	75.7%	76.1%	76.6%	74.8%	72.9%	70.6%	76.9%
Cash-Out Refinance	4.4%	4.9%	4.7%	3.9%	2.8%	2.9%	2.8%	2.4%
Other Refinance	18.8%	19.4%	19.2%	19.4%	22.4%	24.2%	26.5%	20.7%
Origination Type (Sums to 100%)								
TPO Broker	10.9%	11.3%	12.0%	12.6%	12.5%	12.8%	13.4%	13.6%
TPO Correspondent	57.6%	54.9%	51.6%	48.2%	43.8%	35.5%	24.3%	13.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Retail	31.4%	33.8%	36.4%	39.2%	43.6%	51.7%	62.3%	72.6%
Origination Year (Sums to 100%)								
< 2000	3.5%	4.0%	4.6%	5.2%	7.7%	11.6%	20.4%	42.9%
2000	0.8%	1.0%	1.2%	1.3%	1.9%	2.8%	4.6%	9.6%
2001	2.5%	3.0%	3.4%	3.8%	5.6%	8.2%	13.9%	24.9%
2002	4.3%	5.0%	5.9%	6.6%	9.4%	13.7%	20.7%	22.6%

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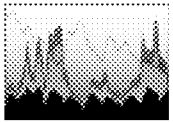

Single Family Conventional Book Characteristics
Single Financed Premium MI LTV <= 95%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	15.0%	17.2%	19.6%	21.8%	29.8%	39.0%	40.3%	0.0%
2004	11.5%	13.3%	15.1%	16.9%	22.4%	24.7%	0.0%	0.0%
2005	15.0%	17.1%	19.1%	21.2%	23.1%	0.0%	0.0%	0.0%
2006	22.0%	24.8%	27.3%	23.2%	0.0%	0.0%	0.0%	0.0%
2007	25.3%	14.7%	3.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$178,999	$174,633	$170,393	$166,943	$158,238	$150,352	$142,662	$138,676
Loan Original Note Rate	6.19%	6.14%	6.11%	6.09%	5.97%	6.07%	6.32%	6.97%
Seasoning (Sums to 100%)								
Seasoned	0.3%	0.4%	0.5%	0.5%	0.4%	0.4%	0.3%	0.3%
Non-Seasoned	99.7%	99.6%	99.5%	99.5%	99.6%	99.6%	99.7%	99.7%
ACI								
ACI Probability	0.43%	0.44%	0.44%	0.43%	0.45%	0.50%	0.52%	0.49%
Wtd Avg ACI Score	702	701	701	701	701	699	697	698
Credit Premium								
Wtd Avg Credit Premium	-0.21	-0.24	-0.25	-0.23	-0.24	-0.24	-0.24	-0.27
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	0.6%	0.6%	0.7%	0.7%	1.0%	1.4%	2.3%	2.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.0%	3.2%	3.4%	3.6%	4.2%	4.9%	5.4%	5.3%
DTI Ratio > 20 and <= 30	16.5%	17.2%	17.3%	17.7%	19.5%	21.7%	22.9%	23.4%
DTI Ratio > 30 and <= 40	30.7%	30.6%	30.9%	30.8%	32.1%	32.6%	34.1%	38.1%
DTI Ratio > 40 and <= 50	27.7%	27.6%	27.1%	26.9%	25.2%	23.3%	22.1%	20.8%
DTI Ratio > 50	20.8%	20.2%	20.2%	20.2%	18.4%	16.8%	14.8%	11.8%
DTI Ratio Missing	1.2%	1.2%	1.1%	0.8%	0.7%	0.7%	0.7%	0.5%
Wtd Avg DTI Ratio	40.6%	40.3%	40.2%	40.1%	39.1%	38.2%	37.3%	36.5%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.0%	3.2%	3.4%	3.6%	4.2%	4.9%	5.4%	5.3%
DTI Ratio > 20 and <= 30	16.5%	17.2%	17.3%	17.7%	19.5%	21.7%	22.9%	23.4%
DTI Ratio > 30 and <= 40	30.7%	30.6%	30.9%	30.8%	32.1%	32.6%	34.1%	38.1%
DTI Ratio > 40 and <= 50	27.7%	27.6%	27.1%	26.9%	25.2%	23.3%	22.1%	20.8%
DTI Ratio > 50	20.8%	20.2%	20.2%	20.2%	18.4%	16.8%	14.8%	11.8%
DTI Ratio Missing	1.2%	1.2%	1.1%	0.8%	0.7%	0.7%	0.7%	0.5%

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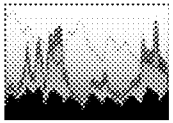

Single Family Conventional Book Characteristics
Single Financed Premium MI LTV <= 95%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	40.6%	40.3%	40.2%	40.1%	39.1%	38.2%	37.3%	36.5%
Origination Term (Sums to 100%)								
<= 15 Years	2.6%	2.9%	3.2%	3.5%	4.5%	5.8%	7.0%	5.8%
> 15 Years amd <= 25 Years	3.0%	3.3%	3.6%	3.9%	4.3%	4.6%	4.1%	2.6%
> 25 Years and <= 30 Years	94.0%	93.4%	92.8%	92.4%	91.1%	89.6%	88.9%	91.5%
> 30 Years	0.5%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	93.3%	92.3%	91.3%	90.6%	88.6%	87.4%	88.0%	91.3%
Intermediate-Term Fixed Rate (excl Balloon)	1.9%	2.2%	2.4%	2.6%	3.2%	3.9%	4.4%	3.5%
Adjustable Rate	4.1%	4.8%	5.5%	5.9%	6.8%	6.8%	5.1%	2.9%
Balloon	0.6%	0.7%	0.8%	0.9%	1.3%	1.9%	2.5%	2.3%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.5%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	4.0%	4.7%	5.3%	5.8%	6.6%	6.6%	5.0%	2.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.6%	0.8%	1.0%	1.1%	1.5%	1.8%	1.3%	0.8%
- 5/1 Hybrid Arm	2.6%	3.0%	3.2%	3.5%	3.8%	3.5%	2.5%	1.3%
- 7/1 Hybrid Arm	0.8%	0.9%	1.0%	1.1%	1.3%	1.3%	1.0%	0.4%
- 10/1 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%
NegAm ARM	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Interest Only	5.3%	4.7%	4.2%	3.3%	1.0%	0.3%	0.1%	0.0%
- Interest Only ARM	1.3%	1.2%	1.3%	1.2%	0.8%	0.3%	0.1%	0.0%
- Interest Only FRM	4.1%	3.5%	3.0%	2.0%	0.3%	0.1%	0.0%	0.0%
Alt-A	3.9%	4.3%	4.0%	3.4%	2.4%	1.8%	2.0%	1.7%
- Alt-A Low/No Doc	2.5%	2.7%	2.4%	1.8%	1.4%	1.2%	1.4%	1.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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Single Family Conventional Book Characteristics
Single Financed Premium MI LTV <= 95%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.7%	0.8%	0.7%	0.4%	0.5%	0.4%	0.4%	0.1%
- Alt-A SISA	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.6%	0.6%	0.5%	0.4%	0.2%	0.2%	0.2%	0.3%
- Alt-A Stated Income	1.1%	1.2%	1.0%	0.8%	0.7%	0.6%	0.7%	0.6%
Alt-A Full Doc (by SFC)	0.8%	0.8%	0.8%	0.7%	0.2%	0.1%	0.0%	0.0%
Alt-A Deals (no SFC)	0.7%	0.7%	0.8%	1.0%	0.8%	0.5%	0.6%	0.8%
My Community Mortgage	0.7%	0.8%	0.7%	0.7%	0.2%	0.3%	0.2%	0.0%
Non-Full Doc								
Non-Full Doc Total	5.6%	5.7%	5.2%	4.7%	4.3%	4.2%	5.0%	3.8%
- Select Lender Programs Non-Full Doc	3.1%	3.0%	2.9%	2.9%	3.0%	3.2%	3.8%	3.1%
- Other Low/No Doc	2.5%	2.7%	2.3%	1.7%	1.3%	1.1%	1.2%	0.7%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	92.3%	91.3%	90.9%	90.9%	89.3%	85.9%	77.8%	56.9%
Investor Channel	4.5%	5.0%	4.7%	4.2%	3.3%	3.0%	2.6%	1.9%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	3.3%	3.8%	4.3%	4.9%	7.4%	11.0%	19.6%	41.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	1.1%	0.9%	0.9%	0.9%	0.6%	0.6%	0.6%	1.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.2%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	1.2%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%
- Other	0.6%	0.4%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	2.4%	2.1%	2.1%	2.2%	2.2%	2.5%	2.6%	3.5%

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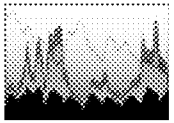

Single Family Conventional Book Characteristics
Single Financed Premium MI LTV <= 95%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.5%	0.5%	0.5%	0.5%	0.6%	0.8%	0.9%	1.6%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
- 80/20/00	0.6%	0.4%	0.3%	0.3%	0.2%	0.1%	0.2%	0.1%
- 90/05/05	1.2%	1.1%	1.2%	1.2%	1.3%	1.5%	1.4%	1.8%
- Other	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%
EA/TPR								
EA/TPR	0.2%	0.2%	0.3%	0.3%	0.5%	0.7%	0.7%	0.5%
- EA I	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.4%	0.3%
- EA/TPR II	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
- EA/TPR III	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
10-K Property Region (Sums to 100%)								
Midwest	22.0%	21.8%	22.1%	22.3%	22.3%	19.9%	17.4%	13.3%
Northeast	24.3%	24.5%	24.8%	24.7%	23.2%	20.9%	19.1%	20.7%
Southeast	25.3%	25.2%	25.4%	25.7%	26.1%	30.0%	32.7%	37.3%
Southwest	17.4%	17.9%	17.7%	17.8%	19.1%	19.9%	20.7%	18.1%
West	11.0%	10.7%	10.0%	9.6%	9.3%	9.3%	10.1%	10.6%
Census Region (Sums to 100%)								
New England	7.0%	6.8%	6.6%	6.4%	5.7%	5.8%	5.0%	5.3%
Middle Atlantic	16.6%	17.0%	17.3%	17.4%	16.4%	13.8%	12.4%	13.2%
East North Central	20.1%	19.8%	20.0%	20.3%	20.5%	18.4%	16.0%	11.7%
East South Central	8.5%	8.6%	8.6%	8.8%	8.8%	9.1%	8.5%	7.5%
South Atlantic	17.2%	16.9%	17.2%	17.3%	17.9%	21.6%	25.4%	31.7%
West North Central	7.8%	8.1%	7.9%	7.7%	7.5%	7.4%	7.1%	5.8%
West South Central	7.3%	7.8%	8.0%	8.3%	9.7%	9.8%	10.7%	10.7%
Mountain	5.6%	5.4%	5.2%	4.9%	4.8%	5.4%	5.3%	4.2%
Pacific	9.6%	9.3%	8.7%	8.5%	8.2%	8.2%	9.1%	9.6%
US Territories	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.3%
Top 10 States								
01) OH	8.5%	8.6%	9.0%	9.3%	9.9%	8.8%	7.3%	5.0%
02) NY	7.7%	8.0%	8.6%	8.7%	8.3%	6.2%	4.0%	2.4%
03) PA	6.3%	6.4%	6.4%	6.5%	6.3%	5.8%	6.4%	8.1%
04) VA	4.3%	4.2%	4.4%	4.5%	4.5%	5.1%	5.6%	8.0%
05) NC	4.2%	4.2%	4.3%	4.5%	5.1%	5.7%	6.8%	6.4%

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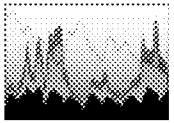

Single Family Conventional Book Characteristics
Single Financed Premium MI LTV <= 95%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) IN	4.0%	4.3%	4.6%	4.7%	4.8%	4.2%	3.9%	2.9%
07) AL	4.0%	3.9%	4.2%	4.3%	4.4%	4.5%	4.0%	3.4%
08) TX	4.0%	4.3%	4.5%	4.8%	5.9%	6.7%	7.6%	8.0%
09) MO	3.9%	4.0%	3.7%	3.6%	3.3%	3.4%	3.4%	2.4%
10) MI	3.7%	3.7%	3.8%	3.8%	3.6%	3.3%	3.2%	2.3%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	47.6%	44.2%	40.1%	36.2%	34.0%	28.3%	24.2%	23.4%
02) CENTEX CORPORATION	7.7%	8.7%	9.2%	9.8%	11.0%	12.6%	14.1%	18.3%
03) PHH CORPORATION	5.5%	5.9%	6.4%	6.6%	5.8%	5.3%	4.3%	3.2%
04) AMTRUST FINANCIAL CORPORATION	5.2%	5.5%	5.9%	6.1%	5.7%	5.0%	3.3%	0.3%
05) FLAGSTAR BANCORP INC	4.3%	4.1%	4.2%	4.2%	2.4%	1.4%	1.1%	0.6%
06) FREEDOM MORTGAGE CORPORATION	3.2%	3.6%	4.0%	4.4%	5.2%	5.0%	4.2%	2.1%
07) NATIONAL CITY CORPORATION	2.9%	2.3%	2.1%	2.0%	0.9%	1.4%	2.2%	2.5%
08) WASHINGTON MUTUAL INC	1.7%	2.0%	2.3%	2.6%	3.4%	4.0%	4.8%	5.6%
09) BANK OF AMERICA CORPORATION	1.6%	1.9%	2.1%	2.3%	2.9%	3.3%	2.6%	1.0%
10) SUNTRUST BANKS INC	1.4%	1.3%	1.2%	1.3%	0.9%	1.0%	1.4%	2.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	47.9%	44.5%	40.5%	36.7%	34.6%	29.2%	24.9%	23.9%
02) JP MORGAN CHASE & CO	9.7%	10.8%	11.5%	12.2%	11.9%	10.7%	11.2%	12.1%
03) WELLS FARGO & COMPANY	5.9%	6.7%	7.4%	7.8%	7.5%	6.0%	3.3%	2.0%
04) CITIGROUP INC	5.6%	6.4%	7.2%	8.0%	8.7%	9.5%	10.3%	7.0%
05) PHH CORPORATION	5.5%	5.9%	6.4%	6.6%	5.9%	5.3%	4.2%	3.0%
06) WASHINGTON MUTUAL INC	3.3%	3.9%	4.5%	5.0%	7.4%	11.0%	15.1%	19.7%
07) NATIONAL CITY CORPORATION	2.9%	2.3%	2.1%	2.0%	0.9%	1.4%	2.2%	2.5%
08) FLAGSTAR BANCORP INC	2.2%	1.7%	1.6%	1.4%	0.1%	0.0%	0.0%	0.1%
09) BANK OF AMERICA CORPORATION	1.8%	2.1%	2.3%	2.6%	3.2%	3.8%	3.9%	5.0%
10) FIRST HORIZON NATIONAL CORPORATION	1.4%	1.5%	1.6%	1.7%	1.6%	1.6%	0.8%	0.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	3.2%	3.7%	4.2%	4.6%	5.6%	6.4%	6.0%	4.6%
Credit Enhancement	96.8%	96.3%	95.8%	95.4%	94.4%	93.6%	94.0%	95.4%
- Primary MI Only	89.4%	87.9%	86.4%	85.7%	83.7%	79.6%	74.0%	64.0%
- Pool Policy Only	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.6%	0.9%
- Pool Policy and Primary MI	3.2%	3.5%	3.9%	3.8%	4.3%	5.5%	9.8%	21.2%
- Full Recourse	0.1%	0.0%	0.1%	0.1%	0.0%	0.1%	0.2%	0.4%
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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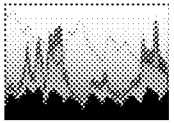

Single Family Conventional Book Characteristics
Single Financed Premium MI LTV <= 95%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	4.1%	4.6%	5.2%	5.7%	6.0%	8.0%	9.5%	9.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%			
Interest Only with Credit Enhancement	99.7%	99.7%	99.6%	100.0%	100.0%	100.0%	100.0%	100.0%
Alt-A with Credit Enhancement	97.9%	97.9%	96.9%	96.4%	97.9%	96.7%	99.4%	99.4%
Economic Fees and Gap								
Wtd Avg Economic Gap	-13.15	-12.41	-11.46	-10.83	-9.16	-9.68	-10.76	-13.12
Wtd Avg Economic Model Fee	29.84	29.60	28.88	28.34	27.14	28.16	28.97	30.27
Wtd Avg Charged Fee	16.70	17.18	17.42	17.51	17.98	18.48	18.21	17.15
Appraisal Waivers								
Appraisal Waiver	1.2%	1.2%	1.1%	1.1%	0.7%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.72%	0.70%	0.78%	0.87%	1.38%	1.18%	0.99%	0.66%
- SDQ Rate for Loans with CE	0.75%	0.73%	0.82%	0.90%	1.41%	1.24%	1.01%	0.68%
- SDQ Rate for Loans without CE	0.00%	0.00%	0.00%	0.22%	0.89%	0.43%	0.74%	0.26%
SDQ Rate Excl. Katrina Loans	0.71%	0.70%	0.78%	0.83%	1.17%	1.17%	1.00%	0.65%
SDQ Rate for Katrina Loans	1.79%	0.88%	0.85%	3.33%	10.46%	1.65%	0.00%	1.96%
Serious Delinquent Loans								
SDQ Loan Count	70	63	66	69	97	80	64	52
SDQ Count for Loans with CE	70	63	66	68	93	78	61	51
SDQ Count for Loans without CE	0	0	0	1	4	2	3	1
SDQ Volume ($M)								
SDQ Volume	$10.2	$8.7	$8.8	$9.1	$12.2	$9.8	$7.4	$6.3
SDQ Volume for Loans with CE	$10.2	$8.7	$8.8	$9.0	$11.8	$9.5	$6.9	$6.1
SDQ Volume for Loans without CE	$0.0	$0.0	$0.0	$0.1	$0.4	$0.3	$0.5	$0.2

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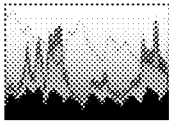

Single Family Conventional Book Characteristics
Single Financed Premium MI LTV > 95%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,335	1,249	1,057	939	589	607	490	448
Book Volume ($B)	$0.3	$0.2	$0.2	$0.2	$0.1	$0.1	$0.1	$0.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.1%
OLTV 80.01% - 90.00%	1.1%	1.1%	1.4%	1.6%	1.8%	1.8%	3.0%	2.8%
OLTV 90.01% - 95.00%	3.6%	3.7%	4.5%	4.6%	3.8%	4.7%	8.5%	16.6%
OLTV 95.01% - 97.00%	8.9%	7.3%	7.8%	8.5%	10.3%	9.3%	9.9%	14.8%
OLTV 97.01% - 100.00%	85.0%	87.6%	86.2%	85.1%	83.7%	83.8%	78.0%	65.0%
OLTV > 100.00%	1.4%	0.2%	0.1%	0.1%	0.2%	0.2%	0.3%	0.6%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	98.3%	98.3%	98.0%	97.9%	97.5%	97.4%	97.0%	96.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.1%
Comb LTV 80.01% - 90.00%	0.8%	0.8%	1.0%	1.1%	1.4%	1.6%	2.6%	2.7%
Comb LTV 90.01% - 95.00%	2.4%	2.5%	3.1%	3.8%	3.8%	4.5%	7.5%	12.7%
Comb LTV 95.01% - 97.00%	8.5%	6.9%	7.4%	8.1%	9.9%	8.8%	8.4%	7.8%
Comb LTV 97.01% - 100.00%	82.2%	84.6%	84.3%	84.1%	83.8%	83.9%	78.5%	66.2%
Comb LTV > 100.00%	5.9%	5.0%	4.0%	2.6%	0.2%	0.2%	0.3%	0.6%
Comb LTV Missing	0.1%	0.1%	0.1%	0.3%	0.6%	0.8%	2.2%	9.9%
Wtd Avg Comb LTV	98.5%	98.5%	98.2%	98.0%	97.5%	97.4%	97.1%	96.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.1%
Comb LTV 80.01% - 90.00%	0.8%	0.8%	1.0%	1.1%	1.4%	1.6%	2.6%	3.0%

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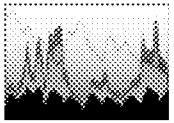

Single Family Conventional Book Characteristics
Single Financed Premium MI LTV > 95%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	2.4%	2.5%	3.1%	3.8%	4.0%	4.7%	8.1%	13.8%
Comb LTV 95.01% - 97.00%	8.6%	7.0%	7.4%	8.2%	10.2%	9.1%	9.2%	11.4%
Comb LTV 97.01% - 100.00%	82.2%	84.6%	84.3%	84.1%	83.8%	83.9%	78.5%	66.2%
Comb LTV > 100.00%	5.9%	5.0%	4.0%	2.6%	0.2%	0.2%	0.3%	0.6%
Comb LTV Missing	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.9%	4.9%
Wtd Avg Comb LTV	98.5%	98.5%	98.2%	98.0%	97.5%	97.4%	97.0%	96.7%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	2.2%	2.4%	2.5%	3.3%	4.7%	1.0%	1.0%	2.6%
MTMLTV 60.01% - 70.00%	3.1%	3.4%	4.1%	4.6%	6.0%	4.8%	1.8%	4.0%
MTMLTV 70.01% - 75.00%	3.9%	3.3%	3.1%	3.8%	4.2%	2.9%	1.7%	3.4%
MTMLTV 75.01% - 80.00%	6.5%	7.1%	6.1%	6.4%	8.1%	6.5%	4.8%	3.9%
MTMLTV 80.01% - 90.00%	24.1%	24.8%	27.7%	34.4%	48.3%	26.8%	27.5%	10.6%
MTMLTV 90.01% - 95.00%	20.0%	20.7%	19.1%	18.4%	22.3%	30.7%	41.8%	18.6%
MTMLTV 95.01% - 97.00%	10.1%	9.3%	11.5%	5.9%	2.4%	10.9%	14.9%	24.0%
MTMLTV 97.01% - 100.00%	13.9%	16.6%	15.3%	15.9%	3.7%	14.6%	5.6%	31.9%
MTMLTV > 100.00%	16.1%	12.5%	10.7%	7.4%	0.2%	1.9%	1.0%	1.1%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	90.4%	89.7%	89.3%	87.6%	84.0%	89.0%	89.6%	91.3%
Credit Score (Sums to 100%)								
FICO < 550	0.2%	0.2%	0.1%	0.1%	0.2%	0.3%	0.6%	0.3%
FICO 550-579	0.5%	0.5%	0.6%	0.5%	0.6%	0.8%	0.6%	0.7%
FICO 580-619	2.6%	2.6%	2.9%	3.2%	3.9%	4.3%	4.3%	3.7%
FICO 620-659	10.8%	10.7%	11.5%	12.3%	14.0%	13.9%	15.5%	14.4%
FICO 660-699	22.8%	22.4%	23.8%	24.4%	27.2%	27.3%	27.8%	28.3%
FICO 700-739	27.8%	28.2%	28.3%	27.4%	28.5%	29.6%	27.3%	28.9%
FICO >= 740	35.1%	35.2%	32.7%	31.9%	25.4%	23.4%	22.9%	23.0%
FICO Missing	0.2%	0.1%	0.1%	0.1%	0.1%	0.6%	1.0%	0.8%
Wtd Avg FICO	715	715	711	710	703	701	699	701
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	92.3%	92.4%	93.9%	94.6%	98.8%	98.6%	97.5%	95.8%
Intermediate-term, fixed-rate	0.3%	0.3%	0.3%	0.4%	0.9%	1.0%	1.8%	2.8%
Adjustable-rate	0.8%	0.8%	1.0%	1.1%	0.4%	0.5%	0.6%	1.4%

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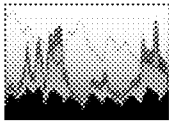

Single Family Conventional Book Characteristics
Single Financed Premium MI LTV > 95%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	6.6%	6.5%	4.8%	4.0%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	99.6%	99.7%	99.9%	100.0%	100.0%	100.0%	100.0%	99.9%
Second/Vacation Home	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Investor Property	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Unit Type (Sums to 100%)								
1 Unit	99.8%	99.8%	99.7%	100.0%	99.9%	99.9%	99.9%	99.9%
2-4 Units	0.2%	0.2%	0.3%	0.0%	0.1%	0.1%	0.1%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	10.4%	10.7%	9.1%	6.6%	1.5%	1.2%	0.7%	0.9%
Single Family Homes	89.6%	89.3%	90.9%	93.4%	98.5%	98.8%	99.3%	99.1%
Property Type (Sums to 100%)								
Manufactured	0.2%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
Condo/Coop	10.4%	10.7%	9.1%	6.6%	1.5%	1.2%	0.7%	0.9%
1 Unit	89.1%	88.8%	90.3%	93.0%	98.5%	98.8%	99.2%	99.0%
2-4 Units	0.2%	0.2%	0.3%	0.0%	0.1%	0.1%	0.1%	0.1%
Condo								
Condo	10.4%	10.7%	9.1%	6.6%	1.5%	1.2%	0.7%	0.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	97.3%	97.4%	97.4%	97.7%	98.5%	98.1%	96.2%	95.6%
Cash-Out Refinance	0.1%	0.1%	0.1%	0.1%	0.1%	0.5%	1.2%	1.9%
Other Refinance	2.6%	2.5%	2.5%	2.1%	1.4%	1.4%	2.6%	2.5%
Origination Type (Sums to 100%)								
TPO Broker	6.9%	6.5%	6.5%	7.3%	2.5%	0.8%	1.4%	6.0%
TPO Correspondent	58.8%	60.4%	56.6%	56.3%	55.1%	49.6%	10.1%	0.5%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Retail	34.3%	33.1%	36.8%	36.4%	42.4%	49.6%	88.6%	93.5%
Origination Year (Sums to 100%)								
< 2000	0.1%	0.1%	0.1%	0.3%	0.6%	0.8%	2.2%	9.9%
2000	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.7%
2001	0.3%	0.3%	0.4%	0.5%	0.8%	1.1%	2.4%	6.6%
2002	8.7%	9.8%	12.1%	14.0%	24.4%	32.9%	59.7%	82.8%

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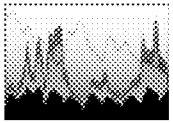

Single Family Conventional Book Characteristics
Single Financed Premium MI LTV > 95%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	8.2%	9.0%	10.9%	12.5%	21.9%	24.3%	35.5%	0.0%
2004	15.2%	16.6%	20.2%	23.9%	40.2%	40.9%	0.0%	0.0%
2005	6.6%	7.2%	8.7%	10.3%	11.9%	0.0%	0.0%	0.0%
2006	35.9%	38.2%	44.5%	38.5%	0.0%	0.0%	0.0%	0.0%
2007	25.0%	18.7%	3.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$198,821	$199,651	$198,120	$196,822	$200,510	$200,687	$187,521	$181,364
Loan Original Note Rate	6.26%	6.22%	6.21%	6.20%	6.04%	6.10%	6.21%	6.60%
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
ACI								
ACI Probability	0.57%	0.58%	0.55%	0.52%	0.48%	0.51%	0.48%	0.43%
Wtd Avg ACI Score	687	686	687	688	690	688	691	692
Credit Premium								
Wtd Avg Credit Premium	-0.44	-0.46	-0.44	-0.39	-0.28	-0.25	-0.20	-0.11
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	1.0%	1.1%	1.1%	0.9%	0.9%	1.2%	2.0%	2.9%
DTI Ratio > 20 and <= 30	10.1%	9.9%	10.9%	12.0%	13.7%	14.2%	15.9%	16.1%
DTI Ratio > 30 and <= 40	27.7%	27.5%	28.7%	29.0%	28.5%	27.7%	31.8%	33.1%
DTI Ratio > 40 and <= 50	37.6%	38.7%	37.5%	36.1%	34.8%	34.1%	31.4%	34.6%
DTI Ratio > 50	22.1%	21.4%	20.5%	20.9%	21.9%	22.3%	18.9%	13.2%
DTI Ratio Missing	1.4%	1.4%	1.3%	1.1%	0.2%	0.4%	0.0%	0.0%
Wtd Avg DTI Ratio	43.0%	43.0%	42.5%	42.4%	42.4%	42.2%	40.5%	39.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	1.0%	1.1%	1.1%	0.9%	0.9%	1.2%	2.0%	2.9%
DTI Ratio > 20 and <= 30	10.1%	9.9%	10.9%	12.0%	13.7%	14.2%	15.9%	16.1%
DTI Ratio > 30 and <= 40	27.7%	27.5%	28.7%	29.0%	28.5%	27.7%	31.8%	33.1%
DTI Ratio > 40 and <= 50	37.6%	38.7%	37.5%	36.1%	34.8%	34.1%	31.4%	34.6%
DTI Ratio > 50	22.1%	21.4%	20.5%	20.9%	21.9%	22.3%	18.9%	13.2%
DTI Ratio Missing	1.4%	1.4%	1.3%	1.1%	0.2%	0.4%	0.0%	0.0%

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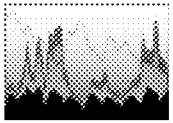

Single Family Conventional Book Characteristics
Single Financed Premium MI LTV > 95%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	43.0%	43.0%	42.5%	42.4%	42.4%	42.2%	40.5%	39.2%
Origination Term (Sums to 100%)								
<= 15 Years	0.3%	0.3%	0.3%	0.4%	0.9%	1.0%	1.8%	2.8%
> 15 Years amd <= 25 Years	0.3%	0.3%	0.4%	0.4%	0.7%	1.2%	1.8%	2.6%
> 25 Years and <= 30 Years	97.0%	97.0%	98.6%	99.2%	98.4%	97.8%	96.4%	94.7%
> 30 Years	2.4%	2.5%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	98.9%	98.8%	98.7%	98.5%	98.8%	98.6%	97.5%	95.8%
Intermediate-Term Fixed Rate (excl Balloon)	0.3%	0.3%	0.3%	0.4%	0.9%	1.0%	1.8%	2.7%
Adjustable Rate	0.9%	0.9%	1.0%	1.1%	0.4%	0.5%	0.6%	1.4%
Balloon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	2.4%	2.5%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	0.9%	0.9%	1.0%	1.1%	0.4%	0.5%	0.6%	1.4%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
- 5/1 Hybrid Arm	0.7%	0.7%	0.8%	0.8%	0.0%	0.0%	0.0%	0.4%
- 7/1 Hybrid Arm	0.2%	0.2%	0.1%	0.2%	0.4%	0.5%	0.6%	0.7%
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Interest Only	6.6%	6.6%	4.8%	4.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only ARM	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Interest Only FRM	6.6%	6.5%	4.8%	4.0%	0.0%	0.0%	0.0%	0.0%
Alt-A	10.7%	11.6%	11.0%	10.1%	8.1%	8.4%	9.4%	0.3%
- Alt-A Low/No Doc	3.8%	4.2%	3.4%	2.6%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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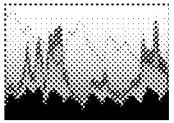

Single Family Conventional Book Characteristics
Single Financed Premium MI LTV > 95%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.4%	1.7%	1.5%	1.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A Stated Income	2.4%	2.5%	1.8%	1.4%	0.0%	0.0%	0.0%	0.0%
Alt-A Full Doc (by SFC)	5.2%	5.5%	5.4%	5.0%	3.7%	3.6%	5.4%	0.0%
Alt-A Deals (no SFC)	1.7%	1.9%	2.3%	2.6%	4.4%	4.8%	4.0%	0.3%
My Community Mortgage	24.3%	26.1%	22.1%	16.6%	3.1%	3.8%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	3.9%	4.2%	3.4%	2.6%	0.0%	0.0%	0.0%	0.0%
- Select Lender Programs Non-Full Doc	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other Low/No Doc	3.8%	4.2%	3.4%	2.6%	0.0%	0.0%	0.0%	0.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	88.8%	88.0%	88.6%	89.3%	90.8%	90.2%	87.5%	89.8%
Investor Channel	11.1%	11.9%	11.3%	10.4%	8.6%	9.0%	10.2%	0.3%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.1%	0.1%	0.1%	0.3%	0.6%	0.8%	2.2%	9.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	5.2%	5.5%	4.9%	3.3%	0.0%	0.0%	0.0%	0.0%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	5.2%	5.5%	4.9%	3.3%	0.0%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	6.7%	7.1%	6.5%	4.4%	0.5%	0.3%	0.4%	0.8%

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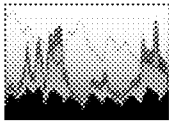

Single Family Conventional Book Characteristics
Single Financed Premium MI LTV > 95%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	1.4%	1.5%	1.7%	1.2%	0.1%	0.1%	0.1%	0.2%
- 90/05/05	0.2%	0.2%	0.3%	0.4%	0.3%	0.1%	0.2%	0.5%
- Other	4.9%	5.2%	4.3%	2.6%	0.1%	0.0%	0.1%	0.2%
EA/TPR								
EA/TPR	0.7%	0.7%	0.8%	0.4%	0.3%	0.3%	0.3%	0.0%
- EA I	0.3%	0.4%	0.4%	0.3%	0.1%	0.1%	0.2%	0.0%
- EA/TPR II	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- EA/TPR III	0.2%	0.3%	0.3%	0.1%	0.2%	0.2%	0.1%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	27.9%	27.9%	30.5%	33.0%	37.1%	36.1%	30.8%	23.1%
Northeast	18.0%	17.5%	20.3%	22.1%	30.4%	29.7%	23.9%	19.4%
Southeast	19.6%	19.2%	18.9%	21.2%	25.9%	27.8%	34.1%	42.4%
Southwest	8.1%	8.1%	8.0%	7.1%	5.6%	6.1%	10.5%	12.1%
West	26.3%	27.3%	22.3%	16.6%	1.0%	0.3%	0.7%	2.9%
Census Region (Sums to 100%)								
New England	1.7%	1.2%	1.1%	0.9%	0.2%	0.2%	0.1%	1.5%
Middle Atlantic	16.1%	16.0%	19.0%	20.8%	29.9%	29.2%	23.5%	18.0%
East North Central	25.9%	25.9%	28.5%	30.8%	36.6%	35.8%	30.7%	22.5%
East South Central	3.4%	3.2%	3.8%	4.0%	2.6%	1.8%	1.7%	1.6%
South Atlantic	16.3%	16.2%	15.4%	17.4%	23.5%	26.2%	32.8%	40.8%
West North Central	4.2%	4.0%	4.5%	4.8%	3.9%	5.3%	8.1%	10.5%
West South Central	2.3%	2.2%	2.0%	1.6%	1.4%	0.5%	1.2%	1.4%
Mountain	5.1%	5.4%	4.6%	3.6%	0.8%	0.6%	1.4%	1.0%
Pacific	24.8%	25.9%	21.2%	15.8%	1.0%	0.3%	0.7%	2.7%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) WA	21.3%	22.8%	18.3%	13.0%	0.4%	0.0%	0.1%	0.3%
02) OH	14.6%	15.4%	18.0%	20.6%	33.8%	35.2%	29.7%	20.2%
03) NY	7.4%	8.2%	9.8%	10.9%	17.5%	17.1%	13.4%	8.6%
04) MI	7.3%	6.7%	6.4%	6.8%	2.0%	0.2%	0.2%	0.7%
05) PA	7.0%	6.5%	7.7%	8.7%	12.0%	11.9%	10.1%	8.8%

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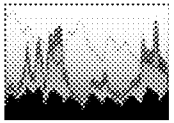

Single Family Conventional Book Characteristics
Single Financed Premium MI LTV > 95%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NC	4.3%	4.7%	5.0%	5.8%	9.3%	10.0%	12.6%	11.2%
07) MD	2.7%	3.1%	3.6%	4.0%	7.6%	9.4%	12.4%	19.1%
08) FL	2.6%	2.0%	1.2%	1.3%	0.2%	0.2%	0.5%	2.3%
09) GA	2.3%	2.3%	1.2%	1.1%	0.2%	0.1%	0.1%	0.2%
10) IL	2.2%	2.1%	2.1%	1.9%	0.2%	0.2%	0.3%	0.7%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	57.9%	60.8%	56.4%	53.2%	54.5%	50.4%	11.0%	0.3%
02) FLAGSTAR BANCORP INC	19.9%	18.2%	18.3%	18.9%	3.1%	0.0%	0.0%	0.0%
03) NVR INC	11.6%	13.1%	16.0%	18.4%	32.7%	41.2%	74.4%	70.6%
04) NATIONAL CITY CORPORATION	3.4%	2.3%	2.6%	1.9%	0.0%	0.0%	0.0%	0.5%
05) BANCORPSOUTH INC	1.5%	1.5%	1.9%	2.2%	1.1%	0.0%	0.0%	0.0%
06) JP MORGAN CHASE & CO	1.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
07) CAPITOL FEDERAL SAVINGS BANK	1.0%	1.1%	1.4%	1.6%	2.7%	4.1%	6.5%	9.7%
08) BANK OF AMERICA CORPORATION	1.0%	1.1%	1.3%	1.5%	2.0%	0.4%	0.0%	0.0%
09) CITIZENS FIRST WHOLESALE MORTGAGE	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10) PHH CORPORATION	0.4%	0.4%	0.5%	0.6%	1.1%	1.3%	2.3%	5.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	57.9%	60.8%	56.4%	53.2%	54.5%	50.4%	11.0%	0.3%
02) FLAGSTAR BANCORP INC	13.7%	11.5%	10.2%	10.4%	0.3%	0.0%	0.0%	0.0%
03) JP MORGAN CHASE & CO	7.9%	7.5%	9.0%	9.8%	17.1%	20.3%	33.6%	3.1%
04) US BANCORP	5.7%	6.3%	7.8%	9.0%	16.0%	21.4%	41.8%	69.5%
05) CITIGROUP INC	5.4%	5.8%	7.1%	8.1%	3.1%	0.3%	0.5%	0.5%
06) NATIONAL CITY CORPORATION	3.4%	2.3%	2.6%	1.9%	0.0%	0.0%	0.0%	0.5%
07) BANCORPSOUTH INC	1.5%	1.5%	1.9%	2.2%	1.1%	0.0%	0.0%	0.0%
08) CAPITOL FEDERAL SAVINGS BANK	1.0%	1.1%	1.4%	1.6%	2.7%	4.1%	6.5%	9.7%
09) BANK OF AMERICA CORPORATION	1.0%	1.1%	1.3%	1.5%	2.0%	0.4%	0.2%	1.5%
10) CITIZENS FIRST WHOLESALE MORTGAGE	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.9%	0.9%	1.1%	1.3%	2.1%	1.9%	2.0%	2.2%
Credit Enhancement	99.1%	99.1%	98.9%	98.7%	97.9%	98.1%	98.0%	97.8%
- Primary MI Only	96.5%	96.2%	95.6%	95.3%	95.8%	97.4%	97.0%	96.1%
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pool Policy and Primary MI	0.5%	0.6%	0.7%	0.3%	0.2%	0.2%	0.0%	0.2%
- Full Recourse	0.1%	0.1%	0.0%	0.1%	0.2%	0.1%	0.2%	0.2%
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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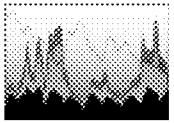

Single Family Conventional Book Characteristics
Single Financed Premium MI LTV > 95%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	2.1%	2.2%	2.6%	3.0%	1.7%	0.3%	0.8%	1.3%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	100.0%	100.0%	100.0%	100.0%				
Alt-A with Credit Enhancement	99.0%	99.0%	98.7%	98.4%	96.7%	96.8%	96.2%	100.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-23.77	-24.10	-19.48	-17.07	-10.89	-11.67	-13.73	-16.92
Wtd Avg Economic Model Fee	46.37	47.06	42.76	40.20	34.97	36.27	37.76	39.32
Wtd Avg Charged Fee	22.61	22.95	23.28	23.12	24.08	24.60	24.03	22.40
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.30%	0.40%	0.19%	0.21%	0.51%	0.17%	0.21%	0.00%
- SDQ Rate for Loans with CE	0.23%	0.33%	0.10%	0.22%	0.53%	0.17%	0.21%	0.00%
- SDQ Rate for Loans without CE	6.25%	6.25%	6.25%	0.00%	0.00%	0.00%	0.00%	0.00%
SDQ Rate Excl. Katrina Loans	0.30%	0.40%	0.19%	0.22%	0.52%	0.17%	0.21%	0.00%
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Serious Delinquent Loans								
SDQ Loan Count	4	5	2	2	3	1	1	0
SDQ Count for Loans with CE	3	4	1	2	3	1	1	0
SDQ Count for Loans without CE	1	1	1	0	0	0	0	0
SDQ Volume ($M)								
SDQ Volume	$0.8	$0.8	$0.3	$0.4	$0.7	$0.1	$0.0	$0.0
SDQ Volume for Loans with CE	$0.7	$0.8	$0.3	$0.4	$0.7	$0.1	$0.0	$0.0
SDQ Volume for Loans without CE	$0.1	$0.1	$0.1	$0.0	$0.0	$0.0	$0.0	$0.0

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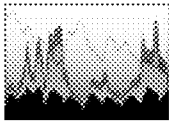

Single Family Conventional Book Characteristics
Streamlined Refi Plus Non-GSE Underwritten

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	23	16	9	1				
Book Volume ($B)	$0.0	$0.0	$0.0	$0.0				
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	48.8%	45.5%	46.1%	0.0%				
OLTV 60.01% - 70.00%	11.1%	16.0%	18.6%	0.0%				
OLTV 70.01% - 75.00%	10.9%	0.0%	0.0%	0.0%				
OLTV 75.01% - 80.00%	19.1%	27.5%	23.4%	100.0%				
OLTV 80.01% - 90.00%	2.4%	3.5%	0.0%	0.0%				
OLTV 90.01% - 95.00%	2.5%	0.0%	0.0%	0.0%				
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%				
OLTV 97.01% - 100.00%	5.2%	7.5%	11.9%	0.0%				
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%				
OLTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg OLTV	57.3%	57.3%	58.8%	80.0%				
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	27.6%	34.1%	28.0%	0.0%				
Comb LTV 60.01% - 70.00%	10.1%	14.6%	23.0%	0.0%				
Comb LTV 70.01% - 75.00%	14.6%	0.0%	0.0%	0.0%				
Comb LTV 75.01% - 80.00%	28.7%	36.2%	30.4%	100.0%				
Comb LTV 80.01% - 90.00%	10.5%	15.2%	18.5%	0.0%				
Comb LTV 90.01% - 95.00%	8.5%	0.0%	0.0%	0.0%				
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	66.3%	63.0%	66.2%	79.0%				
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	27.6%	34.1%	28.0%	0.0%				
Comb LTV 60.01% - 70.00%	10.1%	14.6%	23.0%	0.0%				
Comb LTV 70.01% - 75.00%	14.6%	0.0%	0.0%	0.0%				
Comb LTV 75.01% - 80.00%	28.7%	36.2%	30.4%	100.0%				
Comb LTV 80.01% - 90.00%	10.5%	15.2%	18.5%	0.0%				
Comb LTV 90.01% - 95.00%	8.5%	0.0%	0.0%	0.0%				

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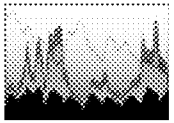

Single Family Conventional Book Characteristics
Streamlined Refi Plus Non-GSE Underwritten

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%				
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	66.3%	63.0%	66.2%	79.0%				
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	45.9%	41.4%	57.7%	0.0%				
MTMLTV 60.01% - 70.00%	14.0%	16.0%	18.6%	0.0%				
MTMLTV 70.01% - 75.00%	6.0%	0.0%	0.0%	0.0%				
MTMLTV 75.01% - 80.00%	10.1%	20.0%	0.0%	0.0%				
MTMLTV 80.01% - 90.00%	16.3%	11.0%	11.9%	100.0%				
MTMLTV 90.01% - 95.00%	2.5%	0.0%	0.0%	0.0%				
MTMLTV 95.01% - 97.00%	5.2%	0.0%	11.9%	0.0%				
MTMLTV 97.01% - 100.00%	0.0%	11.7%	0.0%	0.0%				
MTMLTV > 100.00%	0.0%	0.0%	0.0%	0.0%				
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtg Avg MTMLTV	57.6%	58.5%	55.7%	80.1%				
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%	0.0%				
FICO 550-579	0.0%	0.0%	0.0%	0.0%				
FICO 580-619	0.0%	0.0%	0.0%	0.0%				
FICO 620-659	8.1%	11.7%	18.5%	0.0%				
FICO 660-699	21.9%	22.9%	27.3%	0.0%				
FICO 700-739	28.3%	23.2%	11.9%	100.0%				
FICO >= 740	41.6%	42.2%	42.3%	0.0%				
FICO Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg FICO	736	737	728	725				
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	85.7%	85.0%	76.2%	100.0%				
Intermediate-term, fixed-rate	9.1%	7.5%	11.9%	0.0%				
Adjustable-rate	5.2%	7.5%	11.9%	0.0%				
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%				

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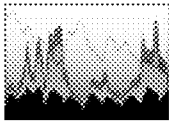

Single Family Conventional Book Characteristics
Streamlined Refi Plus Non-GSE Underwritten

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Negative Amortization	0.0%	0.0%	0.0%	0.0%				
Interest Only fixed-rate	0.0%	0.0%	0.0%	0.0%				
10-K Occupancy Type (Sums to 100%)								
Principal Residence	80.8%	81.1%	70.0%	100.0%				
Second/Vacation Home	19.2%	18.9%	30.0%	0.0%				
Investor Property	0.0%	0.0%	0.0%	0.0%				
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%	100.0%				
2-4 Units	0.0%	0.0%	0.0%	0.0%				
Missing	0.0%	0.0%	0.0%	0.0%				
10-K Property Type (Sums to 100%)								
Condo/Coop	2.4%	3.5%	0.0%	0.0%				
Single Family Homes	97.6%	96.5%	100.0%	100.0%				
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%				
Condo/Coop	2.4%	3.5%	0.0%	0.0%				
1 Unit	97.6%	96.5%	100.0%	100.0%				
2-4 Units	0.0%	0.0%	0.0%	0.0%				
Condo								
Condo	2.4%	3.5%	0.0%	0.0%				
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	0.0%	0.0%	0.0%	0.0%				
Cash-Out Refinance	0.0%	0.0%	0.0%	0.0%				
Other Refinance	100.0%	100.0%	100.0%	100.0%				
Origination Type (Sums to 100%)								
TPO Broker	0.0%	0.0%	0.0%	0.0%				
TPO Correspondent	0.0%	0.0%	0.0%	0.0%				
Undesignated	0.0%	0.0%	0.0%	0.0%				
Retail	100.0%	100.0%	100.0%	100.0%				
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%				
2000	0.0%	0.0%	0.0%	0.0%				
2001	0.0%	0.0%	0.0%	0.0%				
2002	0.0%	0.0%	0.0%	0.0%				
2003	0.0%	0.0%	0.0%	0.0%				

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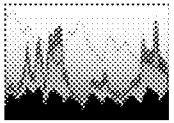

Single Family Conventional Book Characteristics
Streamlined Refi Plus Non-GSE Underwritten

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2004	0.0%	0.0%	0.0%	0.0%				
2005	0.0%	0.0%	0.0%	0.0%				
2006	23.6%	34.0%	53.8%	100.0%				
2007	76.4%	66.0%	46.2%	0.0%				
Origination Amount and Rate								
Avg Origination Loan Amount	$166,130	$166,286	$186,963	$200,000				
Loan Original Note Rate	6.48%	6.41%	6.47%	6.50%				
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%				
Non-Seasoned	100.0%	100.0%	100.0%	100.0%				
ACI								
ACI Probability	0.70%	0.58%	0.74%	0.43%				
Wtd Avg ACI Score	705	710	703	671				
Credit Premium								
Wtd Avg Credit Premium	0.00	0.00	0.00	0.00				
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%				
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%				
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	31.0%	30.7%	37.0%	0.0%				
DTI Ratio > 20 and <= 30	15.4%	14.9%	11.9%	0.0%				
DTI Ratio > 30 and <= 40	15.7%	14.0%	16.2%	0.0%				
DTI Ratio > 40 and <= 50	18.5%	12.7%	0.0%	0.0%				
DTI Ratio > 50	19.2%	27.7%	34.9%	100.0%				
DTI Ratio Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg DTI Ratio	34.3%	35.6%	33.3%	72.5%				
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	31.0%	30.7%	37.0%	0.0%				
DTI Ratio > 20 and <= 30	15.4%	14.9%	11.9%	0.0%				
DTI Ratio > 30 and <= 40	15.7%	14.0%	16.2%	0.0%				
DTI Ratio > 40 and <= 50	18.5%	12.7%	0.0%	0.0%				
DTI Ratio > 50	19.2%	27.7%	34.9%	100.0%				
DTI Ratio Missing	0.0%	0.0%	0.0%	0.0%				

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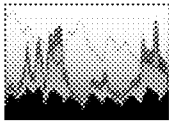

Single Family Conventional Book Characteristics
Streamlined Refi Plus Non-GSE Underwritten

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	34.3%	35.6%	33.3%	72.5%				
Origination Term (Sums to 100%)								
<= 15 Years	9.1%	7.5%	11.9%	0.0%				
> 15 Years amd <= 25 Years	0.0%	0.0%	0.0%	0.0%				
> 25 Years and <= 30 Years	90.9%	92.5%	88.1%	100.0%				
> 30 Years	0.0%	0.0%	0.0%	0.0%				
Missing	0.0%	0.0%	0.0%	0.0%				
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	85.7%	85.0%	76.2%	100.0%				
Intermediate-Term Fixed Rate (excl Balloon)	9.1%	7.5%	11.9%	0.0%				
Adjustable Rate	5.2%	7.5%	11.9%	0.0%				
Balloon	0.0%	0.0%	0.0%	0.0%				
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%				
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%	0.0%				
Hybrid Arm	5.2%	7.5%	11.9%	0.0%				
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
- 3/1 Hybrid Arm	5.2%	7.5%	11.9%	0.0%				
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
NegAm ARM	0.0%	0.0%	0.0%	0.0%				
Interest Only	0.0%	0.0%	0.0%	0.0%				
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%				
- Interest Only FRM	0.0%	0.0%	0.0%	0.0%				
Alt-A	0.0%	0.0%	0.0%	0.0%				
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%				
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%				
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%				

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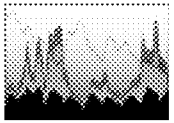

Single Family Conventional Book Characteristics
Streamlined Refi Plus Non-GSE Underwritten

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%				
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%				
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%				
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%				
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%				
My Community Mortgage	0.0%	0.0%	0.0%	0.0%				
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%				
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%				
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%				
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%				
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%				
- Post 12/2005	0.0%	0.0%	0.0%	0.0%				
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%				
Investor Channel	0.0%	0.0%	0.0%	0.0%				
eChannel	0.0%	0.0%	0.0%	0.0%				
Underserved Channel	0.0%	0.0%	0.0%	0.0%				
Subprime Channel	0.0%	0.0%	0.0%	0.0%				
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%				
Subordinate Financing - RDW								
Subordinate Financing - RDW	15.7%	0.0%	0.0%	0.0%				
- 75/20/05	0.0%	0.0%	0.0%	0.0%				
- 75/25/00	0.0%	0.0%	0.0%	0.0%				
- 80/10/10	0.0%	0.0%	0.0%	0.0%				
- 80/15/05	6.0%	0.0%	0.0%	0.0%				
- 80/20/00	0.0%	0.0%	0.0%	0.0%				
- 90/05/05	0.0%	0.0%	0.0%	0.0%				
- Other	9.7%	0.0%	0.0%	0.0%				
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	15.7%	0.0%	0.0%	0.0%				
- 75/20/05	0.0%	0.0%	0.0%	0.0%				

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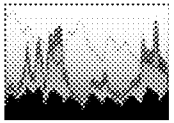

Single Family Conventional Book Characteristics
Streamlined Refi Plus Non-GSE Underwritten

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/25/00	0.0%	0.0%	0.0%	0.0%				
- 80/10/10	0.0%	0.0%	0.0%	0.0%				
- 80/15/05	6.0%	0.0%	0.0%	0.0%				
- 80/20/00	0.0%	0.0%	0.0%	0.0%				
- 90/05/05	0.0%	0.0%	0.0%	0.0%				
- Other	9.7%	0.0%	0.0%	0.0%				
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%				
- EA I	0.0%	0.0%	0.0%	0.0%				
- EA/TPR II	0.0%	0.0%	0.0%	0.0%				
- EA/TPR III	0.0%	0.0%	0.0%	0.0%				
10-K Property Region (Sums to 100%)								
Midwest	8.8%	3.8%	0.0%	0.0%				
Northeast	11.9%	17.2%	23.7%	100.0%				
Southeast	28.5%	32.4%	34.3%	0.0%				
Southwest	15.8%	19.3%	30.5%	0.0%				
West	34.9%	27.4%	11.5%	0.0%				
Census Region (Sums to 100%)								
New England	5.2%	7.5%	11.9%	0.0%				
Middle Atlantic	6.7%	9.7%	11.9%	100.0%				
East North Central	8.8%	3.8%	0.0%	0.0%				
East South Central	1.9%	2.7%	4.3%	0.0%				
South Atlantic	26.6%	29.7%	30.0%	0.0%				
West North Central	8.1%	11.7%	18.6%	0.0%				
West South Central	2.5%	0.0%	0.0%	0.0%				
Mountain	5.2%	7.5%	11.9%	0.0%				
Pacific	34.9%	27.4%	11.5%	0.0%				
US Territories	0.0%	0.0%	0.0%	0.0%				
Top 10 States								
01) CA	34.9%	27.4%	11.5%	0.0%				
02) FL	19.1%	18.7%	18.1%	0.0%				
03) IL	8.8%	3.8%	0.0%	0.0%				
04) MO	8.1%	11.7%	18.6%	0.0%				
05) CO	5.2%	7.5%	11.9%	0.0%				
06) RI	5.2%	7.5%	11.9%	0.0%				

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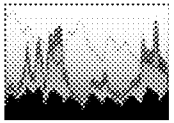

Single Family Conventional Book Characteristics
Streamlined Refi Plus Non-GSE Underwritten

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
07) PA	5.2%	7.5%	11.9%	100.0%				
08) SC	5.1%	7.5%	11.9%	0.0%				
09) AR	2.5%	0.0%	0.0%	0.0%				
10) NC	2.4%	3.5%	0.0%	0.0%				
Top 10 Sellers								
01) ARVEST BANK GROUP INC	66.1%	60.1%	58.1%	100.0%				
02) AMTRUST FINANCIAL CORPORATION	13.2%	19.0%	30.0%	0.0%				
03) HEARTLAND FINANCIAL USA INC	8.8%	3.8%	0.0%	0.0%				
04) FIRST HORIZON NATIONAL CORPORATION	5.2%	7.5%	11.9%	0.0%				
05) FREMONT BANCORPORATION	5.2%	7.5%	0.0%	0.0%				
06) NEW YORK PRIVATE BANK AND TRUST CORPORAT	1.5%	2.2%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
Top 10 Servicers								
01) ARVEST BANK GROUP INC	66.1%	60.1%	58.1%	100.0%				
02) WELLS FARGO & COMPANY	10.3%	14.8%	23.4%	0.0%				
03) HEARTLAND FINANCIAL USA INC	8.8%	3.8%	0.0%	0.0%				
04) FIRST HORIZON NATIONAL CORPORATION	5.2%	7.5%	11.9%	0.0%				
05) FREMONT BANCORPORATION	5.2%	7.5%	0.0%	0.0%				
06) AMTRUST FINANCIAL CORPORATION	2.9%	4.2%	6.6%	0.0%				
07) NEW YORK PRIVATE BANK AND TRUST CORPORAT	1.5%	2.2%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
	0.0%	0.0%	0.0%	0.0%				
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	87.0%	84.8%	81.5%	100.0%				
Credit Enhancement	13.0%	15.2%	18.5%	0.0%				
- Primary MI Only	13.0%	15.2%	18.5%	0.0%				
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%				
- Pool Policy and Primary MI	0.0%	0.0%	0.0%	0.0%				
- Full Recourse	0.0%	0.0%	0.0%	0.0%				
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%				
- Government	0.0%	0.0%	0.0%	0.0%				

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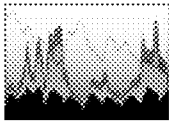

Single Family Conventional Book Characteristics
Streamlined Refi Plus Non-GSE Underwritten

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%				
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	0.96	2.64	4.78	-10.83				
Wtd Avg Economic Model Fee	20.80	20.22	20.66	29.83				
Wtd Avg Charged Fee	21.76	22.86	25.44	19.00				
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%	0.0%				
Serious Delinquent Loans								
SDQ Rate All Loans	0.00%	0.00%	0.00%	0.00%				
- SDQ Rate for Loans with CE	0.00%	0.00%	0.00%					
- SDQ Rate for Loans without CE	0.00%	0.00%	0.00%	0.00%				
SDQ Rate Excl. Katrina Loans	0.00%	0.00%	0.00%	0.00%				
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	0	0	0	0				
SDQ Count for Loans with CE	0	0	0					
SDQ Count for Loans without CE	0	0	0	0				
SDQ Volume ($M)								
SDQ Volume	$0.0	$0.0	$0.0	$0.0				
SDQ Volume for Loans with CE	$0.0	$0.0	$0.0					
SDQ Volume for Loans without CE	$0.0	$0.0	$0.0	$0.0				

FM-FCIC_00043900

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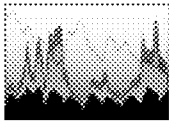

Single Family Conventional Book Characteristics
Streamlined Refi Plus GSE Underwritten

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	307	252	86	5				
Book Volume ($B)	$0.1	$0.0	$0.0	$0.0				
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	61.2%	58.0%	60.0%	48.8%				
OLTV 60.01% - 70.00%	14.5%	15.9%	12.7%	7.5%				
OLTV 70.01% - 75.00%	8.6%	10.2%	5.4%	0.0%				
OLTV 75.01% - 80.00%	6.6%	6.5%	10.0%	0.0%				
OLTV 80.01% - 90.00%	6.2%	6.0%	4.1%	0.0%				
OLTV 90.01% - 95.00%	1.2%	1.4%	3.3%	0.0%				
OLTV 95.01% - 97.00%	0.6%	0.2%	0.7%	0.0%				
OLTV 97.01% - 100.00%	0.7%	0.9%	0.0%	0.0%				
OLTV > 100.00%	0.4%	1.0%	3.8%	43.7%				
OLTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg OLTV	53.7%	53.7%	56.5%	65.9%				
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	46.7%	48.2%	46.6%	48.8%				
Comb LTV 60.01% - 70.00%	16.4%	16.4%	18.5%	51.2%				
Comb LTV 70.01% - 75.00%	13.3%	12.6%	12.1%	0.0%				
Comb LTV 75.01% - 80.00%	13.0%	13.2%	11.6%	0.0%				
Comb LTV 80.01% - 90.00%	4.5%	3.4%	3.9%	0.0%				
Comb LTV 90.01% - 95.00%	3.0%	2.6%	2.5%	0.0%				
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.0%	0.0%				
Comb LTV 97.01% - 100.00%	2.4%	2.9%	4.8%	0.0%				
Comb LTV > 100.00%	0.6%	0.7%	0.0%	0.0%				
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	60.3%	59.2%	59.5%	51.9%				
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	46.7%	48.2%	46.6%	48.8%				
Comb LTV 60.01% - 70.00%	16.4%	16.4%	18.5%	51.2%				
Comb LTV 70.01% - 75.00%	13.3%	12.6%	12.1%	0.0%				
Comb LTV 75.01% - 80.00%	13.0%	13.2%	11.6%	0.0%				
Comb LTV 80.01% - 90.00%	4.5%	3.4%	3.9%	0.0%				
Comb LTV 90.01% - 95.00%	3.0%	2.6%	2.5%	0.0%				

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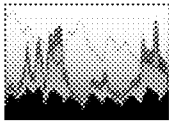

Single Family Conventional Book Characteristics
Streamlined Refi Plus GSE Underwritten

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 95.01% - 97.00%	0.2%	0.2%	0.0%	0.0%				
Comb LTV 97.01% - 100.00%	2.4%	2.9%	4.8%	0.0%				
Comb LTV > 100.00%	0.6%	0.7%	0.0%	0.0%				
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtd Avg Comb LTV	60.3%	59.2%	59.5%	51.9%				
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	58.3%	57.2%	63.4%	48.8%				
MTMLTV 60.01% - 70.00%	16.7%	15.6%	18.7%	7.5%				
MTMLTV 70.01% - 75.00%	3.3%	9.4%	2.7%	0.0%				
MTMLTV 75.01% - 80.00%	10.0%	6.7%	5.4%	0.0%				
MTMLTV 80.01% - 90.00%	6.9%	6.7%	6.1%	0.0%				
MTMLTV 90.01% - 95.00%	2.0%	1.8%	0.0%	0.0%				
MTMLTV 95.01% - 97.00%	0.8%	0.2%	0.7%	0.0%				
MTMLTV 97.01% - 100.00%	1.2%	0.9%	1.6%	0.0%				
MTMLTV > 100.00%	0.8%	1.4%	1.4%	43.7%				
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%				
Wtg Avg MTMLTV	54.7%	54.0%	53.4%	65.9%				
Credit Score (Sums to 100%)								
FICO < 550	1.9%	1.1%	0.0%	0.0%				
FICO 550-579	1.5%	1.2%	2.1%	0.0%				
FICO 580-619	1.2%	1.5%	0.0%	0.0%				
FICO 620-659	4.0%	3.7%	2.8%	0.0%				
FICO 660-699	9.4%	9.4%	11.2%	43.7%				
FICO 700-739	19.9%	21.5%	28.9%	0.0%				
FICO >= 740	61.3%	61.7%	55.0%	56.3%				
FICO Missing	0.7%	0.0%	0.0%	0.0%				
Wtd Avg FICO	740	743	737	725				
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	84.5%	86.3%	94.5%	63.0%				
Intermediate-term, fixed-rate	14.2%	12.9%	5.5%	37.0%				
Adjustable-rate	0.4%	0.3%	0.0%	0.0%				
Interest Only adjustable-rate	0.4%	0.0%	0.0%	0.0%				

FM-FCIC_00043902

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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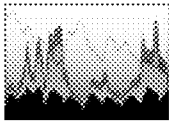

Single Family Conventional Book Characteristics
Streamlined Refi Plus GSE Underwritten

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Negative Amortization	0.0%	0.0%	0.0%	0.0%				
Interest Only fixed-rate	0.5%	0.5%	0.0%	0.0%				
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.4%	91.4%	82.7%	100.0%				
Second/Vacation Home	5.5%	4.2%	6.8%	0.0%				
Investor Property	4.1%	4.4%	10.5%	0.0%				
10-K Unit Type (Sums to 100%)								
1 Unit	96.7%	96.4%	95.8%	100.0%				
2-4 Units	3.3%	3.6%	4.2%	0.0%				
Missing	0.0%	0.0%	0.0%	0.0%				
10-K Property Type (Sums to 100%)								
Condo/Coop	7.7%	7.5%	8.1%	0.0%				
Single Family Homes	92.3%	92.5%	91.9%	100.0%				
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%	0.0%				
Condo/Coop	7.7%	7.5%	8.1%	0.0%				
1 Unit	89.0%	88.9%	87.6%	100.0%				
2-4 Units	3.3%	3.6%	4.2%	0.0%				
Condo								
Condo	7.7%	7.5%	8.1%	0.0%				
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	0.0%	0.0%	0.0%	0.0%				
Cash-Out Refinance	9.2%	8.0%	7.9%	19.6%				
Other Refinance	90.8%	92.0%	92.1%	80.4%				
Origination Type (Sums to 100%)								
TPO Broker	1.7%	1.8%	0.0%	0.0%				
TPO Correspondent	3.3%	2.8%	1.7%	0.0%				
Undesignated	0.0%	0.0%	0.0%	0.0%				
Retail	94.9%	95.4%	98.3%	100.0%				
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%				
2000	0.0%	0.0%	0.0%	0.0%				
2001	0.0%	0.0%	0.0%	0.0%				
2002	0.0%	0.0%	0.0%	0.0%				
2003	0.0%	0.0%	0.0%	0.0%				

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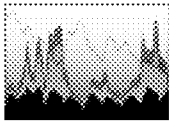

Single Family Conventional Book Characteristics
Streamlined Refi Plus GSE Underwritten

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2004	0.0%	0.0%	0.0%	0.0%				
2005	0.0%	0.0%	0.0%	0.0%				
2006	8.4%	10.6%	33.4%	100.0%				
2007	91.6%	89.4%	66.6%	0.0%				
Origination Amount and Rate								
Avg Origination Loan Amount	$187,463	$193,056	$185,202	$114,212				
Loan Original Note Rate	6.39%	6.36%	6.45%	6.24%				
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%				
Non-Seasoned	100.0%	100.0%	100.0%	100.0%				
ACI								
ACI Probability	0.16%	0.13%	0.12%	0.02%				
Wtd Avg ACI Score	748	751	748	779				
Credit Premium								
Wtd Avg Credit Premium	0.03	0.03	-0.01	-0.16				
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%				
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%				
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	19.6%	20.6%	20.6%	68.6%				
DTI Ratio > 20 and <= 30	29.1%	28.5%	27.5%	19.3%				
DTI Ratio > 30 and <= 40	25.6%	24.7%	23.4%	12.2%				
DTI Ratio > 40 and <= 50	13.3%	15.0%	17.9%	0.0%				
DTI Ratio > 50	10.7%	10.5%	10.6%	0.0%				
DTI Ratio Missing	1.6%	0.8%	0.0%	0.0%				
Wtd Avg DTI Ratio	32.0%	32.0%	33.2%	17.8%				
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	19.6%	20.6%	20.6%	68.6%				
DTI Ratio > 20 and <= 30	29.1%	28.5%	27.5%	19.3%				
DTI Ratio > 30 and <= 40	25.6%	24.7%	23.4%	12.2%				
DTI Ratio > 40 and <= 50	13.3%	15.0%	17.9%	0.0%				
DTI Ratio > 50	10.7%	10.5%	10.6%	0.0%				
DTI Ratio Missing	1.6%	0.8%	0.0%	0.0%				

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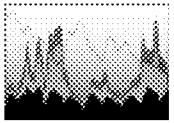

Single Family Conventional Book Characteristics
Streamlined Refi Plus GSE Underwritten

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	32.0%	32.0%	33.2%	17.8%				
Origination Term (Sums to 100%)								
<= 15 Years	14.2%	12.9%	5.5%	37.0%				
> 15 Years amd <= 25 Years	3.1%	2.9%	1.0%	0.0%				
> 25 Years and <= 30 Years	82.0%	84.0%	93.5%	63.0%				
> 30 Years	0.7%	0.2%	0.0%	0.0%				
Missing	0.0%	0.0%	0.0%	0.0%				
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	84.9%	86.8%	94.5%	63.0%				
Intermediate-Term Fixed Rate (excl Balloon)	14.2%	12.9%	5.5%	37.0%				
Adjustable Rate	0.9%	0.3%	0.0%	0.0%				
Balloon	0.0%	0.0%	0.0%	0.0%				
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%				
40 Year (ARM & Fixed)	0.7%	0.2%	0.0%	0.0%				
Hybrid Arm	0.9%	0.3%	0.0%	0.0%				
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
- 3/1 Hybrid Arm	0.6%	0.0%	0.0%	0.0%				
- 5/1 Hybrid Arm	0.2%	0.3%	0.0%	0.0%				
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%				
NegAm ARM	0.0%	0.0%	0.0%	0.0%				
Interest Only	0.9%	0.5%	0.0%	0.0%				
- Interest Only ARM	0.4%	0.0%	0.0%	0.0%				
- Interest Only FRM	0.5%	0.5%	0.0%	0.0%				
Alt-A	0.0%	0.0%	0.0%	0.0%				
- Alt-A Low/No Doc	0.0%	0.0%	0.0%	0.0%				
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%				
- Alt-A NINA	0.0%	0.0%	0.0%	0.0%				

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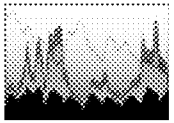
CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

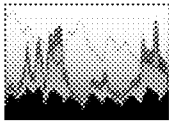


Single Family Conventional Book Characteristics
Streamlined Refi Plus GSE Underwritten

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A SISA	0.0%	0.0%	0.0%	0.0%				
- Alt-A No Ratio	0.0%	0.0%	0.0%	0.0%				
- Alt-A Stated Income	0.0%	0.0%	0.0%	0.0%				
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%	0.0%				
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%				
My Community Mortgage	0.0%	0.0%	0.0%	0.0%				
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%	0.0%				
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%	0.0%				
- Other Low/No Doc	0.0%	0.0%	0.0%	0.0%				
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%				
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%				
- Post 12/2005	0.0%	0.0%	0.0%	0.0%				
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%				
Investor Channel	0.0%	0.0%	0.0%	0.0%				
eChannel	0.0%	0.0%	0.0%	0.0%				
Underserved Channel	0.0%	0.0%	0.0%	0.0%				
Subprime Channel	0.0%	0.0%	0.0%	0.0%				
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%				
Subordinate Financing - RDW								
Subordinate Financing - RDW	26.8%	27.7%	22.1%	0.0%				
- 75/20/05	0.0%	0.0%	0.0%	0.0%				
- 75/25/00	0.6%	0.7%	0.0%	0.0%				
- 80/10/10	0.5%	0.4%	0.0%	0.0%				
- 80/15/05	0.3%	0.0%	0.0%	0.0%				
- 80/20/00	0.0%	0.0%	0.0%	0.0%				
- 90/05/05	0.2%	0.2%	0.0%	0.0%				
- Other	25.2%	26.3%	22.1%	0.0%				
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	28.2%	29.3%	23.6%	0.0%				
- 75/20/05	1.4%	1.1%	0.7%	0.0%				

FM-FCIC_00043906

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED

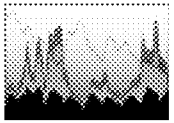


Single Family Conventional Book Characteristics
Streamlined Refi Plus GSE Underwritten

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/25/00	0.7%	0.9%	0.0%	0.0%				
- 80/10/10	1.6%	1.6%	3.3%	0.0%				
- 80/15/05	0.8%	0.6%	0.7%	0.0%				
- 80/20/00	1.3%	1.5%	4.0%	0.0%				
- 90/05/05	0.2%	0.2%	0.0%	0.0%				
- Other	22.3%	23.5%	14.9%	0.0%				
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%	0.0%				
- EA I	0.0%	0.0%	0.0%	0.0%				
- EA/TPR II	0.0%	0.0%	0.0%	0.0%				
- EA/TPR III	0.0%	0.0%	0.0%	0.0%				
10-K Property Region (Sums to 100%)								
Midwest	14.2%	13.3%	14.4%	38.9%				
Northeast	5.2%	4.2%	5.2%	0.0%				
Southeast	10.5%	9.3%	10.1%	43.7%				
Southwest	8.3%	7.5%	12.7%	17.3%				
West	61.8%	65.8%	57.6%	0.0%				
Census Region (Sums to 100%)								
New England	1.4%	1.0%	2.7%	0.0%				
Middle Atlantic	3.8%	3.2%	2.5%	0.0%				
East North Central	13.1%	12.0%	11.4%	38.9%				
East South Central	1.1%	1.3%	1.0%	0.0%				
South Atlantic	9.4%	8.0%	9.1%	43.7%				
West North Central	1.2%	1.4%	3.5%	0.0%				
West South Central	2.5%	2.5%	5.0%	17.3%				
Mountain	6.9%	5.6%	8.4%	0.0%				
Pacific	60.6%	65.0%	56.4%	0.0%				
US Territories	0.0%	0.0%	0.0%	0.0%				
Top 10 States								
01) CA	59.8%	64.0%	55.7%	0.0%				
02) MI	6.3%	5.4%	4.5%	0.0%				
03) NC	3.4%	2.8%	2.1%	0.0%				
04) CO	3.2%	3.0%	5.1%	0.0%				
05) IL	2.9%	3.2%	2.9%	38.9%				
06) GA	2.7%	1.4%	0.0%	0.0%				

FM-FCIC_00043907

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
CONFIDENTIAL TREATMENT REQUESTED



Single Family Conventional Book Characteristics
Streamlined Refi Plus GSE Underwritten

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
07) AR	2.1%	2.0%	4.3%	17.3%				
08) IN	2.1%	1.2%	0.8%	0.0%				
09) FL	2.0%	2.2%	5.5%	0.0%				
10) NJ	1.8%	1.4%	1.1%	0.0%				
Top 10 Sellers								
01) FREMONT BANCORPORATION	53.6%	60.8%	49.6%	0.0%				
02) ARVEST BANK GROUP INC	22.2%	17.6%	20.7%	61.1%				
03) AMTRUST FINANCIAL CORPORATION	7.5%	8.8%	27.9%	0.0%				
04) PHH CORPORATION	4.8%	4.1%	0.0%	0.0%				
05) PAVILION BANCORP	3.1%	2.1%	0.0%	0.0%				
06) ABACUS FEDERAL SAVINGS BANK	2.0%	1.0%	0.0%	0.0%				
07) COLONIAL SAVINGS FA	1.2%	1.3%	0.0%	0.0%				
08) MERIWEST FEDERAL CREDIT UNION	1.2%	0.0%	0.0%	0.0%				
09) NATIONAL CITY CORPORATION	0.8%	1.0%	0.0%	0.0%				
10) HEARTLAND FINANCIAL USA INC	0.8%	0.9%	0.0%	0.0%				
Top 10 Servicers								
01) FREMONT BANCORPORATION	53.6%	60.8%	49.6%	0.0%				
02) ARVEST BANK GROUP INC	22.2%	17.6%	20.7%	61.1%				
03) PHH CORPORATION	4.8%	4.1%	0.0%	0.0%				
04) AMTRUST FINANCIAL CORPORATION	4.1%	4.8%	15.6%	0.0%				
05) WELLS FARGO & COMPANY	3.4%	4.0%	12.3%	0.0%				
06) PAVILION BANCORP	3.1%	2.1%	0.0%	0.0%				
07) ABACUS FEDERAL SAVINGS BANK	2.0%	1.0%	0.0%	0.0%				
08) COLONIAL SAVINGS FA	1.2%	1.3%	0.0%	0.0%				
09) MERIWEST FEDERAL CREDIT UNION	1.2%	0.0%	0.0%	0.0%				
10) NATIONAL CITY CORPORATION	0.8%	1.0%	0.0%	0.0%				
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	98.0%	98.2%	97.4%	100.0%				
Credit Enhancement	2.0%	1.8%	2.6%	0.0%				
- Primary MI Only	2.0%	1.8%	2.6%	0.0%				
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%				
- Pool Policy and Primary MI	0.0%	0.0%	0.0%	0.0%				
- Full Recourse	0.0%	0.0%	0.0%	0.0%				
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%				
- Government	0.0%	0.0%	0.0%	0.0%				

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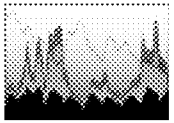

Single Family Conventional Book Characteristics
Streamlined Refi Plus GSE Underwritten

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%				
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	0.0%	0.0%						
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	2.54	2.80	5.02	-47.67				
Wtd Avg Economic Model Fee	15.31	15.39	16.16	64.75				
Wtd Avg Charged Fee	17.85	18.19	21.17	17.07				
Appraisal Waivers								
Appraisal Waiver	1.0%	1.2%	0.0%	0.0%				
Serious Delinquent Loans								
SDQ Rate All Loans	0.00%	0.00%	0.00%	0.00%				
- SDQ Rate for Loans with CE	0.00%	0.00%	0.00%					
- SDQ Rate for Loans without CE	0.00%	0.00%	0.00%	0.00%				
SDQ Rate Excl. Katrina Loans	0.00%	0.00%	0.00%	0.00%				
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	0	0	0	0				
SDQ Count for Loans with CE	0	0	0					
SDQ Count for Loans without CE	0	0	0	0				
SDQ Volume ($M)								
SDQ Volume	$0.0	$0.0	$0.0	$0.0				
SDQ Volume for Loans with CE	$0.0	$0.0	$0.0					
SDQ Volume for Loans without CE	$0.0	$0.0	$0.0	$0.0				

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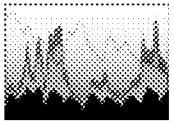

Single Family Conventional Book Characteristics
MI: PMI (inc. CMG)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	401,826	365,120	343,085	330,966	288,564	240,383	284,430	389,656
Book Volume ($B)	$54.9	$48.2	$44.4	$42.5	$36.0	$28.9	$34.7	$47.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
OLTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%
OLTV 75.01% - 80.00%	0.4%	0.4%	0.4%	0.5%	0.5%	0.7%	0.8%	0.9%
OLTV 80.01% - 90.00%	44.3%	45.7%	46.7%	46.7%	45.8%	44.4%	49.3%	51.5%
OLTV 90.01% - 95.00%	24.6%	24.7%	25.4%	25.8%	27.5%	30.1%	33.2%	37.4%
OLTV 95.01% - 97.00%	3.8%	4.2%	4.4%	4.6%	5.3%	6.4%	6.9%	6.2%
OLTV 97.01% - 100.00%	23.4%	20.9%	18.4%	17.5%	14.2%	11.6%	5.9%	2.3%
OLTV > 100.00%	3.2%	3.8%	4.3%	4.6%	6.3%	6.4%	3.4%	1.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.1%	92.9%	92.7%	92.7%	92.7%	92.6%	91.7%	91.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	42.9%	44.1%	44.9%	44.8%	43.4%	41.1%	43.5%	37.8%
Comb LTV 90.01% - 95.00%	23.6%	23.5%	24.1%	24.4%	25.6%	27.3%	28.2%	26.0%
Comb LTV 95.01% - 97.00%	3.6%	4.0%	4.2%	4.4%	5.0%	5.9%	6.2%	4.8%
Comb LTV 97.01% - 100.00%	23.5%	20.9%	18.5%	17.6%	14.3%	11.7%	6.0%	2.3%
Comb LTV > 100.00%	3.4%	3.9%	4.4%	4.7%	6.4%	6.5%	3.5%	1.3%
Comb LTV Missing	2.9%	3.3%	3.7%	4.0%	5.1%	7.2%	12.4%	27.5%
Wtd Avg Comb LTV	93.3%	93.1%	93.0%	93.0%	93.0%	93.0%	92.1%	91.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 75.01% - 80.00%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%
Comb LTV 80.01% - 90.00%	43.1%	44.4%	45.2%	45.1%	43.9%	41.7%	44.7%	40.7%

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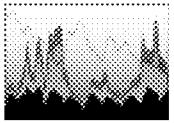

Single Family Conventional Book Characteristics
MI: PMI (inc. CMG)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	23.9%	23.8%	24.4%	24.8%	26.1%	27.9%	29.3%	28.6%
Comb LTV 95.01% - 97.00%	3.7%	4.0%	4.3%	4.4%	5.1%	6.1%	6.4%	5.3%
Comb LTV 97.01% - 100.00%	23.5%	20.9%	18.5%	17.6%	14.3%	11.7%	6.0%	2.3%
Comb LTV > 100.00%	3.4%	3.9%	4.4%	4.7%	6.4%	6.5%	3.5%	1.3%
Comb LTV Missing	2.3%	2.7%	3.0%	3.2%	4.1%	5.8%	9.8%	21.4%
Wtd Avg Comb LTV	93.3%	93.1%	93.0%	92.9%	93.0%	93.0%	92.0%	91.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	13.7%	15.8%	16.3%	16.9%	15.3%	8.2%	8.3%	12.0%
MTMLTV 60.01% - 70.00%	11.8%	13.3%	13.6%	14.1%	14.0%	10.2%	8.2%	10.3%
MTMLTV 70.01% - 75.00%	8.2%	9.4%	9.9%	10.2%	10.9%	9.6%	8.3%	8.7%
MTMLTV 75.01% - 80.00%	9.6%	11.1%	11.7%	12.4%	13.9%	14.0%	14.2%	13.0%
MTMLTV 80.01% - 90.00%	25.8%	27.1%	28.0%	28.0%	30.2%	35.1%	40.9%	38.6%
MTMLTV 90.01% - 95.00%	12.0%	10.2%	9.8%	9.4%	9.1%	12.2%	13.3%	12.2%
MTMLTV 95.01% - 97.00%	3.8%	3.1%	2.9%	2.6%	2.3%	3.1%	2.7%	2.2%
MTMLTV 97.01% - 100.00%	7.7%	6.6%	4.7%	4.1%	3.1%	4.8%	2.6%	1.6%
MTMLTV > 100.00%	7.2%	3.3%	2.8%	2.1%	1.0%	2.5%	1.1%	0.8%
MTMLTV Missing	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%
Wtg Avg MTMLTV	79.9%	77.4%	76.5%	75.8%	75.8%	80.0%	80.1%	78.2%
Credit Score (Sums to 100%)								
FICO < 550	1.0%	0.9%	0.8%	0.8%	0.9%	1.2%	1.2%	0.9%
FICO 550-579	1.4%	1.3%	1.2%	1.2%	1.4%	1.9%	2.1%	1.9%
FICO 580-619	6.6%	6.4%	6.1%	6.1%	6.2%	7.1%	7.5%	7.0%
FICO 620-659	19.2%	19.5%	19.6%	19.6%	19.3%	19.7%	19.7%	17.5%
FICO 660-699	23.6%	23.6%	23.5%	23.4%	23.0%	22.6%	23.3%	22.9%
FICO 700-739	22.1%	22.0%	22.0%	22.1%	22.1%	21.6%	21.4%	22.4%
FICO >= 740	24.8%	24.9%	25.2%	25.1%	25.1%	23.3%	21.2%	21.6%
FICO Missing	1.3%	1.5%	1.6%	1.7%	2.0%	2.7%	3.5%	5.7%
Wtd Avg FICO	695	695	696	696	695	691	689	692
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	85.3%	87.4%	88.7%	88.9%	89.3%	90.3%	90.1%	90.8%
Intermediate-term, fixed-rate	2.4%	2.6%	2.8%	2.9%	3.1%	3.4%	4.7%	5.7%
Adjustable-rate	4.6%	4.9%	5.0%	5.1%	5.6%	5.6%	4.8%	3.2%

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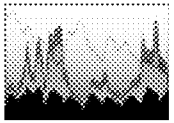

Single Family Conventional Book Characteristics
MI: PMI (inc. CMG)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	3.8%	2.4%	1.8%	1.7%	1.2%	0.4%	0.1%	0.0%
Negative Amortization	0.5%	0.5%	0.6%	0.6%	0.5%	0.3%	0.3%	0.3%
Interest Only fixed-rate	3.4%	2.1%	1.2%	0.9%	0.2%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.4%	93.6%	93.6%	93.7%	94.3%	95.4%	95.5%	96.2%
Second/Vacation Home	3.2%	3.1%	3.1%	3.1%	2.7%	2.1%	1.8%	1.5%
Investor Property	3.4%	3.3%	3.2%	3.2%	3.0%	2.5%	2.7%	2.3%
10-K Unit Type (Sums to 100%)								
1 Unit	97.9%	97.9%	97.9%	97.9%	97.7%	97.5%	96.9%	96.9%
2-4 Units	2.1%	2.1%	2.1%	2.1%	2.3%	2.5%	3.1%	3.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.6%	8.1%	7.8%	7.6%	6.9%	6.3%	6.7%	6.4%
Single Family Homes	91.4%	91.9%	92.2%	92.4%	93.1%	93.7%	93.3%	93.6%
Property Type (Sums to 100%)								
Manufactured	1.0%	1.2%	1.3%	1.3%	1.5%	1.8%	1.7%	1.1%
Condo/Coop	8.5%	8.1%	7.8%	7.6%	6.9%	6.3%	6.6%	6.4%
1 Unit	88.3%	88.6%	88.9%	88.9%	89.4%	89.5%	88.6%	89.3%
2-4 Units	2.1%	2.1%	2.1%	2.1%	2.3%	2.5%	3.1%	3.1%
Condo								
Condo	8.3%	7.8%	7.5%	7.4%	6.7%	6.1%	6.5%	6.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	70.0%	69.1%	68.8%	69.0%	68.3%	66.8%	62.1%	66.0%
Cash-Out Refinance	12.6%	12.9%	13.0%	12.8%	11.9%	10.8%	12.0%	9.7%
Other Refinance	17.4%	18.0%	18.2%	18.2%	19.8%	22.4%	25.8%	24.3%
Origination Type (Sums to 100%)								
TPO Broker	24.0%	22.2%	21.2%	21.1%	21.6%	23.1%	27.0%	27.5%
TPO Correspondent	28.8%	28.2%	27.1%	26.3%	23.3%	21.9%	23.1%	22.6%
Undesignated	0.4%	0.4%	0.5%	0.5%	0.7%	1.0%	1.6%	3.1%
Retail	46.8%	49.2%	51.3%	52.0%	54.4%	53.9%	48.3%	46.8%
Origination Year (Sums to 100%)								
< 2000	3.0%	3.5%	3.8%	4.1%	5.3%	7.6%	12.8%	28.2%
2000	0.5%	0.6%	0.6%	0.7%	0.9%	1.3%	2.5%	5.8%
2001	2.9%	3.4%	3.7%	4.0%	5.2%	7.5%	14.5%	32.4%
2002	6.7%	7.7%	8.5%	9.0%	11.6%	16.6%	28.5%	33.6%

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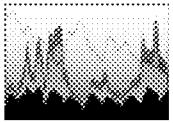

Single Family Conventional Book Characteristics
MI: PMI (inc. CMG)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	16.7%	19.3%	21.0%	22.2%	28.0%	38.0%	41.6%	0.0%
2004	14.5%	16.8%	18.3%	19.4%	24.4%	28.9%	0.0%	0.0%
2005	17.0%	19.6%	21.5%	22.6%	24.6%	0.0%	0.0%	0.0%
2006	16.4%	18.8%	20.1%	18.0%	0.0%	0.0%	0.0%	0.0%
2007	22.3%	10.5%	2.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$143,243	$138,632	$136,025	$134,647	$129,800	$124,263	$126,089	$126,280
Loan Original Note Rate	6.43%	6.32%	6.29%	6.27%	6.18%	6.30%	6.59%	7.19%
Seasoning (Sums to 100%)								
Seasoned	1.4%	1.6%	1.4%	1.3%	1.3%	1.0%	1.2%	1.8%
Non-Seasoned	98.6%	98.4%	98.6%	98.7%	98.7%	99.0%	98.8%	98.2%
ACI								
ACI Probability	1.61%	1.46%	1.39%	1.36%	1.38%	1.52%	1.44%	1.13%
Wtd Avg ACI Score	667	670	672	672	673	671	670	676
Credit Premium								
Wtd Avg Credit Premium	-0.08	-0.11	-0.11	-0.11	-0.09	-0.06	0.02	0.04
Credit Premium > 1.5	0.4%	0.3%	0.2%	0.2%	0.3%	0.5%	0.7%	0.7%
Prepay Premium								
Prepay Premium	2.6%	1.7%	1.2%	1.1%	1.1%	1.0%	1.2%	1.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.0%	5.4%	5.7%	5.8%	6.6%	7.4%	7.5%	6.9%
DTI Ratio > 20 and <= 30	15.8%	16.7%	17.5%	17.8%	19.3%	20.6%	21.2%	21.9%
DTI Ratio > 30 and <= 40	28.5%	29.6%	30.2%	30.4%	31.5%	31.7%	32.2%	34.7%
DTI Ratio > 40 and <= 50	26.5%	25.8%	25.3%	25.1%	24.2%	23.0%	22.1%	20.9%
DTI Ratio > 50	19.7%	18.5%	17.6%	17.2%	15.2%	14.2%	13.2%	10.6%
DTI Ratio Missing	4.5%	4.0%	3.7%	3.6%	3.2%	3.1%	3.8%	4.9%
Wtd Avg DTI Ratio	40.0%	39.4%	39.0%	38.8%	37.9%	37.3%	36.8%	36.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.0%	5.4%	5.7%	5.8%	6.6%	7.4%	7.5%	6.9%
DTI Ratio > 20 and <= 30	15.8%	16.8%	17.5%	17.8%	19.3%	20.6%	21.2%	21.9%
DTI Ratio > 30 and <= 40	28.6%	29.6%	30.2%	30.4%	31.5%	31.7%	32.2%	34.7%
DTI Ratio > 40 and <= 50	26.5%	25.8%	25.3%	25.1%	24.2%	23.0%	22.1%	20.9%
DTI Ratio > 50	19.7%	18.5%	17.6%	17.2%	15.2%	14.2%	13.2%	10.6%
DTI Ratio Missing	4.5%	4.0%	3.7%	3.6%	3.2%	3.1%	3.8%	4.9%

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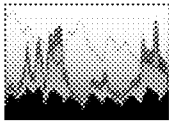

Single Family Conventional Book Characteristics
MI: PMI (inc. CMG)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	40.0%	39.4%	39.0%	38.8%	37.9%	37.3%	36.8%	36.1%
Origination Term (Sums to 100%)								
<= 15 Years	2.4%	2.6%	2.8%	2.9%	3.1%	3.4%	4.7%	5.7%
> 15 Years amd <= 25 Years	1.8%	2.0%	2.1%	2.2%	2.3%	2.5%	2.5%	2.5%
> 25 Years and <= 30 Years	95.0%	94.9%	94.8%	94.8%	94.4%	94.0%	92.7%	91.8%
> 30 Years	0.8%	0.5%	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	88.7%	89.5%	89.9%	89.8%	89.5%	90.3%	90.2%	90.8%
Intermediate-Term Fixed Rate (excl Balloon)	2.1%	2.3%	2.5%	2.5%	2.7%	2.9%	4.0%	4.9%
Adjustable Rate	8.9%	7.9%	7.3%	7.3%	7.3%	6.2%	5.2%	3.5%
Balloon	0.3%	0.3%	0.3%	0.3%	0.4%	0.6%	0.7%	0.8%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.5%	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%
Hybrid Arm	8.2%	7.1%	6.5%	6.5%	6.4%	5.5%	4.5%	2.7%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.1%	1.2%	1.2%	1.2%	1.4%	1.2%	1.3%	0.9%
- 5/1 Hybrid Arm	5.7%	4.6%	4.0%	3.9%	3.7%	3.3%	2.4%	1.5%
- 7/1 Hybrid Arm	1.1%	1.1%	1.1%	1.1%	1.2%	1.0%	0.7%	0.3%
- 10/1 Hybrid Arm	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
NegAm ARM	0.5%	0.5%	0.6%	0.6%	0.5%	0.3%	0.3%	0.3%
Interest Only	7.2%	4.5%	3.0%	2.6%	1.4%	0.5%	0.1%	0.0%
- Interest Only ARM	3.8%	2.4%	1.8%	1.7%	1.2%	0.4%	0.1%	0.0%
- Interest Only FRM	3.4%	2.1%	1.2%	0.9%	0.2%	0.1%	0.0%	0.0%
Alt-A	13.5%	11.2%	9.5%	8.9%	7.3%	6.0%	7.7%	6.9%
- Alt-A Low/No Doc	9.1%	7.1%	6.1%	5.7%	4.7%	4.0%	5.1%	4.2%
- Alt-A No Disclosure	0.4%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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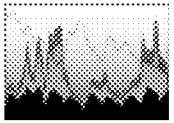

Single Family Conventional Book Characteristics
MI: PMI (inc. CMG)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.0%	2.2%	2.1%	2.1%	1.9%	1.5%	1.8%	1.4%
- Alt-A SISA	0.4%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.3%	1.1%	0.9%	0.9%	0.7%	0.6%	0.8%	0.7%
- Alt-A Stated Income	4.8%	3.3%	2.6%	2.5%	2.1%	1.9%	2.5%	2.1%
Alt-A Full Doc (by SFC)	2.6%	2.1%	1.8%	1.6%	1.0%	0.5%	0.5%	0.1%
Alt-A Deals (no SFC)	1.8%	2.0%	1.6%	1.6%	1.5%	1.4%	2.2%	2.6%
My Community Mortgage	7.1%	6.0%	4.3%	3.6%	2.1%	2.0%	1.2%	0.3%
Non-Full Doc								
Non-Full Doc Total	14.8%	11.9%	10.7%	10.1%	8.4%	6.8%	7.2%	5.7%
- Select Lender Programs Non-Full Doc	5.9%	4.8%	4.7%	4.5%	3.8%	2.9%	2.3%	1.7%
- Other Low/No Doc	9.0%	7.1%	6.0%	5.7%	4.6%	3.9%	4.9%	4.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	81.5%	83.1%	84.2%	84.5%	85.2%	85.1%	78.9%	65.5%
Investor Channel	15.4%	13.5%	12.0%	11.5%	9.8%	7.9%	9.1%	8.0%
eChannel	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.7%	3.2%	3.5%	3.8%	4.9%	7.0%	12.0%	26.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.6%	0.6%	0.6%	0.5%	0.5%	0.4%	0.3%	0.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 90/05/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
- Other	0.3%	0.3%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.8%	1.6%	1.5%	1.5%	1.4%	1.4%	1.3%	1.1%

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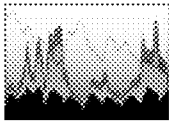

Single Family Conventional Book Characteristics
MI: PMI (inc. CMG)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
- 80/10/10	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/20/00	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
- 90/05/05	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%
- Other	0.5%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%
EA/TPR								
EA/TPR	8.2%	7.9%	8.0%	8.1%	8.7%	10.5%	10.5%	7.0%
- EA I	3.4%	3.5%	3.7%	3.7%	3.7%	4.0%	3.9%	2.5%
- EA/TPR II	3.0%	2.7%	2.7%	2.7%	2.8%	3.3%	3.6%	2.7%
- EA/TPR III	1.8%	1.6%	1.7%	1.7%	2.2%	3.1%	2.9%	1.8%
10-K Property Region (Sums to 100%)								
Midwest	20.6%	21.3%	21.5%	21.6%	21.0%	20.4%	18.7%	17.2%
Northeast	13.8%	14.0%	14.1%	14.0%	13.9%	13.6%	13.8%	16.0%
Southeast	30.3%	30.3%	30.4%	30.4%	30.7%	30.5%	28.6%	26.5%
Southwest	22.0%	22.1%	22.2%	22.1%	22.2%	22.6%	20.5%	18.9%
West	13.3%	12.3%	11.9%	11.9%	12.2%	12.8%	18.4%	21.4%
Census Region (Sums to 100%)								
New England	3.7%	3.6%	3.6%	3.5%	3.4%	3.4%	3.8%	4.9%
Middle Atlantic	9.6%	9.9%	10.1%	10.1%	10.1%	10.0%	9.8%	10.7%
East North Central	16.5%	17.1%	17.3%	17.5%	17.4%	17.0%	15.7%	14.4%
East South Central	6.0%	6.1%	6.2%	6.2%	6.3%	6.3%	5.3%	4.4%
South Atlantic	24.6%	24.5%	24.5%	24.5%	24.6%	24.5%	23.6%	22.4%
West North Central	7.2%	7.4%	7.4%	7.3%	6.8%	6.5%	5.6%	5.0%
West South Central	12.4%	12.6%	12.7%	12.7%	13.0%	13.4%	10.8%	9.1%
Mountain	9.0%	8.6%	8.4%	8.3%	8.1%	8.1%	9.5%	10.1%
Pacific	10.9%	10.0%	9.7%	9.7%	10.2%	10.9%	15.9%	18.9%
US Territories	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) FL	8.8%	8.7%	8.6%	8.6%	8.1%	7.6%	8.0%	8.3%
02) TX	8.1%	8.1%	8.2%	8.2%	8.6%	9.0%	7.3%	6.5%
03) IL	4.6%	4.5%	4.5%	4.4%	4.1%	4.1%	4.3%	4.3%
04) CA	4.5%	3.6%	3.3%	3.4%	3.5%	3.7%	8.3%	11.4%
05) OH	4.3%	4.5%	4.6%	4.7%	4.8%	4.3%	3.8%	3.5%

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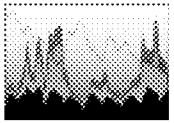

Single Family Conventional Book Characteristics
MI: PMI (inc. CMG)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) GA	4.2%	4.3%	4.3%	4.3%	4.5%	4.5%	4.1%	3.8%
07) WA	3.6%	3.6%	3.6%	3.6%	3.9%	4.2%	4.5%	4.7%
08) PA	3.4%	3.6%	3.6%	3.6%	3.6%	3.5%	3.1%	3.2%
09) NY	3.4%	3.5%	3.6%	3.6%	3.7%	3.8%	3.9%	4.4%
10) NC	3.2%	3.3%	3.4%	3.4%	3.6%	3.7%	3.1%	2.6%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	20.5%	21.3%	21.3%	21.0%	19.5%	16.7%	16.7%	13.1%
02) CITIGROUP INC	6.8%	6.4%	5.8%	5.5%	4.3%	3.6%	3.4%	4.1%
03) WASHINGTON MUTUAL INC	6.7%	7.6%	8.2%	8.6%	10.1%	12.2%	15.2%	16.9%
04) JP MORGAN CHASE & CO	4.6%	4.7%	4.9%	4.9%	5.1%	5.9%	7.4%	7.7%
05) BANK OF AMERICA CORPORATION	4.3%	3.4%	3.4%	3.3%	3.0%	2.5%	2.1%	3.2%
06) INDYMAC BANCORP INC	4.1%	2.1%	1.4%	1.4%	1.3%	1.3%	2.0%	1.9%
07) NAVY FEDERAL CREDIT UNION	3.7%	4.4%	5.0%	5.3%	7.2%	7.3%	4.0%	1.6%
08) SUNTRUST BANKS INC	3.2%	2.9%	2.6%	2.4%	1.8%	1.5%	1.5%	1.2%
09) WACHOVIA CORPORATION	2.9%	3.0%	3.0%	3.1%	3.1%	3.2%	3.5%	4.0%
10) CERBERUS CAPITAL HOLDING	2.8%	2.5%	2.1%	2.0%	1.3%	0.8%	0.6%	0.5%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	20.7%	21.5%	21.5%	21.3%	19.7%	17.0%	17.1%	13.6%
02) JP MORGAN CHASE & CO	10.0%	10.7%	11.0%	10.9%	11.1%	11.7%	13.6%	16.1%
03) CITIGROUP INC	9.1%	9.1%	8.7%	8.6%	8.0%	7.8%	7.3%	7.6%
04) WASHINGTON MUTUAL INC	6.4%	7.2%	7.8%	8.2%	9.8%	12.5%	18.9%	24.8%
05) WELLS FARGO & COMPANY	6.2%	6.4%	6.6%	6.6%	6.7%	6.8%	4.6%	3.0%
06) BANK OF AMERICA CORPORATION	4.3%	3.4%	3.5%	3.4%	2.9%	2.3%	2.0%	3.7%
07) INDYMAC BANCORP INC	4.2%	2.1%	1.5%	1.4%	1.3%	1.3%	2.0%	1.9%
08) NAVY FEDERAL CREDIT UNION	3.7%	4.4%	5.0%	5.3%	7.2%	7.3%	4.0%	1.5%
09) CERBERUS CAPITAL HOLDING	3.5%	3.3%	2.9%	2.9%	2.4%	2.3%	2.9%	4.6%
10) SUNTRUST BANKS INC	2.8%	2.4%	2.0%	1.9%	1.5%	1.3%	1.3%	0.8%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Primary MI Only	82.6%	80.1%	78.5%	77.6%	74.8%	73.7%	73.0%	66.6%
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pool Policy and Primary MI	4.8%	5.5%	5.6%	5.5%	5.2%	5.9%	8.8%	15.1%
- Full Recourse	0.6%	0.6%	0.7%	0.7%	0.9%	0.8%	0.7%	0.9%
- Shared Arrangement	4.8%	5.6%	6.3%	6.7%	8.9%	9.2%	6.0%	2.8%

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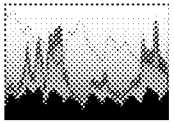

Single Family Conventional Book Characteristics
MI: PMI (inc. CMG)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	7.1%	8.2%	9.0%	9.4%	10.2%	10.5%	11.4%	14.6%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Interest Only with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	99.3%	100.0%
Alt-A with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-10.69	-9.37	-7.29	-6.33	-4.11	-4.88	-7.35	-9.98
Wtd Avg Economic Model Fee	43.54	40.86	38.41	37.49	35.56	37.29	38.19	35.65
Wtd Avg Charged Fee	32.84	31.49	31.12	31.17	31.45	32.41	30.84	25.67
Appraisal Waivers								
Appraisal Waiver	0.9%	0.9%	0.9%	0.8%	0.6%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.22%	1.85%	1.80%	1.96%	3.00%	3.13%	2.83%	1.75%
- SDQ Rate for Loans with CE	2.22%	1.85%	1.80%	1.96%	3.00%	3.13%	2.83%	1.75%
- SDQ Rate for Loans without CE	4.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SDQ Rate Excl. Katrina Loans	2.20%	1.82%	1.74%	1.89%	2.58%	3.18%	2.87%	1.76%
SDQ Rate for Katrina Loans	3.20%	3.17%	3.63%	4.44%	13.82%	1.81%	1.17%	1.00%
Serious Delinquent Loans								
SDQ Loan Count	8,936	6,772	6,162	6,503	8,663	7,526	7,778	6,522
SDQ Count for Loans with CE	8,935	6,772	6,162	6,503	8,663	7,526	7,778	6,522
SDQ Count for Loans without CE	1	0	0	0	0	0	0	0
SDQ Volume ($M)								
SDQ Volume	$1,146.2	$826.5	$731.7	$744.9	$953.2	$844.5	$877.3	$721.3
SDQ Volume for Loans with CE	$1,146.1	$826.5	$731.7	$744.9	$953.2	$844.5	$877.3	$721.3
SDQ Volume for Loans without CE	$0.1	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0

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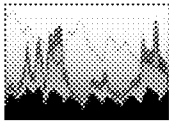

Single Family Conventional Book Characteristics
MI: Genworth

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	372,931	336,988	308,206	290,678	234,205	197,944	260,847	376,220
Book Volume ($B)	$50.0	$43.7	$39.0	$36.2	$27.4	$22.0	$29.8	$42.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%
OLTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.2%	0.2%
OLTV 75.01% - 80.00%	0.4%	0.4%	0.5%	0.5%	0.6%	0.8%	0.8%	1.0%
OLTV 80.01% - 90.00%	41.2%	42.8%	44.4%	44.7%	46.4%	46.2%	48.9%	50.4%
OLTV 90.01% - 95.00%	27.5%	27.8%	28.6%	29.2%	31.9%	34.2%	36.1%	39.7%
OLTV 95.01% - 97.00%	3.8%	4.0%	4.2%	4.5%	5.3%	6.3%	6.5%	5.8%
OLTV 97.01% - 100.00%	26.9%	24.7%	22.0%	20.8%	15.2%	11.9%	7.1%	2.7%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.4%	93.1%	92.9%	92.8%	92.3%	92.1%	91.6%	91.3%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
Comb LTV 80.01% - 90.00%	39.2%	40.4%	41.7%	41.8%	42.1%	40.0%	39.9%	31.8%
Comb LTV 90.01% - 95.00%	26.0%	26.1%	26.6%	27.0%	28.7%	29.4%	28.9%	24.9%
Comb LTV 95.01% - 97.00%	3.4%	3.6%	3.8%	4.0%	4.8%	5.5%	5.5%	4.0%
Comb LTV 97.01% - 100.00%	26.9%	24.7%	22.0%	20.9%	15.3%	12.0%	7.1%	2.6%
Comb LTV > 100.00%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	4.0%	4.7%	5.4%	5.9%	8.8%	12.6%	18.3%	36.3%
Wtd Avg Comb LTV	93.6%	93.4%	93.1%	93.0%	92.6%	92.4%	91.9%	91.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 75.01% - 80.00%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%
Comb LTV 80.01% - 90.00%	39.5%	40.8%	42.1%	42.2%	42.7%	40.9%	41.2%	35.1%

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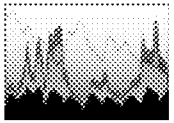

Single Family Conventional Book Characteristics
MI: Genworth

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	26.3%	26.4%	27.0%	27.4%	29.2%	30.2%	30.1%	27.6%
Comb LTV 95.01% - 97.00%	3.4%	3.7%	3.9%	4.1%	4.9%	5.6%	5.7%	4.4%
Comb LTV 97.01% - 100.00%	26.9%	24.7%	22.0%	20.9%	15.3%	12.0%	7.1%	2.6%
Comb LTV > 100.00%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	3.4%	4.0%	4.6%	5.0%	7.5%	10.8%	15.4%	29.7%
Wtd Avg Comb LTV	93.6%	93.3%	93.1%	93.0%	92.6%	92.4%	91.9%	91.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	13.1%	15.0%	16.1%	17.2%	18.7%	12.7%	12.5%	17.6%
MTMLTV 60.01% - 70.00%	9.8%	11.0%	11.5%	12.2%	13.3%	11.3%	9.0%	12.2%
MTMLTV 70.01% - 75.00%	7.0%	8.0%	8.6%	9.2%	10.5%	9.8%	7.9%	9.0%
MTMLTV 75.01% - 80.00%	8.3%	9.5%	10.4%	11.0%	13.8%	13.8%	13.2%	12.1%
MTMLTV 80.01% - 90.00%	24.8%	26.0%	26.5%	26.7%	28.8%	34.1%	39.3%	33.7%
MTMLTV 90.01% - 95.00%	14.2%	12.9%	12.2%	11.1%	8.7%	11.0%	12.7%	11.6%
MTMLTV 95.01% - 97.00%	4.9%	4.3%	3.8%	3.4%	2.1%	2.4%	2.4%	1.9%
MTMLTV 97.01% - 100.00%	9.5%	8.9%	6.8%	6.2%	3.2%	3.5%	2.2%	1.4%
MTMLTV > 100.00%	8.3%	4.3%	4.0%	2.9%	0.7%	1.2%	0.5%	0.3%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.2%
Wtg Avg MTMLTV	81.4%	79.1%	77.9%	76.7%	74.3%	77.4%	78.2%	75.7%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.6%	0.8%	1.0%	1.1%	0.8%
FICO 550-579	1.3%	1.3%	1.2%	1.3%	1.4%	1.9%	2.0%	1.7%
FICO 580-619	8.3%	8.0%	7.6%	7.5%	7.0%	7.5%	7.3%	6.2%
FICO 620-659	19.7%	19.5%	19.1%	19.1%	18.5%	18.4%	18.0%	16.2%
FICO 660-699	23.3%	23.2%	23.2%	23.1%	22.9%	22.2%	22.2%	21.7%
FICO 700-739	21.2%	21.3%	21.6%	21.6%	21.8%	21.4%	21.8%	21.9%
FICO >= 740	24.0%	24.3%	24.5%	24.6%	24.3%	23.1%	21.9%	22.3%
FICO Missing	1.6%	1.8%	2.1%	2.3%	3.2%	4.5%	5.7%	9.2%
Wtd Avg FICO	693	694	694	695	694	692	691	695
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	87.1%	87.7%	88.2%	88.5%	88.6%	89.1%	87.9%	89.1%
Intermediate-term, fixed-rate	2.1%	2.3%	2.4%	2.5%	3.0%	3.3%	4.6%	5.7%
Adjustable-rate	4.7%	5.2%	5.4%	5.7%	6.8%	6.8%	7.0%	4.9%

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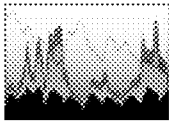

Single Family Conventional Book Characteristics
MI: Genworth

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.3%	2.1%	2.1%	1.8%	1.3%	0.6%	0.3%	0.1%
Negative Amortization	0.1%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%
Interest Only fixed-rate	3.6%	2.5%	1.6%	1.2%	0.2%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.4%	93.3%	93.2%	93.2%	94.2%	95.5%	95.6%	96.5%
Second/Vacation Home	3.6%	3.7%	3.8%	3.8%	3.1%	2.2%	2.0%	1.6%
Investor Property	3.0%	3.0%	3.0%	3.0%	2.7%	2.2%	2.4%	2.0%
10-K Unit Type (Sums to 100%)								
1 Unit	98.1%	98.1%	98.0%	98.0%	97.8%	97.7%	97.2%	97.0%
2-4 Units	1.9%	1.9%	2.0%	2.0%	2.2%	2.3%	2.8%	3.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.5%	9.3%	8.9%	8.6%	7.5%	6.6%	6.9%	6.2%
Single Family Homes	90.5%	90.7%	91.1%	91.4%	92.5%	93.4%	93.1%	93.8%
Property Type (Sums to 100%)								
Manufactured	0.9%	1.0%	1.1%	1.1%	1.4%	1.5%	1.2%	0.7%
Condo/Coop	9.5%	9.3%	8.9%	8.6%	7.5%	6.6%	6.9%	6.2%
1 Unit	87.7%	87.8%	88.1%	88.3%	89.0%	89.6%	89.2%	90.2%
2-4 Units	1.9%	1.9%	2.0%	2.0%	2.2%	2.3%	2.8%	3.0%
Condo								
Condo	8.7%	8.4%	8.1%	7.8%	6.7%	6.0%	6.4%	5.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	75.0%	74.1%	73.3%	73.2%	70.1%	67.7%	65.5%	70.2%
Cash-Out Refinance	9.9%	10.2%	10.4%	10.3%	10.0%	9.1%	9.4%	7.0%
Other Refinance	15.1%	15.7%	16.3%	16.5%	19.9%	23.2%	25.1%	22.8%
Origination Type (Sums to 100%)								
TPO Broker	19.8%	18.4%	17.2%	16.7%	15.2%	14.3%	15.7%	16.5%
TPO Correspondent	36.6%	36.0%	35.1%	34.6%	32.5%	29.3%	27.7%	25.9%
Undesignated	0.7%	0.8%	1.0%	1.1%	1.6%	2.4%	3.2%	5.7%
Retail	42.8%	44.7%	46.7%	47.5%	50.7%	54.1%	53.4%	52.0%
Origination Year (Sums to 100%)								
< 2000	4.2%	5.0%	5.7%	6.3%	9.2%	13.2%	19.0%	37.3%
2000	0.4%	0.5%	0.6%	0.6%	1.0%	1.4%	2.4%	5.3%
2001	2.5%	2.9%	3.3%	3.6%	5.1%	7.3%	12.7%	28.2%
2002	6.2%	7.2%	8.1%	8.9%	12.5%	17.2%	26.2%	29.2%

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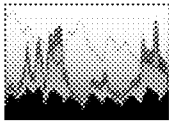

Single Family Conventional Book Characteristics
MI: Genworth

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	15.7%	18.2%	20.3%	22.1%	30.6%	40.7%	39.6%	0.0%
2004	9.1%	10.5%	11.7%	12.7%	17.6%	20.1%	0.0%	0.0%
2005	14.7%	17.0%	19.1%	20.7%	24.0%	0.0%	0.0%	0.0%
2006	21.3%	24.4%	27.3%	25.1%	0.0%	0.0%	0.0%	0.0%
2007	25.9%	14.4%	3.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$140,682	$136,473	$133,373	$131,148	$123,114	$116,592	$119,505	$120,226
Loan Original Note Rate	6.43%	6.36%	6.34%	6.33%	6.21%	6.33%	6.57%	7.19%
Seasoning (Sums to 100%)								
Seasoned	1.6%	1.9%	1.6%	1.6%	1.7%	1.8%	2.1%	2.6%
Non-Seasoned	98.4%	98.1%	98.4%	98.4%	98.3%	98.2%	97.9%	97.4%
ACI								
ACI Probability	1.48%	1.38%	1.28%	1.24%	1.16%	1.21%	1.15%	0.91%
Wtd Avg ACI Score	667	670	672	673	676	676	676	681
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.13	-0.13	-0.12	-0.11	-0.08	-0.02	0.00
Credit Premium > 1.5	0.3%	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%	0.4%
Prepay Premium								
Prepay Premium	0.6%	0.6%	0.6%	0.5%	0.4%	0.5%	0.8%	1.1%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.5%	4.9%	5.2%	5.4%	6.6%	7.4%	7.2%	6.5%
DTI Ratio > 20 and <= 30	14.7%	15.6%	16.4%	16.9%	19.3%	20.9%	20.9%	21.9%
DTI Ratio > 30 and <= 40	27.4%	28.1%	28.6%	29.0%	30.6%	31.7%	32.9%	35.8%
DTI Ratio > 40 and <= 50	26.8%	26.1%	25.5%	25.1%	23.2%	21.8%	21.6%	19.6%
DTI Ratio > 50	22.7%	21.5%	20.3%	19.8%	16.7%	14.7%	13.2%	10.1%
DTI Ratio Missing	3.8%	3.9%	3.9%	3.8%	3.6%	3.4%	4.1%	6.2%
Wtd Avg DTI Ratio	41.0%	40.5%	40.0%	39.7%	38.3%	37.3%	36.9%	36.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.5%	4.9%	5.2%	5.4%	6.6%	7.4%	7.2%	6.5%
DTI Ratio > 20 and <= 30	14.7%	15.6%	16.4%	16.9%	19.3%	20.9%	20.9%	21.9%
DTI Ratio > 30 and <= 40	27.4%	28.1%	28.6%	29.0%	30.6%	31.7%	32.9%	35.8%
DTI Ratio > 40 and <= 50	26.8%	26.1%	25.5%	25.1%	23.2%	21.8%	21.6%	19.6%
DTI Ratio > 50	22.7%	21.5%	20.3%	19.8%	16.7%	14.7%	13.2%	10.1%
DTI Ratio Missing	3.8%	3.9%	3.9%	3.8%	3.6%	3.4%	4.1%	6.2%

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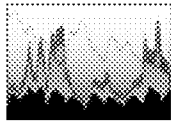

Single Family Conventional Book Characteristics
MI: Genworth

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	41.0%	40.5%	40.0%	39.7%	38.3%	37.3%	36.9%	36.0%
Origination Term (Sums to 100%)								
<= 15 Years	2.1%	2.3%	2.4%	2.5%	3.0%	3.3%	4.6%	5.7%
> 15 Years amd <= 25 Years	1.8%	2.0%	2.2%	2.2%	2.7%	2.8%	2.8%	2.7%
> 25 Years and <= 30 Years	95.1%	95.1%	95.1%	95.0%	94.3%	93.8%	92.5%	91.6%
> 30 Years	1.0%	0.6%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	90.7%	90.3%	89.9%	89.7%	88.7%	89.2%	87.9%	89.1%
Intermediate-Term Fixed Rate (excl Balloon)	1.9%	2.0%	2.2%	2.3%	2.6%	2.8%	4.0%	4.9%
Adjustable Rate	7.2%	7.5%	7.7%	7.7%	8.3%	7.5%	7.5%	5.3%
Balloon	0.2%	0.2%	0.3%	0.3%	0.4%	0.5%	0.6%	0.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.0%	0.6%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	6.7%	7.0%	7.1%	7.1%	7.4%	6.5%	6.4%	4.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.9%	1.0%	1.0%	1.1%	1.3%	1.0%	1.4%	0.9%
- 5/1 Hybrid Arm	4.2%	4.3%	4.4%	4.3%	4.2%	3.5%	3.2%	2.1%
- 7/1 Hybrid Arm	1.4%	1.5%	1.5%	1.6%	1.8%	1.9%	1.7%	1.0%
- 10/1 Hybrid Arm	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
NegAm ARM	0.1%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%
Interest Only	5.9%	4.6%	3.7%	3.0%	1.5%	0.7%	0.3%	0.1%
- Interest Only ARM	2.3%	2.1%	2.1%	1.8%	1.3%	0.6%	0.3%	0.1%
- Interest Only FRM	3.6%	2.5%	1.6%	1.2%	0.2%	0.1%	0.0%	0.0%
Alt-A	8.0%	8.0%	7.5%	7.2%	5.6%	4.1%	4.9%	4.2%
- Alt-A Low/No Doc	5.5%	5.4%	5.3%	5.1%	3.8%	2.5%	2.8%	2.3%
- Alt-A No Disclosure	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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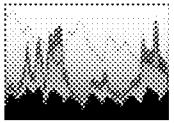

Single Family Conventional Book Characteristics
MI: Genworth

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.9%	2.1%	2.2%	2.2%	1.8%	0.9%	0.9%	0.8%
- Alt-A SISA	0.5%	0.5%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.9%	0.8%	0.7%	0.7%	0.5%	0.3%	0.4%	0.4%
- Alt-A Stated Income	2.0%	1.9%	1.9%	1.8%	1.5%	1.3%	1.6%	1.1%
Alt-A Full Doc (by SFC)	1.1%	1.1%	1.0%	0.9%	0.4%	0.2%	0.1%	0.0%
Alt-A Deals (no SFC)	1.4%	1.5%	1.2%	1.2%	1.3%	1.4%	2.0%	1.9%
My Community Mortgage	10.5%	8.8%	6.0%	4.9%	2.2%	2.3%	1.6%	0.3%
Non-Full Doc								
Non-Full Doc Total	12.2%	10.9%	10.2%	9.4%	7.1%	5.3%	5.6%	3.7%
- Select Lender Programs Non-Full Doc	6.8%	5.5%	4.9%	4.4%	3.4%	2.9%	2.9%	1.5%
- Other Low/No Doc	5.5%	5.4%	5.3%	5.0%	3.7%	2.4%	2.7%	2.2%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	85.6%	84.3%	83.7%	83.4%	81.8%	79.6%	73.7%	56.7%
Investor Channel	10.5%	11.1%	11.0%	10.8%	9.6%	8.0%	8.5%	8.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	3.9%	4.6%	5.2%	5.8%	8.6%	12.4%	17.8%	35.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.7%	0.6%	0.5%	0.4%	0.3%	0.3%	0.2%	0.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%
- Other	0.5%	0.4%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.4%	1.4%	1.3%	1.2%	1.1%	1.1%	1.0%	0.8%

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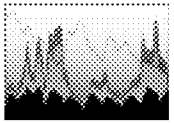

Single Family Conventional Book Characteristics
MI: Genworth

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/20/00	0.3%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
- 90/05/05	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.2%
- Other	0.4%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%
EA/TPR								
EA/TPR	7.2%	7.0%	7.1%	7.2%	7.2%	7.5%	6.6%	3.9%
- EA I	3.5%	3.4%	3.6%	3.6%	3.4%	3.1%	2.6%	1.6%
- EA/TPR II	2.4%	2.3%	2.3%	2.3%	2.3%	2.4%	2.2%	1.5%
- EA/TPR III	1.3%	1.2%	1.3%	1.3%	1.5%	2.0%	1.8%	0.9%
10-K Property Region (Sums to 100%)								
Midwest	20.2%	20.6%	21.0%	21.1%	22.0%	22.5%	20.0%	18.2%
Northeast	17.0%	17.1%	17.1%	17.1%	17.0%	16.6%	17.1%	19.6%
Southeast	30.0%	30.2%	30.4%	30.3%	28.9%	27.7%	26.8%	24.9%
Southwest	23.4%	23.2%	22.9%	22.8%	22.8%	23.5%	21.5%	19.6%
West	9.3%	8.8%	8.6%	8.7%	9.3%	9.7%	14.6%	17.7%
Census Region (Sums to 100%)								
New England	4.0%	3.9%	3.8%	3.7%	3.5%	3.3%	3.9%	4.8%
Middle Atlantic	12.7%	12.9%	13.0%	13.0%	13.2%	13.0%	12.9%	14.4%
East North Central	15.5%	15.7%	15.9%	15.9%	16.4%	17.0%	15.2%	13.7%
East South Central	7.1%	7.0%	6.9%	6.9%	6.5%	6.2%	5.2%	4.2%
South Atlantic	23.3%	23.5%	23.8%	23.7%	22.7%	21.8%	21.9%	21.0%
West North Central	8.8%	9.0%	9.2%	9.2%	9.2%	9.3%	8.1%	7.4%
West South Central	11.7%	12.0%	12.2%	12.4%	13.1%	13.7%	11.4%	10.0%
Mountain	10.7%	10.1%	9.6%	9.3%	9.0%	8.9%	10.3%	10.1%
Pacific	6.2%	5.8%	5.7%	5.8%	6.4%	6.8%	11.1%	14.3%
US Territories	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Top 10 States								
01) FL	8.4%	8.4%	8.6%	8.5%	7.5%	6.6%	7.4%	7.1%
02) TX	7.2%	7.3%	7.5%	7.6%	8.2%	8.7%	7.4%	6.7%
03) NY	5.4%	5.6%	5.7%	5.8%	6.0%	5.9%	5.8%	6.6%
04) IL	5.0%	5.0%	4.9%	4.9%	5.0%	5.0%	5.2%	4.7%
05) GA	4.3%	4.5%	4.6%	4.6%	4.5%	4.3%	3.7%	3.3%

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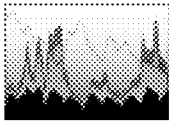

Single Family Conventional Book Characteristics
MI: Genworth

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NC	3.9%	3.9%	4.0%	4.1%	4.2%	4.4%	3.9%	3.3%
07) PA	3.9%	3.9%	3.9%	4.0%	4.1%	4.2%	3.9%	3.8%
08) OH	3.6%	3.7%	3.8%	3.8%	3.9%	4.3%	3.7%	3.4%
09) AZ	3.3%	3.1%	3.0%	2.8%	2.7%	2.5%	3.0%	3.2%
10) NJ	3.3%	3.3%	3.3%	3.3%	3.1%	2.9%	3.2%	4.1%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	21.7%	20.8%	19.8%	19.0%	17.5%	16.2%	17.6%	15.1%
02) CITIGROUP INC	10.3%	10.0%	9.3%	9.0%	7.2%	5.6%	4.6%	4.8%
03) CERBERUS CAPITAL HOLDING	6.0%	5.8%	5.7%	5.8%	5.5%	5.2%	4.5%	4.3%
04) JP MORGAN CHASE & CO	5.5%	5.4%	5.3%	5.3%	5.5%	5.5%	6.0%	6.0%
05) BANK OF AMERICA CORPORATION	5.0%	5.2%	5.6%	5.7%	6.3%	6.2%	6.1%	5.4%
06) PHH CORPORATION	4.9%	5.6%	6.1%	6.5%	7.9%	9.5%	9.9%	7.3%
07) SUNTRUST BANKS INC	4.9%	4.6%	4.2%	3.8%	2.3%	1.6%	1.5%	1.5%
08) WASHINGTON MUTUAL INC	4.4%	5.0%	5.5%	5.8%	7.5%	8.8%	10.5%	12.3%
09) WELLS FARGO & COMPANY	3.5%	2.9%	2.9%	2.9%	3.1%	2.8%	2.5%	2.3%
10) FLAGSTAR BANCORP INC	3.0%	2.6%	2.4%	2.2%	1.4%	0.4%	0.2%	0.2%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	21.9%	21.0%	20.1%	19.2%	17.8%	16.6%	18.0%	15.6%
02) CITIGROUP INC	13.1%	13.2%	12.9%	12.9%	11.6%	9.9%	8.3%	8.0%
03) JP MORGAN CHASE & CO	12.3%	12.9%	13.0%	12.7%	11.4%	9.6%	9.5%	11.2%
04) CERBERUS CAPITAL HOLDING	7.0%	6.9%	6.9%	7.0%	7.3%	7.5%	8.0%	8.8%
05) WELLS FARGO & COMPANY	6.1%	5.9%	6.3%	6.6%	7.9%	8.5%	5.9%	4.0%
06) BANK OF AMERICA CORPORATION	5.1%	5.3%	5.7%	5.8%	6.2%	6.1%	6.0%	5.7%
07) PHH CORPORATION	4.9%	5.5%	6.1%	6.5%	7.8%	9.2%	9.5%	6.8%
08) SUNTRUST BANKS INC	3.9%	3.5%	2.9%	2.7%	1.8%	1.3%	1.2%	1.0%
09) WASHINGTON MUTUAL INC	3.5%	3.9%	4.3%	4.5%	5.8%	7.4%	11.1%	15.6%
10) FLAGSTAR BANCORP INC	2.0%	1.4%	1.0%	0.8%	0.1%	0.1%	0.0%	0.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Primary MI Only	91.6%	90.5%	89.6%	89.2%	89.5%	90.4%	89.6%	85.7%
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pool Policy and Primary MI	4.1%	4.6%	5.0%	4.9%	4.8%	5.1%	6.4%	10.6%
- Full Recourse	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.5%	0.9%
- Shared Arrangement	0.4%	0.4%	0.5%	0.5%	0.6%	0.7%	0.9%	0.6%

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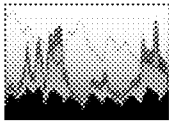

Single Family Conventional Book Characteristics
MI: Genworth

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	3.7%	4.2%	4.8%	5.1%	4.8%	3.4%	2.6%	2.3%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Interest Only with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Alt-A with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-14.35	-12.29	-9.22	-7.75	-4.64	-5.71	-7.72	-10.91
Wtd Avg Economic Model Fee	44.97	42.34	39.23	37.84	34.62	35.54	35.98	34.86
Wtd Avg Charged Fee	30.62	30.05	30.01	30.08	29.98	29.83	28.26	23.95
Appraisal Waivers								
Appraisal Waiver	0.5%	0.4%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.00%	1.59%	1.58%	1.72%	2.65%	2.96%	2.60%	1.71%
- SDQ Rate for Loans with CE	2.00%	1.59%	1.58%	1.72%	2.65%	2.96%	2.60%	1.71%
- SDQ Rate for Loans without CE	0.00%	0.00%	5.56%	0.00%	0.00%	0.00%	6.25%	0.00%
SDQ Rate Excl. Katrina Loans	1.99%	1.56%	1.55%	1.68%	2.34%	2.99%	2.62%	1.71%
SDQ Rate for Katrina Loans	2.91%	2.88%	3.20%	3.65%	13.80%	1.79%	1.62%	1.59%
Serious Delinquent Loans								
SDQ Loan Count	7,457	5,345	4,880	4,988	6,207	5,861	6,562	6,141
SDQ Count for Loans with CE	7,457	5,345	4,879	4,988	6,207	5,861	6,560	6,141
SDQ Count for Loans without CE	0	0	1	0	0	0	2	0
SDQ Volume ($M)								
SDQ Volume	$960.0	$652.9	$568.3	$556.6	$643.2	$609.4	$687.5	$619.5
SDQ Volume for Loans with CE	$960.0	$652.9	$568.3	$556.6	$643.2	$609.4	$687.3	$619.5
SDQ Volume for Loans without CE	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.1	$0.0

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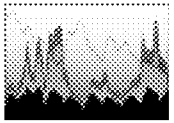

Single Family Conventional Book Characteristics
MI: MGIC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	580,700	524,701	478,816	451,359	364,249	302,000	379,294	562,704
Book Volume ($B)	$76.6	$66.9	$59.5	$55.3	$42.5	$33.7	$43.8	$65.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
OLTV 60.01% - 70.00%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.7%	0.5%
OLTV 70.01% - 75.00%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.8%	0.5%
OLTV 75.01% - 80.00%	0.5%	0.5%	0.6%	0.7%	0.9%	1.3%	2.3%	1.9%
OLTV 80.01% - 90.00%	38.8%	40.4%	42.0%	42.7%	45.8%	47.0%	50.2%	51.6%
OLTV 90.01% - 95.00%	24.6%	24.8%	25.7%	26.3%	29.1%	31.4%	32.8%	36.6%
OLTV 95.01% - 97.00%	3.4%	3.6%	3.9%	4.0%	4.7%	5.5%	5.7%	5.4%
OLTV 97.01% - 100.00%	32.3%	30.1%	27.3%	25.7%	18.8%	13.8%	7.1%	3.2%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.8%	93.5%	93.2%	93.1%	92.4%	91.9%	91.0%	90.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%
Comb LTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%	0.4%
Comb LTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.7%	0.4%
Comb LTV 75.01% - 80.00%	0.3%	0.3%	0.4%	0.4%	0.6%	0.8%	1.8%	1.1%
Comb LTV 80.01% - 90.00%	37.1%	38.5%	39.8%	40.2%	42.3%	41.9%	42.4%	35.8%
Comb LTV 90.01% - 95.00%	23.3%	23.4%	24.0%	24.5%	26.4%	27.5%	26.6%	24.2%
Comb LTV 95.01% - 97.00%	3.2%	3.3%	3.6%	3.7%	4.2%	4.9%	4.9%	3.9%
Comb LTV 97.01% - 100.00%	32.3%	30.1%	27.3%	25.8%	18.8%	13.8%	7.1%	3.2%
Comb LTV > 100.00%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	3.3%	3.9%	4.5%	4.9%	7.1%	10.3%	15.6%	30.6%
Wtd Avg Comb LTV	93.9%	93.7%	93.4%	93.3%	92.6%	92.1%	91.1%	90.9%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Comb LTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.6%	0.4%
Comb LTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.7%	0.5%
Comb LTV 75.01% - 80.00%	0.3%	0.4%	0.4%	0.4%	0.6%	0.9%	1.9%	1.4%
Comb LTV 80.01% - 90.00%	37.3%	38.8%	40.1%	40.6%	42.8%	42.7%	43.7%	38.6%

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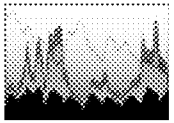

Single Family Conventional Book Characteristics
MI: MGIC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	23.6%	23.7%	24.4%	24.8%	26.9%	28.2%	27.8%	26.7%
Comb LTV 95.01% - 97.00%	3.2%	3.4%	3.6%	3.8%	4.3%	5.0%	5.1%	4.4%
Comb LTV 97.01% - 100.00%	32.3%	30.1%	27.3%	25.8%	18.8%	13.8%	7.1%	3.2%
Comb LTV > 100.00%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	2.8%	3.2%	3.7%	4.1%	5.9%	8.6%	12.9%	24.6%
Wtd Avg Comb LTV	93.9%	93.7%	93.4%	93.2%	92.6%	92.1%	91.1%	90.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	10.7%	12.3%	13.3%	14.2%	15.2%	10.6%	10.4%	13.1%
MTMLTV 60.01% - 70.00%	8.9%	10.0%	10.5%	11.1%	12.1%	10.1%	10.3%	11.7%
MTMLTV 70.01% - 75.00%	6.7%	7.6%	8.2%	8.7%	10.1%	9.0%	9.0%	9.3%
MTMLTV 75.01% - 80.00%	8.2%	9.4%	10.3%	11.1%	13.6%	13.5%	14.3%	12.9%
MTMLTV 80.01% - 90.00%	25.2%	26.8%	27.3%	27.6%	30.2%	34.7%	39.3%	37.0%
MTMLTV 90.01% - 95.00%	14.6%	13.3%	12.5%	11.7%	10.4%	11.7%	11.5%	11.8%
MTMLTV 95.01% - 97.00%	5.4%	4.8%	4.3%	3.9%	2.9%	3.0%	2.1%	2.0%
MTMLTV 97.01% - 100.00%	11.0%	10.3%	8.3%	7.6%	4.3%	5.3%	2.1%	1.7%
MTMLTV > 100.00%	9.2%	5.3%	5.1%	3.9%	1.1%	1.8%	0.5%	0.4%
MTMLTV Missing	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%
Wtg Avg MTMLTV	83.0%	80.8%	79.7%	78.7%	76.5%	79.2%	78.5%	77.5%
Credit Score (Sums to 100%)								
FICO < 550	0.9%	0.9%	1.0%	1.0%	1.1%	1.5%	1.8%	1.2%
FICO 550-579	1.5%	1.6%	1.6%	1.7%	1.8%	2.4%	2.9%	2.2%
FICO 580-619	9.1%	8.9%	8.6%	8.4%	8.2%	8.8%	8.7%	7.2%
FICO 620-659	19.4%	19.2%	19.0%	18.9%	18.7%	18.8%	18.1%	16.5%
FICO 660-699	23.0%	22.9%	22.9%	23.0%	22.9%	22.5%	23.1%	22.5%
FICO 700-739	21.1%	21.2%	21.3%	21.4%	21.5%	20.8%	20.9%	22.1%
FICO >= 740	23.7%	23.8%	23.8%	23.7%	23.3%	21.7%	19.9%	21.1%
FICO Missing	1.4%	1.5%	1.7%	1.9%	2.5%	3.5%	4.4%	7.1%
Wtd Avg FICO	691	692	692	692	691	688	685	691
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	88.7%	89.3%	89.9%	90.0%	89.5%	89.6%	87.1%	88.7%
Intermediate-term, fixed-rate	2.3%	2.5%	2.7%	2.9%	3.5%	4.1%	5.6%	6.4%
Adjustable-rate	3.5%	3.9%	4.1%	4.4%	5.3%	5.5%	6.9%	4.5%

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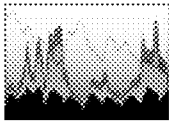

Single Family Conventional Book Characteristics
MI: MGIC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	1.6%	1.4%	1.4%	1.4%	1.1%	0.6%	0.1%	0.0%
Negative Amortization	0.2%	0.2%	0.2%	0.3%	0.2%	0.1%	0.2%	0.4%
Interest Only fixed-rate	3.7%	2.7%	1.5%	1.1%	0.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	94.0%	94.0%	93.8%	93.8%	94.2%	95.1%	94.9%	95.8%
Second/Vacation Home	2.9%	2.9%	2.9%	2.9%	2.6%	2.1%	1.9%	1.7%
Investor Property	3.1%	3.2%	3.2%	3.3%	3.2%	2.8%	3.3%	2.5%
10-K Unit Type (Sums to 100%)								
1 Unit	98.4%	98.3%	98.3%	98.2%	98.0%	97.9%	97.0%	96.9%
2-4 Units	1.6%	1.7%	1.7%	1.8%	2.0%	2.1%	3.0%	3.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.5%	8.2%	7.8%	7.6%	6.7%	6.1%	6.4%	6.4%
Single Family Homes	91.5%	91.8%	92.2%	92.4%	93.3%	93.9%	93.6%	93.6%
Property Type (Sums to 100%)								
Manufactured	1.0%	1.1%	1.2%	1.2%	1.4%	1.7%	1.5%	0.9%
Condo/Coop	8.5%	8.2%	7.8%	7.6%	6.7%	6.1%	6.4%	6.4%
1 Unit	88.9%	89.0%	89.3%	89.4%	89.9%	90.1%	89.2%	89.6%
2-4 Units	1.6%	1.7%	1.7%	1.8%	2.0%	2.1%	3.0%	3.1%
Condo								
Condo	8.4%	8.1%	7.7%	7.5%	6.6%	5.9%	6.2%	6.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	74.0%	73.0%	71.9%	71.5%	67.6%	64.1%	60.0%	64.5%
Cash-Out Refinance	11.0%	11.4%	11.8%	12.0%	12.7%	12.9%	14.9%	11.2%
Other Refinance	15.0%	15.6%	16.2%	16.6%	19.7%	23.0%	25.2%	24.3%
Origination Type (Sums to 100%)								
TPO Broker	19.5%	19.0%	19.0%	19.2%	20.2%	21.7%	23.3%	22.9%
TPO Correspondent	44.6%	43.5%	42.1%	41.0%	37.3%	32.8%	30.0%	27.5%
Undesignated	0.5%	0.6%	0.7%	0.8%	1.1%	1.7%	2.4%	4.1%
Retail	35.4%	36.9%	38.3%	39.0%	41.3%	43.8%	44.3%	45.5%
Origination Year (Sums to 100%)								
< 2000	3.5%	4.1%	4.7%	5.2%	7.4%	10.8%	16.2%	31.5%
2000	0.4%	0.5%	0.6%	0.7%	1.0%	1.5%	2.5%	5.2%
2001	2.7%	3.2%	3.6%	4.0%	5.7%	8.3%	14.8%	30.4%
2002	6.0%	6.9%	7.9%	8.6%	12.1%	17.0%	29.0%	32.9%

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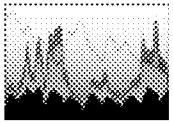

Single Family Conventional Book Characteristics
MI: MGIC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	13.2%	15.3%	17.3%	18.8%	25.8%	35.2%	37.4%	0.0%
2004	11.7%	13.5%	15.2%	16.6%	22.8%	27.2%	0.0%	0.0%
2005	15.2%	17.5%	19.8%	21.5%	25.1%	0.0%	0.0%	0.0%
2006	21.1%	24.2%	27.1%	24.7%	0.0%	0.0%	0.0%	0.0%
2007	26.2%	14.8%	3.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$137,895	$133,620	$130,442	$128,610	$122,226	$116,254	$120,282	$121,420
Loan Original Note Rate	6.48%	6.41%	6.40%	6.39%	6.29%	6.43%	6.76%	7.25%
Seasoning (Sums to 100%)								
Seasoned	1.4%	1.5%	1.4%	1.4%	1.5%	1.5%	1.6%	2.2%
Non-Seasoned	98.6%	98.5%	98.6%	98.6%	98.5%	98.5%	98.4%	97.8%
ACI								
ACI Probability	1.64%	1.58%	1.54%	1.51%	1.44%	1.54%	1.48%	1.08%
Wtd Avg ACI Score	666	667	669	670	671	670	667	676
Credit Premium								
Wtd Avg Credit Premium	-0.12	-0.14	-0.13	-0.12	-0.08	-0.03	0.05	0.04
Credit Premium > 1.5	0.5%	0.5%	0.5%	0.5%	0.7%	1.0%	1.9%	1.2%
Prepay Premium								
Prepay Premium	1.3%	1.4%	1.6%	1.7%	2.1%	2.7%	6.1%	4.3%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.2%	4.6%	5.0%	5.2%	6.3%	7.3%	7.6%	7.0%
DTI Ratio > 20 and <= 30	14.1%	15.0%	15.7%	16.2%	18.3%	20.0%	20.8%	22.1%
DTI Ratio > 30 and <= 40	27.0%	27.8%	28.3%	28.6%	29.8%	30.5%	32.1%	35.5%
DTI Ratio > 40 and <= 50	27.5%	26.8%	26.3%	25.8%	24.1%	22.2%	21.8%	20.4%
DTI Ratio > 50	23.7%	22.4%	21.3%	20.8%	18.3%	16.7%	13.3%	10.0%
DTI Ratio Missing	3.4%	3.4%	3.4%	3.4%	3.2%	3.3%	4.5%	4.9%
Wtd Avg DTI Ratio	41.4%	40.9%	40.4%	40.2%	39.0%	38.1%	36.9%	35.9%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.2%	4.6%	5.0%	5.2%	6.3%	7.3%	7.6%	7.0%
DTI Ratio > 20 and <= 30	14.1%	15.0%	15.7%	16.2%	18.3%	20.0%	20.8%	22.1%
DTI Ratio > 30 and <= 40	27.0%	27.8%	28.3%	28.6%	29.8%	30.5%	32.1%	35.5%
DTI Ratio > 40 and <= 50	27.5%	26.8%	26.3%	25.8%	24.1%	22.2%	21.7%	20.4%
DTI Ratio > 50	23.7%	22.4%	21.3%	20.8%	18.3%	16.7%	13.3%	10.0%
DTI Ratio Missing	3.4%	3.4%	3.4%	3.4%	3.2%	3.3%	4.5%	4.9%

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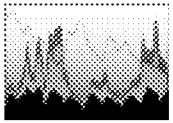

Single Family Conventional Book Characteristics
MI: MGIC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	41.4%	40.9%	40.4%	40.2%	39.0%	38.1%	36.9%	35.9%
Origination Term (Sums to 100%)								
<= 15 Years	2.3%	2.5%	2.8%	2.9%	3.5%	4.1%	5.6%	6.4%
> 15 Years amd <= 25 Years	1.8%	2.0%	2.1%	2.2%	2.6%	2.9%	2.8%	2.7%
> 25 Years and <= 30 Years	95.1%	95.0%	94.9%	94.7%	93.8%	92.9%	91.5%	90.8%
> 30 Years	0.8%	0.5%	0.2%	0.1%	0.1%	0.0%	0.0%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	92.5%	91.9%	91.5%	91.1%	89.8%	89.7%	87.1%	88.7%
Intermediate-Term Fixed Rate (excl Balloon)	2.0%	2.2%	2.4%	2.5%	3.0%	3.4%	4.4%	5.2%
Adjustable Rate	5.2%	5.6%	5.8%	6.0%	6.7%	6.2%	7.2%	4.9%
Balloon	0.3%	0.3%	0.4%	0.4%	0.6%	0.8%	1.3%	1.2%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.5%	0.2%	0.1%	0.1%	0.0%	0.0%	0.1%
Hybrid Arm	4.7%	4.9%	4.9%	5.1%	5.4%	4.6%	4.1%	2.6%
- 2/28 Hybrid Arm	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.0%	1.1%	1.1%	1.2%	1.4%	1.2%	1.9%	1.0%
- 5/1 Hybrid Arm	2.9%	3.0%	3.1%	3.1%	3.3%	2.7%	1.7%	1.3%
- 7/1 Hybrid Arm	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%	0.4%	0.2%
- 10/1 Hybrid Arm	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%
NegAm ARM	0.2%	0.2%	0.2%	0.3%	0.2%	0.1%	0.2%	0.4%
Interest Only	5.3%	4.1%	3.0%	2.5%	1.4%	0.7%	0.2%	0.0%
- Interest Only ARM	1.6%	1.4%	1.4%	1.4%	1.1%	0.6%	0.1%	0.0%
- Interest Only FRM	3.7%	2.7%	1.5%	1.1%	0.3%	0.1%	0.0%	0.0%
Alt-A	8.2%	8.2%	8.0%	7.7%	6.6%	5.7%	9.2%	6.7%
- Alt-A Low/No Doc	5.4%	5.3%	5.3%	5.1%	4.6%	4.0%	6.7%	4.6%
- Alt-A No Disclosure	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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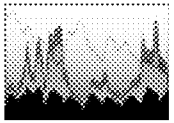

Single Family Conventional Book Characteristics
MI: MGIC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.7%	1.9%	2.0%	2.0%	1.8%	1.4%	1.5%	1.2%
- Alt-A SISA	0.4%	0.4%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.0%	0.9%	0.8%	0.8%	0.6%	0.5%	0.5%	0.4%
- Alt-A Stated Income	2.2%	2.1%	2.1%	2.1%	2.1%	2.2%	4.6%	2.9%
Alt-A Full Doc (by SFC)	1.1%	0.9%	0.9%	0.8%	0.6%	0.4%	0.2%	0.1%
Alt-A Deals (no SFC)	1.8%	2.0%	1.8%	1.8%	1.5%	1.3%	2.3%	2.1%
My Community Mortgage	12.0%	10.7%	7.9%	6.6%	2.6%	2.2%	1.0%	0.3%
Non-Full Doc								
Non-Full Doc Total	8.7%	7.8%	7.3%	6.7%	5.8%	5.0%	7.6%	5.4%
- Select Lender Programs Non-Full Doc	3.4%	2.5%	2.0%	1.7%	1.3%	1.1%	1.0%	0.9%
- Other Low/No Doc	5.4%	5.3%	5.2%	5.1%	4.5%	3.9%	6.6%	4.5%
Subprime Deals								
Subprime	0.5%	0.6%	0.7%	0.8%	1.3%	1.9%	4.2%	2.7%
- Pre 12/2005 (A-Minus Deals)	0.5%	0.6%	0.7%	0.8%	1.3%	1.9%	4.2%	2.7%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	85.6%	84.5%	83.7%	83.2%	81.5%	79.1%	68.9%	58.3%
Investor Channel	11.1%	11.6%	11.9%	11.9%	11.6%	10.8%	15.9%	12.0%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	3.3%	3.8%	4.4%	4.8%	6.9%	10.1%	15.2%	29.7%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.6%	0.6%	0.6%	0.5%	0.5%	0.6%	0.4%	0.3%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.2%	0.1%
- Other	0.3%	0.3%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.3%	1.3%	1.3%	1.3%	1.3%	1.4%	1.4%	1.1%

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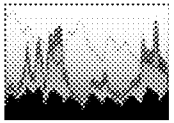

Single Family Conventional Book Characteristics
MI: MGIC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/20/00	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.2%
- 90/05/05	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.5%	0.3%
- Other	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%
EA/TPR								
EA/TPR	8.3%	8.2%	8.6%	8.8%	9.6%	10.9%	9.3%	5.8%
- EA I	3.6%	3.6%	3.9%	4.0%	4.2%	4.3%	3.5%	2.2%
- EA/TPR II	3.0%	2.9%	2.9%	3.0%	3.0%	3.4%	3.2%	2.2%
- EA/TPR III	1.7%	1.7%	1.8%	1.9%	2.4%	3.2%	2.6%	1.4%
10-K Property Region (Sums to 100%)								
Midwest	27.7%	28.5%	29.1%	29.3%	29.7%	29.9%	25.8%	24.6%
Northeast	15.0%	15.1%	15.2%	15.2%	15.1%	14.6%	14.2%	14.9%
Southeast	27.0%	26.7%	26.5%	26.3%	25.3%	24.4%	23.1%	22.2%
Southwest	20.8%	20.8%	20.7%	20.7%	21.2%	21.7%	19.9%	18.5%
West	9.5%	8.9%	8.4%	8.4%	8.7%	9.4%	17.0%	19.9%
Census Region (Sums to 100%)								
New England	4.2%	4.2%	4.1%	4.1%	4.0%	3.6%	3.9%	4.4%
Middle Atlantic	8.8%	8.8%	9.0%	9.0%	9.0%	8.9%	8.8%	9.4%
East North Central	22.2%	22.9%	23.5%	23.8%	24.5%	25.0%	21.9%	21.1%
East South Central	6.7%	6.8%	6.6%	6.5%	6.1%	5.6%	4.4%	3.8%
South Atlantic	20.8%	20.5%	20.4%	20.3%	19.6%	19.2%	19.1%	18.8%
West North Central	9.0%	9.1%	9.1%	9.1%	8.7%	8.3%	6.8%	6.2%
West South Central	11.4%	11.6%	11.8%	11.9%	12.2%	12.6%	10.0%	8.4%
Mountain	8.6%	8.2%	7.8%	7.8%	7.8%	8.0%	10.1%	10.2%
Pacific	6.9%	6.4%	6.0%	6.0%	6.4%	7.1%	13.9%	17.0%
US Territories	1.5%	1.6%	1.6%	1.6%	1.6%	1.8%	1.1%	0.7%
Top 10 States								
01) TX	7.9%	8.1%	8.2%	8.3%	8.8%	9.3%	7.5%	6.4%
02) FL	7.4%	7.4%	7.4%	7.3%	6.9%	6.2%	6.7%	6.5%
03) OH	5.9%	6.2%	6.4%	6.5%	6.6%	7.0%	5.5%	4.9%
04) MI	5.2%	5.6%	5.9%	6.1%	6.9%	7.2%	6.4%	6.0%
05) IL	4.9%	4.8%	4.8%	4.8%	4.7%	4.6%	4.8%	5.1%

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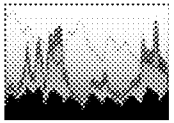

Single Family Conventional Book Characteristics
MI: MGIC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) PA	4.4%	4.4%	4.5%	4.5%	4.4%	4.2%	3.5%	3.4%
07) GA	3.9%	3.9%	3.9%	3.9%	3.8%	3.9%	3.3%	3.1%
08) IN	3.2%	3.3%	3.4%	3.5%	3.6%	3.7%	2.9%	2.6%
09) WI	3.0%	3.0%	2.9%	2.9%	2.6%	2.5%	2.3%	2.4%
10) NC	2.9%	2.8%	2.9%	2.9%	2.9%	3.2%	2.9%	2.7%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	20.2%	19.1%	17.8%	16.9%	15.3%	13.9%	15.6%	11.7%
02) FLAGSTAR BANCORP INC	9.2%	9.3%	9.5%	9.8%	10.6%	9.4%	7.4%	6.3%
03) CITIGROUP INC	7.5%	7.3%	7.1%	7.0%	5.8%	4.7%	4.2%	4.7%
04) AMTRUST FINANCIAL CORPORATION	6.9%	6.4%	5.6%	5.0%	3.6%	2.9%	2.7%	3.0%
05) FIRST HORIZON NATIONAL CORPORATION	6.5%	6.3%	6.1%	6.0%	5.1%	4.8%	4.1%	4.0%
06) WASHINGTON MUTUAL INC	3.8%	4.3%	4.8%	5.2%	6.7%	8.4%	10.9%	14.9%
07) JP MORGAN CHASE & CO	3.2%	3.2%	3.2%	3.3%	3.3%	3.6%	3.7%	3.7%
08) CERBERUS CAPITAL HOLDING	2.8%	2.7%	2.8%	2.9%	2.4%	2.0%	1.7%	1.5%
09) WELLS FARGO & COMPANY	2.5%	2.1%	1.9%	1.9%	2.0%	1.7%	1.6%	2.1%
10) UNITED SERVICES AUTOMOBILE ASSOCIATION	2.2%	1.9%	1.7%	1.7%	1.7%	1.2%	0.5%	0.4%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	20.2%	19.2%	17.9%	16.9%	15.3%	13.9%	14.9%	10.5%
02) CITIGROUP INC	12.5%	13.1%	13.7%	14.1%	14.1%	11.5%	9.6%	9.2%
03) JP MORGAN CHASE & CO	10.3%	11.1%	11.4%	11.5%	12.5%	12.6%	12.3%	14.2%
04) WELLS FARGO & COMPANY	8.1%	8.5%	8.7%	8.5%	8.0%	7.1%	4.4%	3.3%
05) FIRST HORIZON NATIONAL CORPORATION	6.6%	6.4%	6.2%	6.1%	5.3%	5.1%	3.8%	2.9%
06) CERBERUS CAPITAL HOLDING	3.5%	3.5%	3.7%	3.8%	3.6%	3.6%	4.1%	5.2%
07) FLAGSTAR BANCORP INC	3.5%	2.7%	2.1%	1.7%	1.0%	1.5%	2.2%	1.8%
08) WASHINGTON MUTUAL INC	3.0%	3.3%	3.7%	4.0%	5.3%	7.2%	11.6%	17.9%
09) UNITED SERVICES AUTOMOBILE ASSOCIATION	2.3%	1.9%	1.7%	1.7%	1.7%	1.2%	0.5%	0.4%
10) AMTRUST FINANCIAL CORPORATION	2.0%	0.9%	0.4%	0.4%	0.2%	0.3%	0.8%	1.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Primary MI Only	82.7%	80.4%	78.3%	77.2%	74.9%	74.1%	70.3%	64.7%
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pool Policy and Primary MI	5.8%	6.4%	6.8%	6.8%	6.8%	7.7%	10.6%	16.6%
- Full Recourse	0.8%	0.9%	1.0%	1.0%	1.2%	1.5%	3.9%	2.5%
- Shared Arrangement	0.2%	0.3%	0.3%	0.3%	0.4%	0.6%	0.8%	1.2%

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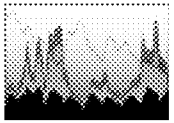

Single Family Conventional Book Characteristics
MI: MGIC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	10.4%	12.0%	13.6%	14.6%	16.6%	16.1%	14.3%	14.9%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Interest Only with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Alt-A with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-13.72	-12.21	-9.37	-7.75	-3.44	-3.85	-5.20	-8.45
Wtd Avg Economic Model Fee	45.17	43.20	40.44	38.97	35.02	35.97	35.17	33.31
Wtd Avg Charged Fee	31.45	30.99	31.07	31.22	31.58	32.12	29.97	24.85
Appraisal Waivers								
Appraisal Waiver	0.7%	0.6%	0.5%	0.5%	0.3%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.38%	1.97%	1.90%	2.10%	3.08%	3.49%	2.88%	1.71%
- SDQ Rate for Loans with CE	2.38%	1.97%	1.90%	2.10%	3.08%	3.49%	2.88%	1.71%
- SDQ Rate for Loans without CE	1.92%	1.89%	1.89%	1.89%	7.41%	1.79%	1.69%	0.00%
SDQ Rate Excl. Katrina Loans	2.36%	1.95%	1.87%	2.05%	2.79%	3.52%	2.89%	1.71%
SDQ Rate for Katrina Loans	3.43%	3.38%	3.72%	4.53%	13.95%	2.19%	1.78%	1.80%
Serious Delinquent Loans								
SDQ Loan Count	13,823	10,349	9,104	9,464	11,229	10,536	10,517	9,174
SDQ Count for Loans with CE	13,822	10,348	9,103	9,463	11,225	10,535	10,516	9,174
SDQ Count for Loans without CE	1	1	1	1	4	1	1	0
SDQ Volume ($M)								
SDQ Volume	$1,727.6	$1,241.5	$1,049.2	$1,057.0	$1,212.3	$1,151.9	$1,149.1	$973.6
SDQ Volume for Loans with CE	$1,727.5	$1,241.4	$1,049.1	$1,056.9	$1,211.8	$1,151.9	$1,149.0	$973.6
SDQ Volume for Loans without CE	$0.1	$0.1	$0.1	$0.1	$0.5	$0.0	$0.1	$0.0

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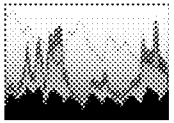

Single Family Conventional Book Characteristics
MI: Radian

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	296,370	266,848	243,109	226,794	173,499	138,398	160,352	169,931
Book Volume ($B)	$42.4	$37.0	$32.9	$30.3	$22.2	$17.1	$21.0	$21.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.0%
OLTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.1%
OLTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.4%	0.1%
OLTV 75.01% - 80.00%	0.5%	0.5%	0.6%	0.6%	0.9%	1.2%	3.1%	0.7%
OLTV 80.01% - 90.00%	42.4%	43.5%	45.2%	45.7%	48.3%	50.8%	53.0%	55.6%
OLTV 90.01% - 95.00%	26.8%	26.8%	27.3%	27.7%	29.5%	30.1%	31.6%	36.3%
OLTV 95.01% - 97.00%	2.6%	2.8%	3.0%	3.2%	3.9%	4.7%	4.7%	5.0%
OLTV 97.01% - 100.00%	27.5%	25.9%	23.5%	22.3%	16.8%	12.5%	6.5%	2.1%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.3%	93.2%	92.9%	92.8%	92.2%	91.8%	90.9%	91.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.2%
Comb LTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.1%
Comb LTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.0%
Comb LTV 75.01% - 80.00%	0.3%	0.4%	0.4%	0.5%	0.6%	0.9%	2.9%	0.4%
Comb LTV 80.01% - 90.00%	41.8%	42.8%	44.4%	44.8%	47.0%	48.9%	49.7%	45.4%
Comb LTV 90.01% - 95.00%	26.5%	26.5%	27.0%	27.4%	28.8%	29.0%	29.2%	28.5%
Comb LTV 95.01% - 97.00%	2.5%	2.7%	2.9%	3.1%	3.8%	4.5%	4.4%	4.3%
Comb LTV 97.01% - 100.00%	27.5%	25.9%	23.5%	22.3%	16.8%	12.5%	6.5%	2.1%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Comb LTV Missing	1.1%	1.3%	1.5%	1.6%	2.4%	3.5%	6.3%	19.1%
Wtd Avg Comb LTV	93.4%	93.3%	93.0%	92.9%	92.4%	91.9%	90.9%	91.1%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
Comb LTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.1%
Comb LTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.1%
Comb LTV 75.01% - 80.00%	0.3%	0.4%	0.4%	0.5%	0.7%	1.0%	2.9%	0.5%
Comb LTV 80.01% - 90.00%	41.9%	42.9%	44.6%	45.0%	47.3%	49.3%	50.4%	47.3%

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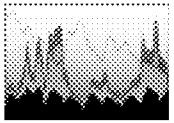

Single Family Conventional Book Characteristics
MI: Radian

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	26.6%	26.6%	27.1%	27.5%	29.0%	29.3%	29.8%	30.2%
Comb LTV 95.01% - 97.00%	2.5%	2.7%	3.0%	3.1%	3.8%	4.6%	4.5%	4.5%
Comb LTV 97.01% - 100.00%	27.5%	25.9%	23.5%	22.3%	16.8%	12.5%	6.5%	2.1%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Comb LTV Missing	0.9%	1.0%	1.2%	1.3%	1.9%	2.9%	5.1%	15.2%
Wtd Avg Comb LTV	93.4%	93.3%	93.0%	92.9%	92.4%	91.9%	90.9%	91.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	9.9%	11.6%	12.4%	13.4%	13.9%	6.2%	4.3%	6.6%
MTMLTV 60.01% - 70.00%	9.1%	10.1%	10.7%	11.3%	12.6%	10.2%	7.8%	9.0%
MTMLTV 70.01% - 75.00%	6.7%	7.7%	8.2%	8.8%	10.0%	9.3%	8.8%	8.6%
MTMLTV 75.01% - 80.00%	8.2%	9.4%	10.2%	11.1%	14.1%	14.0%	15.1%	12.9%
MTMLTV 80.01% - 90.00%	26.7%	28.0%	28.7%	28.8%	31.2%	38.1%	44.7%	44.1%
MTMLTV 90.01% - 95.00%	15.3%	14.0%	13.5%	12.4%	10.5%	12.9%	13.7%	14.7%
MTMLTV 95.01% - 97.00%	5.2%	4.6%	4.1%	3.7%	2.4%	3.0%	2.4%	2.2%
MTMLTV 97.01% - 100.00%	9.7%	9.0%	7.5%	6.7%	3.9%	4.4%	2.3%	1.3%
MTMLTV > 100.00%	9.0%	5.4%	4.6%	3.7%	1.0%	1.7%	0.5%	0.3%
MTMLTV Missing	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.3%
Wtg Avg MTMLTV	83.3%	81.3%	80.2%	79.2%	77.2%	81.0%	81.6%	80.9%
Credit Score (Sums to 100%)								
FICO < 550	0.8%	0.8%	0.9%	0.9%	0.9%	1.2%	1.2%	0.8%
FICO 550-579	1.3%	1.4%	1.4%	1.4%	1.5%	1.9%	2.1%	1.8%
FICO 580-619	7.2%	7.2%	7.1%	7.0%	6.9%	7.5%	7.7%	7.1%
FICO 620-659	19.8%	19.8%	19.6%	19.6%	19.2%	19.3%	19.6%	18.6%
FICO 660-699	23.6%	23.5%	23.3%	23.2%	23.2%	22.8%	24.3%	24.0%
FICO 700-739	22.6%	22.5%	22.6%	22.6%	22.7%	22.3%	22.4%	23.4%
FICO >= 740	24.2%	24.2%	24.4%	24.6%	24.7%	23.8%	21.7%	22.5%
FICO Missing	0.5%	0.6%	0.6%	0.7%	0.8%	1.0%	0.9%	1.7%
Wtd Avg FICO	694	694	694	694	694	692	689	692
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	86.3%	87.4%	88.0%	88.3%	88.4%	89.4%	88.0%	90.8%
Intermediate-term, fixed-rate	2.1%	2.2%	2.4%	2.6%	3.0%	3.3%	4.5%	5.3%
Adjustable-rate	4.2%	4.6%	5.0%	5.3%	6.7%	6.4%	7.3%	3.6%

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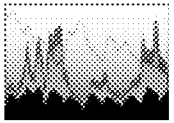

Single Family Conventional Book Characteristics
MI: Radian

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.5%	2.1%	2.0%	1.9%	1.5%	0.7%	0.1%	0.1%
Negative Amortization	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
Interest Only fixed-rate	4.7%	3.5%	2.4%	1.7%	0.4%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.4%	93.5%	93.3%	93.2%	93.6%	94.2%	94.6%	95.7%
Second/Vacation Home	3.4%	3.5%	3.6%	3.6%	3.2%	2.6%	2.0%	1.8%
Investor Property	3.1%	3.1%	3.2%	3.2%	3.2%	3.2%	3.4%	2.5%
10-K Unit Type (Sums to 100%)								
1 Unit	98.2%	98.2%	98.1%	98.0%	97.4%	97.0%	96.2%	96.3%
2-4 Units	1.8%	1.8%	1.9%	2.0%	2.6%	3.0%	3.8%	3.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.6%	8.4%	8.1%	8.0%	7.2%	6.6%	6.8%	6.3%
Single Family Homes	91.4%	91.6%	91.9%	92.0%	92.8%	93.4%	93.2%	93.7%
Property Type (Sums to 100%)								
Manufactured	1.0%	1.1%	1.2%	1.3%	1.7%	2.2%	2.0%	1.3%
Condo/Coop	8.6%	8.4%	8.1%	8.0%	7.2%	6.6%	6.8%	6.3%
1 Unit	88.7%	88.8%	88.7%	88.7%	88.5%	88.2%	87.4%	88.8%
2-4 Units	1.8%	1.8%	1.9%	2.0%	2.6%	2.9%	3.8%	3.6%
Condo								
Condo	8.4%	8.2%	8.0%	7.9%	7.1%	6.5%	6.7%	6.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	71.8%	71.4%	70.8%	70.8%	68.2%	65.0%	60.9%	64.0%
Cash-Out Refinance	12.4%	12.5%	12.6%	12.5%	12.1%	12.0%	13.9%	11.0%
Other Refinance	15.8%	16.2%	16.6%	16.7%	19.7%	22.9%	25.2%	25.0%
Origination Type (Sums to 100%)								
TPO Broker	27.7%	27.0%	26.5%	26.4%	25.9%	26.3%	27.4%	29.2%
TPO Correspondent	35.9%	35.2%	34.3%	33.7%	31.8%	29.6%	28.6%	25.4%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%
Retail	36.3%	37.8%	39.2%	39.9%	42.3%	44.0%	43.9%	45.1%
Origination Year (Sums to 100%)								
< 2000	1.2%	1.4%	1.6%	1.8%	2.6%	3.8%	6.6%	19.6%
2000	0.4%	0.4%	0.5%	0.5%	0.8%	1.3%	2.3%	7.0%
2001	1.7%	1.9%	2.2%	2.4%	3.6%	5.4%	10.2%	30.2%
2002	5.2%	6.1%	6.9%	7.7%	11.3%	16.6%	29.9%	43.2%

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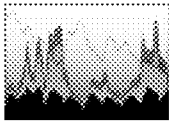

Single Family Conventional Book Characteristics
MI: Radian

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	14.6%	17.0%	19.2%	21.1%	30.5%	43.1%	50.8%	0.0%
2004	11.6%	13.4%	15.2%	16.7%	24.1%	29.9%	0.0%	0.0%
2005	15.5%	17.9%	20.2%	22.2%	27.0%	0.0%	0.0%	0.0%
2006	23.1%	26.6%	29.8%	27.6%	0.0%	0.0%	0.0%	0.0%
2007	26.7%	15.2%	4.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$148,050	$143,571	$140,318	$138,227	$131,672	$126,827	$133,270	$131,697
Loan Original Note Rate	6.48%	6.41%	6.38%	6.37%	6.22%	6.32%	6.62%	7.21%
Seasoning (Sums to 100%)								
Seasoned	0.8%	0.9%	0.7%	0.8%	0.8%	0.6%	0.7%	1.2%
Non-Seasoned	99.2%	99.1%	99.3%	99.2%	99.2%	99.4%	99.3%	98.8%
ACI								
ACI Probability	1.71%	1.68%	1.64%	1.59%	1.53%	1.68%	1.67%	1.24%
Wtd Avg ACI Score	663	665	666	667	670	668	664	673
Credit Premium								
Wtd Avg Credit Premium	-0.09	-0.11	-0.11	-0.11	-0.08	-0.04	0.05	0.04
Credit Premium > 1.5	0.4%	0.3%	0.3%	0.4%	0.5%	0.7%	1.4%	0.9%
Prepay Premium								
Prepay Premium	1.5%	1.3%	1.3%	1.3%	1.5%	2.0%	4.8%	2.5%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.7%	5.1%	5.5%	5.9%	7.5%	9.1%	8.7%	6.9%
DTI Ratio > 20 and <= 30	13.9%	14.7%	15.4%	15.9%	18.1%	19.8%	20.1%	21.1%
DTI Ratio > 30 and <= 40	26.8%	27.4%	27.7%	27.9%	28.9%	28.8%	28.8%	32.1%
DTI Ratio > 40 and <= 50	28.1%	27.3%	26.7%	26.2%	24.1%	22.0%	20.8%	20.4%
DTI Ratio > 50	21.7%	20.8%	19.9%	19.5%	17.3%	15.9%	14.4%	11.2%
DTI Ratio Missing	4.9%	4.7%	4.7%	4.6%	4.2%	4.4%	7.2%	8.3%
Wtd Avg DTI Ratio	41.0%	40.5%	40.1%	39.8%	38.5%	37.5%	37.0%	36.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.7%	5.1%	5.5%	5.9%	7.5%	9.1%	8.7%	6.9%
DTI Ratio > 20 and <= 30	13.9%	14.7%	15.4%	15.9%	18.1%	19.8%	20.1%	21.1%
DTI Ratio > 30 and <= 40	26.8%	27.4%	27.7%	27.9%	28.9%	28.8%	28.8%	32.1%
DTI Ratio > 40 and <= 50	28.1%	27.3%	26.7%	26.2%	24.1%	22.0%	20.8%	20.4%
DTI Ratio > 50	21.7%	20.8%	19.9%	19.5%	17.3%	15.9%	14.4%	11.2%
DTI Ratio Missing	4.9%	4.7%	4.7%	4.6%	4.2%	4.4%	7.2%	8.3%

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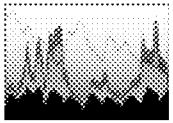

Single Family Conventional Book Characteristics
MI: Radian

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	41.0%	40.5%	40.1%	39.8%	38.5%	37.5%	37.0%	36.4%
Origination Term (Sums to 100%)								
<= 15 Years	2.1%	2.2%	2.4%	2.6%	3.0%	3.3%	4.5%	5.3%
> 15 Years amd <= 25 Years	1.4%	1.6%	1.7%	1.8%	2.1%	2.1%	2.0%	2.2%
> 25 Years and <= 30 Years	95.4%	95.4%	95.5%	95.5%	94.9%	94.5%	93.5%	92.4%
> 30 Years	1.1%	0.8%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	91.0%	90.9%	90.4%	90.0%	88.7%	89.5%	88.0%	90.8%
Intermediate-Term Fixed Rate (excl Balloon)	1.9%	2.0%	2.2%	2.3%	2.7%	2.8%	3.7%	4.6%
Adjustable Rate	6.9%	6.8%	7.2%	7.4%	8.2%	7.2%	7.5%	3.9%
Balloon	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.8%	0.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.1%	0.8%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	6.6%	6.5%	6.8%	7.0%	7.8%	6.7%	7.2%	3.5%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.1%	1.3%	1.4%	1.5%	1.9%	1.9%	4.2%	1.1%
- 5/1 Hybrid Arm	4.2%	4.0%	4.2%	4.3%	4.5%	3.8%	2.3%	2.0%
- 7/1 Hybrid Arm	1.1%	1.1%	1.1%	1.1%	1.2%	1.0%	0.6%	0.4%
- 10/1 Hybrid Arm	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
NegAm ARM	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
Interest Only	7.2%	5.6%	4.4%	3.6%	1.8%	0.8%	0.1%	0.1%
- Interest Only ARM	2.5%	2.1%	2.0%	1.9%	1.5%	0.7%	0.1%	0.1%
- Interest Only FRM	4.7%	3.5%	2.4%	1.7%	0.4%	0.1%	0.0%	0.0%
Alt-A	14.0%	13.7%	13.2%	13.1%	11.7%	11.8%	16.7%	13.2%
- Alt-A Low/No Doc	9.6%	9.3%	9.3%	9.2%	8.5%	9.1%	13.0%	9.2%
- Alt-A No Disclosure	0.4%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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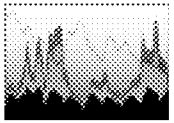

Single Family Conventional Book Characteristics
MI: Radian

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	3.5%	3.9%	4.0%	4.1%	3.9%	3.7%	5.3%	4.3%
- Alt-A SISA	0.8%	0.8%	0.7%	0.6%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.0%	0.8%	0.8%	0.6%	0.5%	0.8%	1.0%
- Alt-A Stated Income	3.9%	3.5%	3.6%	3.6%	4.0%	4.8%	6.9%	3.9%
Alt-A Full Doc (by SFC)	2.1%	2.0%	1.9%	1.7%	1.0%	0.7%	0.5%	0.2%
Alt-A Deals (no SFC)	2.2%	2.4%	2.1%	2.2%	2.1%	2.0%	3.2%	3.8%
My Community Mortgage	9.3%	8.4%	6.5%	5.4%	2.5%	2.1%	1.1%	0.4%
Non-Full Doc								
Non-Full Doc Total	17.9%	16.3%	15.6%	14.7%	13.0%	12.9%	17.0%	10.3%
- Select Lender Programs Non-Full Doc	8.2%	6.9%	6.2%	5.4%	4.3%	3.4%	2.4%	1.3%
- Other Low/No Doc	9.7%	9.4%	9.4%	9.3%	8.7%	9.4%	14.6%	9.0%
Subprime Deals								
Subprime	0.3%	0.3%	0.4%	0.4%	0.7%	1.0%	3.3%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.3%	0.3%	0.4%	0.4%	0.7%	1.0%	3.3%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	83.5%	83.2%	83.2%	83.1%	83.7%	82.9%	73.8%	67.1%
Investor Channel	15.5%	15.6%	15.4%	15.4%	14.0%	13.7%	20.2%	14.7%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.0%	1.2%	1.4%	1.5%	2.3%	3.4%	6.0%	18.2%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.4%	1.2%	1.2%	1.2%	1.2%	1.3%	2.5%	0.9%

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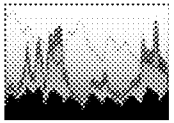

Single Family Conventional Book Characteristics
MI: Radian

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
- 80/20/00	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	1.6%	0.2%
- 90/05/05	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%
- Other	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
EA/TPR								
EA/TPR	7.2%	7.2%	7.5%	7.8%	8.5%	10.5%	10.1%	6.5%
- EA I	2.9%	3.0%	3.2%	3.4%	3.5%	3.8%	3.6%	2.3%
- EA/TPR II	2.7%	2.6%	2.6%	2.6%	2.6%	3.2%	3.2%	2.4%
- EA/TPR III	1.6%	1.6%	1.7%	1.9%	2.4%	3.4%	3.2%	1.7%
10-K Property Region (Sums to 100%)								
Midwest	20.5%	20.9%	20.8%	20.9%	20.0%	19.1%	16.9%	15.2%
Northeast	13.8%	13.8%	13.9%	13.9%	13.8%	13.2%	13.6%	15.8%
Southeast	31.7%	32.2%	32.5%	32.4%	32.2%	32.0%	27.6%	25.4%
Southwest	22.9%	22.8%	22.7%	22.7%	23.1%	23.4%	21.2%	19.2%
West	11.1%	10.4%	10.1%	10.1%	10.9%	12.4%	20.7%	24.3%
Census Region (Sums to 100%)								
New England	3.5%	3.3%	3.2%	3.2%	3.1%	2.8%	3.3%	3.9%
Middle Atlantic	10.1%	10.2%	10.4%	10.4%	10.4%	10.1%	10.0%	11.7%
East North Central	16.9%	17.4%	17.4%	17.4%	16.7%	15.9%	14.2%	12.6%
East South Central	8.8%	9.2%	9.4%	9.4%	9.4%	9.2%	6.9%	5.6%
South Atlantic	23.3%	23.3%	23.4%	23.3%	23.1%	23.0%	20.9%	20.1%
West North Central	6.4%	6.4%	6.3%	6.3%	5.9%	5.5%	4.8%	4.4%
West South Central	12.3%	12.4%	12.5%	12.6%	12.8%	12.8%	9.7%	7.8%
Mountain	10.4%	10.0%	9.7%	9.7%	9.9%	10.3%	12.4%	13.1%
Pacific	8.4%	7.8%	7.7%	7.7%	8.7%	10.1%	17.7%	20.8%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) FL	8.7%	8.8%	8.9%	8.8%	8.3%	7.8%	7.6%	7.4%
02) TX	7.1%	7.1%	7.1%	7.1%	7.4%	7.7%	5.8%	5.0%
03) GA	5.7%	5.8%	5.9%	6.0%	6.3%	6.6%	5.1%	4.3%
04) OH	5.0%	5.3%	5.4%	5.4%	5.0%	4.6%	3.9%	3.3%
05) IL	4.7%	4.6%	4.5%	4.4%	4.3%	4.2%	4.1%	3.7%

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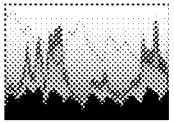

Single Family Conventional Book Characteristics
MI: Radian

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) CA	3.8%	3.5%	3.3%	3.3%	3.8%	4.7%	12.0%	14.5%
07) MI	3.7%	3.8%	3.9%	3.9%	4.0%	3.9%	3.6%	3.2%
08) PA	3.7%	3.8%	3.9%	3.9%	3.8%	3.6%	3.2%	4.1%
09) NY	3.3%	3.4%	3.5%	3.6%	4.0%	4.2%	4.3%	4.6%
10) AZ	3.2%	3.0%	2.9%	2.9%	3.0%	3.0%	4.1%	4.3%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	28.3%	27.9%	26.8%	25.8%	23.3%	21.0%	19.0%	12.6%
02) FLAGSTAR BANCORP INC	8.5%	8.5%	8.5%	8.5%	8.4%	7.4%	5.9%	2.6%
03) WASHINGTON MUTUAL INC	7.0%	7.9%	8.8%	9.6%	12.9%	16.9%	20.3%	20.9%
04) WELLS FARGO & COMPANY	6.0%	4.7%	4.3%	4.1%	3.4%	2.7%	2.2%	5.0%
05) CITIGROUP INC	5.3%	5.1%	4.7%	4.4%	3.5%	2.7%	2.4%	3.7%
06) FIRST HORIZON NATIONAL CORPORATION	3.3%	3.4%	3.4%	3.4%	3.4%	3.0%	2.6%	2.9%
07) AMTRUST FINANCIAL CORPORATION	3.2%	3.1%	2.9%	2.8%	2.5%	2.2%	1.6%	0.3%
08) FREEDOM MORTGAGE CORPORATION	3.1%	3.4%	3.6%	3.8%	3.9%	3.5%	3.0%	2.6%
09) BANK OF AMERICA CORPORATION	2.9%	2.8%	2.9%	2.9%	2.8%	2.0%	1.1%	2.3%
10) JP MORGAN CHASE & CO	2.9%	2.9%	3.0%	3.1%	3.3%	3.8%	4.7%	6.8%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	28.6%	28.2%	27.2%	26.2%	23.8%	21.6%	19.7%	13.9%
02) JP MORGAN CHASE & CO	10.0%	10.5%	10.6%	10.4%	10.6%	10.6%	9.9%	12.4%
03) WELLS FARGO & COMPANY	9.7%	8.9%	8.9%	9.0%	8.8%	7.9%	4.9%	5.6%
04) CITIGROUP INC	9.4%	9.9%	10.1%	10.3%	9.9%	7.6%	6.3%	6.2%
05) WASHINGTON MUTUAL INC	5.8%	6.5%	7.2%	7.8%	10.5%	14.4%	19.6%	22.2%
06) FLAGSTAR BANCORP INC	3.8%	3.2%	2.5%	1.9%	0.7%	1.1%	2.0%	1.5%
07) FIRST HORIZON NATIONAL CORPORATION	3.5%	3.6%	3.7%	3.8%	3.8%	3.6%	2.6%	2.4%
08) CERBERUS CAPITAL HOLDING	3.2%	3.5%	3.8%	3.8%	3.9%	4.4%	5.0%	8.7%
09) BANK OF AMERICA CORPORATION	2.9%	2.8%	2.9%	2.9%	2.6%	1.6%	0.6%	1.5%
10) SUNTRUST BANKS INC	2.0%	1.8%	1.5%	1.4%	0.7%	0.5%	0.5%	0.6%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Primary MI Only	84.8%	82.6%	80.8%	79.8%	77.7%	76.7%	74.0%	67.4%
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pool Policy and Primary MI	5.9%	6.7%	7.1%	7.1%	6.8%	7.5%	10.2%	18.2%
- Full Recourse	0.5%	0.6%	0.6%	0.7%	0.9%	1.2%	3.0%	0.6%
- Shared Arrangement	0.7%	0.9%	1.0%	1.1%	1.4%	1.6%	1.1%	1.0%

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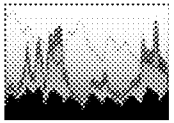

Single Family Conventional Book Characteristics
MI: Radian

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	8.0%	9.2%	10.5%	11.3%	13.2%	13.0%	11.7%	12.7%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Interest Only with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Alt-A with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-13.78	-12.43	-10.02	-8.36	-4.47	-4.58	-4.68	-7.95
Wtd Avg Economic Model Fee	45.01	43.08	40.76	39.31	35.84	37.25	37.68	36.08
Wtd Avg Charged Fee	31.23	30.65	30.75	30.95	31.37	32.67	33.01	28.13
Appraisal Waivers								
Appraisal Waiver	0.7%	0.6%	0.6%	0.5%	0.3%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.43%	1.92%	1.81%	1.95%	3.02%	3.32%	2.54%	1.63%
- SDQ Rate for Loans with CE	2.43%	1.92%	1.81%	1.95%	3.02%	3.32%	2.54%	1.63%
- SDQ Rate for Loans without CE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SDQ Rate Excl. Katrina Loans	2.40%	1.89%	1.77%	1.88%	2.60%	3.38%	2.57%	1.63%
SDQ Rate for Katrina Loans	3.80%	3.46%	3.85%	4.76%	14.99%	1.75%	1.16%	1.35%
Serious Delinquent Loans								
SDQ Loan Count	7,191	5,119	4,407	4,423	5,236	4,596	3,936	2,650
SDQ Count for Loans with CE	7,191	5,119	4,407	4,423	5,236	4,596	3,936	2,650
SDQ Count for Loans without CE	0	0	0	0	0	0	0	0
SDQ Volume ($M)								
SDQ Volume	$970.3	$657.2	$549.8	$531.8	$600.6	$542.2	$482.5	$304.9
SDQ Volume for Loans with CE	$970.3	$657.2	$549.8	$531.8	$600.6	$542.2	$482.5	$304.9
SDQ Volume for Loans without CE	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0

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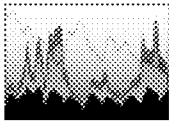

Single Family Conventional Book Characteristics
MI: RMIC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	273,559	246,774	226,398	214,421	173,684	142,406	165,557	224,641
Book Volume ($B)	$37.0	$32.3	$28.9	$27.0	$20.9	$16.5	$19.6	$26.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
OLTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 75.01% - 80.00%	0.3%	0.3%	0.4%	0.4%	0.5%	0.6%	0.7%	0.9%
OLTV 80.01% - 90.00%	43.6%	44.9%	46.1%	46.4%	48.0%	47.7%	50.9%	50.8%
OLTV 90.01% - 95.00%	24.6%	25.6%	26.7%	27.6%	30.8%	33.2%	35.6%	38.9%
OLTV 95.01% - 97.00%	3.5%	3.7%	4.0%	4.2%	5.0%	6.0%	6.5%	6.3%
OLTV 97.01% - 100.00%	27.9%	25.2%	22.6%	21.2%	15.4%	12.2%	6.0%	2.8%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.3%	93.1%	92.9%	92.8%	92.3%	92.1%	91.6%	91.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	42.2%	43.2%	44.2%	44.4%	45.1%	43.4%	43.8%	34.9%
Comb LTV 90.01% - 95.00%	23.4%	24.3%	25.2%	25.9%	28.3%	29.6%	29.2%	24.8%
Comb LTV 95.01% - 97.00%	3.3%	3.5%	3.8%	3.9%	4.6%	5.4%	5.6%	4.5%
Comb LTV 97.01% - 100.00%	27.9%	25.2%	22.6%	21.2%	15.5%	12.2%	6.0%	2.8%
Comb LTV > 100.00%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	3.0%	3.5%	4.0%	4.3%	6.2%	9.0%	15.2%	32.7%
Wtd Avg Comb LTV	93.4%	93.2%	93.0%	92.9%	92.5%	92.3%	91.7%	91.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%	0.5%
Comb LTV 80.01% - 90.00%	42.5%	43.6%	44.6%	44.8%	45.7%	44.3%	45.4%	38.9%

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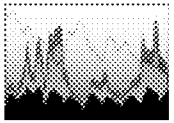

Single Family Conventional Book Characteristics
MI: RMIC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	23.7%	24.6%	25.6%	26.4%	29.0%	30.5%	30.8%	28.5%
Comb LTV 95.01% - 97.00%	3.3%	3.6%	3.9%	4.0%	4.8%	5.6%	5.9%	5.3%
Comb LTV 97.01% - 100.00%	27.9%	25.2%	22.6%	21.2%	15.5%	12.2%	6.0%	2.8%
Comb LTV > 100.00%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Comb LTV Missing	2.3%	2.6%	3.0%	3.3%	4.8%	7.0%	11.4%	23.9%
Wtd Avg Comb LTV	93.4%	93.2%	93.0%	92.9%	92.5%	92.3%	91.7%	91.5%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	10.3%	11.9%	12.5%	13.2%	13.3%	7.6%	8.0%	11.1%
MTMLTV 60.01% - 70.00%	10.3%	11.5%	11.9%	12.4%	12.2%	9.4%	8.2%	11.8%
MTMLTV 70.01% - 75.00%	7.9%	8.9%	9.6%	10.1%	10.7%	8.9%	7.6%	9.1%
MTMLTV 75.01% - 80.00%	9.2%	10.7%	11.6%	12.3%	15.3%	14.1%	13.7%	12.8%
MTMLTV 80.01% - 90.00%	26.6%	28.0%	28.6%	29.0%	32.5%	38.0%	43.4%	38.8%
MTMLTV 90.01% - 95.00%	13.0%	11.8%	11.3%	10.6%	9.6%	12.8%	13.6%	12.7%
MTMLTV 95.01% - 97.00%	4.6%	4.1%	3.6%	3.2%	2.3%	3.1%	2.5%	2.0%
MTMLTV 97.01% - 100.00%	9.8%	8.4%	6.8%	6.1%	3.3%	4.4%	2.2%	1.3%
MTMLTV > 100.00%	8.2%	4.5%	3.9%	3.0%	0.8%	1.5%	0.5%	0.3%
MTMLTV Missing	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Wtg Avg MTMLTV	82.2%	80.0%	79.1%	78.2%	76.9%	80.4%	80.3%	78.3%
Credit Score (Sums to 100%)								
FICO < 550	0.7%	0.7%	0.8%	0.8%	0.9%	1.2%	1.2%	0.9%
FICO 550-579	1.3%	1.4%	1.4%	1.4%	1.6%	2.0%	2.2%	1.8%
FICO 580-619	8.7%	8.5%	8.3%	8.3%	8.1%	8.7%	8.4%	7.2%
FICO 620-659	21.3%	21.0%	20.6%	20.5%	19.9%	19.7%	19.8%	18.0%
FICO 660-699	23.7%	23.5%	23.4%	23.4%	23.1%	22.8%	23.4%	23.0%
FICO 700-739	20.7%	20.8%	21.0%	21.1%	21.3%	20.9%	20.9%	22.0%
FICO >= 740	22.6%	22.9%	23.0%	23.0%	23.0%	21.9%	20.6%	21.0%
FICO Missing	1.1%	1.2%	1.4%	1.5%	2.1%	2.9%	3.7%	6.1%
Wtd Avg FICO	690	691	691	691	691	688	687	691
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	85.2%	86.3%	87.3%	87.7%	88.1%	89.5%	90.2%	91.4%
Intermediate-term, fixed-rate	2.3%	2.4%	2.6%	2.6%	3.0%	3.3%	4.6%	5.5%
Adjustable-rate	5.1%	5.5%	5.6%	5.8%	6.7%	6.3%	4.8%	3.0%

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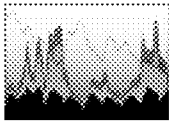

Single Family Conventional Book Characteristics
MI: RMIC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.9%	2.5%	2.5%	2.3%	1.8%	0.8%	0.4%	0.1%
Negative Amortization	0.1%	0.1%	0.2%	0.2%	0.1%	0.0%	0.1%	0.2%
Interest Only fixed-rate	4.4%	3.0%	1.8%	1.3%	0.3%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.7%	93.6%	93.4%	93.4%	93.8%	95.1%	95.3%	96.3%
Second/Vacation Home	3.5%	3.5%	3.6%	3.6%	3.1%	2.4%	2.1%	1.6%
Investor Property	2.9%	2.9%	3.0%	3.0%	3.0%	2.5%	2.6%	2.1%
10-K Unit Type (Sums to 100%)								
1 Unit	98.6%	98.6%	98.5%	98.5%	98.3%	98.1%	97.7%	97.7%
2-4 Units	1.4%	1.4%	1.5%	1.5%	1.7%	1.9%	2.3%	2.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.0%	7.6%	7.3%	7.1%	6.2%	5.3%	5.6%	5.4%
Single Family Homes	92.0%	92.4%	92.7%	92.9%	93.8%	94.7%	94.4%	94.6%
Property Type (Sums to 100%)								
Manufactured	0.7%	0.8%	0.9%	0.9%	1.2%	1.5%	1.3%	0.8%
Condo/Coop	8.0%	7.6%	7.3%	7.1%	6.2%	5.3%	5.6%	5.4%
1 Unit	90.0%	90.2%	90.4%	90.5%	91.0%	91.4%	90.7%	91.5%
2-4 Units	1.4%	1.4%	1.5%	1.5%	1.7%	1.9%	2.3%	2.3%
Condo								
Condo	7.8%	7.4%	7.1%	6.9%	6.0%	5.2%	5.5%	5.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	72.3%	71.5%	70.8%	70.7%	68.0%	66.0%	63.2%	68.5%
Cash-Out Refinance	11.8%	11.9%	12.1%	11.8%	11.5%	10.9%	11.3%	8.5%
Other Refinance	15.9%	16.6%	17.1%	17.5%	20.4%	23.2%	25.5%	23.1%
Origination Type (Sums to 100%)								
TPO Broker	21.4%	20.5%	19.9%	19.9%	19.4%	20.3%	21.6%	20.8%
TPO Correspondent	37.2%	36.4%	35.6%	35.3%	34.4%	32.9%	32.7%	32.5%
Undesignated	0.4%	0.5%	0.6%	0.6%	0.9%	1.3%	2.1%	3.9%
Retail	41.0%	42.7%	44.0%	44.2%	45.3%	45.5%	43.7%	42.9%
Origination Year (Sums to 100%)								
< 2000	3.1%	3.6%	4.1%	4.5%	6.4%	9.3%	15.5%	33.2%
2000	0.4%	0.5%	0.5%	0.6%	0.9%	1.3%	2.5%	5.9%
2001	2.4%	2.8%	3.1%	3.4%	4.8%	7.0%	12.9%	29.0%
2002	5.8%	6.7%	7.6%	8.2%	11.4%	16.2%	27.6%	31.9%

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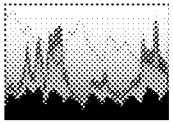

Single Family Conventional Book Characteristics
MI: RMIC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	14.8%	17.1%	19.1%	20.6%	28.0%	38.2%	41.4%	0.0%
2004	12.1%	14.1%	15.7%	17.0%	23.2%	28.0%	0.0%	0.0%
2005	15.5%	17.9%	20.2%	21.8%	25.3%	0.0%	0.0%	0.0%
2006	20.4%	23.5%	26.2%	23.9%	0.0%	0.0%	0.0%	0.0%
2007	25.6%	13.9%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$140,964	$136,776	$133,601	$131,627	$125,326	$119,902	$122,350	$122,335
Loan Original Note Rate	6.42%	6.34%	6.33%	6.32%	6.20%	6.30%	6.58%	7.18%
Seasoning (Sums to 100%)								
Seasoned	1.2%	1.4%	1.0%	1.0%	1.0%	0.8%	1.2%	1.6%
Non-Seasoned	98.8%	98.6%	99.0%	99.0%	99.0%	99.2%	98.8%	98.4%
ACI								
ACI Probability	1.57%	1.51%	1.47%	1.44%	1.38%	1.45%	1.35%	1.03%
Wtd Avg ACI Score	665	667	669	669	671	670	670	677
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.12	-0.12	-0.11	-0.09	-0.07	0.00	0.02
Credit Premium > 1.5	0.3%	0.2%	0.2%	0.2%	0.3%	0.3%	0.5%	0.5%
Prepay Premium								
Prepay Premium	1.0%	0.7%	0.7%	0.6%	0.5%	0.6%	0.9%	0.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.2%	4.6%	4.9%	5.1%	6.1%	7.0%	7.0%	6.3%
DTI Ratio > 20 and <= 30	14.3%	15.2%	15.9%	16.4%	18.6%	20.2%	20.5%	21.5%
DTI Ratio > 30 and <= 40	27.1%	28.0%	28.6%	29.0%	30.4%	31.2%	32.6%	36.3%
DTI Ratio > 40 and <= 50	27.3%	26.6%	26.2%	25.8%	24.2%	22.5%	22.2%	21.0%
DTI Ratio > 50	23.9%	22.5%	21.4%	20.8%	18.0%	16.4%	14.2%	11.0%
DTI Ratio Missing	3.2%	3.0%	3.0%	2.9%	2.7%	2.6%	3.5%	3.8%
Wtd Avg DTI Ratio	41.4%	40.9%	40.4%	40.1%	38.9%	38.0%	37.3%	36.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.2%	4.6%	4.9%	5.1%	6.1%	7.0%	7.0%	6.3%
DTI Ratio > 20 and <= 30	14.3%	15.2%	15.9%	16.4%	18.6%	20.2%	20.5%	21.5%
DTI Ratio > 30 and <= 40	27.1%	28.0%	28.6%	29.0%	30.4%	31.2%	32.6%	36.3%
DTI Ratio > 40 and <= 50	27.3%	26.6%	26.2%	25.8%	24.2%	22.5%	22.2%	21.0%
DTI Ratio > 50	23.9%	22.5%	21.4%	20.8%	18.0%	16.4%	14.2%	11.0%
DTI Ratio Missing	3.2%	3.0%	3.0%	2.9%	2.7%	2.6%	3.5%	3.8%

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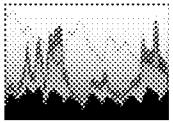

Single Family Conventional Book Characteristics
MI: RMIC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	41.4%	40.9%	40.4%	40.1%	38.9%	38.0%	37.3%	36.4%
Origination Term (Sums to 100%)								
<= 15 Years	2.3%	2.4%	2.6%	2.6%	3.0%	3.3%	4.6%	5.5%
> 15 Years amd <= 25 Years	1.7%	1.9%	2.0%	2.0%	2.4%	2.5%	2.5%	2.3%
> 25 Years and <= 30 Years	95.0%	95.1%	95.2%	95.2%	94.6%	94.1%	92.9%	92.2%
> 30 Years	1.0%	0.7%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	89.5%	89.4%	89.1%	89.0%	88.4%	89.5%	90.2%	91.4%
Intermediate-Term Fixed Rate (excl Balloon)	2.1%	2.2%	2.3%	2.3%	2.6%	2.7%	3.9%	4.6%
Adjustable Rate	8.1%	8.2%	8.3%	8.4%	8.6%	7.1%	5.2%	3.2%
Balloon	0.2%	0.3%	0.3%	0.3%	0.4%	0.6%	0.7%	0.9%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.0%	0.7%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	7.7%	7.7%	7.6%	7.5%	7.6%	6.2%	4.3%	2.4%
- 2/28 Hybrid Arm	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.1%	1.3%	1.3%	1.3%	1.5%	1.2%	1.2%	0.8%
- 5/1 Hybrid Arm	4.8%	4.8%	4.9%	4.8%	4.8%	4.0%	2.5%	1.3%
- 7/1 Hybrid Arm	1.2%	1.2%	1.2%	1.2%	1.2%	0.9%	0.6%	0.3%
- 10/1 Hybrid Arm	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
NegAm ARM	0.1%	0.1%	0.2%	0.2%	0.1%	0.0%	0.1%	0.2%
Interest Only	7.3%	5.6%	4.3%	3.6%	2.1%	0.9%	0.4%	0.1%
- Interest Only ARM	2.9%	2.5%	2.5%	2.3%	1.8%	0.8%	0.4%	0.1%
- Interest Only FRM	4.4%	3.0%	1.8%	1.3%	0.3%	0.1%	0.0%	0.0%
Alt-A	9.4%	9.1%	8.4%	8.1%	6.8%	5.5%	7.0%	4.8%
- Alt-A Low/No Doc	5.8%	5.4%	5.3%	5.1%	4.5%	3.9%	5.0%	3.3%
- Alt-A No Disclosure	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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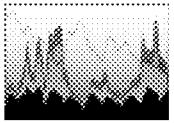

Single Family Conventional Book Characteristics
MI: RMIC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.7%	1.8%	1.8%	1.8%	1.7%	1.1%	1.4%	0.8%
- Alt-A SISA	0.5%	0.4%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.0%	0.9%	0.8%	0.8%	0.6%	0.5%	0.6%	0.3%
- Alt-A Stated Income	2.4%	2.3%	2.2%	2.2%	2.2%	2.2%	3.0%	2.1%
Alt-A Full Doc (by SFC)	1.7%	1.5%	1.4%	1.3%	0.9%	0.5%	0.3%	0.1%
Alt-A Deals (no SFC)	2.0%	2.2%	1.7%	1.7%	1.4%	1.2%	1.7%	1.4%
My Community Mortgage	9.8%	8.2%	5.7%	4.6%	2.1%	2.1%	1.2%	0.3%
Non-Full Doc								
Non-Full Doc Total	11.5%	10.5%	10.1%	9.5%	8.1%	6.5%	7.0%	3.9%
- Select Lender Programs Non-Full Doc	5.7%	5.2%	4.8%	4.6%	3.7%	2.7%	2.1%	0.6%
- Other Low/No Doc	5.8%	5.4%	5.2%	5.0%	4.4%	3.8%	4.9%	3.3%
Subprime Deals								
Subprime	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	85.3%	84.7%	84.4%	84.2%	83.4%	81.9%	74.8%	59.8%
Investor Channel	11.6%	11.9%	11.8%	11.6%	10.6%	9.3%	10.5%	8.5%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.9%	3.4%	3.9%	4.2%	6.0%	8.8%	14.7%	31.7%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.5%	0.5%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%
- Other	0.3%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.2%	1.2%	1.2%	1.2%	1.1%	1.2%	1.1%	0.9%

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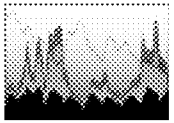

Single Family Conventional Book Characteristics
MI: RMIC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/20/00	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%
- 90/05/05	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%
- Other	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
EA/TPR								
EA/TPR	8.2%	8.2%	8.7%	8.9%	9.4%	10.5%	9.7%	6.3%
- EA I	3.5%	3.6%	3.8%	4.0%	4.0%	4.1%	3.8%	2.4%
- EA/TPR II	3.0%	3.0%	3.0%	3.1%	3.1%	3.4%	3.4%	2.4%
- EA/TPR III	1.6%	1.7%	1.8%	1.9%	2.3%	3.0%	2.5%	1.4%
10-K Property Region (Sums to 100%)								
Midwest	20.9%	21.3%	21.5%	21.8%	22.2%	22.2%	20.2%	19.4%
Northeast	12.0%	11.9%	11.9%	11.7%	11.4%	10.9%	11.8%	12.4%
Southeast	33.5%	33.6%	33.6%	33.6%	33.4%	33.5%	33.5%	33.3%
Southwest	26.7%	27.0%	27.1%	27.2%	27.7%	28.1%	25.5%	23.4%
West	6.9%	6.2%	5.9%	5.7%	5.3%	5.2%	9.0%	11.5%
Census Region (Sums to 100%)								
New England	3.0%	2.8%	2.7%	2.7%	2.4%	2.0%	2.4%	2.3%
Middle Atlantic	8.4%	8.4%	8.6%	8.5%	8.5%	8.4%	8.8%	9.6%
East North Central	15.9%	16.2%	16.4%	16.6%	17.2%	17.6%	16.3%	16.1%
East South Central	7.6%	7.5%	7.5%	7.5%	7.4%	7.4%	6.6%	5.9%
South Atlantic	26.5%	26.7%	26.7%	26.7%	26.6%	26.7%	27.5%	28.0%
West North Central	8.6%	8.7%	8.8%	9.0%	8.8%	8.3%	7.0%	6.4%
West South Central	16.0%	16.7%	17.0%	17.2%	17.8%	17.9%	14.5%	11.9%
Mountain	8.9%	8.5%	8.1%	7.9%	7.6%	7.8%	9.6%	10.1%
Pacific	5.0%	4.4%	4.1%	4.0%	3.8%	3.9%	7.2%	9.8%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) FL	8.9%	8.9%	8.8%	8.6%	8.0%	7.4%	8.9%	9.2%
02) TX	7.9%	7.9%	8.0%	8.0%	8.2%	8.4%	7.0%	6.2%
03) GA	5.8%	6.0%	6.2%	6.3%	6.9%	7.6%	7.2%	6.5%
04) IL	5.0%	5.0%	5.0%	5.0%	5.1%	5.1%	4.9%	5.5%
05) AR	4.3%	4.6%	4.8%	4.9%	4.9%	4.8%	3.7%	2.9%

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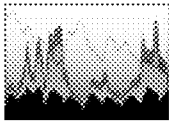

Single Family Conventional Book Characteristics
MI: RMIC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NC	4.0%	4.0%	4.1%	4.1%	4.3%	4.5%	4.2%	4.2%
07) OH	3.5%	3.6%	3.7%	3.7%	3.7%	4.0%	3.7%	3.6%
08) PA	3.5%	3.6%	3.6%	3.6%	3.7%	3.6%	3.5%	3.8%
09) MI	3.2%	3.3%	3.4%	3.5%	3.7%	3.7%	3.7%	3.5%
10) AL	3.1%	3.1%	3.1%	3.0%	2.9%	2.8%	2.4%	2.2%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	23.8%	23.2%	22.2%	21.5%	20.3%	17.2%	16.4%	10.7%
02) CITIGROUP INC	7.8%	7.7%	7.1%	7.1%	6.4%	5.7%	5.0%	5.7%
03) SUNTRUST BANKS INC	5.1%	4.8%	4.3%	4.0%	2.7%	2.1%	1.9%	1.9%
04) BANK OF AMERICA CORPORATION	4.8%	5.0%	5.3%	5.3%	5.6%	5.3%	5.0%	5.4%
05) WASHINGTON MUTUAL INC	4.8%	5.5%	6.1%	6.5%	8.3%	10.1%	12.0%	15.8%
06) CENTEX CORPORATION	4.2%	4.3%	4.1%	4.0%	3.8%	3.6%	3.8%	5.1%
07) WELLS FARGO & COMPANY	4.1%	3.4%	3.4%	3.3%	3.3%	2.8%	2.3%	2.3%
08) FIRST HORIZON NATIONAL CORPORATION	4.1%	4.0%	3.8%	3.7%	3.1%	3.2%	3.6%	4.3%
09) NATIONAL CITY CORPORATION	4.0%	3.4%	3.1%	2.9%	2.5%	2.8%	3.2%	3.2%
10) FREEDOM MORTGAGE CORPORATION	3.6%	3.8%	4.0%	4.2%	4.8%	4.7%	4.2%	3.2%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	23.9%	23.4%	22.4%	21.7%	20.5%	17.6%	16.8%	11.1%
02) CITIGROUP INC	11.8%	12.3%	12.3%	12.7%	13.1%	13.3%	11.8%	10.6%
03) JP MORGAN CHASE & CO	11.6%	12.3%	12.6%	12.6%	11.9%	10.3%	10.8%	14.9%
04) WELLS FARGO & COMPANY	6.9%	6.6%	7.0%	7.2%	8.3%	8.8%	6.0%	3.8%
05) BANK OF AMERICA CORPORATION	5.0%	5.2%	5.5%	5.6%	5.7%	5.2%	5.2%	6.7%
06) WASHINGTON MUTUAL INC	4.4%	5.0%	5.6%	6.0%	7.8%	10.4%	15.3%	21.5%
07) SUNTRUST BANKS INC	4.2%	3.7%	3.1%	2.9%	2.0%	1.5%	1.2%	0.8%
08) NATIONAL CITY CORPORATION	4.2%	3.6%	3.3%	3.1%	2.7%	3.0%	3.4%	3.3%
09) FIRST HORIZON NATIONAL CORPORATION	4.1%	3.9%	3.7%	3.6%	3.0%	3.1%	3.1%	2.8%
10) CERBERUS CAPITAL HOLDING	2.9%	3.1%	3.2%	3.2%	2.7%	2.3%	2.4%	3.4%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Primary MI Only	84.3%	82.0%	80.1%	79.3%	77.6%	76.5%	71.8%	61.3%
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pool Policy and Primary MI	6.1%	6.9%	7.3%	7.4%	7.8%	9.0%	13.1%	22.2%
- Full Recourse	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.7%
- Shared Arrangement	0.2%	0.3%	0.3%	0.3%	0.4%	0.4%	0.6%	0.7%

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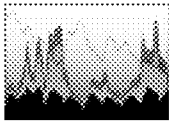

Single Family Conventional Book Characteristics
MI: RMIC

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	9.3%	10.7%	12.1%	12.9%	14.0%	13.9%	14.2%	15.1%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Interest Only with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Alt-A with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-14.02	-12.29	-9.63	-8.25	-5.05	-5.46	-7.33	-10.09
Wtd Avg Economic Model Fee	45.43	42.75	40.11	38.75	35.70	36.57	36.62	34.41
Wtd Avg Charged Fee	31.41	30.46	30.47	30.50	30.65	31.11	29.29	24.32
Appraisal Waivers								
Appraisal Waiver	0.7%	0.7%	0.6%	0.5%	0.3%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.30%	1.92%	1.89%	2.03%	2.86%	3.22%	2.87%	1.78%
- SDQ Rate for Loans with CE	2.30%	1.92%	1.89%	2.03%	2.86%	3.22%	2.87%	1.78%
- SDQ Rate for Loans without CE	0.00%	0.00%	0.00%	0.00%	0.00%	7.14%	5.56%	0.00%
SDQ Rate Excl. Katrina Loans	2.27%	1.88%	1.84%	1.96%	2.46%	3.25%	2.89%	1.78%
SDQ Rate for Katrina Loans	4.07%	4.35%	4.96%	5.76%	19.14%	1.90%	1.42%	1.68%
Serious Delinquent Loans								
SDQ Loan Count	6,286	4,738	4,290	4,351	4,963	4,581	4,596	3,809
SDQ Count for Loans with CE	6,286	4,738	4,290	4,351	4,963	4,580	4,595	3,809
SDQ Count for Loans without CE	0	0	0	0	0	1	1	0
SDQ Volume ($M)								
SDQ Volume	$824.0	$594.3	$523.6	$513.5	$565.6	$529.9	$524.8	$413.3
SDQ Volume for Loans with CE	$824.0	$594.3	$523.6	$513.5	$565.6	$529.8	$524.7	$413.3
SDQ Volume for Loans without CE	$0.0	$0.0	$0.0	$0.0	$0.0	$0.1	$0.1	$0.0

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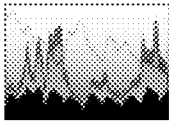

Single Family Conventional Book Characteristics
MI: Triad

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	102,786	89,127	79,593	74,399	59,982	46,975	51,391	62,848
Book Volume ($B)	$15.0	$12.4	$10.7	$9.7	$7.4	$5.6	$6.4	$7.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
OLTV 70.01% - 75.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
OLTV 75.01% - 80.00%	0.2%	0.3%	0.3%	0.3%	0.5%	0.6%	0.5%	0.6%
OLTV 80.01% - 90.00%	45.0%	47.2%	49.7%	49.5%	48.3%	50.9%	54.6%	55.4%
OLTV 90.01% - 95.00%	28.4%	29.5%	31.1%	31.9%	34.7%	34.9%	38.0%	40.1%
OLTV 95.01% - 97.00%	2.1%	2.2%	2.4%	2.5%	2.9%	3.4%	2.8%	2.4%
OLTV 97.01% - 100.00%	24.0%	20.4%	16.1%	15.3%	13.0%	9.5%	3.2%	0.7%
OLTV > 100.00%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.5%	0.6%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.1%	92.7%	92.3%	92.3%	92.2%	91.8%	91.2%	91.1%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	44.2%	46.3%	48.6%	48.3%	46.7%	48.4%	50.3%	43.8%
Comb LTV 90.01% - 95.00%	28.0%	29.1%	30.5%	31.2%	33.6%	33.2%	34.6%	30.6%
Comb LTV 95.01% - 97.00%	2.0%	2.2%	2.3%	2.4%	2.8%	3.2%	2.5%	1.7%
Comb LTV 97.01% - 100.00%	24.0%	20.3%	16.1%	15.4%	13.0%	9.5%	3.1%	0.6%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.6%	1.9%	2.3%	2.5%	3.6%	5.4%	9.2%	22.9%
Wtd Avg Comb LTV	93.2%	92.8%	92.5%	92.4%	92.3%	91.9%	91.3%	91.0%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%
Comb LTV 80.01% - 90.00%	44.4%	46.5%	48.8%	48.6%	47.1%	49.0%	51.3%	46.6%

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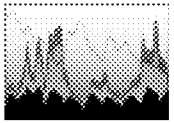

Single Family Conventional Book Characteristics
MI: Triad

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	28.2%	29.3%	30.8%	31.5%	34.0%	33.8%	35.7%	33.3%
Comb LTV 95.01% - 97.00%	2.0%	2.2%	2.3%	2.5%	2.9%	3.3%	2.6%	2.1%
Comb LTV 97.01% - 100.00%	24.0%	20.3%	16.1%	15.4%	13.0%	9.5%	3.1%	0.6%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	1.2%	1.5%	1.7%	1.9%	2.8%	4.2%	6.9%	17.0%
Wtd Avg Comb LTV	93.2%	92.8%	92.4%	92.4%	92.3%	91.9%	91.3%	91.1%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	8.5%	10.4%	11.5%	12.4%	12.1%	5.7%	4.9%	6.9%
MTMLTV 60.01% - 70.00%	8.1%	9.3%	10.1%	10.6%	11.1%	9.1%	7.5%	9.9%
MTMLTV 70.01% - 75.00%	6.8%	7.9%	8.5%	9.0%	9.5%	8.5%	7.6%	9.1%
MTMLTV 75.01% - 80.00%	8.5%	10.3%	11.3%	12.6%	14.2%	12.8%	13.9%	13.0%
MTMLTV 80.01% - 90.00%	29.0%	32.2%	33.3%	33.2%	33.3%	39.2%	46.1%	43.2%
MTMLTV 90.01% - 95.00%	15.4%	13.8%	13.8%	12.7%	12.4%	14.0%	14.2%	13.7%
MTMLTV 95.01% - 97.00%	5.0%	3.8%	3.4%	3.0%	2.6%	3.1%	2.0%	1.4%
MTMLTV 97.01% - 100.00%	8.9%	8.5%	4.9%	4.3%	3.2%	4.8%	1.8%	0.7%
MTMLTV > 100.00%	9.5%	3.5%	2.8%	1.9%	1.0%	2.1%	0.6%	0.4%
MTMLTV Missing	0.2%	0.3%	0.3%	0.3%	0.5%	0.7%	1.3%	1.6%
Wtg Avg MTMLTV	83.9%	81.3%	79.8%	78.8%	78.2%	81.8%	81.6%	80.2%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.5%	0.5%	0.5%	0.6%	0.7%	0.7%	0.5%
FICO 550-579	0.8%	0.9%	0.9%	0.9%	1.0%	1.3%	1.2%	1.1%
FICO 580-619	5.2%	5.1%	4.8%	4.8%	5.0%	5.7%	5.3%	4.8%
FICO 620-659	19.9%	20.7%	20.6%	20.6%	19.9%	19.9%	19.2%	17.5%
FICO 660-699	24.5%	24.4%	24.1%	23.9%	23.7%	23.5%	24.7%	24.1%
FICO 700-739	23.6%	23.1%	23.4%	23.4%	23.7%	23.3%	24.3%	25.0%
FICO >= 740	24.9%	24.5%	24.8%	24.9%	25.0%	24.2%	23.2%	24.4%
FICO Missing	0.7%	0.8%	0.9%	1.0%	1.1%	1.4%	1.3%	2.5%
Wtd Avg FICO	698	697	697	697	697	695	695	698
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	82.2%	85.2%	86.5%	86.4%	85.7%	86.3%	87.8%	89.7%
Intermediate-term, fixed-rate	2.2%	2.4%	2.6%	2.8%	3.2%	3.7%	4.5%	5.3%
Adjustable-rate	5.3%	5.8%	6.6%	7.1%	9.1%	9.1%	7.5%	5.0%

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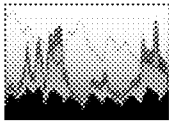

Single Family Conventional Book Characteristics
MI: Triad

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	4.8%	2.1%	2.1%	2.0%	1.7%	0.8%	0.1%	0.0%
Negative Amortization	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Interest Only fixed-rate	5.5%	4.3%	2.0%	1.5%	0.3%	0.1%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	91.8%	93.0%	92.8%	92.7%	93.7%	94.5%	94.8%	96.3%
Second/Vacation Home	4.9%	4.3%	4.4%	4.4%	3.5%	2.7%	2.2%	1.5%
Investor Property	3.3%	2.7%	2.8%	2.9%	2.8%	2.7%	3.0%	2.3%
10-K Unit Type (Sums to 100%)								
1 Unit	98.1%	98.2%	98.2%	98.1%	98.2%	98.1%	97.6%	97.8%
2-4 Units	1.9%	1.8%	1.8%	1.9%	1.8%	1.9%	2.4%	2.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.2%	7.5%	7.2%	7.0%	6.1%	5.3%	5.9%	5.6%
Single Family Homes	91.8%	92.5%	92.8%	93.0%	93.9%	94.7%	94.1%	94.4%
Property Type (Sums to 100%)								
Manufactured	1.4%	1.6%	1.8%	2.0%	2.3%	2.8%	2.2%	1.2%
Condo/Coop	8.2%	7.5%	7.2%	7.0%	6.1%	5.3%	5.9%	5.6%
1 Unit	88.6%	89.1%	89.2%	89.2%	89.7%	90.0%	89.5%	91.0%
2-4 Units	1.9%	1.8%	1.8%	1.9%	1.8%	1.9%	2.4%	2.2%
Condo								
Condo	8.1%	7.4%	7.1%	6.9%	6.1%	5.3%	5.8%	5.6%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	66.2%	64.2%	63.8%	64.7%	65.3%	62.0%	57.9%	62.9%
Cash-Out Refinance	13.6%	14.0%	13.9%	12.9%	9.9%	9.3%	9.7%	7.0%
Other Refinance	20.2%	21.8%	22.3%	22.3%	24.8%	28.7%	32.5%	30.1%
Origination Type (Sums to 100%)								
TPO Broker	23.1%	23.7%	24.7%	25.8%	28.6%	30.5%	33.6%	32.8%
TPO Correspondent	41.3%	38.1%	34.2%	33.0%	28.3%	24.5%	24.8%	25.9%
Undesignated	0.2%	0.2%	0.3%	0.3%	0.4%	0.6%	1.0%	2.2%
Retail	35.4%	38.0%	40.9%	40.9%	42.6%	44.3%	40.6%	39.2%
Origination Year (Sums to 100%)								
< 2000	1.6%	2.0%	2.4%	2.6%	3.8%	5.6%	9.4%	23.4%
2000	0.4%	0.5%	0.6%	0.6%	0.9%	1.5%	2.8%	7.1%
2001	1.8%	2.2%	2.6%	2.9%	4.2%	6.3%	12.8%	31.2%
2002	4.8%	5.9%	6.9%	7.7%	10.7%	15.6%	29.0%	38.3%

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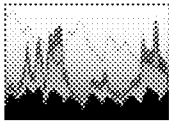

Single Family Conventional Book Characteristics
MI: Triad

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	13.0%	15.9%	18.6%	20.6%	28.1%	38.9%	45.9%	0.0%
2004	11.8%	14.3%	16.8%	18.6%	25.4%	32.0%	0.0%	0.0%
2005	14.4%	17.5%	20.6%	22.7%	27.0%	0.0%	0.0%	0.0%
2006	19.8%	23.9%	27.4%	24.3%	0.0%	0.0%	0.0%	0.0%
2007	32.4%	17.8%	4.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$150,789	$144,501	$139,315	$135,822	$127,974	$122,518	$127,243	$127,449
Loan Original Note Rate	6.52%	6.40%	6.35%	6.33%	6.19%	6.28%	6.56%	7.19%
Seasoning (Sums to 100%)								
Seasoned	0.7%	0.8%	0.8%	0.8%	0.9%	0.6%	0.7%	1.2%
Non-Seasoned	99.3%	99.2%	99.2%	99.2%	99.1%	99.4%	99.3%	98.8%
ACI								
ACI Probability	1.48%	1.44%	1.38%	1.36%	1.33%	1.38%	1.33%	1.06%
Wtd Avg ACI Score	663	665	667	667	668	667	667	674
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.14	-0.14	-0.13	-0.11	-0.08	-0.02	0.00
Credit Premium > 1.5	0.3%	0.2%	0.2%	0.2%	0.2%	0.3%	0.6%	0.7%
Prepay Premium								
Prepay Premium	3.9%	1.8%	1.2%	1.0%	1.1%	1.3%	2.2%	2.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.1%	3.4%	3.8%	3.9%	4.4%	5.1%	5.1%	4.8%
DTI Ratio > 20 and <= 30	13.3%	14.2%	15.2%	15.5%	17.2%	18.7%	18.3%	19.5%
DTI Ratio > 30 and <= 40	28.9%	29.5%	30.4%	30.7%	31.8%	31.7%	31.5%	34.3%
DTI Ratio > 40 and <= 50	30.5%	29.7%	28.8%	28.1%	26.5%	25.0%	24.6%	22.5%
DTI Ratio > 50	20.0%	19.6%	18.5%	18.3%	17.0%	16.6%	17.1%	14.2%
DTI Ratio Missing	4.2%	3.6%	3.4%	3.5%	3.0%	2.8%	3.4%	4.6%
Wtd Avg DTI Ratio	41.1%	40.7%	40.2%	40.0%	39.2%	38.7%	38.7%	37.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.1%	3.4%	3.8%	3.9%	4.4%	5.1%	5.1%	4.8%
DTI Ratio > 20 and <= 30	13.3%	14.2%	15.1%	15.5%	17.2%	18.7%	18.3%	19.5%
DTI Ratio > 30 and <= 40	28.9%	29.5%	30.4%	30.7%	31.8%	31.7%	31.5%	34.3%
DTI Ratio > 40 and <= 50	30.5%	29.7%	28.8%	28.1%	26.5%	25.0%	24.6%	22.5%
DTI Ratio > 50	20.0%	19.6%	18.5%	18.3%	17.0%	16.6%	17.1%	14.1%
DTI Ratio Missing	4.2%	3.6%	3.4%	3.5%	3.0%	2.8%	3.4%	4.7%

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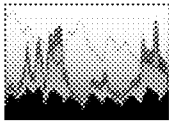

Single Family Conventional Book Characteristics
MI: Triad

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	41.1%	40.7%	40.2%	40.0%	39.2%	38.7%	38.7%	37.8%
Origination Term (Sums to 100%)								
<= 15 Years	2.2%	2.4%	2.6%	2.8%	3.2%	3.7%	4.5%	5.3%
> 15 Years amd <= 25 Years	1.6%	1.9%	2.1%	2.2%	2.6%	2.7%	2.4%	2.3%
> 25 Years and <= 30 Years	94.8%	94.6%	94.7%	94.8%	94.2%	93.7%	93.1%	92.4%
> 30 Years	1.4%	1.1%	0.6%	0.2%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	87.7%	89.6%	88.5%	87.9%	85.9%	86.4%	87.9%	89.7%
Intermediate-Term Fixed Rate (excl Balloon)	2.0%	2.2%	2.4%	2.6%	2.9%	3.2%	4.0%	4.6%
Adjustable Rate	10.1%	8.0%	8.8%	9.3%	10.9%	9.9%	7.6%	5.0%
Balloon	0.1%	0.2%	0.2%	0.2%	0.3%	0.5%	0.6%	0.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.4%	1.1%	0.6%	0.2%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	9.9%	7.7%	8.5%	8.9%	10.4%	9.4%	7.3%	4.6%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.1%	1.3%	1.4%	1.5%	2.0%	1.9%	1.9%	1.5%
- 5/1 Hybrid Arm	6.7%	4.4%	4.8%	5.0%	5.7%	5.2%	3.7%	2.5%
- 7/1 Hybrid Arm	1.6%	1.7%	1.9%	2.0%	2.4%	2.1%	1.6%	0.6%
- 10/1 Hybrid Arm	0.5%	0.4%	0.4%	0.4%	0.3%	0.2%	0.1%	0.0%
NegAm ARM	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Interest Only	10.2%	6.4%	4.1%	3.5%	1.9%	0.9%	0.2%	0.0%
- Interest Only ARM	4.8%	2.1%	2.1%	2.0%	1.7%	0.8%	0.1%	0.0%
- Interest Only FRM	5.5%	4.3%	2.0%	1.5%	0.3%	0.1%	0.1%	0.0%
Alt-A	18.4%	15.8%	14.5%	14.4%	12.8%	12.8%	18.3%	16.6%
- Alt-A Low/No Doc	12.0%	9.9%	9.3%	9.4%	9.1%	9.1%	13.3%	10.9%
- Alt-A No Disclosure	0.3%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%

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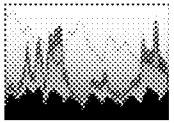

Single Family Conventional Book Characteristics
MI: Triad

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.6%	3.1%	3.4%	3.7%	4.0%	3.2%	4.9%	3.4%
- Alt-A SISA	0.8%	0.8%	0.8%	0.6%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	2.1%	1.5%	1.2%	1.2%	1.0%	1.0%	1.6%	1.8%
- Alt-A Stated Income	6.2%	4.4%	3.8%	3.8%	4.0%	4.9%	6.7%	5.6%
Alt-A Full Doc (by SFC)	4.7%	4.0%	3.3%	2.9%	1.2%	0.5%	0.2%	0.0%
Alt-A Deals (no SFC)	1.7%	1.9%	1.9%	2.0%	2.5%	3.1%	4.9%	5.8%
My Community Mortgage	6.1%	5.3%	2.6%	2.1%	1.3%	1.3%	0.6%	0.0%
Non-Full Doc								
Non-Full Doc Total	25.1%	22.2%	21.6%	20.7%	19.2%	19.0%	22.0%	18.3%
- Select Lender Programs Non-Full Doc	13.2%	12.4%	12.5%	11.5%	10.4%	10.3%	9.3%	8.2%
- Other Low/No Doc	11.9%	9.8%	9.2%	9.2%	8.8%	8.8%	12.6%	10.0%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	77.8%	79.4%	79.7%	79.4%	79.3%	77.2%	70.2%	59.6%
Investor Channel	20.7%	18.8%	18.1%	18.1%	17.2%	17.6%	20.9%	18.4%
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	1.5%	1.8%	2.2%	2.5%	3.5%	5.2%	8.9%	21.9%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.5%	0.5%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.2%	1.2%	1.2%	1.1%	1.0%	0.9%	0.9%	0.9%

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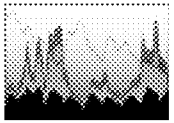

Single Family Conventional Book Characteristics
MI: Triad

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%
- 90/05/05	0.2%	0.3%	0.3%	0.2%	0.3%	0.3%	0.3%	0.3%
- Other	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
EA/TPR								
EA/TPR	4.4%	4.3%	4.5%	4.6%	4.2%	4.4%	3.4%	2.2%
- EA I	2.0%	1.9%	2.0%	2.1%	1.8%	1.8%	1.3%	0.8%
- EA/TPR II	1.7%	1.6%	1.6%	1.6%	1.4%	1.4%	1.2%	0.8%
- EA/TPR III	0.8%	0.8%	0.8%	0.9%	1.0%	1.2%	0.9%	0.5%
10-K Property Region (Sums to 100%)								
Midwest	16.9%	17.5%	18.0%	18.2%	18.6%	18.8%	17.4%	15.9%
Northeast	12.9%	12.7%	12.2%	11.8%	10.9%	10.0%	10.7%	11.4%
Southeast	33.1%	33.9%	34.5%	34.8%	34.7%	34.3%	33.1%	32.6%
Southwest	26.7%	26.7%	27.0%	27.2%	27.9%	28.6%	24.3%	22.6%
West	10.4%	9.2%	8.4%	8.1%	7.8%	8.3%	14.4%	17.4%
Census Region (Sums to 100%)								
New England	3.5%	3.4%	3.0%	2.7%	2.3%	1.9%	2.3%	2.5%
Middle Atlantic	8.9%	8.9%	8.8%	8.7%	8.4%	7.9%	8.2%	8.8%
East North Central	14.3%	15.1%	15.7%	16.0%	16.6%	17.1%	16.0%	14.4%
East South Central	6.4%	6.9%	7.2%	7.5%	7.8%	7.4%	6.2%	5.2%
South Atlantic	27.2%	27.5%	27.7%	27.7%	27.1%	27.1%	27.1%	27.5%
West North Central	5.3%	5.3%	5.4%	5.2%	4.9%	4.4%	3.5%	3.4%
West South Central	15.1%	15.9%	16.7%	17.2%	18.6%	19.4%	14.1%	11.4%
Mountain	11.6%	10.3%	9.3%	9.1%	8.4%	8.5%	10.8%	11.7%
Pacific	7.6%	6.8%	6.2%	5.9%	5.8%	6.4%	11.8%	15.0%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) TX	11.0%	11.7%	12.5%	13.0%	14.5%	15.5%	11.1%	8.8%
02) FL	7.7%	7.3%	7.3%	7.3%	6.6%	6.0%	7.2%	7.7%
03) NC	6.1%	6.4%	6.6%	6.8%	6.8%	6.5%	5.5%	5.5%
04) IL	4.5%	4.5%	4.4%	4.4%	4.1%	3.8%	4.4%	5.2%
05) GA	4.5%	4.7%	4.9%	5.0%	5.4%	5.9%	5.7%	6.3%

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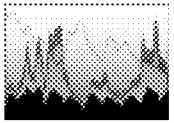

Single Family Conventional Book Characteristics
MI: Triad

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) CA	4.1%	3.4%	3.1%	3.0%	3.1%	3.4%	8.3%	11.6%
07) PA	3.9%	4.1%	4.3%	4.4%	4.4%	4.1%	3.8%	3.9%
08) AZ	3.9%	3.4%	3.2%	3.0%	2.7%	2.5%	3.3%	3.9%
09) OH	3.8%	4.2%	4.5%	4.7%	5.1%	5.4%	4.6%	3.3%
10) SC	3.1%	3.4%	3.6%	3.6%	3.8%	4.0%	3.5%	2.7%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	48.1%	51.8%	52.5%	53.5%	53.2%	50.9%	53.1%	45.5%
02) WELLS FARGO & COMPANY	13.1%	11.3%	10.5%	8.4%	5.8%	4.2%	3.2%	3.7%
03) CITIGROUP INC	6.5%	5.8%	5.0%	5.0%	3.6%	2.4%	2.5%	3.9%
04) LEHMAN BROTHERS HOLDINGS INC	6.5%	2.6%	0.7%	0.4%	0.5%	0.5%	0.1%	0.1%
05) JP MORGAN CHASE & CO	2.6%	2.7%	2.8%	2.9%	2.8%	3.1%	3.6%	2.7%
06) WASHINGTON MUTUAL INC	2.6%	3.0%	3.4%	3.6%	4.5%	5.4%	6.4%	8.0%
07) CERBERUS CAPITAL HOLDING	2.2%	2.5%	2.8%	3.0%	3.0%	2.4%	1.7%	1.0%
08) BANK OF AMERICA CORPORATION	2.0%	2.2%	2.6%	2.6%	2.9%	2.7%	1.7%	2.3%
09) SUNTRUST BANKS INC	1.9%	1.5%	1.3%	1.3%	1.1%	0.9%	1.0%	1.1%
10) AGFIRST FARM CREDIT BANK	1.3%	1.5%	1.7%	1.8%	2.0%	2.2%	1.2%	0.7%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	48.3%	52.0%	52.7%	53.8%	53.4%	51.2%	53.6%	46.2%
02) WELLS FARGO & COMPANY	14.5%	13.0%	12.5%	10.5%	8.5%	7.4%	5.2%	4.7%
03) CITIGROUP INC	7.5%	6.9%	6.4%	6.5%	5.5%	5.1%	5.3%	6.0%
04) LEHMAN BROTHERS HOLDINGS INC	6.5%	2.5%	0.7%	0.4%	0.5%	0.4%	0.0%	0.0%
05) JP MORGAN CHASE & CO	5.3%	6.0%	6.6%	6.6%	7.3%	8.1%	8.0%	8.6%
06) CERBERUS CAPITAL HOLDING	2.5%	3.0%	3.4%	3.6%	3.6%	3.4%	3.3%	3.5%
07) BANK OF AMERICA CORPORATION	1.9%	2.2%	2.5%	2.6%	2.6%	2.3%	1.3%	2.3%
08) WASHINGTON MUTUAL INC	1.8%	2.1%	2.3%	2.5%	3.0%	3.8%	6.0%	9.4%
09) SUNTRUST BANKS INC	1.6%	1.1%	0.9%	0.9%	0.9%	0.7%	0.8%	0.7%
10) COLONIAL SAVINGS FA	1.2%	1.5%	1.5%	1.6%	1.7%	1.8%	1.0%	0.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Primary MI Only	94.0%	92.8%	91.9%	91.7%	91.8%	90.9%	88.9%	83.2%
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pool Policy and Primary MI	5.6%	6.8%	7.6%	7.7%	7.4%	8.2%	10.2%	15.6%
- Full Recourse	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%	0.4%
- Shared Arrangement	0.3%	0.3%	0.4%	0.4%	0.6%	0.7%	0.5%	0.9%

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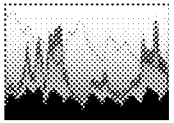

Single Family Conventional Book Characteristics
MI: Triad

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Interest Only with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Alt-A with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-15.79	-12.51	-9.88	-8.90	-6.76	-7.29	-7.69	-8.80
Wtd Avg Economic Model Fee	45.58	41.28	38.25	37.41	35.35	35.99	35.76	33.42
Wtd Avg Charged Fee	29.79	28.77	28.36	28.51	28.59	28.69	28.07	24.62
Appraisal Waivers								
Appraisal Waiver	0.6%	0.6%	0.6%	0.5%	0.4%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.06%	1.72%	1.80%	1.95%	2.80%	2.88%	2.41%	1.44%
- SDQ Rate for Loans with CE	2.06%	1.72%	1.80%	1.95%	2.80%	2.88%	2.41%	1.44%
- SDQ Rate for Loans without CE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SDQ Rate Excl. Katrina Loans	2.03%	1.69%	1.75%	1.88%	2.49%	2.89%	2.41%	1.44%
SDQ Rate for Katrina Loans	6.20%	5.47%	7.21%	8.74%	24.35%	2.10%	1.82%	1.24%
Serious Delinquent Loans								
SDQ Loan Count	2,117	1,534	1,435	1,452	1,678	1,351	1,194	868
SDQ Count for Loans with CE	2,117	1,534	1,435	1,452	1,678	1,351	1,194	868
SDQ Count for Loans without CE	0	0	0	0	0	0	0	0
SDQ Volume ($M)								
SDQ Volume	$279.5	$192.3	$173.0	$170.8	$196.5	$162.3	$141.1	$100.3
SDQ Volume for Loans with CE	$279.5	$192.3	$173.0	$170.8	$196.5	$162.3	$141.1	$100.3
SDQ Volume for Loans without CE	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0

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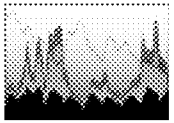

Single Family Conventional Book Characteristics
MI: UGI

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	379,846	343,113	312,690	294,968	231,478	183,487	214,788	317,685
Book Volume ($B)	$51.2	$45.0	$40.0	$37.3	$27.9	$21.1	$25.1	$37.5
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%
OLTV 70.01% - 75.00%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
OLTV 75.01% - 80.00%	0.4%	0.4%	0.5%	0.5%	0.6%	0.8%	0.9%	0.9%
OLTV 80.01% - 90.00%	42.1%	43.1%	44.1%	44.3%	45.3%	44.8%	48.9%	49.7%
OLTV 90.01% - 95.00%	22.9%	23.6%	24.9%	25.7%	29.6%	33.1%	35.7%	39.6%
OLTV 95.01% - 97.00%	3.8%	4.0%	4.3%	4.5%	5.3%	6.2%	6.4%	5.8%
OLTV 97.01% - 100.00%	30.4%	28.4%	25.8%	24.5%	18.4%	14.4%	7.3%	3.4%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.4%	93.2%	93.0%	92.9%	92.5%	92.3%	91.7%	91.5%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV 80.01% - 90.00%	40.8%	41.6%	42.4%	42.5%	42.6%	40.5%	41.4%	33.8%
Comb LTV 90.01% - 95.00%	22.0%	22.6%	23.7%	24.5%	27.7%	30.0%	29.9%	27.1%
Comb LTV 95.01% - 97.00%	3.6%	3.9%	4.1%	4.3%	5.0%	5.7%	5.6%	4.4%
Comb LTV 97.01% - 100.00%	30.4%	28.4%	25.8%	24.5%	18.4%	14.4%	7.2%	3.3%
Comb LTV > 100.00%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%
Comb LTV Missing	2.7%	3.2%	3.6%	4.0%	5.9%	8.9%	15.4%	30.9%
Wtd Avg Comb LTV	93.6%	93.4%	93.3%	93.2%	92.8%	92.6%	91.9%	91.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Comb LTV 75.01% - 80.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Comb LTV 80.01% - 90.00%	41.1%	41.9%	42.7%	42.9%	43.2%	41.5%	43.2%	38.0%

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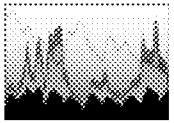

Single Family Conventional Book Characteristics
MI: UGI

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	22.4%	23.0%	24.2%	25.0%	28.4%	31.0%	31.8%	31.1%
Comb LTV 95.01% - 97.00%	3.7%	3.9%	4.1%	4.3%	5.1%	5.9%	5.9%	4.9%
Comb LTV 97.01% - 100.00%	30.4%	28.4%	25.8%	24.5%	18.4%	14.4%	7.2%	3.3%
Comb LTV > 100.00%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
Comb LTV Missing	2.0%	2.4%	2.7%	3.0%	4.4%	6.8%	11.4%	22.1%
Wtd Avg Comb LTV	93.6%	93.4%	93.2%	93.2%	92.8%	92.6%	91.9%	91.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	10.5%	12.0%	12.8%	13.6%	14.0%	8.6%	9.0%	11.6%
MTMLTV 60.01% - 70.00%	9.3%	10.4%	10.7%	11.3%	12.3%	9.8%	9.1%	11.5%
MTMLTV 70.01% - 75.00%	7.1%	8.0%	8.6%	9.0%	10.2%	9.1%	8.4%	9.6%
MTMLTV 75.01% - 80.00%	9.0%	10.2%	10.9%	11.6%	13.7%	13.6%	13.8%	13.5%
MTMLTV 80.01% - 90.00%	26.9%	28.6%	29.0%	29.2%	31.9%	35.7%	40.4%	37.1%
MTMLTV 90.01% - 95.00%	13.3%	12.1%	11.8%	11.2%	9.9%	12.7%	13.0%	11.9%
MTMLTV 95.01% - 97.00%	4.9%	4.4%	4.0%	3.7%	2.6%	3.2%	2.4%	1.9%
MTMLTV 97.01% - 100.00%	9.7%	9.2%	7.3%	6.7%	4.0%	4.9%	2.3%	1.6%
MTMLTV > 100.00%	9.0%	4.9%	4.6%	3.4%	1.0%	1.9%	0.6%	0.4%
MTMLTV Missing	0.2%	0.2%	0.3%	0.3%	0.4%	0.6%	0.9%	0.9%
Wtg Avg MTMLTV	82.6%	80.5%	79.6%	78.6%	76.9%	80.1%	79.6%	78.0%
Credit Score (Sums to 100%)								
FICO < 550	0.7%	0.8%	0.8%	0.8%	0.8%	0.9%	0.9%	0.6%
FICO 550-579	1.3%	1.3%	1.4%	1.3%	1.4%	1.6%	1.7%	1.3%
FICO 580-619	8.7%	8.5%	8.1%	7.8%	7.1%	7.2%	6.5%	5.4%
FICO 620-659	21.1%	20.8%	20.3%	20.1%	19.2%	19.1%	18.1%	15.9%
FICO 660-699	23.5%	23.3%	23.2%	23.2%	23.0%	22.9%	23.6%	22.9%
FICO 700-739	20.4%	20.7%	21.0%	21.2%	21.9%	21.8%	22.5%	23.7%
FICO >= 740	22.9%	23.1%	23.5%	23.8%	24.5%	24.0%	23.4%	25.1%
FICO Missing	1.4%	1.5%	1.7%	1.8%	2.1%	2.5%	3.3%	5.2%
Wtd Avg FICO	690	691	692	692	694	693	694	699
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	85.8%	86.2%	86.8%	86.8%	86.8%	87.9%	88.3%	89.1%
Intermediate-term, fixed-rate	2.4%	2.5%	2.7%	2.7%	2.9%	3.2%	4.4%	5.3%
Adjustable-rate	5.6%	6.3%	6.7%	7.1%	8.4%	8.3%	7.0%	5.3%

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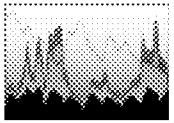

Single Family Conventional Book Characteristics
MI: UGI

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.1%	2.0%	2.0%	2.0%	1.5%	0.6%	0.2%	0.1%
Negative Amortization	0.2%	0.3%	0.3%	0.3%	0.2%	0.0%	0.1%	0.2%
Interest Only fixed-rate	3.9%	2.7%	1.5%	1.0%	0.2%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	94.1%	94.2%	94.0%	93.9%	94.4%	95.6%	95.8%	96.8%
Second/Vacation Home	3.1%	3.1%	3.2%	3.3%	3.0%	2.3%	1.9%	1.5%
Investor Property	2.8%	2.7%	2.8%	2.8%	2.7%	2.1%	2.2%	1.7%
10-K Unit Type (Sums to 100%)								
1 Unit	98.0%	98.0%	98.0%	97.9%	97.8%	97.7%	97.3%	97.3%
2-4 Units	2.0%	2.0%	2.0%	2.1%	2.2%	2.3%	2.7%	2.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.2%	8.9%	8.6%	8.4%	7.5%	6.5%	6.8%	6.8%
Single Family Homes	90.8%	91.1%	91.4%	91.6%	92.5%	93.5%	93.2%	93.2%
Property Type (Sums to 100%)								
Manufactured	0.8%	0.9%	1.0%	1.0%	1.2%	1.4%	1.1%	0.7%
Condo/Coop	9.2%	8.9%	8.6%	8.4%	7.5%	6.5%	6.7%	6.8%
1 Unit	88.0%	88.2%	88.4%	88.5%	89.1%	89.8%	89.4%	89.9%
2-4 Units	2.0%	2.0%	2.0%	2.0%	2.2%	2.3%	2.7%	2.6%
Condo								
Condo	8.7%	8.4%	8.0%	7.8%	6.9%	6.0%	6.4%	6.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	74.0%	73.3%	73.0%	73.1%	70.9%	68.5%	64.7%	70.7%
Cash-Out Refinance	10.1%	10.3%	10.2%	10.0%	9.2%	8.1%	8.5%	6.0%
Other Refinance	15.9%	16.4%	16.8%	16.9%	20.0%	23.4%	26.9%	23.3%
Origination Type (Sums to 100%)								
TPO Broker	22.3%	21.9%	21.1%	20.7%	19.4%	18.9%	20.8%	20.2%
TPO Correspondent	32.9%	31.6%	30.7%	30.0%	27.8%	25.1%	22.4%	19.0%
Undesignated	0.3%	0.4%	0.5%	0.5%	0.8%	1.2%	1.8%	3.1%
Retail	44.5%	46.1%	47.8%	48.7%	52.0%	54.8%	54.9%	57.6%
Origination Year (Sums to 100%)								
< 2000	2.8%	3.3%	3.8%	4.1%	6.1%	9.1%	15.6%	31.1%
2000	0.6%	0.7%	0.8%	0.8%	1.3%	1.9%	3.7%	8.4%
2001	2.3%	2.7%	3.1%	3.3%	4.8%	7.1%	14.0%	29.8%
2002	5.3%	6.1%	6.9%	7.6%	10.8%	15.7%	27.4%	30.6%

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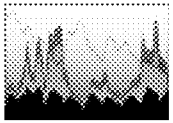

Single Family Conventional Book Characteristics
MI: UGI

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	13.2%	15.2%	17.1%	18.5%	25.9%	36.6%	39.3%	0.0%
2004	12.2%	14.0%	15.7%	17.1%	23.9%	29.6%	0.0%	0.0%
2005	16.6%	19.0%	21.5%	23.3%	27.3%	0.0%	0.0%	0.0%
2006	21.6%	24.7%	27.6%	25.3%	0.0%	0.0%	0.0%	0.0%
2007	25.4%	14.3%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$140,473	$136,774	$133,814	$131,900	$125,229	$118,977	$121,413	$123,129
Loan Original Note Rate	6.40%	6.34%	6.31%	6.29%	6.16%	6.26%	6.56%	7.16%
Seasoning (Sums to 100%)								
Seasoned	1.3%	1.5%	1.2%	1.2%	1.3%	1.2%	1.4%	1.8%
Non-Seasoned	98.7%	98.5%	98.8%	98.8%	98.7%	98.8%	98.6%	98.2%
ACI								
ACI Probability	1.60%	1.53%	1.45%	1.39%	1.24%	1.21%	1.07%	0.82%
Wtd Avg ACI Score	665	666	668	670	674	675	676	684
Credit Premium								
Wtd Avg Credit Premium	-0.12	-0.14	-0.14	-0.13	-0.12	-0.11	-0.05	-0.03
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%
Prepay Premium								
Prepay Premium	0.8%	0.8%	0.8%	0.9%	0.8%	0.8%	1.3%	1.7%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.3%	4.7%	5.1%	5.3%	6.4%	7.3%	7.4%	6.5%
DTI Ratio > 20 and <= 30	14.5%	15.4%	16.3%	16.8%	19.1%	21.0%	21.5%	22.9%
DTI Ratio > 30 and <= 40	27.9%	28.6%	29.2%	29.6%	30.6%	31.2%	32.6%	35.6%
DTI Ratio > 40 and <= 50	27.1%	26.7%	26.1%	25.7%	23.8%	22.1%	21.6%	20.4%
DTI Ratio > 50	22.8%	21.5%	20.3%	19.7%	17.3%	15.7%	13.9%	11.2%
DTI Ratio Missing	3.3%	3.2%	3.1%	3.0%	2.8%	2.7%	3.0%	3.5%
Wtd Avg DTI Ratio	41.1%	40.5%	40.0%	39.7%	38.6%	37.6%	36.9%	36.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.3%	4.7%	5.1%	5.3%	6.4%	7.3%	7.4%	6.5%
DTI Ratio > 20 and <= 30	14.6%	15.4%	16.3%	16.8%	19.1%	21.0%	21.5%	22.9%
DTI Ratio > 30 and <= 40	27.9%	28.6%	29.2%	29.6%	30.6%	31.2%	32.6%	35.6%
DTI Ratio > 40 and <= 50	27.1%	26.7%	26.1%	25.7%	23.8%	22.1%	21.6%	20.4%
DTI Ratio > 50	22.8%	21.5%	20.3%	19.7%	17.3%	15.7%	13.9%	11.2%
DTI Ratio Missing	3.2%	3.2%	3.1%	3.0%	2.8%	2.7%	3.0%	3.5%

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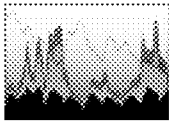

Single Family Conventional Book Characteristics
MI: UGI

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	41.1%	40.5%	40.0%	39.7%	38.6%	37.6%	36.9%	36.2%
Origination Term (Sums to 100%)								
<= 15 Years	2.4%	2.5%	2.7%	2.7%	2.9%	3.2%	4.4%	5.3%
> 15 Years amd <= 25 Years	2.0%	2.2%	2.3%	2.3%	2.5%	2.5%	2.4%	2.3%
> 25 Years and <= 30 Years	94.2%	94.4%	94.6%	94.7%	94.5%	94.3%	93.1%	92.4%
> 30 Years	1.3%	0.9%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	89.6%	88.9%	88.3%	87.9%	87.0%	87.9%	88.3%	89.1%
Intermediate-Term Fixed Rate (excl Balloon)	2.2%	2.3%	2.5%	2.5%	2.6%	2.7%	3.7%	4.6%
Adjustable Rate	8.0%	8.6%	9.0%	9.4%	10.1%	8.9%	7.3%	5.6%
Balloon	0.2%	0.2%	0.2%	0.2%	0.4%	0.5%	0.7%	0.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.3%	0.9%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	7.6%	8.1%	8.5%	8.8%	9.5%	8.4%	6.7%	4.8%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.1%	1.2%	1.3%	1.4%	1.6%	1.4%	1.6%	1.2%
- 5/1 Hybrid Arm	4.3%	4.5%	4.7%	4.9%	5.2%	4.5%	3.2%	2.3%
- 7/1 Hybrid Arm	1.8%	2.0%	2.1%	2.2%	2.4%	2.2%	1.7%	1.1%
- 10/1 Hybrid Arm	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.3%
NegAm ARM	0.2%	0.3%	0.3%	0.3%	0.2%	0.0%	0.1%	0.2%
Interest Only	6.0%	4.7%	3.5%	3.0%	1.7%	0.7%	0.2%	0.1%
- Interest Only ARM	2.1%	2.0%	2.0%	2.0%	1.5%	0.6%	0.2%	0.1%
- Interest Only FRM	3.9%	2.7%	1.5%	1.0%	0.2%	0.1%	0.0%	0.0%
Alt-A	8.9%	8.8%	8.2%	7.9%	6.3%	4.9%	6.8%	5.7%
- Alt-A Low/No Doc	5.6%	5.4%	5.0%	4.7%	3.8%	3.1%	4.6%	3.8%
- Alt-A No Disclosure	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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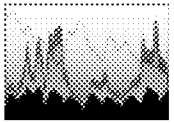

Single Family Conventional Book Characteristics
MI: UGI

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.5%	1.6%	1.6%	1.6%	1.4%	1.0%	1.7%	1.6%
- Alt-A SISA	0.6%	0.6%	0.5%	0.4%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.9%	0.8%	0.8%	0.7%	0.6%	0.5%	0.8%	0.8%
- Alt-A Stated Income	2.4%	2.3%	2.1%	2.0%	1.7%	1.6%	2.1%	1.5%
Alt-A Full Doc (by SFC)	1.4%	1.4%	1.4%	1.3%	0.7%	0.2%	0.1%	0.0%
Alt-A Deals (no SFC)	1.9%	2.1%	1.9%	1.9%	1.9%	1.5%	2.1%	1.9%
My Community Mortgage	12.7%	11.3%	8.3%	6.7%	2.9%	2.6%	1.3%	0.4%
Non-Full Doc								
Non-Full Doc Total	12.2%	11.5%	10.9%	10.4%	8.8%	7.0%	7.8%	5.8%
- Select Lender Programs Non-Full Doc	6.7%	6.2%	6.0%	5.8%	5.1%	4.0%	3.4%	2.3%
- Other Low/No Doc	5.5%	5.3%	4.9%	4.6%	3.7%	3.0%	4.4%	3.6%
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	85.6%	84.8%	84.5%	84.3%	83.7%	82.8%	75.8%	62.1%
Investor Channel	11.7%	12.1%	12.0%	11.9%	10.7%	8.7%	9.5%	8.4%
eChannel	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.6%	3.0%	3.5%	3.8%	5.7%	8.6%	14.7%	29.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.6%	0.6%	0.6%	0.5%	0.4%	0.4%	0.3%	0.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- Other	0.4%	0.4%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.5%	1.5%	1.4%	1.4%	1.3%	1.2%	1.1%	0.8%

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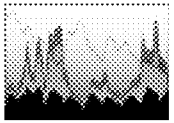

Single Family Conventional Book Characteristics
MI: UGI

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/20/00	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.1%
- 90/05/05	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.3%
- Other	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%
EA/TPR								
EA/TPR	6.7%	6.5%	6.7%	6.8%	6.6%	6.5%	5.5%	2.9%
- EA I	3.0%	2.9%	3.1%	3.1%	2.9%	2.7%	2.2%	1.1%
- EA/TPR II	2.4%	2.2%	2.2%	2.2%	2.1%	2.1%	1.9%	1.2%
- EA/TPR III	1.3%	1.4%	1.4%	1.4%	1.6%	1.8%	1.3%	0.6%
10-K Property Region (Sums to 100%)								
Midwest	23.5%	24.0%	24.3%	24.5%	24.5%	24.4%	21.2%	19.4%
Northeast	15.3%	15.4%	15.5%	15.5%	15.5%	14.5%	14.6%	16.9%
Southeast	31.6%	31.2%	30.6%	30.2%	29.0%	28.6%	28.5%	27.1%
Southwest	21.1%	21.2%	21.6%	21.8%	22.5%	23.2%	21.0%	18.4%
West	8.5%	8.2%	8.0%	8.1%	8.6%	9.2%	14.8%	18.2%
Census Region (Sums to 100%)								
New England	4.5%	4.5%	4.5%	4.4%	4.3%	3.9%	4.3%	5.1%
Middle Atlantic	10.3%	10.4%	10.5%	10.6%	10.8%	10.4%	10.0%	11.4%
East North Central	18.2%	18.5%	18.8%	19.0%	19.3%	19.7%	17.8%	16.1%
East South Central	6.4%	6.5%	6.4%	6.3%	6.0%	5.6%	4.9%	4.0%
South Atlantic	25.7%	25.2%	24.7%	24.3%	23.4%	23.3%	23.9%	23.5%
West North Central	9.5%	9.7%	9.8%	9.8%	9.5%	8.8%	6.8%	6.4%
West South Central	11.4%	11.6%	12.0%	12.2%	13.0%	13.7%	11.0%	9.1%
Mountain	7.3%	7.1%	7.0%	7.0%	7.1%	7.2%	8.9%	8.5%
Pacific	6.7%	6.4%	6.3%	6.3%	6.7%	7.5%	12.4%	15.9%
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Top 10 States								
01) FL	8.7%	8.5%	8.3%	8.2%	7.3%	6.8%	7.9%	8.2%
02) TX	7.4%	7.5%	7.8%	7.9%	8.6%	9.3%	7.6%	6.5%
03) IL	6.1%	6.0%	5.9%	5.8%	5.6%	5.4%	4.8%	4.5%
04) GA	5.4%	5.4%	5.3%	5.2%	5.3%	5.6%	5.2%	4.6%
05) IN	3.9%	4.0%	4.1%	4.2%	4.2%	4.3%	3.6%	3.3%

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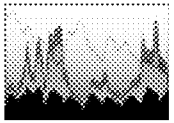

Single Family Conventional Book Characteristics
MI: UGI

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) OH	3.9%	4.1%	4.2%	4.3%	4.4%	4.7%	4.5%	3.9%
07) NY	3.7%	3.8%	3.9%	4.0%	4.2%	4.3%	4.2%	4.5%
08) PA	3.6%	3.7%	3.8%	3.8%	3.8%	3.4%	3.1%	3.2%
09) NC	3.5%	3.5%	3.5%	3.5%	3.6%	3.9%	3.5%	3.0%
10) NJ	3.0%	2.9%	2.9%	2.9%	2.7%	2.6%	2.8%	3.8%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	25.2%	25.5%	25.3%	25.1%	23.7%	22.2%	24.3%	20.2%
02) CITIGROUP INC	10.0%	9.3%	8.4%	8.0%	6.4%	4.9%	4.4%	5.0%
03) PHH CORPORATION	8.2%	8.7%	9.5%	9.9%	11.2%	12.2%	11.1%	15.5%
04) SUNTRUST BANKS INC	7.4%	6.8%	6.4%	6.0%	4.8%	4.1%	3.1%	2.0%
05) WASHINGTON MUTUAL INC	4.5%	5.1%	5.7%	6.1%	7.9%	9.3%	9.5%	11.0%
06) BANK OF AMERICA CORPORATION	4.3%	4.4%	4.6%	4.6%	4.9%	4.7%	4.0%	3.6%
07) JP MORGAN CHASE & CO	3.6%	3.6%	3.7%	3.7%	4.3%	5.2%	6.8%	6.8%
08) AMTRUST FINANCIAL CORPORATION	3.4%	3.3%	3.1%	2.8%	1.9%	1.3%	0.9%	0.4%
09) CERBERUS CAPITAL HOLDING	3.2%	3.4%	3.7%	3.8%	3.8%	3.1%	2.6%	1.9%
10) WELLS FARGO & COMPANY	2.9%	2.5%	2.5%	2.4%	2.4%	2.2%	1.7%	1.5%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	25.3%	25.6%	25.5%	25.3%	23.9%	22.5%	24.6%	20.6%
02) CITIGROUP INC	11.6%	11.2%	10.5%	10.2%	9.2%	8.1%	6.9%	6.5%
03) JP MORGAN CHASE & CO	8.6%	9.1%	9.2%	9.0%	8.9%	9.6%	11.0%	11.6%
04) PHH CORPORATION	8.0%	8.6%	9.2%	9.6%	10.8%	11.5%	9.8%	13.4%
05) WELLS FARGO & COMPANY	7.0%	7.2%	7.5%	7.5%	7.7%	7.2%	4.4%	2.6%
06) SUNTRUST BANKS INC	6.1%	5.4%	4.7%	4.4%	3.7%	3.1%	2.4%	1.2%
07) BANK OF AMERICA CORPORATION	4.3%	4.5%	4.7%	4.7%	4.8%	4.4%	3.7%	4.0%
08) CERBERUS CAPITAL HOLDING	3.8%	4.0%	4.3%	4.5%	4.7%	4.3%	4.7%	4.7%
09) WASHINGTON MUTUAL INC	3.5%	3.9%	4.4%	4.7%	6.2%	7.8%	10.7%	15.2%
10) NATIONAL CITY CORPORATION	2.6%	2.2%	2.0%	1.9%	1.4%	1.4%	1.4%	0.8%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Primary MI Only	94.8%	94.1%	93.6%	93.6%	93.7%	93.5%	91.9%	88.8%
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pool Policy and Primary MI	4.4%	5.0%	5.4%	5.3%	4.9%	4.9%	6.5%	9.7%
- Full Recourse	0.2%	0.2%	0.3%	0.3%	0.3%	0.4%	0.5%	0.9%
- Shared Arrangement	0.6%	0.7%	0.7%	0.8%	1.1%	1.2%	1.1%	0.6%

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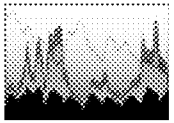

Single Family Conventional Book Characteristics
MI: UGI

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Interest Only with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Alt-A with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-16.47	-14.84	-11.47	-9.65	-4.93	-5.51	-7.84	-10.18
Wtd Avg Economic Model Fee	48.08	45.83	42.40	40.57	35.49	35.66	35.60	33.99
Wtd Avg Charged Fee	31.61	30.99	30.93	30.92	30.57	30.15	27.75	23.81
Appraisal Waivers								
Appraisal Waiver	0.8%	0.7%	0.6%	0.6%	0.4%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.21%	1.78%	1.66%	1.79%	2.64%	2.72%	2.52%	1.51%
- SDQ Rate for Loans with CE	2.21%	1.78%	1.66%	1.79%	2.64%	2.72%	2.52%	1.51%
- SDQ Rate for Loans without CE	4.00%	4.17%	5.26%	5.56%	4.35%	4.00%	0.00%	0.00%
SDQ Rate Excl. Katrina Loans	2.20%	1.76%	1.62%	1.73%	2.23%	2.75%	2.55%	1.51%
SDQ Rate for Katrina Loans	3.24%	3.20%	3.66%	4.80%	17.66%	1.64%	1.03%	1.41%
Serious Delinquent Loans								
SDQ Loan Count	8,409	6,110	5,193	5,284	6,110	4,989	5,224	4,569
SDQ Count for Loans with CE	8,408	6,109	5,192	5,283	6,109	4,988	5,224	4,569
SDQ Count for Loans without CE	1	1	1	1	1	1	0	0
SDQ Volume ($M)								
SDQ Volume	$1,104.9	$769.4	$634.0	$610.9	$667.6	$536.1	$563.1	$472.6
SDQ Volume for Loans with CE	$1,104.9	$769.4	$634.0	$610.9	$667.3	$536.0	$563.1	$472.6
SDQ Volume for Loans without CE	$0.1	$0.1	$0.1	$0.1	$0.3	$0.1	$0.0	$0.0

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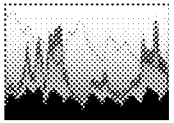

Single Family Conventional Book Characteristics
Selected MI

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	2,408,018	2,172,671	1,991,897	1,883,585	1,525,661	1,251,593	1,516,659	2,103,685
Book Volume ($B)	$327.0	$285.4	$255.4	$238.2	$184.3	$144.8	$180.3	$248.4
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
OLTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.2%
OLTV 70.01% - 75.00%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.2%
OLTV 75.01% - 80.00%	0.4%	0.4%	0.5%	0.5%	0.7%	0.9%	1.4%	1.1%
OLTV 80.01% - 90.00%	41.9%	43.3%	44.7%	45.0%	46.5%	46.7%	50.2%	51.5%
OLTV 90.01% - 95.00%	25.2%	25.6%	26.5%	27.1%	29.7%	32.0%	34.2%	38.1%
OLTV 95.01% - 97.00%	3.4%	3.7%	3.9%	4.1%	4.9%	5.8%	6.0%	5.7%
OLTV 97.01% - 100.00%	28.2%	25.9%	23.2%	21.9%	16.4%	12.7%	6.6%	2.7%
OLTV > 100.00%	0.6%	0.7%	0.8%	0.9%	1.3%	1.4%	0.8%	0.3%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	93.4%	93.2%	92.9%	92.8%	92.4%	92.1%	91.4%	91.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
Comb LTV 70.01% - 75.00%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
Comb LTV 75.01% - 80.00%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.9%	0.4%
Comb LTV 80.01% - 90.00%	40.5%	41.7%	42.8%	43.0%	43.6%	42.5%	43.4%	36.2%
Comb LTV 90.01% - 95.00%	24.2%	24.5%	25.2%	25.7%	27.6%	28.7%	28.6%	25.7%
Comb LTV 95.01% - 97.00%	3.2%	3.5%	3.7%	3.9%	4.5%	5.3%	5.3%	4.2%
Comb LTV 97.01% - 100.00%	28.2%	25.9%	23.2%	22.0%	16.5%	12.7%	6.6%	2.7%
Comb LTV > 100.00%	0.8%	0.8%	0.9%	0.9%	1.3%	1.3%	0.7%	0.3%
Comb LTV Missing	2.9%	3.3%	3.8%	4.2%	6.0%	8.7%	14.0%	30.0%
Wtd Avg Comb LTV	93.6%	93.4%	93.1%	93.0%	92.7%	92.4%	91.6%	91.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
Comb LTV 70.01% - 75.00%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Comb LTV 75.01% - 80.00%	0.2%	0.2%	0.2%	0.3%	0.3%	0.5%	1.0%	0.7%
Comb LTV 80.01% - 90.00%	40.7%	41.9%	43.2%	43.4%	44.1%	43.2%	44.6%	39.3%

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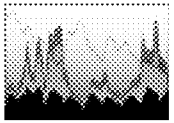

Single Family Conventional Book Characteristics
Selected MI

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	24.5%	24.7%	25.5%	26.0%	28.1%	29.5%	29.8%	28.6%
Comb LTV 95.01% - 97.00%	3.3%	3.5%	3.7%	3.9%	4.6%	5.4%	5.5%	4.7%
Comb LTV 97.01% - 100.00%	28.2%	25.9%	23.2%	22.0%	16.5%	12.7%	6.6%	2.7%
Comb LTV > 100.00%	0.8%	0.8%	0.9%	0.9%	1.3%	1.3%	0.7%	0.3%
Comb LTV Missing	2.3%	2.7%	3.1%	3.4%	4.8%	7.1%	11.2%	23.4%
Wtd Avg Comb LTV	93.6%	93.3%	93.1%	93.0%	92.6%	92.4%	91.6%	91.4%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	11.3%	13.0%	13.9%	14.7%	15.1%	9.1%	9.0%	12.4%
MTMLTV 60.01% - 70.00%	9.7%	10.9%	11.4%	12.0%	12.7%	10.1%	8.9%	11.2%
MTMLTV 70.01% - 75.00%	7.2%	8.2%	8.8%	9.3%	10.3%	9.2%	8.4%	9.1%
MTMLTV 75.01% - 80.00%	8.7%	10.0%	10.8%	11.6%	14.0%	13.8%	14.1%	12.9%
MTMLTV 80.01% - 90.00%	26.0%	27.5%	28.2%	28.3%	30.8%	35.8%	41.1%	37.8%
MTMLTV 90.01% - 95.00%	13.9%	12.5%	11.9%	11.1%	9.8%	12.2%	12.8%	12.3%
MTMLTV 95.01% - 97.00%	4.8%	4.2%	3.8%	3.4%	2.5%	3.0%	2.4%	2.0%
MTMLTV 97.01% - 100.00%	9.6%	8.8%	6.9%	6.2%	3.7%	4.6%	2.3%	1.5%
MTMLTV > 100.00%	8.6%	4.6%	4.2%	3.2%	0.9%	1.8%	0.6%	0.5%
MTMLTV Missing	0.1%	0.2%	0.2%	0.2%	0.3%	0.3%	0.5%	0.4%
Wtg Avg MTMLTV	82.2%	79.9%	78.9%	77.9%	76.3%	79.7%	79.5%	77.9%
Credit Score (Sums to 100%)								
FICO < 550	0.8%	0.8%	0.8%	0.8%	0.9%	1.2%	1.3%	0.9%
FICO 550-579	1.3%	1.4%	1.4%	1.4%	1.5%	1.9%	2.2%	1.8%
FICO 580-619	8.0%	7.9%	7.6%	7.4%	7.2%	7.7%	7.7%	6.6%
FICO 620-659	20.0%	19.9%	19.6%	19.6%	19.1%	19.2%	18.8%	16.9%
FICO 660-699	23.5%	23.3%	23.3%	23.2%	23.0%	22.7%	23.3%	22.7%
FICO 700-739	21.4%	21.5%	21.7%	21.7%	21.9%	21.5%	21.7%	22.6%
FICO >= 740	23.8%	23.9%	24.1%	24.2%	24.2%	22.9%	21.4%	22.2%
FICO Missing	1.2%	1.4%	1.5%	1.6%	2.2%	2.9%	3.7%	6.2%
Wtd Avg FICO	693	693	693	693	694	691	689	693
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	86.4%	87.5%	88.3%	88.5%	88.5%	89.2%	88.4%	89.7%
Intermediate-term, fixed-rate	2.3%	2.4%	2.6%	2.7%	3.2%	3.5%	4.8%	5.8%
Adjustable-rate	4.6%	5.0%	5.3%	5.5%	6.5%	6.4%	6.4%	4.2%

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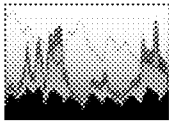

Single Family Conventional Book Characteristics
Selected MI

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.6%	2.0%	1.9%	1.8%	1.4%	0.6%	0.2%	0.0%
Negative Amortization	0.2%	0.2%	0.3%	0.3%	0.2%	0.1%	0.2%	0.3%
Interest Only fixed-rate	4.0%	2.8%	1.7%	1.2%	0.2%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.6%	93.7%	93.6%	93.6%	94.1%	95.1%	95.2%	96.2%
Second/Vacation Home	3.3%	3.3%	3.4%	3.3%	2.9%	2.3%	1.9%	1.6%
Investor Property	3.1%	3.0%	3.1%	3.1%	3.0%	2.6%	2.8%	2.2%
10-K Unit Type (Sums to 100%)								
1 Unit	98.2%	98.2%	98.1%	98.1%	97.9%	97.7%	97.1%	97.1%
2-4 Units	1.8%	1.8%	1.9%	1.9%	2.1%	2.3%	2.9%	2.9%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.7%	8.4%	8.1%	7.9%	6.9%	6.2%	6.5%	6.3%
Single Family Homes	91.3%	91.6%	91.9%	92.1%	93.1%	93.8%	93.5%	93.7%
Property Type (Sums to 100%)								
Manufactured	0.9%	1.0%	1.1%	1.2%	1.4%	1.7%	1.5%	0.9%
Condo/Coop	8.7%	8.4%	8.1%	7.9%	6.9%	6.2%	6.5%	6.3%
1 Unit	88.6%	88.8%	88.9%	89.0%	89.5%	89.8%	89.1%	89.9%
2-4 Units	1.8%	1.8%	1.9%	1.9%	2.1%	2.3%	2.9%	2.9%
Condo								
Condo	8.4%	8.1%	7.7%	7.5%	6.6%	5.9%	6.3%	6.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	72.6%	71.8%	71.1%	71.1%	68.6%	66.1%	62.3%	67.0%
Cash-Out Refinance	11.4%	11.6%	11.8%	11.6%	11.3%	10.7%	11.8%	9.0%
Other Refinance	16.0%	16.6%	17.1%	17.3%	20.1%	23.2%	25.8%	24.0%
Origination Type (Sums to 100%)								
TPO Broker	22.2%	21.3%	20.7%	20.7%	20.6%	21.2%	23.1%	22.9%
TPO Correspondent	36.8%	35.8%	34.5%	33.8%	31.1%	28.3%	27.2%	25.3%
Undesignated	0.4%	0.5%	0.5%	0.6%	0.9%	1.3%	2.0%	3.6%
Retail	40.6%	42.4%	44.2%	44.9%	47.5%	49.2%	47.8%	48.2%
Origination Year (Sums to 100%)								
< 2000	3.0%	3.5%	4.0%	4.4%	6.2%	9.1%	14.5%	30.7%
2000	0.4%	0.5%	0.6%	0.7%	1.0%	1.5%	2.7%	6.1%
2001	2.4%	2.8%	3.2%	3.5%	5.0%	7.3%	13.5%	30.2%
2002	5.9%	6.8%	7.7%	8.4%	11.6%	16.6%	28.2%	33.0%

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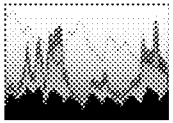

Single Family Conventional Book Characteristics
Selected MI

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	14.5%	16.8%	18.9%	20.4%	27.9%	38.2%	41.1%	0.0%
2004	11.9%	13.8%	15.4%	16.7%	22.8%	27.4%	0.0%	0.0%
2005	15.7%	18.1%	20.4%	22.0%	25.5%	0.0%	0.0%	0.0%
2006	20.5%	23.6%	26.2%	23.9%	0.0%	0.0%	0.0%	0.0%
2007	25.6%	14.0%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$141,775	$137,430	$134,305	$132,364	$125,904	$120,064	$123,232	$123,473
Loan Original Note Rate	6.45%	6.37%	6.35%	6.33%	6.21%	6.33%	6.63%	7.20%
Seasoning (Sums to 100%)								
Seasoned	1.3%	1.4%	1.2%	1.2%	1.3%	1.2%	1.4%	2.0%
Non-Seasoned	98.7%	98.6%	98.8%	98.8%	98.7%	98.8%	98.6%	98.0%
ACI								
ACI Probability	1.60%	1.52%	1.46%	1.42%	1.35%	1.43%	1.36%	1.03%
Wtd Avg ACI Score	666	667	669	670	672	671	670	678
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.13	-0.12	-0.12	-0.09	-0.06	0.01	0.02
Credit Premium > 1.5	0.4%	0.3%	0.3%	0.3%	0.4%	0.5%	1.0%	0.7%
Prepay Premium								
Prepay Premium	1.4%	1.2%	1.1%	1.1%	1.1%	1.4%	2.8%	2.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.4%	4.8%	5.2%	5.4%	6.4%	7.4%	7.5%	6.7%
DTI Ratio > 20 and <= 30	14.5%	15.4%	16.2%	16.6%	18.7%	20.4%	20.8%	21.9%
DTI Ratio > 30 and <= 40	27.5%	28.3%	28.9%	29.2%	30.4%	30.9%	32.0%	35.2%
DTI Ratio > 40 and <= 50	27.4%	26.7%	26.1%	25.7%	24.0%	22.4%	21.8%	20.5%
DTI Ratio > 50	22.3%	21.1%	20.1%	19.6%	17.1%	15.6%	13.7%	10.7%
DTI Ratio Missing	3.8%	3.7%	3.6%	3.5%	3.2%	3.2%	4.3%	5.1%
Wtd Avg DTI Ratio	41.0%	40.5%	40.0%	39.7%	38.6%	37.7%	37.0%	36.2%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.4%	4.8%	5.2%	5.4%	6.4%	7.4%	7.5%	6.7%
DTI Ratio > 20 and <= 30	14.5%	15.4%	16.2%	16.6%	18.7%	20.4%	20.8%	21.9%
DTI Ratio > 30 and <= 40	27.5%	28.3%	28.9%	29.2%	30.4%	30.9%	32.0%	35.2%
DTI Ratio > 40 and <= 50	27.4%	26.7%	26.1%	25.7%	24.0%	22.4%	21.8%	20.5%
DTI Ratio > 50	22.3%	21.1%	20.1%	19.6%	17.1%	15.6%	13.7%	10.7%
DTI Ratio Missing	3.8%	3.7%	3.6%	3.5%	3.2%	3.2%	4.3%	5.1%

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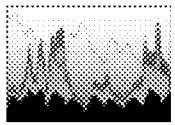

Single Family Conventional Book Characteristics
Selected MI

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	41.0%	40.5%	40.0%	39.7%	38.6%	37.7%	37.0%	36.2%
Origination Term (Sums to 100%)								
<= 15 Years	2.3%	2.4%	2.6%	2.7%	3.2%	3.5%	4.8%	5.8%
> 15 Years amd <= 25 Years	1.8%	1.9%	2.1%	2.1%	2.5%	2.6%	2.6%	2.5%
> 25 Years and <= 30 Years	95.0%	94.9%	95.0%	94.9%	94.3%	93.8%	92.6%	91.7%
> 30 Years	1.0%	0.7%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	90.4%	90.3%	89.9%	89.7%	88.7%	89.3%	88.5%	89.7%
Intermediate-Term Fixed Rate (excl Balloon)	2.0%	2.2%	2.3%	2.4%	2.7%	2.9%	4.0%	4.9%
Adjustable Rate	7.4%	7.3%	7.4%	7.6%	8.1%	7.2%	6.7%	4.5%
Balloon	0.2%	0.3%	0.3%	0.3%	0.4%	0.6%	0.8%	0.9%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.0%	0.7%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	6.9%	6.7%	6.8%	6.9%	7.3%	6.2%	5.4%	3.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.0%	1.1%	1.2%	1.3%	1.5%	1.3%	1.8%	1.0%
- 5/1 Hybrid Arm	4.3%	4.1%	4.1%	4.1%	4.2%	3.6%	2.5%	1.7%
- 7/1 Hybrid Arm	1.2%	1.2%	1.3%	1.3%	1.4%	1.3%	0.9%	0.5%
- 10/1 Hybrid Arm	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
NegAm ARM	0.2%	0.2%	0.3%	0.3%	0.2%	0.1%	0.2%	0.3%
Interest Only	6.5%	4.8%	3.6%	3.0%	1.6%	0.7%	0.2%	0.0%
- Interest Only ARM	2.6%	2.0%	1.9%	1.8%	1.4%	0.6%	0.2%	0.0%
- Interest Only FRM	4.0%	2.8%	1.7%	1.2%	0.2%	0.1%	0.0%	0.0%
Alt-A	10.5%	9.9%	9.2%	8.9%	7.4%	6.4%	8.8%	6.8%
- Alt-A Low/No Doc	7.0%	6.4%	6.1%	5.8%	5.0%	4.4%	6.2%	4.5%
- Alt-A No Disclosure	0.3%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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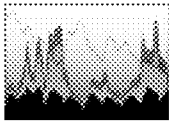

Single Family Conventional Book Characteristics
Selected MI

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.0%	2.2%	2.3%	2.3%	2.1%	1.6%	2.0%	1.5%
- Alt-A SISA	0.5%	0.5%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.1%	1.0%	0.8%	0.8%	0.6%	0.5%	0.7%	0.6%
- Alt-A Stated Income	3.1%	2.6%	2.4%	2.4%	2.3%	2.3%	3.5%	2.3%
Alt-A Full Doc (by SFC)	1.7%	1.6%	1.4%	1.3%	0.8%	0.4%	0.3%	0.1%
Alt-A Deals (no SFC)	1.8%	2.0%	1.7%	1.7%	1.6%	1.5%	2.3%	2.3%
My Community Mortgage	10.2%	8.9%	6.4%	5.3%	2.4%	2.2%	1.2%	0.3%
Non-Full Doc								
Non-Full Doc Total	13.1%	11.6%	10.9%	10.2%	8.6%	7.3%	8.7%	5.9%
- Select Lender Programs Non-Full Doc	6.2%	5.2%	4.9%	4.4%	3.7%	3.0%	2.5%	1.6%
- Other Low/No Doc	6.9%	6.3%	6.0%	5.8%	5.0%	4.4%	6.3%	4.3%
Subprime Deals								
Subprime	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	1.4%	0.7%
- Pre 12/2005 (A-Minus Deals)	0.2%	0.2%	0.2%	0.2%	0.4%	0.6%	1.4%	0.7%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	84.3%	83.9%	83.8%	83.6%	83.0%	81.6%	73.8%	60.9%
Investor Channel	12.9%	12.8%	12.5%	12.3%	11.2%	9.9%	12.5%	10.1%
eChannel	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.8%	3.2%	3.7%	4.0%	5.8%	8.5%	13.6%	29.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	0.6%	0.6%	0.5%	0.5%	0.4%	0.4%	0.3%	0.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/15/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- Other	0.3%	0.3%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	1.4%	1.4%	1.3%	1.3%	1.2%	1.3%	1.4%	0.9%

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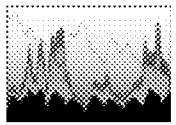

Single Family Conventional Book Characteristics
Selected MI

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
- 80/15/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/20/00	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.2%
- 90/05/05	0.3%	0.3%	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%
- Other	0.4%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%
EA/TPR								
EA/TPR	7.5%	7.4%	7.7%	7.8%	8.2%	9.3%	8.5%	5.3%
- EA I	3.3%	3.3%	3.5%	3.6%	3.6%	3.6%	3.2%	2.0%
- EA/TPR II	2.7%	2.6%	2.6%	2.6%	2.6%	2.9%	2.9%	2.0%
- EA/TPR III	1.5%	1.5%	1.6%	1.7%	2.0%	2.7%	2.3%	1.3%
10-K Property Region (Sums to 100%)								
Midwest	22.5%	23.1%	23.4%	23.6%	23.6%	23.5%	20.9%	19.6%
Northeast	14.6%	14.6%	14.7%	14.6%	14.5%	13.9%	14.2%	15.9%
Southeast	30.4%	30.4%	30.3%	30.2%	29.6%	29.0%	27.5%	26.0%
Southwest	22.7%	22.7%	22.7%	22.7%	23.0%	23.6%	21.3%	19.5%
West	9.9%	9.2%	8.9%	8.9%	9.3%	9.9%	16.0%	19.0%
Census Region (Sums to 100%)								
New England	3.9%	3.8%	3.7%	3.6%	3.5%	3.2%	3.6%	4.4%
Middle Atlantic	9.9%	10.0%	10.1%	10.2%	10.2%	10.0%	10.0%	11.0%
East North Central	17.8%	18.3%	18.6%	18.8%	19.0%	19.2%	17.3%	16.3%
East South Central	7.0%	7.1%	7.0%	7.0%	6.8%	6.5%	5.3%	4.4%
South Atlantic	23.8%	23.8%	23.7%	23.6%	23.1%	22.8%	22.5%	21.9%
West North Central	8.2%	8.3%	8.4%	8.4%	8.0%	7.7%	6.4%	6.0%
West South Central	12.4%	12.7%	13.0%	13.1%	13.6%	14.0%	11.1%	9.3%
Mountain	9.2%	8.8%	8.4%	8.3%	8.2%	8.3%	10.1%	10.2%
Pacific	7.4%	6.9%	6.6%	6.7%	7.1%	7.8%	13.3%	16.3%
US Territories	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%
Top 10 States								
01) FL	8.3%	8.3%	8.3%	8.2%	7.6%	6.9%	7.6%	7.6%
02) TX	7.8%	7.9%	8.0%	8.1%	8.6%	9.1%	7.3%	6.4%
03) IL	5.0%	5.0%	4.9%	4.9%	4.7%	4.7%	4.7%	4.7%
04) GA	4.7%	4.8%	4.9%	4.9%	5.0%	5.1%	4.5%	4.1%
05) OH	4.5%	4.7%	4.8%	4.9%	4.9%	5.0%	4.3%	3.9%

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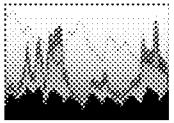

Single Family Conventional Book Characteristics
Selected MI

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) PA	3.8%	3.9%	4.0%	4.0%	4.0%	3.8%	3.4%	3.5%
07) MI	3.6%	3.7%	3.9%	3.9%	4.3%	4.4%	4.1%	3.7%
08) NC	3.5%	3.5%	3.6%	3.6%	3.7%	3.9%	3.4%	3.1%
09) NY	3.3%	3.4%	3.5%	3.5%	3.7%	3.8%	3.9%	4.3%
10) CA	3.1%	2.7%	2.6%	2.6%	2.9%	3.3%	8.2%	10.7%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	24.0%	23.8%	23.0%	22.4%	20.8%	18.7%	19.2%	14.9%
02) CITIGROUP INC	7.9%	7.6%	7.0%	6.8%	5.5%	4.4%	3.9%	4.6%
03) WASHINGTON MUTUAL INC	5.0%	5.6%	6.2%	6.7%	8.5%	10.4%	12.5%	14.7%
04) FLAGSTAR BANCORP INC	4.4%	4.3%	4.3%	4.3%	4.4%	3.8%	3.2%	2.6%
05) WELLS FARGO & COMPANY	3.8%	3.1%	3.0%	2.8%	2.6%	2.3%	2.0%	2.3%
06) SUNTRUST BANKS INC	3.8%	3.5%	3.2%	3.0%	2.1%	1.7%	1.5%	1.3%
07) JP MORGAN CHASE & CO	3.7%	3.7%	3.8%	3.8%	4.1%	4.6%	5.4%	5.6%
08) BANK OF AMERICA CORPORATION	3.4%	3.3%	3.5%	3.5%	3.6%	3.4%	3.2%	3.8%
09) CERBERUS CAPITAL HOLDING	3.2%	3.2%	3.2%	3.3%	2.9%	2.5%	2.1%	2.1%
10) FIRST HORIZON NATIONAL CORPORATION	3.1%	3.0%	2.9%	2.9%	2.5%	2.4%	2.2%	2.3%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	24.1%	23.9%	23.2%	22.6%	21.0%	19.0%	19.3%	15.0%
02) CITIGROUP INC	11.2%	11.4%	11.3%	11.4%	10.8%	9.5%	8.3%	8.1%
03) JP MORGAN CHASE & CO	10.2%	10.8%	11.1%	11.0%	11.0%	10.9%	11.3%	13.4%
04) WELLS FARGO & COMPANY	7.7%	7.6%	7.8%	7.7%	7.8%	7.6%	4.9%	3.6%
05) WASHINGTON MUTUAL INC	4.2%	4.7%	5.2%	5.6%	7.2%	9.4%	13.9%	18.9%
06) CERBERUS CAPITAL HOLDING	3.9%	4.0%	4.1%	4.2%	4.0%	4.0%	4.5%	5.7%
07) BANK OF AMERICA CORPORATION	3.4%	3.4%	3.6%	3.6%	3.6%	3.3%	3.1%	4.3%
08) FIRST HORIZON NATIONAL CORPORATION	3.2%	3.1%	3.0%	3.0%	2.7%	2.6%	2.1%	1.6%
09) SUNTRUST BANKS INC	3.1%	2.7%	2.3%	2.1%	1.6%	1.2%	1.1%	0.7%
10) PHH CORPORATION	2.3%	2.5%	2.7%	2.8%	3.0%	3.2%	3.1%	3.4%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Primary MI Only	86.9%	85.1%	83.6%	82.8%	81.2%	80.6%	78.3%	72.7%
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Pool Policy and Primary MI	5.2%	5.9%	6.2%	6.2%	6.1%	6.7%	9.2%	14.9%
- Full Recourse	0.4%	0.5%	0.5%	0.6%	0.7%	0.8%	1.6%	1.2%
- Shared Arrangement	1.1%	1.3%	1.5%	1.7%	2.3%	2.5%	1.9%	1.2%

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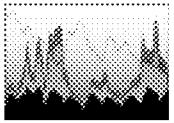

Single Family Conventional Book Characteristics
Selected MI

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	6.3%	7.3%	8.2%	8.7%	9.7%	9.5%	9.0%	9.8%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Interest Only with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	100.0%
Alt-A with Credit Enhancement	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Economic Fees and Gap								
Wtd Avg Economic Gap	-13.88	-12.22	-9.45	-7.98	-4.42	-4.98	-6.65	-9.56
Wtd Avg Economic Model Fee	45.35	42.94	40.13	38.74	35.33	36.34	36.40	34.48
Wtd Avg Charged Fee	31.47	30.73	30.67	30.76	30.91	31.35	29.75	24.92
Appraisal Waivers								
Appraisal Waiver	0.7%	0.7%	0.6%	0.5%	0.3%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.25%	1.84%	1.78%	1.94%	2.89%	3.15%	2.72%	1.68%
- SDQ Rate for Loans with CE	2.25%	1.84%	1.78%	1.94%	2.89%	3.15%	2.72%	1.68%
- SDQ Rate for Loans without CE	2.11%	1.40%	2.29%	1.49%	3.55%	2.05%	2.05%	0.00%
SDQ Rate Excl. Katrina Loans	2.23%	1.81%	1.74%	1.88%	2.52%	3.19%	2.74%	1.68%
SDQ Rate for Katrina Loans	3.44%	3.37%	3.81%	4.65%	15.24%	1.87%	1.39%	1.47%
Serious Delinquent Loans								
SDQ Loan Count	54,219	39,967	35,471	36,465	44,086	39,440	39,807	33,733
SDQ Count for Loans with CE	54,216	39,965	35,468	36,463	44,081	39,437	39,803	33,733
SDQ Count for Loans without CE	3	2	3	2	5	3	4	0
SDQ Volume ($M)								
SDQ Volume	$7,012.5	$4,934.2	$4,229.8	$4,185.7	$4,839.0	$4,376.2	$4,425.2	$3,605.5
SDQ Volume for Loans with CE	$7,012.3	$4,934.0	$4,229.5	$4,185.5	$4,838.2	$4,376.1	$4,424.9	$3,605.5
SDQ Volume for Loans without CE	$0.3	$0.2	$0.2	$0.2	$0.8	$0.1	$0.3	$0.0

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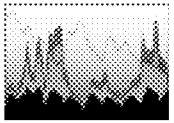

Single Family Conventional Book Characteristics
GMAC 3D Lenders

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	7,989	6,877	5,161	3,777	2,430	1,978	3	
Book Volume ($B)	$1.4	$1.2	$0.9	$0.6	$0.4	$0.3	$0.0	
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	11.9%	12.8%	13.7%	14.9%	19.7%	19.7%	0.0%	
OLTV 60.01% - 70.00%	9.9%	10.1%	10.0%	11.0%	13.9%	14.4%	0.0%	
OLTV 70.01% - 75.00%	7.3%	7.0%	6.6%	6.5%	7.9%	8.0%	0.0%	
OLTV 75.01% - 80.00%	31.1%	30.4%	30.0%	27.3%	26.5%	17.8%	0.0%	
OLTV 80.01% - 90.00%	10.3%	10.0%	9.2%	9.7%	6.8%	7.4%	0.0%	
OLTV 90.01% - 95.00%	7.0%	6.4%	5.9%	6.1%	3.9%	3.7%	0.0%	
OLTV 95.01% - 97.00%	0.9%	1.0%	1.2%	1.4%	2.4%	3.5%	0.0%	
OLTV 97.01% - 100.00%	21.7%	22.3%	23.5%	23.2%	19.0%	25.5%	100.0%	
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Wtd Avg OLTV	80.6%	80.3%	80.1%	79.5%	76.1%	77.6%	100.0%	
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	11.2%	12.2%	12.9%	14.0%	18.2%	17.6%	0.0%	
Comb LTV 60.01% - 70.00%	9.5%	9.8%	9.7%	10.7%	13.8%	13.7%	0.0%	
Comb LTV 70.01% - 75.00%	6.8%	6.5%	6.2%	6.5%	8.2%	8.4%	0.0%	
Comb LTV 75.01% - 80.00%	21.7%	21.6%	21.5%	19.6%	19.2%	14.2%	0.0%	
Comb LTV 80.01% - 90.00%	15.9%	15.2%	14.0%	13.5%	10.7%	9.9%	0.0%	
Comb LTV 90.01% - 95.00%	10.7%	9.9%	9.1%	8.4%	6.6%	4.2%	0.0%	
Comb LTV 95.01% - 97.00%	0.9%	1.0%	1.2%	1.4%	2.4%	3.6%	0.0%	
Comb LTV 97.01% - 100.00%	23.4%	23.9%	25.5%	25.8%	21.0%	28.5%	100.0%	
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Wtd Avg Comb LTV	82.3%	81.9%	81.7%	81.1%	77.8%	79.3%	100.0%	
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	11.2%	12.2%	12.9%	14.0%	18.2%	17.6%	0.0%	
Comb LTV 60.01% - 70.00%	9.5%	9.8%	9.7%	10.7%	13.8%	13.7%	0.0%	
Comb LTV 70.01% - 75.00%	6.8%	6.5%	6.2%	6.5%	8.2%	8.4%	0.0%	
Comb LTV 75.01% - 80.00%	21.7%	21.6%	21.5%	19.6%	19.2%	14.2%	0.0%	
Comb LTV 80.01% - 90.00%	15.9%	15.2%	14.0%	13.5%	10.7%	9.9%	0.0%	
Comb LTV 90.01% - 95.00%	10.7%	9.9%	9.1%	8.4%	6.6%	4.2%	0.0%	

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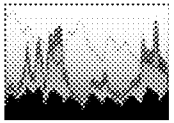

Single Family Conventional Book Characteristics
GMAC 3D Lenders

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 95.01% - 97.00%	0.9%	1.0%	1.2%	1.4%	2.4%	3.6%	0.0%	
Comb LTV 97.01% - 100.00%	23.4%	23.9%	25.5%	25.8%	21.0%	28.5%	100.0%	
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Comb LTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Wtd Avg Comb LTV	82.3%	81.9%	81.7%	81.1%	77.7%	79.3%	100.0%	
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	16.3%	18.8%	22.6%	27.7%	38.4%	29.8%	0.0%	
MTMLTV 60.01% - 70.00%	10.7%	11.2%	11.4%	13.6%	18.6%	13.4%	0.0%	
MTMLTV 70.01% - 75.00%	7.8%	7.9%	7.7%	8.3%	12.4%	8.7%	0.0%	
MTMLTV 75.01% - 80.00%	17.2%	19.2%	17.1%	14.2%	10.2%	10.6%	0.0%	
MTMLTV 80.01% - 90.00%	18.4%	16.1%	15.2%	13.6%	10.4%	12.1%	0.0%	
MTMLTV 90.01% - 95.00%	8.1%	7.0%	6.7%	6.0%	5.7%	9.8%	0.0%	
MTMLTV 95.01% - 97.00%	4.6%	3.3%	3.0%	1.9%	1.3%	4.4%	0.0%	
MTMLTV 97.01% - 100.00%	8.9%	10.3%	10.6%	12.6%	2.2%	8.8%	100.0%	
MTMLTV > 100.00%	8.0%	6.2%	5.7%	2.0%	0.8%	2.3%	0.0%	
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Wtg Avg MTMLTV	78.0%	76.6%	74.9%	71.9%	64.2%	71.8%	100.0%	
Credit Score (Sums to 100%)								
FICO < 550	1.0%	0.8%	1.1%	1.4%	1.2%	1.9%	0.0%	
FICO 550-579	1.3%	0.9%	1.1%	1.3%	1.5%	1.9%	0.0%	
FICO 580-619	6.2%	6.2%	7.2%	7.6%	7.2%	8.1%	0.0%	
FICO 620-659	12.9%	13.2%	14.3%	15.0%	15.9%	17.1%	33.9%	
FICO 660-699	18.6%	18.6%	18.7%	18.6%	18.2%	19.5%	37.2%	
FICO 700-739	19.9%	20.0%	19.5%	19.7%	19.3%	21.3%	28.9%	
FICO >= 740	39.8%	40.0%	37.9%	36.0%	36.0%	29.8%	0.0%	
FICO Missing	0.3%	0.3%	0.3%	0.4%	0.7%	0.4%	0.0%	
Wtd Avg FICO	712	713	709	706	705	697	676	
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	88.8%	87.4%	85.9%	83.5%	74.2%	72.7%	100.0%	
Intermediate-term, fixed-rate	6.4%	7.2%	10.1%	14.5%	25.8%	27.3%	0.0%	
Adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Interest Only adjustable-rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	

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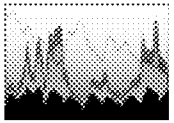

Single Family Conventional Book Characteristics
GMAC 3D Lenders

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Negative Amortization	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Interest Only fixed-rate	4.8%	5.4%	4.0%	1.9%	0.0%	0.0%	0.0%	
10-K Occupancy Type (Sums to 100%)								
Principal Residence	89.7%	89.4%	90.2%	90.2%	92.9%	94.9%	100.0%	
Second/Vacation Home	6.3%	6.6%	6.0%	5.8%	3.2%	1.4%	0.0%	
Investor Property	3.9%	4.0%	3.7%	4.0%	3.9%	3.7%	0.0%	
10-K Unit Type (Sums to 100%)								
1 Unit	98.4%	98.3%	98.1%	97.6%	95.9%	94.4%	100.0%	
2-4 Units	1.6%	1.7%	1.9%	2.4%	4.1%	5.6%	0.0%	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
10-K Property Type (Sums to 100%)								
Condo/Coop	9.3%	9.7%	9.3%	7.3%	6.4%	4.8%	0.0%	
Single Family Homes	90.7%	90.3%	90.7%	92.7%	93.6%	95.2%	100.0%	
Property Type (Sums to 100%)								
Manufactured	1.1%	1.1%	1.0%	1.0%	0.1%	0.2%	0.0%	
Condo/Coop	9.3%	9.7%	9.3%	7.3%	6.4%	4.8%	0.0%	
1 Unit	87.9%	87.5%	87.8%	89.3%	89.4%	89.4%	100.0%	
2-4 Units	1.6%	1.7%	1.9%	2.4%	4.1%	5.6%	0.0%	
Condo								
Condo	9.3%	9.7%	9.3%	7.3%	6.4%	4.8%	0.0%	
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	65.9%	65.2%	66.5%	64.6%	53.3%	47.7%	100.0%	
Cash-Out Refinance	19.9%	20.5%	18.8%	19.4%	24.7%	28.3%	0.0%	
Other Refinance	14.2%	14.3%	14.8%	16.0%	22.1%	24.0%	0.0%	
Origination Type (Sums to 100%)								
TPO Broker	14.4%	14.4%	19.5%	26.4%	47.1%	73.2%	100.0%	
TPO Correspondent	0.2%	0.2%	0.3%	0.4%	0.2%	0.2%	0.0%	
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Retail	85.4%	85.4%	80.2%	73.2%	52.7%	26.6%	0.0%	
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2002	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2003	0.7%	0.9%	1.3%	1.9%	4.0%	8.4%	100.0%	

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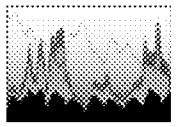

Single Family Conventional Book Characteristics
GMAC 3D Lenders

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2004	12.5%	15.0%	22.3%	33.5%	66.0%	91.6%	0.0%	
2005	6.0%	7.1%	10.4%	15.6%	29.9%	0.0%	0.0%	
2006	29.8%	35.5%	51.9%	49.0%	0.0%	0.0%	0.0%	
2007	51.0%	41.5%	14.2%	0.0%	0.0%	0.0%	0.0%	
Origination Amount and Rate								
Avg Origination Loan Amount	$183,318	$183,333	$174,659	$165,572	$160,106	$158,315	$148,833	
Loan Original Note Rate	6.40%	6.33%	6.32%	6.31%	5.89%	5.95%	6.50%	
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Non-Seasoned	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
ACI								
ACI Probability	1.13%	1.05%	1.20%	1.37%	1.62%	1.93%	1.21%	
Wtd Avg ACI Score	699	701	698	695	698	684	640	
Credit Premium								
Wtd Avg Credit Premium	-0.10	-0.13	-0.11	-0.06	-0.04	0.01	0.12	
Credit Premium > 1.5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.1%	3.0%	3.1%	3.4%	3.8%	4.0%	0.0%	
DTI Ratio > 20 and <= 30	14.3%	14.4%	13.7%	13.8%	15.9%	15.9%	0.0%	
DTI Ratio > 30 and <= 40	24.4%	24.5%	25.3%	25.8%	28.8%	28.3%	62.8%	
DTI Ratio > 40 and <= 50	27.0%	27.2%	27.8%	27.6%	27.1%	28.0%	0.0%	
DTI Ratio > 50	28.9%	30.1%	29.5%	28.6%	23.5%	22.4%	37.2%	
DTI Ratio Missing	2.2%	0.9%	0.6%	0.8%	1.0%	1.3%	0.0%	
Wtd Avg DTI Ratio	43.1%	43.3%	42.8%	42.5%	41.1%	40.8%	43.7%	
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	3.1%	3.0%	3.1%	3.4%	3.8%	4.0%	0.0%	
DTI Ratio > 20 and <= 30	14.3%	14.4%	13.7%	13.8%	15.9%	15.9%	0.0%	
DTI Ratio > 30 and <= 40	24.4%	24.5%	25.3%	25.8%	28.8%	28.3%	62.8%	
DTI Ratio > 40 and <= 50	27.0%	27.2%	27.8%	27.6%	27.1%	28.0%	0.0%	
DTI Ratio > 50	28.9%	30.1%	29.5%	28.6%	23.5%	22.4%	37.2%	
DTI Ratio Missing	2.2%	0.9%	0.6%	0.8%	1.0%	1.3%	0.0%	

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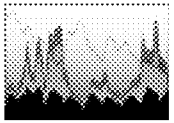

Single Family Conventional Book Characteristics
GMAC 3D Lenders

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	43.1%	43.3%	42.8%	42.5%	41.1%	40.8%	43.7%	
Origination Term (Sums to 100%)								
<= 15 Years	6.4%	7.2%	10.1%	14.5%	25.8%	27.3%	0.0%	
> 15 Years amd <= 25 Years	1.3%	1.4%	1.6%	1.9%	2.3%	3.7%	0.0%	
> 25 Years and <= 30 Years	90.5%	89.4%	85.8%	80.8%	71.9%	68.9%	100.0%	
> 30 Years	1.8%	1.9%	2.5%	2.7%	0.0%	0.0%	0.0%	
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	93.6%	92.8%	89.9%	85.5%	74.2%	72.7%	100.0%	
Intermediate-Term Fixed Rate (excl Balloon)	5.9%	6.6%	9.1%	13.1%	23.2%	23.4%	0.0%	
Adjustable Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Balloon	0.5%	0.6%	0.9%	1.4%	2.6%	3.9%	0.0%	
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
40 Year (ARM & Fixed)	1.8%	1.9%	2.5%	2.7%	0.0%	0.0%	0.0%	
Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
NegAm ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Interest Only	4.8%	5.4%	4.0%	1.9%	0.0%	0.0%	0.0%	
- Interest Only ARM	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Interest Only FRM	4.8%	5.4%	4.0%	1.9%	0.0%	0.0%	0.0%	
Alt-A	6.5%	4.8%	4.4%	6.2%	9.7%	14.7%	0.0%	
- Alt-A Low/No Doc	6.4%	4.7%	4.4%	6.2%	9.7%	14.7%	0.0%	
- Alt-A No Disclosure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Alt-A NINA	1.3%	0.8%	0.1%	0.1%	0.2%	0.0%	0.0%	

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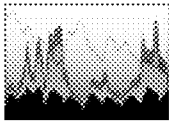

Single Family Conventional Book Characteristics
GMAC 3D Lenders

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A SISA	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	
- Alt-A No Ratio	1.6%	1.0%	0.5%	0.8%	1.0%	1.4%	0.0%	
- Alt-A Stated Income	3.2%	2.8%	3.6%	5.3%	8.5%	13.3%	0.0%	
Alt-A Full Doc (by SFC)	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
My Community Mortgage	11.9%	13.4%	14.1%	13.1%	6.3%	4.2%	0.0%	
Non-Full Doc								
Non-Full Doc Total	7.7%	6.2%	4.9%	6.2%	9.7%	14.7%	0.0%	
- Select Lender Programs Non-Full Doc	1.2%	1.5%	0.5%	0.0%	0.0%	0.0%	0.0%	
- Other Low/No Doc	6.4%	4.7%	4.4%	6.2%	9.7%	14.7%	0.0%	
Subprime Deals								
Subprime	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Investor Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
eChannel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Subordinate Financing - RDW								
Subordinate Financing - RDW	11.6%	10.9%	10.3%	8.6%	7.8%	4.2%	0.0%	
- 75/20/05	0.5%	0.4%	0.3%	0.1%	0.1%	0.1%	0.0%	
- 75/25/00	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	
- 80/10/10	4.7%	4.2%	3.8%	2.9%	2.6%	0.3%	0.0%	
- 80/15/05	3.4%	3.2%	2.8%	2.1%	2.5%	0.4%	0.0%	
- 80/20/00	1.3%	1.3%	1.6%	2.2%	1.7%	2.8%	0.0%	
- 90/05/05	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	
- Other	1.6%	1.6%	1.6%	1.2%	0.9%	0.6%	0.0%	
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	12.6%	12.0%	11.8%	10.8%	11.8%	10.4%	0.0%	
- 75/20/05	0.5%	0.4%	0.3%	0.1%	0.1%	0.1%	0.0%	

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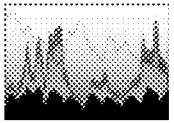

Single Family Conventional Book Characteristics
GMAC 3D Lenders

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/25/00	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	
- 80/10/10	5.1%	4.6%	4.3%	3.5%	3.4%	1.3%	0.0%	
- 80/15/05	3.4%	3.3%	2.9%	2.2%	2.6%	0.5%	0.0%	
- 80/20/00	1.6%	1.7%	2.0%	2.7%	2.0%	2.9%	0.0%	
- 90/05/05	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	
- Other	1.9%	1.9%	2.2%	2.3%	3.7%	5.5%	0.0%	
EA/TPR								
EA/TPR	6.7%	5.5%	6.5%	8.2%	14.7%	20.7%	0.0%	
- EA I	2.6%	2.6%	2.8%	3.3%	6.7%	9.5%	0.0%	
- EA/TPR II	2.1%	1.9%	2.1%	2.6%	4.6%	6.2%	0.0%	
- EA/TPR III	2.0%	1.0%	1.5%	2.3%	3.4%	5.1%	0.0%	
10-K Property Region (Sums to 100%)								
Midwest	30.2%	25.6%	23.6%	22.6%	23.4%	29.2%	0.0%	
Northeast	10.7%	11.2%	10.4%	10.1%	13.7%	14.9%	0.0%	
Southeast	30.5%	32.7%	36.5%	39.8%	25.4%	22.3%	100.0%	
Southwest	16.4%	17.1%	16.4%	13.5%	14.0%	7.4%	0.0%	
West	12.2%	13.5%	13.1%	14.0%	23.5%	26.2%	0.0%	
Census Region (Sums to 100%)								
New England	5.9%	6.4%	6.6%	6.8%	10.9%	12.8%	0.0%	
Middle Atlantic	4.8%	4.8%	3.7%	3.2%	2.8%	2.0%	0.0%	
East North Central	27.8%	22.8%	20.7%	19.9%	20.1%	27.3%	0.0%	
East South Central	2.6%	2.6%	2.5%	2.0%	2.1%	1.3%	0.0%	
South Atlantic	28.0%	30.1%	34.1%	38.0%	23.3%	21.1%	100.0%	
West North Central	4.3%	4.3%	4.4%	3.6%	4.3%	3.0%	0.0%	
West South Central	5.7%	6.0%	6.0%	5.1%	5.7%	3.9%	0.0%	
Mountain	10.4%	11.2%	10.5%	8.8%	9.3%	3.6%	0.0%	
Pacific	10.6%	11.7%	11.5%	12.7%	21.5%	25.0%	0.0%	
US Territories	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Top 10 States								
01) FL	11.5%	12.2%	14.0%	16.0%	10.7%	9.2%	100.0%	
02) OH	11.0%	8.3%	6.5%	5.4%	0.8%	0.4%	0.0%	
03) CA	7.6%	8.5%	8.7%	9.5%	15.9%	18.0%	0.0%	
04) IL	6.8%	6.4%	7.9%	9.5%	14.4%	21.3%	0.0%	
05) MI	6.1%	5.3%	4.0%	2.8%	1.3%	0.8%	0.0%	
06) TX	5.5%	5.8%	5.9%	4.9%	5.5%	3.6%	0.0%	

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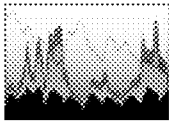

Single Family Conventional Book Characteristics
GMAC 3D Lenders

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
07) GA	5.2%	5.4%	7.0%	8.4%	3.5%	4.1%	0.0%	
08) CO	4.3%	4.6%	4.8%	4.7%	5.3%	1.3%	0.0%	
09) SC	4.2%	4.8%	6.0%	7.3%	1.8%	1.8%	0.0%	
10) IN	3.6%	2.5%	2.0%	1.8%	2.9%	3.9%	0.0%	
Top 10 Sellers								
01) CENTEX CORPORATION	44.5%	49.0%	45.3%	31.4%	39.5%	13.1%	0.0%	
02) FIRST PLACE BANK	19.2%	13.3%	9.0%	5.8%	0.0%	0.0%	0.0%	
03) GUARANTY FINANCIAL MHC	10.0%	12.1%	18.0%	27.0%	52.9%	80.1%	100.0%	
04) QUICKEN LOANS INC	5.7%	4.7%	0.0%	0.0%	0.0%	0.0%	0.0%	
05) COAST BANK OF FLORIDA	4.9%	5.5%	7.5%	10.8%	2.6%	0.0%	0.0%	
06) COASTAL SOUTH BANCSHARES INC	4.4%	5.1%	7.1%	8.9%	0.0%	0.0%	0.0%	
07) PINE STATE MORTGAGE CORP	3.4%	3.9%	5.2%	6.1%	0.0%	0.0%	0.0%	
08) MOUNTAIN PACIFIC MORTGAGE COMPANY	1.3%	1.6%	2.3%	3.4%	1.0%	0.8%	0.0%	
09) 1ST ADVANTAGE MORTGAGE LLC	1.1%	1.1%	1.6%	2.5%	4.1%	6.0%	0.0%	
10) ATLANTIC PACIFIC MORTGAGE CORPORATION	0.9%	1.0%	1.3%	1.3%	0.0%	0.0%	0.0%	
Top 10 Servicers								
01) CERBERUS CAPITAL HOLDING	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	60.5%	60.9%	61.0%	60.7%	70.2%	61.9%	0.0%	
Credit Enhancement	39.5%	39.1%	39.0%	39.3%	29.8%	38.1%	100.0%	
- Primary MI Only	37.0%	36.2%	34.7%	33.4%	22.9%	29.7%	100.0%	
- Pool Policy Only	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Pool Policy and Primary MI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Full Recourse	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.0%	
- Shared Arrangement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	

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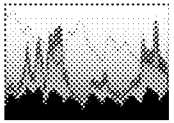

Single Family Conventional Book Characteristics
GMAC 3D Lenders

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Secondary Market (SMC)	2.4%	2.9%	4.3%	5.8%	6.7%	8.1%	0.0%	
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement	69.8%	70.3%	64.3%	95.4%				
Alt-A with Credit Enhancement	32.2%	22.9%	11.5%	8.0%	5.8%	7.8%		
Economic Fees and Gap								
Wtd Avg Economic Gap	-9.78	-10.26	-9.01	-5.87	0.96	4.73	19.73	
Wtd Avg Economic Model Fee	38.09	37.18	37.48	36.51	32.48	35.52	30.77	
Wtd Avg Charged Fee	28.31	26.91	28.47	30.64	33.43	40.24	50.50	
Appraisal Waivers								
Appraisal Waiver	4.2%	4.2%	3.6%	2.6%	1.9%	0.0%	0.0%	
Serious Delinquent Loans								
SDQ Rate All Loans	1.24%	0.93%	0.96%	0.99%	2.00%	1.07%	0.00%	
- SDQ Rate for Loans with CE	2.38%	1.87%	1.97%	2.16%	4.47%	2.06%	0.00%	
- SDQ Rate for Loans without CE	0.41%	0.25%	0.20%	0.09%	0.59%	0.28%		
SDQ Rate Excl. Katrina Loans	1.24%	0.94%	0.96%	0.99%	2.01%	1.08%	0.00%	
SDQ Rate for Katrina Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Serious Delinquent Loans								
SDQ Loan Count	99	64	49	37	48	21	0	
SDQ Count for Loans with CE	80	54	43	35	39	18	0	
SDQ Count for Loans without CE	19	10	6	2	9	3		
SDQ Volume ($M)								
SDQ Volume	$13.8	$7.7	$6.3	$4.4	$5.2	$2.7	$0.0	
SDQ Volume for Loans with CE	$10.9	$6.4	$5.4	$4.0	$4.2	$2.3	$0.0	
SDQ Volume for Loans without CE	$2.9	$1.2	$1.0	$0.3	$1.0	$0.3		

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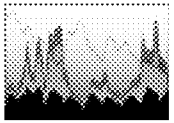

Single Family Conventional Book Characteristics
103 Pilot

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	13	5	3					
Book Volume ($B)	$0.0	$0.0	$0.0					
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%					
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%					
OLTV 70.01% - 75.00%	0.0%	0.0%	0.0%					
OLTV 75.01% - 80.00%	0.0%	0.0%	0.0%					
OLTV 80.01% - 90.00%	0.0%	0.0%	0.0%					
OLTV 90.01% - 95.00%	0.0%	0.0%	0.0%					
OLTV 95.01% - 97.00%	0.0%	0.0%	0.0%					
OLTV 97.01% - 100.00%	4.9%	0.0%	0.0%					
OLTV > 100.00%	95.1%	100.0%	100.0%					
OLTV Missing	0.0%	0.0%	0.0%					
Wtd Avg OLTV	102.5%	102.5%	103.0%					
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%					
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%					
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%					
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%					
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%					
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%					
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%					
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%					
Comb LTV > 100.00%	100.0%	100.0%	100.0%					
Comb LTV Missing	0.0%	0.0%	0.0%					
Wtd Avg Comb LTV	102.6%	102.5%	103.0%					
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%					
Comb LTV 60.01% - 70.00%	0.0%	0.0%	0.0%					
Comb LTV 70.01% - 75.00%	0.0%	0.0%	0.0%					
Comb LTV 75.01% - 80.00%	0.0%	0.0%	0.0%					
Comb LTV 80.01% - 90.00%	0.0%	0.0%	0.0%					
Comb LTV 90.01% - 95.00%	0.0%	0.0%	0.0%					

FM-FCIC_00043991

CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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Single Family Conventional Book Characteristics
103 Pilot

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 95.01% - 97.00%	0.0%	0.0%	0.0%					
Comb LTV 97.01% - 100.00%	0.0%	0.0%	0.0%					
Comb LTV > 100.00%	100.0%	100.0%	100.0%					
Comb LTV Missing	0.0%	0.0%	0.0%					
Wtd Avg Comb LTV	102.6%	102.4%	103.0%					
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	4.9%	0.0%	0.0%					
MTMLTV 60.01% - 70.00%	0.0%	0.0%	0.0%					
MTMLTV 70.01% - 75.00%	0.0%	0.0%	0.0%					
MTMLTV 75.01% - 80.00%	0.0%	0.0%	0.0%					
MTMLTV 80.01% - 90.00%	0.0%	0.0%	0.0%					
MTMLTV 90.01% - 95.00%	4.6%	0.0%	0.0%					
MTMLTV 95.01% - 97.00%	0.0%	0.0%	0.0%					
MTMLTV 97.01% - 100.00%	17.1%	0.0%	0.0%					
MTMLTV > 100.00%	73.4%	100.0%	100.0%					
MTMLTV Missing	0.0%	0.0%	0.0%					
Wtg Avg MTMLTV	99.4%	103.3%	102.9%					
Credit Score (Sums to 100%)								
FICO < 550	0.0%	0.0%	0.0%					
FICO 550-579	0.0%	0.0%	0.0%					
FICO 580-619	0.0%	0.0%	0.0%					
FICO 620-659	0.0%	0.0%	0.0%					
FICO 660-699	33.9%	30.6%	18.2%					
FICO 700-739	14.4%	0.0%	0.0%					
FICO >= 740	51.6%	69.4%	81.8%					
FICO Missing	0.0%	0.0%	0.0%					
Wtd Avg FICO	729	740	757					
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	100.0%	100.0%	100.0%					
Intermediate-term, fixed-rate	0.0%	0.0%	0.0%					
Adjustable-rate	0.0%	0.0%	0.0%					
Interest Only adjustable-rate	0.0%	0.0%	0.0%					

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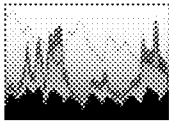

Single Family Conventional Book Characteristics
103 Pilot

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Negative Amortization	0.0%	0.0%	0.0%					
Interest Only fixed-rate	0.0%	0.0%	0.0%					
10-K Occupancy Type (Sums to 100%)								
Principal Residence	100.0%	100.0%	100.0%					
Second/Vacation Home	0.0%	0.0%	0.0%					
Investor Property	0.0%	0.0%	0.0%					
10-K Unit Type (Sums to 100%)								
1 Unit	100.0%	100.0%	100.0%					
2-4 Units	0.0%	0.0%	0.0%					
Missing	0.0%	0.0%	0.0%					
10-K Property Type (Sums to 100%)								
Condo/Coop	0.0%	0.0%	0.0%					
Single Family Homes	100.0%	100.0%	100.0%					
Property Type (Sums to 100%)								
Manufactured	0.0%	0.0%	0.0%					
Condo/Coop	0.0%	0.0%	0.0%					
1 Unit	100.0%	100.0%	100.0%					
2-4 Units	0.0%	0.0%	0.0%					
Condo								
Condo	0.0%	0.0%	0.0%					
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	100.0%	100.0%	100.0%					
Cash-Out Refinance	0.0%	0.0%	0.0%					
Other Refinance	0.0%	0.0%	0.0%					
Origination Type (Sums to 100%)								
TPO Broker	19.5%	17.0%	36.6%					
TPO Correspondent	0.0%	0.0%	0.0%					
Undesignated	0.0%	0.0%	0.0%					
Retail	80.5%	83.0%	63.4%					
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%					
2000	0.0%	0.0%	0.0%					
2001	0.0%	0.0%	0.0%					
2002	0.0%	0.0%	0.0%					
2003	0.0%	0.0%	0.0%					

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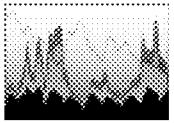

Single Family Conventional Book Characteristics
103 Pilot

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2004	0.0%	0.0%	0.0%					
2005	0.0%	0.0%	0.0%					
2006	0.0%	0.0%	0.0%					
2007	100.0%	100.0%	100.0%					
Origination Amount and Rate								
Avg Origination Loan Amount	$110,920	$151,670	$117,167					
Loan Original Note Rate	6.80%	6.33%	6.14%					
Seasoning (Sums to 100%)								
Seasoned	0.0%	0.0%	0.0%					
Non-Seasoned	100.0%	100.0%	100.0%					
ACI								
ACI Probability	0.12%							
Wtd Avg ACI Score	716							
Credit Premium								
Wtd Avg Credit Premium	0.06							
Credit Premium > 1.5	0.0%							
Prepay Premium								
Prepay Premium	0.0%	0.0%	0.0%					
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	0.0%	0.0%	0.0%					
DTI Ratio > 20 and <= 30	9.5%	0.0%	0.0%					
DTI Ratio > 30 and <= 40	37.4%	25.4%	54.8%					
DTI Ratio > 40 and <= 50	53.1%	74.6%	45.2%					
DTI Ratio > 50	0.0%	0.0%	0.0%					
DTI Ratio Missing	0.0%	0.0%	0.0%					
Wtd Avg DTI Ratio	39.2%	41.4%	39.8%					
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	0.0%	0.0%	0.0%					
DTI Ratio > 20 and <= 30	9.5%	0.0%	0.0%					
DTI Ratio > 30 and <= 40	37.4%	25.4%	54.8%					
DTI Ratio > 40 and <= 50	53.1%	74.6%	45.2%					
DTI Ratio > 50	0.0%	0.0%	0.0%					
DTI Ratio Missing	0.0%	0.0%	0.0%					

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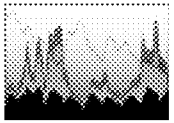

Single Family Conventional Book Characteristics
103 Pilot

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	39.2%	41.4%	39.8%					
Origination Term (Sums to 100%)								
<= 15 Years	0.0%	0.0%	0.0%					
> 15 Years amd <= 25 Years	3.7%	0.0%	0.0%					
> 25 Years and <= 30 Years	96.3%	100.0%	100.0%					
> 30 Years	0.0%	0.0%	0.0%					
Missing	0.0%	0.0%	0.0%					
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	100.0%	100.0%	100.0%					
Intermediate-Term Fixed Rate (excl Balloon)	0.0%	0.0%	0.0%					
Adjustable Rate	0.0%	0.0%	0.0%					
Balloon	0.0%	0.0%	0.0%					
Various Product Types								
Second	0.0%	0.0%	0.0%					
40 Year (ARM & Fixed)	0.0%	0.0%	0.0%					
Hybrid Arm	0.0%	0.0%	0.0%					
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%					
- 3/1 Hybrid Arm	0.0%	0.0%	0.0%					
- 5/1 Hybrid Arm	0.0%	0.0%	0.0%					
- 7/1 Hybrid Arm	0.0%	0.0%	0.0%					
- 10/1 Hybrid Arm	0.0%	0.0%	0.0%					
NegAm ARM	0.0%	0.0%	0.0%					
Interest Only	0.0%	0.0%	0.0%					
- Interest Only ARM	0.0%	0.0%	0.0%					
- Interest Only FRM	0.0%	0.0%	0.0%					
Alt-A	0.0%	0.0%	0.0%					
- Alt-A Low/No Doc	0.0%	0.0%	0.0%					
- Alt-A No Disclosure	0.0%	0.0%	0.0%					
- Alt-A NINA	0.0%	0.0%	0.0%					

Confidential and Proprietary - Confidential Treatment Requested by Fannie Mae

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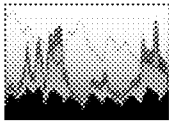

Single Family Conventional Book Characteristics
103 Pilot

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A SISA	0.0%	0.0%	0.0%					
- Alt-A No Ratio	0.0%	0.0%	0.0%					
- Alt-A Stated Income	0.0%	0.0%	0.0%					
Alt-A Full Doc (by SFC)	0.0%	0.0%	0.0%					
Alt-A Deals (no SFC)	0.0%	0.0%	0.0%					
My Community Mortgage	0.0%	0.0%	0.0%					
Non-Full Doc								
Non-Full Doc Total	0.0%	0.0%	0.0%					
- Select Lender Programs Non-Full Doc	0.0%	0.0%	0.0%					
- Other Low/No Doc	0.0%	0.0%	0.0%					
Subprime Deals								
Subprime	0.0%	0.0%	0.0%					
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%					
- Post 12/2005	0.0%	0.0%	0.0%					
Business Channel (Sums to 100%)								
Lender Channel	100.0%	100.0%	100.0%					
Investor Channel	0.0%	0.0%	0.0%					
eChannel	0.0%	0.0%	0.0%					
Underserved Channel	0.0%	0.0%	0.0%					
Subprime Channel	0.0%	0.0%	0.0%					
Unkown/Pre-2000	0.0%	0.0%	0.0%					
Subordinate Financing - RDW								
Subordinate Financing - RDW	4.9%	0.0%	0.0%					
- 75/20/05	0.0%	0.0%	0.0%					
- 75/25/00	0.0%	0.0%	0.0%					
- 80/10/10	0.0%	0.0%	0.0%					
- 80/15/05	0.0%	0.0%	0.0%					
- 80/20/00	0.0%	0.0%	0.0%					
- 90/05/05	0.0%	0.0%	0.0%					
- Other	4.9%	0.0%	0.0%					
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	4.9%	0.0%	0.0%					
- 75/20/05	0.0%	0.0%	0.0%					

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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Single Family Conventional Book Characteristics
103 Pilot

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/25/00	0.0%	0.0%	0.0%					
- 80/10/10	0.0%	0.0%	0.0%					
- 80/15/05	0.0%	0.0%	0.0%					
- 80/20/00	0.0%	0.0%	0.0%					
- 90/05/05	0.0%	0.0%	0.0%					
- Other	4.9%	0.0%	0.0%					
EA/TPR								
EA/TPR	0.0%	0.0%	0.0%					
- EA I	0.0%	0.0%	0.0%					
- EA/TPR II	0.0%	0.0%	0.0%					
- EA/TPR III	0.0%	0.0%	0.0%					
10-K Property Region (Sums to 100%)								
Midwest	19.8%	0.0%	0.0%					
Northeast	0.0%	0.0%	0.0%					
Southeast	44.0%	31.5%	0.0%					
Southwest	36.1%	68.5%	100.0%					
West	0.0%	0.0%	0.0%					
Census Region (Sums to 100%)								
New England	0.0%	0.0%	0.0%					
Middle Atlantic	0.0%	0.0%	0.0%					
East North Central	19.8%	0.0%	0.0%					
East South Central	26.9%	0.0%	0.0%					
South Atlantic	17.1%	31.5%	0.0%					
West North Central	0.0%	0.0%	0.0%					
West South Central	24.1%	25.4%	54.8%					
Mountain	12.1%	43.1%	45.2%					
Pacific	0.0%	0.0%	0.0%					
US Territories	0.0%	0.0%	0.0%					
Top 10 States								
01) TN	26.9%	0.0%	0.0%					
02) FL	17.1%	31.5%	0.0%					
03) TX	13.3%	17.0%	36.6%					
04) AZ	12.1%	43.1%	45.2%					
05) OK	10.7%	8.4%	18.2%					
06) IL	10.7%	0.0%	0.0%					

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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Single Family Conventional Book Characteristics
103 Pilot

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
07) OH	9.1%	0.0%	0.0%					
	0.0%	0.0%	0.0%					
	0.0%	0.0%	0.0%					
	0.0%	0.0%	0.0%					
Top 10 Sellers								
01) COLONIAL SAVINGS FA	19.5%	17.0%	36.6%					
02) ORNL FEDERAL CREDIT UNION	17.5%	0.0%	0.0%					
03) BETHPAGE FEDERAL CREDIT UNION	17.1%	31.5%	0.0%					
04) AEA FEDERAL CREDIT UNION	12.1%	43.1%	45.2%					
05) OLIN COMMUNITY CREDIT UNION	10.7%	0.0%	0.0%					
06) US MORTGAGE CORP	9.3%	0.0%	0.0%					
07) SUPERIOR FEDERAL CREDIT UNION	9.1%	0.0%	0.0%					
08) WEOKIE CREDIT UNION	4.6%	8.4%	18.2%					
	0.0%	0.0%	0.0%					
	0.0%	0.0%	0.0%					
Top 10 Servicers								
01) COLONIAL SAVINGS FA	19.5%	17.0%	36.6%					
02) ORNL FEDERAL CREDIT UNION	17.5%	0.0%	0.0%					
03) BETHPAGE FEDERAL CREDIT UNION	17.1%	31.5%	0.0%					
04) AEA FEDERAL CREDIT UNION	12.1%	43.1%	45.2%					
05) OLIN COMMUNITY CREDIT UNION	10.7%	0.0%	0.0%					
06) US MORTGAGE CORP	9.3%	0.0%	0.0%					
07) SUPERIOR FEDERAL CREDIT UNION	9.1%	0.0%	0.0%					
08) WEOKIE CREDIT UNION	4.6%	8.4%	18.2%					
	0.0%	0.0%	0.0%					
	0.0%	0.0%	0.0%					
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	0.0%	0.0%	0.0%					
Credit Enhancement	100.0%	100.0%	100.0%					
- Primary MI Only	100.0%	100.0%	100.0%					
- Pool Policy Only	0.0%	0.0%	0.0%					
- Pool Policy and Primary MI	0.0%	0.0%	0.0%					
- Full Recourse	0.0%	0.0%	0.0%					
- Shared Arrangement	0.0%	0.0%	0.0%					
- Government	0.0%	0.0%	0.0%					

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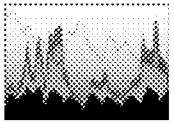

Single Family Conventional Book Characteristics
103 Pilot

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Secondary Market (SMC)	0.0%	0.0%	0.0%					
Credit Enhancement By Product Type								
NegAm with Credit Enhancement								
Interest Only with Credit Enhancement								
Alt-A with Credit Enhancement								
Economic Fees and Gap								
Wtd Avg Economic Gap	-0.33	5.56	2.44					
Wtd Avg Economic Model Fee	31.58	28.29	33.55					
Wtd Avg Charged Fee	31.25	33.85	36.00					
Appraisal Waivers								
Appraisal Waiver	0.0%	0.0%	0.0%					
Serious Delinquent Loans								
SDQ Rate All Loans	0.00%	0.00%	0.00%					
- SDQ Rate for Loans with CE	0.00%	0.00%	0.00%					
- SDQ Rate for Loans without CE								
SDQ Rate Excl. Katrina Loans	0.00%	0.00%	0.00%					
SDQ Rate for Katrina Loans								
Serious Delinquent Loans								
SDQ Loan Count	0	0	0					
SDQ Count for Loans with CE	0	0	0					
SDQ Count for Loans without CE								
SDQ Volume ($M)								
SDQ Volume	$0.0	$0.0	$0.0					
SDQ Volume for Loans with CE	$0.0	$0.0	$0.0					
SDQ Volume for Loans without CE								

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CONFIDENTIAL AND PROPRIETARY BUSINESS INFORMATION
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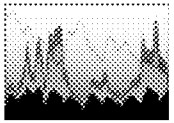

Single Family Conventional Book Characteristics
Not COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	13,579,686	13,297,891	13,115,682	13,001,993	12,621,627	12,758,373	13,084,127	12,500,015
Book Volume ($B)	$1,858.0	$1,792.3	$1,747.4	$1,715.3	$1,596.8	$1,566.3	$1,569.2	$1,355.2
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	25.0%	25.6%	26.0%	26.3%	27.4%	27.3%	26.6%	20.5%
OLTV 60.01% - 70.00%	16.3%	16.6%	16.8%	17.0%	17.4%	17.4%	17.2%	15.0%
OLTV 70.01% - 75.00%	10.1%	10.1%	10.2%	10.3%	10.7%	11.4%	12.3%	13.7%
OLTV 75.01% - 80.00%	31.3%	31.1%	30.8%	30.4%	28.2%	26.6%	25.6%	27.6%
OLTV 80.01% - 90.00%	7.4%	7.3%	7.4%	7.5%	8.0%	8.8%	9.8%	12.6%
OLTV 90.01% - 95.00%	4.1%	4.0%	4.1%	4.1%	4.5%	5.2%	5.8%	8.4%
OLTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.8%	0.9%	1.1%	1.2%	1.4%
OLTV 97.01% - 100.00%	4.8%	4.2%	3.7%	3.4%	2.6%	2.0%	1.4%	0.7%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	70.7%	70.3%	70.0%	69.9%	69.3%	69.4%	69.7%	72.6%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	21.8%	22.3%	22.6%	22.8%	23.4%	22.9%	21.8%	13.9%
Comb LTV 60.01% - 70.00%	15.0%	15.3%	15.4%	15.5%	15.8%	15.5%	14.8%	10.0%
Comb LTV 70.01% - 75.00%	9.0%	9.1%	9.2%	9.3%	9.7%	10.1%	10.3%	8.7%
Comb LTV 75.01% - 80.00%	22.8%	22.8%	22.8%	22.7%	22.4%	22.0%	21.3%	18.5%
Comb LTV 80.01% - 90.00%	11.7%	11.4%	11.2%	11.1%	10.6%	10.2%	9.7%	8.7%
Comb LTV 90.01% - 95.00%	6.8%	6.5%	6.4%	6.3%	6.0%	5.8%	5.5%	5.6%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.8%	0.8%	1.0%	1.0%	1.0%
Comb LTV 97.01% - 100.00%	7.2%	6.4%	5.7%	5.2%	3.4%	2.3%	1.5%	0.8%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	4.8%	5.3%	5.7%	6.1%	7.8%	10.1%	14.0%	32.8%
Wtd Avg Comb LTV	73.1%	72.6%	72.2%	71.9%	71.0%	70.6%	70.4%	72.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	21.9%	22.4%	22.7%	22.9%	23.6%	23.2%	22.2%	14.8%
Comb LTV 60.01% - 70.00%	15.1%	15.4%	15.5%	15.6%	15.9%	15.7%	15.1%	10.8%
Comb LTV 70.01% - 75.00%	9.1%	9.2%	9.3%	9.4%	9.8%	10.3%	10.6%	9.6%
Comb LTV 75.01% - 80.00%	22.9%	22.9%	23.0%	22.9%	22.7%	22.4%	21.9%	20.4%
Comb LTV 80.01% - 90.00%	11.8%	11.5%	11.3%	11.2%	10.7%	10.4%	10.1%	9.8%

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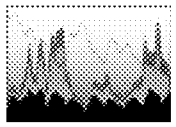

Single Family Conventional Book Characteristics
Not COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	6.8%	6.6%	6.5%	6.4%	6.1%	6.0%	5.7%	6.4%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.8%	0.8%	0.9%	1.0%	1.1%	1.1%
Comb LTV 97.01% - 100.00%	7.2%	6.4%	5.7%	5.2%	3.4%	2.3%	1.5%	0.8%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	4.2%	4.6%	5.0%	5.3%	6.8%	8.6%	11.7%	26.1%
Wtd Avg Comb LTV	73.1%	72.6%	72.2%	71.9%	71.0%	70.7%	71.1%	73.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	51.6%	54.7%	56.0%	57.7%	61.8%	55.3%	45.4%	45.2%
MTMLTV 60.01% - 70.00%	15.2%	15.7%	15.8%	16.0%	16.8%	19.2%	21.8%	19.7%
MTMLTV 70.01% - 75.00%	8.2%	8.2%	8.0%	7.9%	7.5%	8.8%	12.0%	11.5%
MTMLTV 75.01% - 80.00%	9.5%	9.2%	8.9%	8.5%	6.8%	7.6%	9.9%	11.6%
MTMLTV 80.01% - 90.00%	8.9%	7.3%	6.9%	6.2%	4.4%	5.8%	7.5%	8.5%
MTMLTV 90.01% - 95.00%	2.4%	1.8%	1.7%	1.5%	1.3%	1.6%	2.1%	2.5%
MTMLTV 95.01% - 97.00%	0.8%	0.6%	0.5%	0.5%	0.3%	0.4%	0.4%	0.4%
MTMLTV 97.01% - 100.00%	1.6%	1.3%	1.0%	0.9%	0.5%	0.6%	0.4%	0.3%
MTMLTV > 100.00%	1.4%	0.7%	0.6%	0.5%	0.1%	0.2%	0.1%	0.1%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.2%
Wtg Avg MTMLTV	57.6%	55.9%	55.2%	54.4%	52.5%	55.8%	59.5%	60.0%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%
FICO 550-579	0.9%	0.8%	0.9%	0.9%	0.9%	1.0%	1.1%	1.2%
FICO 580-619	3.9%	3.8%	3.8%	3.8%	3.8%	4.0%	4.1%	4.2%
FICO 620-659	9.8%	9.7%	9.7%	9.7%	9.8%	10.3%	10.7%	10.9%
FICO 660-699	17.5%	17.5%	17.5%	17.5%	17.4%	17.7%	17.7%	17.6%
FICO 700-739	22.4%	22.4%	22.5%	22.5%	22.5%	22.5%	22.3%	21.9%
FICO >= 740	43.8%	44.0%	43.9%	43.8%	43.3%	41.5%	40.1%	36.1%
FICO Missing	1.2%	1.2%	1.2%	1.3%	1.8%	2.4%	3.4%	7.4%
Wtd Avg FICO	722	722	722	721	721	718	717	713
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	70.2%	69.3%	68.8%	68.2%	65.2%	63.5%	63.9%	69.4%
Intermediate-term, fixed-rate	16.6%	17.6%	18.5%	19.3%	22.9%	25.9%	27.5%	23.9%
Adjustable-rate	5.6%	6.0%	5.9%	6.1%	7.1%	7.4%	6.3%	4.5%

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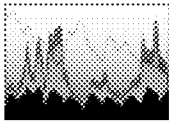

Single Family Conventional Book Characteristics
Not COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	4.2%	4.1%	4.0%	3.8%	3.0%	1.5%	0.6%	0.3%
Negative Amortization	0.9%	1.0%	1.2%	1.4%	1.7%	1.7%	1.6%	1.9%
Interest Only fixed-rate	2.5%	2.1%	1.6%	1.2%	0.2%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.0%	90.2%	90.2%	90.4%	91.1%	91.8%	92.2%	92.9%
Second/Vacation Home	4.4%	4.3%	4.3%	4.2%	3.8%	3.4%	3.0%	2.6%
Investor Property	5.6%	5.5%	5.5%	5.4%	5.1%	4.9%	4.8%	4.5%
10-K Unit Type (Sums to 100%)								
1 Unit	96.2%	96.2%	96.2%	96.2%	96.1%	95.9%	95.8%	95.8%
2-4 Units	3.8%	3.8%	3.8%	3.8%	3.9%	4.1%	4.2%	4.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	8.7%	8.5%	8.3%	8.2%	7.6%	7.1%	6.9%	6.3%
Single Family Homes	91.3%	91.5%	91.7%	91.8%	92.4%	92.9%	93.1%	93.7%
Property Type (Sums to 100%)								
Manufactured	0.5%	0.5%	0.6%	0.6%	0.5%	0.5%	0.5%	0.5%
Condo/Coop	8.7%	8.5%	8.3%	8.2%	7.6%	7.1%	6.9%	6.3%
1 Unit	87.0%	87.1%	87.4%	87.5%	88.0%	88.3%	88.4%	89.1%
2-4 Units	3.8%	3.8%	3.8%	3.8%	3.9%	4.1%	4.2%	4.1%
Condo								
Condo	8.2%	8.0%	7.8%	7.7%	7.1%	6.7%	6.5%	5.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	40.0%	38.7%	37.9%	37.4%	33.3%	30.0%	27.7%	38.1%
Cash-Out Refinance	31.8%	32.1%	32.2%	32.1%	32.0%	31.3%	31.4%	27.5%
Other Refinance	28.2%	29.2%	29.9%	30.5%	34.7%	38.7%	40.9%	34.4%
Origination Type (Sums to 100%)								
TPO Broker	20.7%	20.3%	20.0%	19.9%	19.3%	20.0%	20.9%	20.4%
TPO Correspondent	26.8%	26.3%	25.7%	25.2%	23.5%	22.5%	21.8%	20.9%
Undesignated	0.4%	0.5%	0.5%	0.6%	0.8%	1.2%	1.8%	4.2%
Retail	52.1%	52.9%	53.7%	54.3%	56.3%	56.3%	55.4%	54.5%
Origination Year (Sums to 100%)								
< 2000	3.5%	3.8%	4.1%	4.4%	6.1%	8.6%	13.0%	33.8%
2000	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%	1.3%	3.8%
2001	2.5%	2.7%	2.9%	3.1%	4.2%	6.0%	9.7%	27.4%
2002	7.7%	8.3%	9.0%	9.5%	12.3%	16.8%	24.1%	35.1%
2003	24.9%	26.8%	28.2%	29.7%	37.0%	46.4%	52.0%	0.0%

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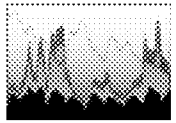

Single Family Conventional Book Characteristics
Not COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2004	13.4%	14.5%	15.2%	16.0%	20.1%	21.4%	0.0%	0.0%
2005	16.4%	17.5%	18.6%	19.5%	19.9%	0.0%	0.0%	0.0%
2006	17.6%	18.7%	19.5%	17.4%	0.0%	0.0%	0.0%	0.0%
2007	13.8%	7.4%	2.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$151,740	$149,496	$147,536	$145,790	$138,507	$132,803	$128,252	$118,744
Loan Original Note Rate	6.01%	5.96%	5.94%	5.92%	5.78%	5.85%	6.04%	6.84%
Seasoning (Sums to 100%)								
Seasoned	2.9%	3.0%	2.4%	2.3%	2.2%	2.1%	2.4%	4.2%
Non-Seasoned	97.1%	97.0%	97.6%	97.7%	97.8%	97.9%	97.6%	95.8%
ACI								
ACI Probability	0.52%	0.49%	0.47%	0.46%	0.42%	0.43%	0.43%	0.42%
Wtd Avg ACI Score	719	721	722	723	726	726	725	720
Credit Premium								
Wtd Avg Credit Premium	-0.13	-0.14	-0.13	-0.13	-0.13	-0.12	-0.07	-0.02
Credit Premium > 1.5	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Prepay Premium								
Prepay Premium	2.1%	2.0%	2.1%	2.2%	2.2%	2.2%	2.3%	2.2%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.0%	12.5%	12.8%	13.2%	14.8%	16.2%	16.5%	14.2%
DTI Ratio > 20 and <= 30	21.1%	21.5%	21.8%	22.0%	23.4%	24.3%	25.0%	26.1%
DTI Ratio > 30 and <= 40	25.5%	25.4%	25.3%	25.2%	24.9%	24.6%	25.2%	28.1%
DTI Ratio > 40 and <= 50	19.8%	19.2%	18.8%	18.4%	16.7%	15.5%	14.9%	14.8%
DTI Ratio > 50	14.0%	13.6%	13.4%	13.3%	12.4%	11.6%	10.4%	8.7%
DTI Ratio Missing	7.7%	7.8%	7.8%	7.8%	7.8%	7.8%	7.9%	8.2%
Wtd Avg DTI Ratio	36.0%	35.6%	35.4%	35.3%	34.4%	33.6%	33.0%	33.0%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	12.2%	12.7%	13.0%	13.4%	15.0%	16.4%	16.8%	14.3%
DTI Ratio > 20 and <= 30	21.6%	22.1%	22.4%	22.6%	24.0%	25.0%	25.6%	26.3%
DTI Ratio > 30 and <= 40	26.1%	26.1%	26.0%	25.9%	25.6%	25.2%	25.7%	28.3%
DTI Ratio > 40 and <= 50	20.3%	19.8%	19.4%	19.0%	17.2%	15.9%	15.3%	15.0%
DTI Ratio > 50	14.5%	14.1%	13.9%	13.7%	12.9%	12.0%	10.7%	8.9%
DTI Ratio Missing	5.3%	5.2%	5.3%	5.3%	5.3%	5.4%	5.8%	7.3%

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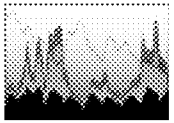

Single Family Conventional Book Characteristics
Not COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.0%	35.7%	35.5%	35.3%	34.4%	33.7%	33.0%	33.0%
Origination Term (Sums to 100%)								
<= 15 Years	16.6%	17.6%	18.5%	19.3%	23.0%	26.0%	27.6%	24.0%
> 15 Years amd <= 25 Years	4.1%	4.3%	4.4%	4.4%	4.9%	5.0%	4.9%	4.1%
> 25 Years and <= 30 Years	78.8%	77.7%	76.8%	76.0%	72.0%	68.9%	67.3%	71.7%
> 30 Years	0.4%	0.4%	0.3%	0.2%	0.1%	0.2%	0.2%	0.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	72.6%	71.4%	70.4%	69.4%	65.4%	63.5%	63.9%	69.4%
Intermediate-Term Fixed Rate (excl Balloon)	16.1%	17.1%	17.9%	18.7%	22.1%	24.9%	26.3%	22.7%
Adjustable Rate	10.7%	11.0%	11.1%	11.3%	11.7%	10.6%	8.5%	6.6%
Balloon	0.5%	0.5%	0.6%	0.6%	0.8%	1.0%	1.2%	1.3%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.4%	0.3%	0.2%	0.1%	0.2%	0.2%	0.3%
Hybrid Arm	9.3%	9.5%	9.3%	9.2%	8.7%	7.6%	6.0%	3.6%
- 2/28 Hybrid Arm	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.2%	1.3%	1.4%	1.5%	1.9%	1.8%	1.5%	0.9%
- 5/1 Hybrid Arm	5.9%	6.0%	5.9%	5.8%	5.1%	4.3%	3.4%	2.1%
- 7/1 Hybrid Arm	1.6%	1.6%	1.5%	1.5%	1.4%	1.2%	1.0%	0.5%
- 10/1 Hybrid Arm	0.5%	0.5%	0.4%	0.4%	0.3%	0.1%	0.1%	0.2%
NegAm ARM	0.9%	1.0%	1.2%	1.4%	1.7%	1.7%	1.6%	1.9%
Interest Only	6.7%	6.1%	5.6%	5.0%	3.2%	1.6%	0.6%	0.3%
- Interest Only ARM	4.2%	4.1%	4.0%	3.8%	3.0%	1.5%	0.6%	0.3%
- Interest Only FRM	2.5%	2.1%	1.6%	1.2%	0.2%	0.0%	0.0%	0.0%
Alt-A	11.5%	11.3%	10.1%	9.4%	7.7%	6.6%	6.0%	4.3%
- Alt-A Low/No Doc	7.5%	7.3%	6.9%	6.5%	5.5%	5.0%	4.5%	3.3%
- Alt-A No Disclosure	0.4%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- Alt-A NINA	2.3%	2.4%	2.4%	2.3%	2.2%	2.1%	1.8%	1.3%

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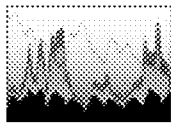

Single Family Conventional Book Characteristics
Not COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A SISA	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.0%	1.0%	0.9%	0.8%	0.7%	0.6%	0.5%	0.4%
- Alt-A Stated Income	3.7%	3.5%	3.4%	3.2%	2.6%	2.3%	2.1%	1.5%
Alt-A Full Doc (by SFC)	1.6%	1.6%	1.5%	1.3%	0.9%	0.6%	0.3%	0.1%
Alt-A Deals (no SFC)	2.3%	2.4%	1.7%	1.7%	1.3%	1.0%	1.2%	1.0%
My Community Mortgage	1.6%	1.3%	0.9%	0.7%	0.3%	0.2%	0.2%	0.1%
Non-Full Doc								
Non-Full Doc Total	15.3%	14.1%	13.2%	12.2%	9.7%	8.3%	7.0%	3.7%
- Select Lender Programs Non-Full Doc	7.7%	6.8%	6.4%	5.7%	4.3%	3.4%	2.5%	0.5%
- Other Low/No Doc	7.5%	7.3%	6.8%	6.4%	5.4%	4.9%	4.5%	3.3%
Subprime Deals								
Subprime	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%
- Post 12/2005	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	79.7%	79.4%	80.2%	80.6%	81.1%	80.1%	77.1%	60.0%
Investor Channel	14.0%	14.1%	13.1%	12.4%	10.7%	9.6%	8.9%	8.0%
eChannel	3.0%	3.0%	3.0%	2.9%	2.8%	2.6%	2.2%	1.0%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.0%
Subprime Channel	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	2.9%	3.2%	3.5%	3.8%	5.2%	7.5%	11.6%	31.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	11.9%	11.3%	10.7%	10.0%	7.2%	4.4%	2.8%	2.0%
- 75/20/05	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
- 75/25/00	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.4%	3.3%	3.2%	3.1%	2.6%	2.1%	1.6%	1.1%
- 80/15/05	2.4%	2.4%	2.3%	2.3%	1.8%	1.4%	1.0%	0.7%
- 80/20/00	1.0%	1.0%	0.9%	0.9%	0.5%	0.3%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	4.5%	4.3%	3.9%	3.4%	1.9%	0.4%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	17.2%	16.9%	16.5%	16.0%	14.3%	12.9%	11.0%	6.9%
- 75/20/05	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%
- 75/25/00	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%

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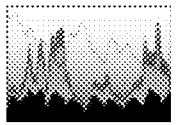

Single Family Conventional Book Characteristics
Not COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 80/10/10	4.8%	4.7%	4.6%	4.5%	4.0%	3.4%	2.9%	2.2%
- 80/15/05	3.1%	3.0%	3.0%	2.9%	2.4%	1.9%	1.5%	1.0%
- 80/20/00	2.5%	2.3%	2.1%	1.9%	1.0%	0.6%	0.4%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	6.2%	6.2%	6.2%	6.2%	6.4%	6.5%	5.9%	3.2%
EA/TPR								
EA/TPR	2.3%	2.1%	2.1%	2.1%	2.2%	2.2%	2.2%	1.5%
- EA I	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.7%
- EA/TPR II	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%
- EA/TPR III	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.3%
10-K Property Region (Sums to 100%)								
Midwest	17.3%	17.4%	17.5%	17.5%	17.7%	17.8%	17.8%	18.9%
Northeast	19.2%	19.3%	19.3%	19.3%	19.5%	19.4%	19.3%	19.5%
Southeast	25.7%	25.5%	25.4%	25.2%	24.2%	23.3%	22.7%	21.9%
Southwest	15.6%	15.5%	15.4%	15.3%	15.0%	14.7%	14.6%	15.0%
West	22.1%	22.3%	22.5%	22.7%	23.5%	24.7%	25.6%	24.7%
Census Region (Sums to 100%)								
New England	6.3%	6.3%	6.4%	6.4%	6.5%	6.5%	6.5%	6.4%
Middle Atlantic	11.9%	12.0%	11.9%	11.9%	12.0%	12.0%	11.9%	12.3%
East North Central	13.9%	14.0%	14.0%	14.1%	14.3%	14.5%	14.6%	15.6%
East South Central	3.7%	3.7%	3.7%	3.7%	3.6%	3.5%	3.4%	3.5%
South Atlantic	22.4%	22.2%	22.1%	21.9%	21.0%	20.2%	19.7%	18.8%
West North Central	5.7%	5.7%	5.7%	5.7%	5.7%	5.6%	5.4%	5.4%
West South Central	7.0%	6.9%	6.9%	6.9%	6.8%	6.7%	6.5%	6.7%
Mountain	8.3%	8.1%	8.1%	8.0%	7.6%	7.5%	7.5%	7.8%
Pacific	20.2%	20.4%	20.6%	20.9%	21.8%	23.0%	23.9%	23.1%
US Territories	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%
Top 10 States								
01) CA	14.6%	14.8%	15.0%	15.3%	16.1%	17.3%	18.2%	17.2%
02) FL	7.7%	7.6%	7.5%	7.4%	6.9%	6.5%	6.2%	5.9%
03) NY	5.2%	5.2%	5.2%	5.2%	5.3%	5.4%	5.3%	5.4%
04) TX	4.7%	4.6%	4.6%	4.6%	4.5%	4.4%	4.3%	4.5%
05) IL	4.6%	4.6%	4.6%	4.6%	4.6%	4.7%	4.7%	4.8%
06) NJ	3.8%	3.8%	3.7%	3.7%	3.8%	3.8%	3.8%	3.8%
07) VA	3.5%	3.5%	3.5%	3.5%	3.4%	3.3%	3.2%	2.9%
08) GA	3.3%	3.3%	3.3%	3.3%	3.2%	3.2%	3.2%	3.3%

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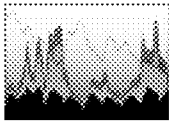

Single Family Conventional Book Characteristics
Not COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
09) MA	3.2%	3.2%	3.3%	3.3%	3.4%	3.5%	3.5%	3.4%
10) WA	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.3%	3.3%
Top 10 Sellers								
01) WASHINGTON MUTUAL INC	10.7%	11.4%	12.0%	12.5%	14.9%	17.6%	19.1%	18.9%
02) CITIGROUP INC	10.5%	10.3%	9.4%	9.2%	8.2%	7.1%	6.1%	6.4%
03) BANK OF AMERICA CORPORATION	6.4%	6.4%	6.7%	6.8%	7.1%	6.8%	5.6%	3.5%
04) CERBERUS CAPITAL HOLDING	6.0%	6.1%	6.1%	6.1%	5.5%	5.0%	4.2%	2.7%
05) JP MORGAN CHASE & CO	5.9%	5.8%	5.6%	5.3%	5.3%	5.6%	6.6%	6.6%
06) WELLS FARGO & COMPANY	4.8%	4.2%	4.0%	3.8%	2.9%	1.8%	1.9%	2.4%
07) PHH CORPORATION	4.5%	4.6%	4.6%	4.7%	4.7%	4.5%	4.1%	3.4%
08) SUNTRUST BANKS INC	4.4%	4.2%	4.0%	3.8%	2.8%	2.4%	2.2%	1.4%
09) FLAGSTAR BANCORP INC	3.9%	3.9%	4.0%	4.0%	4.4%	4.3%	4.2%	3.8%
10) FIRST HORIZON NATIONAL CORPORATION	3.3%	3.3%	3.3%	3.3%	3.4%	3.3%	3.1%	2.5%
Top 10 Servicers								
01) CITIGROUP INC	13.9%	13.9%	13.3%	13.3%	12.8%	11.6%	10.9%	10.6%
02) JP MORGAN CHASE & CO	13.1%	13.3%	13.1%	12.8%	12.6%	12.9%	13.8%	14.7%
03) WELLS FARGO & COMPANY	10.2%	10.0%	10.1%	9.9%	9.0%	7.1%	5.7%	4.3%
04) WASHINGTON MUTUAL INC	9.1%	9.7%	10.1%	10.6%	13.1%	16.8%	19.8%	23.3%
05) CERBERUS CAPITAL HOLDING	7.1%	7.2%	7.3%	7.3%	7.1%	7.2%	7.3%	7.8%
06) BANK OF AMERICA CORPORATION	6.7%	6.7%	7.0%	7.1%	7.2%	6.7%	5.6%	4.4%
07) PHH CORPORATION	4.4%	4.5%	4.5%	4.5%	4.6%	4.3%	3.9%	3.1%
08) SUNTRUST BANKS INC	3.5%	3.3%	3.0%	2.9%	2.3%	2.0%	1.8%	0.9%
09) FIRST HORIZON NATIONAL CORPORATION	3.5%	3.5%	3.6%	3.6%	3.7%	3.8%	3.2%	2.0%
10) NATIONAL CITY CORPORATION	1.9%	1.8%	1.6%	1.5%	1.1%	1.2%	1.3%	1.3%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	80.6%	81.1%	81.6%	81.9%	82.9%	82.5%	80.8%	72.9%
Credit Enhancement	19.4%	18.9%	18.4%	18.1%	17.1%	17.5%	19.2%	27.1%
- Primary MI Only	12.0%	10.8%	10.2%	9.9%	9.4%	9.9%	10.6%	13.3%
- Pool Policy Only	3.3%	3.5%	3.4%	3.2%	2.5%	2.1%	2.5%	4.7%
- Pool Policy and Primary MI	0.9%	0.9%	0.8%	0.8%	0.8%	1.0%	1.4%	3.2%
- Full Recourse	1.2%	1.5%	1.7%	1.8%	1.8%	1.8%	2.0%	2.3%
- Shared Arrangement	0.9%	0.9%	1.0%	1.0%	1.1%	1.2%	1.1%	1.4%
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	1.1%	1.2%	1.3%	1.4%	1.5%	1.6%	1.6%	2.2%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	59.2%	69.8%	72.4%	74.3%	70.7%	61.9%	62.6%	48.2%

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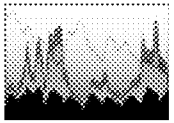

Single Family Conventional Book Characteristics
Not COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only with Credit Enhancement	31.3%	31.0%	29.5%	27.0%	23.6%	16.9%	17.4%	23.2%
Alt-A with Credit Enhancement	31.9%	32.1%	33.1%	31.5%	27.4%	25.7%	30.5%	40.8%
Economic Fees and Gap								
Wtd Avg Economic Gap	-3.19	-2.52	-1.83	-1.32	0.03	-0.35	-1.53	-4.25
Wtd Avg Economic Model Fee	26.87	25.55	24.49	23.82	22.03	22.12	22.38	23.69
Wtd Avg Charged Fee	23.68	23.03	22.66	22.50	22.06	21.77	20.86	19.45
Appraisal Waivers								
Appraisal Waiver	2.4%	2.3%	2.2%	2.2%	1.8%	1.5%	1.4%	0.6%
Serious Delinquent Loans								
SDQ Rate All Loans	0.73%	0.60%	0.58%	0.61%	0.75%	0.62%	0.60%	0.57%
- SDQ Rate for Loans with CE	2.07%	1.73%	1.67%	1.75%	2.17%	1.96%	1.78%	1.27%
- SDQ Rate for Loans without CE	0.40%	0.33%	0.33%	0.34%	0.44%	0.32%	0.30%	0.31%
SDQ Rate Excl. Katrina Loans	0.72%	0.59%	0.57%	0.59%	0.61%	0.62%	0.60%	0.57%
SDQ Rate for Katrina Loans	1.35%	1.30%	1.45%	1.78%	8.25%	0.67%	0.51%	0.49%
Serious Delinquent Loans								
SDQ Loan Count	98,069	79,264	75,448	78,064	93,089	77,995	76,644	68,133
SDQ Count for Loans with CE	54,811	43,790	40,727	41,992	48,177	45,131	45,919	40,430
SDQ Count for Loans without CE	43,258	35,474	34,721	36,072	44,912	32,864	30,725	27,703
SDQ Volume ($M)								
SDQ Volume	$12,706.0	$9,695.3	$8,791.4	$8,674.0	$9,575.3	$7,948.7	$7,738.4	$6,555.7
SDQ Volume for Loans with CE	$7,310.7	$5,532.4	$4,901.9	$4,795.5	$5,128.7	$4,828.5	$4,920.1	$4,139.7
SDQ Volume for Loans without CE	$5,395.4	$4,162.9	$3,889.5	$3,878.5	$4,446.6	$3,120.1	$2,818.3	$2,416.0

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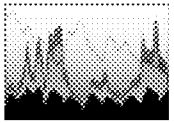

Single Family Conventional Book Characteristics
MTMLTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,239,297	1,203,398	1,167,849	1,137,094	1,096,819	1,308,599	1,692,077	1,406,271
Book Volume ($B)	$210.0	$202.2	$192.7	$185.3	$165.7	$185.6	$244.8	$192.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	12.2%	8.2%	7.6%	5.6%	0.7%	1.0%	0.7%	0.8%
OLTV 70.01% - 75.00%	21.5%	21.2%	20.0%	18.3%	13.1%	14.5%	20.2%	32.3%
OLTV 75.01% - 80.00%	52.2%	55.5%	56.5%	58.9%	64.9%	63.5%	66.8%	49.6%
OLTV 80.01% - 90.00%	8.1%	8.8%	9.6%	10.4%	13.9%	14.3%	8.8%	10.7%
OLTV 90.01% - 95.00%	3.9%	4.2%	4.4%	4.6%	5.3%	5.1%	2.9%	5.7%
OLTV 95.01% - 97.00%	0.6%	0.6%	0.7%	0.7%	0.8%	0.8%	0.4%	0.8%
OLTV 97.01% - 100.00%	1.2%	1.2%	1.2%	1.2%	1.1%	0.8%	0.1%	0.1%
OLTV > 100.00%	0.1%	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	78.5%	79.1%	79.4%	79.8%	81.0%	80.6%	79.2%	79.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.2%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	11.0%	7.4%	6.8%	5.0%	0.7%	1.0%	0.8%	0.8%
Comb LTV 70.01% - 75.00%	17.2%	17.2%	16.8%	15.7%	11.4%	12.9%	18.0%	30.5%
Comb LTV 75.01% - 80.00%	36.0%	38.3%	40.0%	42.1%	50.3%	55.9%	61.3%	46.9%
Comb LTV 80.01% - 90.00%	17.0%	17.8%	18.2%	18.9%	20.6%	17.3%	11.1%	8.1%
Comb LTV 90.01% - 95.00%	9.7%	10.1%	10.1%	10.3%	10.3%	7.3%	3.6%	2.3%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%	0.8%	0.7%	0.3%	0.3%
Comb LTV 97.01% - 100.00%	6.9%	6.7%	5.7%	5.3%	3.4%	1.4%	0.4%	0.2%
Comb LTV > 100.00%	0.1%	0.2%	0.2%	0.1%	0.2%	0.1%	0.0%	0.0%
Comb LTV Missing	1.3%	1.4%	1.6%	1.7%	2.2%	3.3%	4.4%	10.8%
Wtd Avg Comb LTV	81.7%	82.3%	82.2%	82.5%	83.0%	81.5%	79.7%	78.4%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.2%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	11.0%	7.4%	6.8%	5.0%	0.7%	1.0%	0.8%	0.8%
Comb LTV 70.01% - 75.00%	17.2%	17.2%	16.8%	15.7%	11.4%	12.9%	18.0%	30.5%
Comb LTV 75.01% - 80.00%	36.0%	38.3%	40.0%	42.1%	50.3%	55.9%	61.4%	47.3%
Comb LTV 80.01% - 90.00%	17.0%	17.8%	18.2%	18.9%	20.7%	17.5%	11.4%	9.6%

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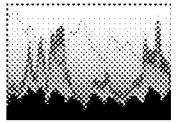

Single Family Conventional Book Characteristics
MTMLTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	9.7%	10.1%	10.1%	10.4%	10.4%	7.6%	4.0%	3.5%
Comb LTV 95.01% - 97.00%	0.7%	0.7%	0.7%	0.7%	0.8%	0.7%	0.4%	0.4%
Comb LTV 97.01% - 100.00%	6.9%	6.7%	5.7%	5.3%	3.4%	1.4%	0.4%	0.2%
Comb LTV > 100.00%	0.1%	0.2%	0.2%	0.1%	0.2%	0.1%	0.0%	0.0%
Comb LTV Missing	1.3%	1.4%	1.5%	1.7%	2.0%	2.8%	3.6%	7.6%
Wtd Avg Comb LTV	81.7%	82.3%	82.2%	82.5%	83.0%	81.6%	79.7%	78.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 70.01% - 75.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
MTMLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	72.6%	72.6%	72.6%	72.5%	72.5%	72.5%	72.5%	72.6%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.8%
FICO 550-579	0.8%	0.8%	0.8%	0.8%	0.8%	1.0%	1.1%	1.3%
FICO 580-619	3.5%	3.5%	3.6%	3.6%	3.6%	4.0%	4.0%	4.6%
FICO 620-659	10.7%	10.9%	10.9%	11.0%	11.2%	11.8%	11.9%	12.9%
FICO 660-699	20.0%	20.3%	20.3%	20.5%	20.6%	20.7%	20.5%	20.7%
FICO 700-739	24.7%	24.9%	25.0%	25.0%	25.4%	25.4%	25.3%	24.4%
FICO >= 740	39.3%	38.9%	38.6%	38.2%	37.6%	36.2%	36.2%	34.3%
FICO Missing	0.3%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	1.0%
Wtd Avg FICO	717	717	716	716	715	712	712	709
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	77.0%	76.0%	75.0%	74.1%	72.6%	72.3%	72.2%	76.3%
Intermediate-term, fixed-rate	4.0%	4.1%	4.4%	4.6%	6.7%	11.9%	17.0%	16.8%
Adjustable-rate	6.8%	7.4%	8.1%	8.8%	11.9%	12.4%	9.4%	5.6%

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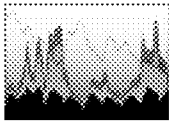

Single Family Conventional Book Characteristics
MTMLTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	7.2%	7.6%	7.8%	7.9%	6.8%	2.6%	0.7%	0.3%
Negative Amortization	0.9%	1.2%	1.6%	2.1%	1.5%	0.7%	0.6%	1.1%
Interest Only fixed-rate	3.9%	3.7%	3.0%	2.5%	0.4%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.0%	88.2%	88.5%	88.7%	90.7%	92.3%	92.6%	93.0%
Second/Vacation Home	4.7%	4.7%	4.6%	4.6%	3.9%	3.2%	2.9%	2.5%
Investor Property	7.3%	7.1%	6.9%	6.7%	5.4%	4.5%	4.5%	4.6%
10-K Unit Type (Sums to 100%)								
1 Unit	96.5%	96.7%	96.9%	97.0%	97.4%	97.2%	97.0%	96.6%
2-4 Units	3.5%	3.3%	3.1%	3.0%	2.6%	2.8%	3.0%	3.4%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	9.4%	9.1%	9.2%	9.0%	8.0%	6.8%	6.8%	6.2%
Single Family Homes	90.6%	90.9%	90.8%	91.0%	92.0%	93.2%	93.2%	93.8%
Property Type (Sums to 100%)								
Manufactured	0.8%	0.8%	0.8%	0.8%	0.9%	0.8%	0.6%	0.6%
Condo/Coop	9.4%	9.1%	9.2%	9.0%	8.0%	6.8%	6.8%	6.2%
1 Unit	86.3%	86.8%	86.9%	87.2%	88.5%	89.6%	89.5%	89.8%
2-4 Units	3.5%	3.3%	3.1%	3.0%	2.6%	2.8%	3.0%	3.4%
Condo								
Condo	9.0%	8.8%	8.9%	8.7%	7.8%	6.6%	6.6%	5.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	51.1%	51.9%	51.8%	52.8%	51.4%	41.2%	31.3%	36.1%
Cash-Out Refinance	29.4%	28.1%	27.6%	26.5%	22.4%	22.9%	27.4%	30.3%
Other Refinance	19.5%	20.0%	20.5%	20.8%	26.2%	35.8%	41.3%	33.6%
Origination Type (Sums to 100%)								
TPO Broker	20.4%	20.4%	20.2%	20.3%	19.7%	21.5%	23.6%	24.9%
TPO Correspondent	36.8%	36.7%	36.0%	35.6%	33.6%	31.1%	29.6%	27.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%
Retail	42.7%	42.9%	43.7%	44.2%	46.6%	47.3%	46.6%	47.3%
Origination Year (Sums to 100%)								
< 2000	0.1%	0.2%	0.2%	0.2%	0.5%	1.4%	2.5%	10.2%
2000	0.1%	0.2%	0.2%	0.2%	0.4%	0.6%	0.9%	4.5%
2001	0.9%	1.0%	1.2%	1.4%	2.3%	4.2%	8.3%	39.1%
2002	2.8%	3.1%	3.7%	4.1%	7.0%	15.1%	27.6%	46.1%

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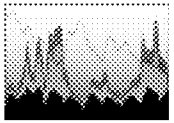

Single Family Conventional Book Characteristics
MTMLTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	8.8%	9.7%	11.6%	12.9%	22.8%	46.9%	60.7%	0.0%
2004	11.6%	12.5%	14.8%	16.6%	29.2%	31.8%	0.0%	0.0%
2005	28.7%	32.2%	36.0%	38.9%	37.8%	0.0%	0.0%	0.0%
2006	29.7%	31.0%	29.2%	25.7%	0.0%	0.0%	0.0%	0.0%
2007	17.2%	10.2%	3.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$174,383	$172,712	$169,577	$167,359	$154,782	$145,498	$147,247	$139,286
Loan Original Note Rate	6.13%	6.08%	6.02%	5.98%	5.76%	5.78%	5.91%	6.74%
Seasoning (Sums to 100%)								
Seasoned	1.4%	1.4%	1.2%	1.1%	0.8%	0.6%	0.4%	1.0%
Non-Seasoned	98.6%	98.6%	98.8%	98.9%	99.2%	99.4%	99.6%	99.0%
ACI								
ACI Probability	0.67%	0.66%	0.65%	0.65%	0.62%	0.57%	0.53%	0.52%
Wtd Avg ACI Score	700	699	700	700	701	705	709	709
Credit Premium								
Wtd Avg Credit Premium	-0.12	-0.12	-0.11	-0.10	-0.10	-0.13	-0.07	-0.03
Credit Premium > 1.5	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%
Prepay Premium								
Prepay Premium	2.5%	2.6%	2.9%	3.2%	2.3%	1.8%	2.3%	3.0%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.4%	6.5%	6.8%	7.0%	8.7%	11.4%	12.3%	11.4%
DTI Ratio > 20 and <= 30	18.2%	18.3%	18.7%	18.8%	20.8%	23.5%	24.4%	25.2%
DTI Ratio > 30 and <= 40	29.5%	29.6%	29.5%	29.5%	29.5%	27.9%	27.7%	29.5%
DTI Ratio > 40 and <= 50	25.7%	25.7%	25.1%	24.8%	22.7%	19.6%	18.6%	18.1%
DTI Ratio > 50	14.2%	13.9%	13.9%	13.9%	13.3%	12.6%	11.6%	10.7%
DTI Ratio Missing	6.1%	6.0%	6.0%	6.0%	4.9%	5.0%	5.4%	5.2%
Wtd Avg DTI Ratio	38.1%	38.0%	37.8%	37.7%	36.8%	35.5%	34.7%	34.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.5%	6.5%	6.9%	7.0%	8.8%	11.5%	12.5%	11.5%
DTI Ratio > 20 and <= 30	18.6%	18.6%	19.0%	19.2%	21.2%	24.0%	25.0%	25.4%
DTI Ratio > 30 and <= 40	30.0%	30.1%	30.0%	30.1%	30.0%	28.5%	28.3%	29.8%
DTI Ratio > 40 and <= 50	26.2%	26.2%	25.6%	25.3%	23.1%	20.0%	18.9%	18.2%
DTI Ratio > 50	14.5%	14.3%	14.2%	14.2%	13.7%	13.0%	11.9%	10.8%
DTI Ratio Missing	4.2%	4.2%	4.2%	4.2%	3.2%	3.1%	3.4%	4.2%

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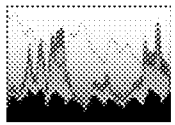

Single Family Conventional Book Characteristics
MTMLTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	38.1%	38.0%	37.8%	37.8%	36.9%	35.5%	34.7%	34.6%
Origination Term (Sums to 100%)								
<= 15 Years	4.1%	4.1%	4.4%	4.6%	6.7%	12.0%	17.0%	16.8%
> 15 Years amd <= 25 Years	2.4%	2.4%	2.5%	2.6%	3.4%	4.5%	4.8%	4.0%
> 25 Years and <= 30 Years	93.1%	93.2%	92.8%	92.5%	89.8%	83.5%	78.2%	79.2%
> 30 Years	0.4%	0.4%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	81.0%	79.7%	78.0%	76.6%	73.0%	72.4%	72.2%	76.3%
Intermediate-Term Fixed Rate (excl Balloon)	3.7%	3.7%	4.0%	4.1%	5.9%	10.6%	15.5%	15.3%
Adjustable Rate	15.0%	16.2%	17.6%	18.7%	20.2%	15.6%	10.8%	6.9%
Balloon	0.4%	0.4%	0.4%	0.5%	0.8%	1.4%	1.4%	1.5%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.4%	0.4%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	13.7%	14.7%	15.6%	16.2%	17.1%	13.7%	9.4%	5.3%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.9%	2.1%	2.5%	2.7%	3.9%	3.7%	2.4%	1.4%
- 5/1 Hybrid Arm	8.6%	9.3%	9.7%	10.0%	9.7%	7.1%	5.0%	3.0%
- 7/1 Hybrid Arm	2.3%	2.4%	2.5%	2.6%	2.9%	2.5%	1.9%	0.8%
- 10/1 Hybrid Arm	0.9%	0.9%	0.9%	0.8%	0.7%	0.3%	0.2%	0.1%
NegAm ARM	0.9%	1.2%	1.6%	2.1%	1.5%	0.7%	0.6%	1.1%
Interest Only	11.1%	11.3%	10.8%	10.4%	7.3%	2.7%	0.7%	0.3%
- Interest Only ARM	7.2%	7.6%	7.8%	7.9%	6.8%	2.6%	0.7%	0.3%
- Interest Only FRM	3.9%	3.7%	3.0%	2.5%	0.4%	0.1%	0.0%	0.0%
Alt-A	16.9%	17.3%	16.4%	16.1%	12.7%	8.6%	8.0%	7.1%
- Alt-A Low/No Doc	11.1%	11.2%	10.6%	10.3%	8.0%	5.6%	5.3%	4.7%
- Alt-A No Disclosure	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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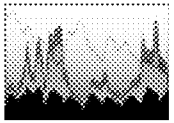

Single Family Conventional Book Characteristics
MTMLTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.4%	2.6%	2.6%	2.6%	2.2%	1.5%	1.3%	1.2%
- Alt-A SISA	0.8%	0.7%	0.6%	0.4%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.3%	1.3%	1.1%	1.0%	0.8%	0.6%	0.7%	0.9%
- Alt-A Stated Income	6.3%	6.5%	6.2%	6.1%	5.0%	3.5%	3.3%	2.7%
Alt-A Full Doc (by SFC)	3.3%	3.5%	3.3%	3.3%	2.5%	1.0%	0.4%	0.1%
Alt-A Deals (no SFC)	2.5%	2.6%	2.4%	2.6%	2.2%	1.9%	2.2%	2.3%
My Community Mortgage	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	23.9%	23.2%	21.8%	20.7%	16.9%	13.2%	11.7%	7.9%
- Select Lender Programs Non-Full Doc	12.8%	12.0%	11.2%	10.5%	9.1%	7.9%	6.6%	3.5%
- Other Low/No Doc	11.1%	11.2%	10.6%	10.2%	7.8%	5.4%	5.1%	4.4%
Subprime Deals								
Subprime	0.3%	0.3%	0.2%	0.3%	0.1%	0.3%	0.6%	0.6%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.1%	0.1%	0.1%	0.3%	0.6%	0.6%
- Post 12/2005	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	78.3%	77.7%	78.4%	78.7%	81.9%	85.2%	85.0%	79.6%
Investor Channel	18.9%	19.6%	18.9%	18.7%	15.6%	11.2%	10.6%	10.1%
eChannel	2.3%	2.3%	2.3%	2.2%	2.1%	2.2%	2.2%	1.0%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%
Subprime Channel	0.3%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.1%	0.1%	0.2%	0.2%	0.4%	1.2%	2.2%	9.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	22.8%	23.0%	21.7%	21.4%	18.8%	11.9%	8.7%	5.2%
- 75/20/05	0.8%	0.7%	0.6%	0.5%	0.3%	0.3%	0.3%	0.3%
- 75/25/00	1.3%	1.0%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	7.1%	7.5%	7.5%	7.9%	8.3%	6.4%	5.2%	3.1%
- 80/15/05	5.0%	5.3%	5.3%	5.6%	6.0%	4.2%	2.9%	1.6%
- 80/20/00	2.2%	2.3%	2.1%	2.1%	1.6%	0.6%	0.2%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
- Other	6.4%	6.2%	5.6%	5.1%	2.5%	0.4%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	26.0%	26.4%	25.4%	25.4%	24.8%	19.5%	16.6%	10.3%

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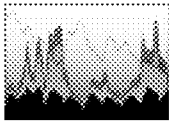

Single Family Conventional Book Characteristics
MTMLTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	1.0%	0.9%	0.8%	0.7%	0.4%	0.5%	0.5%	0.5%
- 75/25/00	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.0%
- 80/10/10	9.0%	9.6%	9.8%	10.2%	11.2%	9.6%	8.7%	5.0%
- 80/15/05	6.0%	6.4%	6.5%	6.8%	7.6%	5.8%	4.3%	2.4%
- 80/20/00	6.2%	6.1%	5.2%	5.0%	4.0%	1.8%	1.2%	0.4%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%
- Other	3.4%	3.0%	2.8%	2.4%	1.4%	1.5%	1.9%	1.9%
EA/TPR								
EA/TPR	2.6%	2.7%	2.7%	2.9%	3.2%	3.1%	2.6%	1.4%
- EA I	1.1%	1.2%	1.2%	1.3%	1.4%	1.4%	1.2%	0.8%
- EA/TPR II	0.7%	0.7%	0.7%	0.8%	0.9%	0.8%	0.7%	0.4%
- EA/TPR III	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.6%	0.2%
10-K Property Region (Sums to 100%)								
Midwest	21.5%	22.2%	23.2%	23.6%	25.5%	25.6%	21.6%	21.4%
Northeast	16.5%	16.0%	15.4%	15.2%	13.7%	13.3%	15.0%	15.2%
Southeast	25.7%	25.6%	25.6%	25.4%	24.8%	25.4%	23.7%	22.1%
Southwest	20.9%	21.2%	21.3%	21.7%	24.2%	23.1%	18.8%	18.2%
West	15.5%	15.0%	14.6%	14.1%	11.7%	12.5%	20.8%	23.1%
Census Region (Sums to 100%)								
New England	5.5%	5.5%	5.5%	5.4%	4.9%	4.4%	5.1%	4.8%
Middle Atlantic	10.0%	9.6%	9.0%	8.9%	7.9%	8.2%	9.3%	9.6%
East North Central	17.5%	18.2%	19.0%	19.4%	21.1%	21.5%	17.7%	17.9%
East South Central	4.9%	4.8%	5.0%	5.1%	5.7%	6.1%	4.2%	4.1%
South Atlantic	21.2%	21.2%	21.0%	20.7%	19.4%	19.6%	19.8%	18.4%
West North Central	6.9%	7.1%	7.2%	7.3%	7.8%	7.6%	6.9%	6.0%
West South Central	10.2%	10.4%	10.6%	10.9%	12.3%	9.8%	7.4%	7.6%
Mountain	9.8%	10.0%	9.9%	10.0%	10.7%	11.7%	10.9%	10.4%
Pacific	13.4%	12.7%	12.3%	11.8%	9.6%	10.7%	18.4%	20.8%
US Territories	0.5%	0.5%	0.5%	0.5%	0.6%	0.5%	0.4%	0.4%
Top 10 States								
01) CA	8.3%	8.0%	8.0%	7.7%	5.2%	4.5%	10.8%	13.6%
02) TX	7.7%	7.9%	8.1%	8.3%	9.2%	6.7%	4.9%	5.1%
03) FL	5.9%	5.9%	5.8%	5.6%	4.4%	4.8%	6.2%	5.7%
04) IL	5.1%	5.1%	5.1%	5.1%	5.1%	5.2%	5.2%	5.0%
05) GA	4.4%	4.5%	4.5%	4.6%	5.0%	5.4%	3.7%	3.7%

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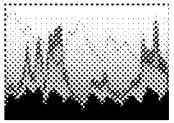

Single Family Conventional Book Characteristics
MTMLTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) MI	4.1%	4.7%	5.3%	5.5%	6.2%	6.7%	4.7%	4.8%
07) OH	4.0%	4.1%	4.3%	4.4%	4.9%	5.1%	3.7%	4.0%
08) NY	3.7%	3.4%	3.2%	3.0%	2.7%	3.0%	3.4%	3.6%
09) NC	3.5%	3.5%	3.6%	3.7%	4.3%	4.0%	2.7%	2.5%
10) CO	3.4%	3.6%	3.6%	3.9%	4.8%	4.7%	3.3%	3.5%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	27.0%	27.3%	27.0%	26.9%	27.1%	25.3%	23.0%	18.5%
02) CITIGROUP INC	8.5%	8.3%	7.8%	7.6%	6.4%	4.7%	4.2%	4.9%
03) CERBERUS CAPITAL HOLDING	4.9%	4.9%	5.0%	5.0%	4.3%	3.7%	3.1%	2.2%
04) WELLS FARGO & COMPANY	4.9%	4.5%	4.3%	4.1%	3.0%	1.1%	1.1%	0.8%
05) SUNTRUST BANKS INC	4.1%	3.9%	3.7%	3.5%	2.6%	2.2%	2.0%	1.1%
06) JP MORGAN CHASE & CO	4.1%	3.9%	3.6%	3.3%	3.1%	3.7%	5.6%	5.8%
07) BANK OF AMERICA CORPORATION	4.0%	4.0%	4.3%	4.3%	4.8%	4.9%	4.4%	2.6%
08) WASHINGTON MUTUAL INC	4.0%	4.3%	4.7%	5.0%	7.0%	10.9%	13.6%	16.3%
09) PHH CORPORATION	3.4%	3.4%	3.5%	3.5%	3.6%	3.9%	3.6%	3.2%
10) AMTRUST FINANCIAL CORPORATION	3.1%	3.1%	3.1%	3.0%	2.6%	2.1%	1.8%	1.7%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	27.2%	27.6%	27.2%	27.1%	27.3%	25.7%	23.3%	18.7%
02) CITIGROUP INC	10.3%	10.2%	10.0%	10.0%	9.5%	8.4%	8.1%	8.2%
03) JP MORGAN CHASE & CO	9.9%	9.9%	9.7%	9.3%	9.1%	9.9%	11.7%	13.8%
04) WELLS FARGO & COMPANY	8.7%	8.6%	8.8%	8.7%	7.9%	5.3%	4.0%	1.8%
05) CERBERUS CAPITAL HOLDING	5.2%	5.3%	5.4%	5.4%	4.8%	4.9%	5.2%	6.3%
06) BANK OF AMERICA CORPORATION	4.5%	4.5%	4.7%	4.8%	4.7%	4.2%	3.7%	1.8%
07) PHH CORPORATION	3.3%	3.3%	3.4%	3.4%	3.6%	3.8%	3.5%	3.1%
08) SUNTRUST BANKS INC	3.2%	3.0%	2.7%	2.6%	1.9%	1.7%	1.7%	0.7%
09) WASHINGTON MUTUAL INC	3.2%	3.4%	3.7%	3.8%	5.6%	10.1%	13.9%	19.6%
10) FIRST HORIZON NATIONAL CORPORATION	2.7%	2.8%	2.9%	2.9%	3.4%	3.8%	3.1%	2.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	79.9%	77.9%	77.2%	76.1%	76.6%	81.0%	85.6%	78.7%
Credit Enhancement	20.1%	22.1%	22.8%	23.9%	23.4%	19.0%	14.4%	21.3%
- Primary MI Only	9.6%	10.1%	10.5%	11.1%	12.6%	11.6%	7.1%	9.7%
- Pool Policy Only	7.4%	8.3%	8.3%	8.3%	6.1%	2.9%	3.4%	4.6%
- Pool Policy and Primary MI	0.6%	0.7%	0.8%	0.8%	1.0%	1.2%	1.4%	3.5%
- Full Recourse	0.6%	0.9%	1.2%	1.4%	1.1%	1.0%	1.1%	1.8%
- Shared Arrangement	0.6%	0.7%	0.7%	0.7%	0.8%	0.9%	0.6%	0.9%

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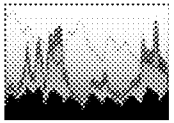

Single Family Conventional Book Characteristics
MTMLTV 70.01% - 75.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	1.2%	1.3%	1.4%	1.5%	1.7%	1.4%	0.8%	0.8%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	91.6%	94.3%	95.0%	95.6%	92.9%	69.2%	86.8%	69.0%
Interest Only with Credit Enhancement	28.8%	33.0%	33.7%	34.7%	37.5%	16.2%	9.9%	15.0%
Alt-A with Credit Enhancement	43.7%	48.4%	50.6%	52.0%	49.9%	35.4%	33.2%	30.3%
Economic Fees and Gap								
Wtd Avg Economic Gap	-8.71	-8.56	-7.98	-7.67	-6.67	-7.05	-6.85	-9.66
Wtd Avg Economic Model Fee	35.02	35.01	34.41	34.47	33.53	32.13	30.47	29.55
Wtd Avg Charged Fee	26.31	26.45	26.43	26.80	26.86	25.08	23.61	19.89
Appraisal Waivers								
Appraisal Waiver	2.9%	2.8%	2.7%	2.6%	1.9%	1.2%	1.5%	0.7%
Serious Delinquent Loans								
SDQ Rate All Loans	1.04%	0.90%	0.89%	0.96%	1.17%	0.85%	0.67%	0.71%
- SDQ Rate for Loans with CE	2.21%	1.85%	1.79%	1.94%	2.58%	2.42%	2.59%	1.93%
- SDQ Rate for Loans without CE	0.67%	0.57%	0.56%	0.59%	0.67%	0.43%	0.29%	0.31%
SDQ Rate Excl. Katrina Loans	1.03%	0.89%	0.87%	0.93%	0.98%	0.85%	0.67%	0.71%
SDQ Rate for Katrina Loans	3.50%	3.15%	3.24%	3.98%	10.68%	0.80%	0.52%	0.61%
Serious Delinquent Loans								
SDQ Loan Count	12,827	10,738	10,269	10,804	12,685	10,933	11,162	9,630
SDQ Count for Loans with CE	6,610	5,732	5,470	5,936	7,278	6,507	7,075	6,431
SDQ Count for Loans without CE	6,217	5,006	4,799	4,868	5,407	4,426	4,087	3,199
SDQ Volume ($M)								
SDQ Volume	$1,836.0	$1,488.4	$1,357.4	$1,365.8	$1,454.4	$1,233.4	$1,259.0	$1,041.6
SDQ Volume for Loans with CE	$917.3	$775.6	$707.9	$729.4	$812.7	$734.4	$784.1	$683.5
SDQ Volume for Loans without CE	$918.7	$712.8	$649.5	$636.4	$641.8	$499.0	$475.0	$358.1

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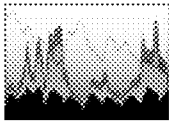

Single Family Conventional Book Characteristics
MTMLTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,391,886	1,338,514	1,274,662	1,196,307	994,076	1,163,820	1,483,299	1,465,647
Book Volume ($B)	$254.2	$243.3	$225.8	$208.0	$155.8	$168.7	$212.1	$207.8
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	2.9%	1.2%	0.8%	0.4%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	8.4%	5.9%	5.6%	4.4%	0.8%	1.3%	1.0%	1.3%
OLTV 75.01% - 80.00%	75.3%	78.5%	77.9%	77.6%	72.5%	69.4%	74.3%	76.6%
OLTV 80.01% - 90.00%	7.4%	8.0%	8.8%	10.0%	16.0%	19.2%	18.6%	14.5%
OLTV 90.01% - 95.00%	3.6%	4.0%	4.4%	5.0%	7.5%	7.6%	4.9%	6.5%
OLTV 95.01% - 97.00%	0.7%	0.7%	0.8%	0.8%	1.2%	1.2%	0.7%	0.9%
OLTV 97.01% - 100.00%	1.5%	1.6%	1.6%	1.7%	1.8%	1.3%	0.3%	0.2%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.0%	0.0%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	80.4%	80.9%	81.1%	81.5%	82.7%	82.7%	81.7%	81.7%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	2.7%	1.1%	0.7%	0.4%	0.1%	0.1%	0.2%	0.1%
Comb LTV 70.01% - 75.00%	6.6%	4.8%	4.7%	3.7%	0.8%	1.3%	1.1%	1.3%
Comb LTV 75.01% - 80.00%	45.9%	46.8%	46.7%	46.8%	48.0%	56.6%	65.7%	70.7%
Comb LTV 80.01% - 90.00%	20.0%	20.9%	21.3%	22.1%	26.1%	23.2%	20.9%	14.9%
Comb LTV 90.01% - 95.00%	12.5%	13.1%	13.1%	13.5%	14.9%	11.9%	7.2%	4.9%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.9%	1.2%	1.1%	0.6%	0.5%
Comb LTV 97.01% - 100.00%	10.5%	11.4%	11.2%	11.0%	6.8%	3.0%	0.8%	0.5%
Comb LTV > 100.00%	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%
Comb LTV Missing	0.9%	1.0%	1.2%	1.3%	1.9%	2.5%	3.4%	7.0%
Wtd Avg Comb LTV	84.9%	85.5%	85.6%	85.8%	85.9%	84.1%	82.5%	81.6%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Comb LTV 60.01% - 70.00%	2.7%	1.1%	0.7%	0.4%	0.1%	0.1%	0.2%	0.1%
Comb LTV 70.01% - 75.00%	6.6%	4.8%	4.7%	3.7%	0.8%	1.3%	1.1%	1.3%
Comb LTV 75.01% - 80.00%	45.9%	46.8%	46.7%	46.8%	48.0%	56.6%	65.7%	70.7%
Comb LTV 80.01% - 90.00%	20.0%	20.9%	21.3%	22.2%	26.1%	23.3%	21.0%	15.5%

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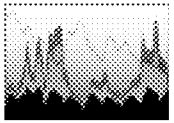

Single Family Conventional Book Characteristics
MTMLTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	12.5%	13.1%	13.1%	13.6%	15.0%	12.0%	7.5%	6.2%
Comb LTV 95.01% - 97.00%	0.8%	0.8%	0.8%	0.9%	1.2%	1.2%	0.7%	0.7%
Comb LTV 97.01% - 100.00%	10.5%	11.4%	11.2%	11.0%	6.8%	3.0%	0.9%	0.5%
Comb LTV > 100.00%	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%
Comb LTV Missing	0.8%	1.0%	1.2%	1.3%	1.9%	2.3%	2.9%	4.9%
Wtd Avg Comb LTV	84.9%	85.5%	85.6%	85.8%	85.9%	84.2%	82.6%	81.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 75.01% - 80.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
MTMLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	77.8%	77.7%	77.8%	77.8%	77.6%	77.6%	77.5%	77.8%
Credit Score (Sums to 100%)								
FICO < 550	0.5%	0.4%	0.4%	0.5%	0.5%	0.6%	0.6%	0.7%
FICO 550-579	0.7%	0.7%	0.7%	0.7%	0.8%	0.9%	1.1%	1.1%
FICO 580-619	3.1%	3.0%	3.0%	3.1%	3.3%	3.8%	3.9%	4.2%
FICO 620-659	10.2%	10.3%	10.4%	10.5%	10.9%	11.7%	12.0%	12.5%
FICO 660-699	20.7%	21.3%	21.3%	21.3%	20.7%	21.0%	21.0%	21.1%
FICO 700-739	25.0%	25.5%	25.6%	25.4%	25.6%	26.0%	25.9%	25.5%
FICO >= 740	39.2%	38.5%	38.5%	38.3%	38.1%	35.6%	35.2%	34.4%
FICO Missing	0.6%	0.3%	0.2%	0.2%	0.2%	0.3%	0.3%	0.6%
Wtd Avg FICO	718	718	718	717	716	712	711	710
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	75.7%	74.6%	73.3%	72.7%	72.7%	70.6%	75.0%	78.5%
Intermediate-term, fixed-rate	2.7%	2.6%	2.9%	3.0%	4.5%	8.3%	12.6%	12.8%
Adjustable-rate	5.4%	5.5%	6.2%	7.0%	10.5%	14.9%	11.2%	7.6%

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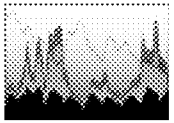

Single Family Conventional Book Characteristics
MTMLTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	8.7%	9.1%	9.7%	10.0%	9.3%	5.6%	0.9%	0.4%
Negative Amortization	1.0%	1.2%	1.5%	2.0%	2.0%	0.5%	0.2%	0.6%
Interest Only fixed-rate	6.6%	7.0%	6.4%	5.5%	0.9%	0.2%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	88.2%	88.3%	88.1%	88.3%	89.8%	92.1%	93.1%	93.3%
Second/Vacation Home	5.6%	5.6%	5.8%	5.9%	5.0%	3.8%	2.9%	2.7%
Investor Property	6.3%	6.1%	6.1%	5.8%	5.1%	4.1%	3.9%	4.0%
10-K Unit Type (Sums to 100%)								
1 Unit	96.9%	97.0%	97.2%	97.4%	97.8%	97.7%	97.8%	97.4%
2-4 Units	3.1%	3.0%	2.8%	2.6%	2.2%	2.3%	2.2%	2.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	11.3%	11.5%	11.4%	11.3%	10.0%	7.8%	7.1%	6.7%
Single Family Homes	88.7%	88.5%	88.6%	88.7%	90.0%	92.2%	92.9%	93.3%
Property Type (Sums to 100%)								
Manufactured	0.7%	0.8%	0.9%	1.0%	1.5%	1.5%	1.1%	0.8%
Condo/Coop	11.3%	11.5%	11.3%	11.2%	10.0%	7.8%	7.1%	6.7%
1 Unit	84.9%	84.7%	85.0%	85.1%	86.3%	88.4%	89.5%	89.9%
2-4 Units	3.1%	3.0%	2.8%	2.6%	2.2%	2.3%	2.2%	2.6%
Condo								
Condo	11.0%	11.2%	11.1%	11.0%	9.8%	7.7%	7.0%	6.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	59.7%	60.6%	61.7%	63.4%	62.2%	55.4%	41.7%	45.2%
Cash-Out Refinance	23.1%	22.2%	21.7%	20.7%	18.5%	17.6%	21.7%	22.8%
Other Refinance	17.1%	17.1%	16.6%	15.9%	19.3%	27.0%	36.6%	32.0%
Origination Type (Sums to 100%)								
TPO Broker	21.4%	21.7%	21.5%	21.4%	19.1%	20.8%	23.3%	25.0%
TPO Correspondent	37.2%	37.3%	36.6%	35.9%	34.5%	31.3%	30.0%	28.0%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Retail	41.4%	41.0%	41.9%	42.7%	46.4%	47.9%	46.6%	46.8%
Origination Year (Sums to 100%)								
< 2000	0.1%	0.1%	0.1%	0.1%	0.2%	0.7%	1.5%	6.0%
2000	0.1%	0.1%	0.1%	0.1%	0.3%	0.5%	0.9%	2.6%
2001	0.4%	0.5%	0.6%	0.8%	1.7%	3.5%	5.8%	23.0%
2002	1.4%	1.5%	1.8%	2.2%	4.7%	9.8%	21.7%	68.4%

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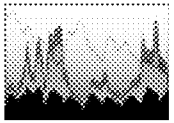

Single Family Conventional Book Characteristics
MTMLTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	4.7%	4.9%	5.7%	6.4%	13.0%	32.1%	70.1%	0.0%
2004	6.0%	6.3%	7.3%	8.1%	17.2%	53.4%	0.0%	0.0%
2005	17.4%	19.0%	23.8%	28.4%	62.9%	0.0%	0.0%	0.0%
2006	34.5%	42.4%	50.1%	53.9%	0.0%	0.0%	0.0%	0.0%
2007	35.5%	25.2%	10.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$185,753	$184,636	$179,943	$176,492	$159,047	$147,389	$144,842	$143,414
Loan Original Note Rate	6.32%	6.27%	6.25%	6.23%	5.80%	5.81%	5.88%	6.61%
Seasoning (Sums to 100%)								
Seasoned	0.8%	0.8%	0.8%	0.8%	0.7%	0.4%	0.3%	0.7%
Non-Seasoned	99.2%	99.2%	99.2%	99.2%	99.3%	99.6%	99.7%	99.3%
ACI								
ACI Probability	0.75%	0.76%	0.75%	0.74%	0.70%	0.67%	0.62%	0.59%
Wtd Avg ACI Score	694	693	694	694	697	699	703	703
Credit Premium								
Wtd Avg Credit Premium	-0.09	-0.11	-0.10	-0.09	-0.10	-0.11	-0.09	0.01
Credit Premium > 1.5	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.4%
Prepay Premium								
Prepay Premium	3.1%	3.3%	3.5%	3.8%	2.6%	1.7%	1.8%	2.7%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.2%	5.1%	5.3%	5.4%	6.9%	9.5%	11.1%	10.3%
DTI Ratio > 20 and <= 30	16.3%	16.2%	16.4%	16.5%	19.0%	21.4%	23.6%	24.1%
DTI Ratio > 30 and <= 40	29.7%	29.9%	29.9%	30.0%	30.6%	28.8%	28.6%	30.0%
DTI Ratio > 40 and <= 50	28.6%	28.8%	28.4%	28.2%	25.5%	21.8%	19.8%	19.6%
DTI Ratio > 50	13.8%	13.5%	13.5%	13.4%	13.3%	13.8%	12.2%	10.8%
DTI Ratio Missing	6.4%	6.5%	6.5%	6.4%	4.7%	4.7%	4.7%	5.2%
Wtd Avg DTI Ratio	38.7%	38.7%	38.6%	38.5%	37.6%	36.7%	35.3%	35.1%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	5.2%	5.2%	5.4%	5.5%	6.9%	9.6%	11.3%	10.4%
DTI Ratio > 20 and <= 30	16.6%	16.5%	16.8%	16.9%	19.4%	21.8%	24.1%	24.5%
DTI Ratio > 30 and <= 40	30.4%	30.6%	30.6%	30.7%	31.2%	29.3%	29.2%	30.4%
DTI Ratio > 40 and <= 50	29.3%	29.5%	29.0%	28.9%	26.0%	22.3%	20.2%	19.8%
DTI Ratio > 50	14.2%	13.9%	13.8%	13.8%	13.7%	14.2%	12.5%	11.0%
DTI Ratio Missing	4.2%	4.4%	4.4%	4.2%	2.8%	2.8%	2.7%	3.9%

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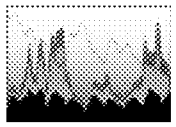

Single Family Conventional Book Characteristics
MTMLTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	38.8%	38.7%	38.6%	38.6%	37.7%	36.7%	35.4%	35.1%
Origination Term (Sums to 100%)								
<= 15 Years	2.7%	2.6%	2.9%	3.0%	4.5%	8.3%	12.6%	12.8%
> 15 Years amd <= 25 Years	1.7%	1.6%	1.7%	1.7%	2.4%	3.4%	4.0%	3.5%
> 25 Years and <= 30 Years	94.9%	95.1%	95.0%	95.0%	93.0%	88.3%	83.4%	83.6%
> 30 Years	0.7%	0.6%	0.4%	0.3%	0.1%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	82.2%	81.6%	79.7%	78.1%	73.6%	70.7%	75.1%	78.5%
Intermediate-Term Fixed Rate (excl Balloon)	2.5%	2.5%	2.7%	2.8%	4.1%	7.2%	11.0%	11.1%
Adjustable Rate	15.0%	15.8%	17.4%	18.9%	21.9%	21.0%	12.4%	8.6%
Balloon	0.2%	0.2%	0.2%	0.2%	0.4%	1.1%	1.6%	1.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.7%	0.6%	0.4%	0.3%	0.1%	0.0%	0.0%	0.0%
Hybrid Arm	13.9%	14.4%	15.6%	16.6%	18.2%	18.7%	11.3%	7.3%
- 2/28 Hybrid Arm	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.6%	1.7%	1.9%	2.2%	3.6%	5.0%	2.9%	2.0%
- 5/1 Hybrid Arm	8.9%	9.5%	10.4%	10.9%	10.8%	10.2%	5.8%	4.1%
- 7/1 Hybrid Arm	2.3%	2.2%	2.4%	2.6%	2.9%	3.1%	2.4%	1.1%
- 10/1 Hybrid Arm	1.1%	1.0%	0.9%	0.9%	0.9%	0.4%	0.2%	0.1%
NegAm ARM	1.0%	1.2%	1.5%	2.0%	2.0%	0.5%	0.2%	0.6%
Interest Only	15.3%	16.2%	16.1%	15.4%	10.3%	5.8%	0.9%	0.4%
- Interest Only ARM	8.7%	9.1%	9.7%	10.0%	9.3%	5.6%	0.9%	0.4%
- Interest Only FRM	6.6%	7.0%	6.4%	5.5%	0.9%	0.2%	0.0%	0.0%
Alt-A	20.2%	22.2%	21.9%	21.4%	15.9%	11.4%	8.2%	8.4%
- Alt-A Low/No Doc	13.0%	14.5%	14.2%	13.5%	9.6%	7.1%	5.0%	5.2%
- Alt-A No Disclosure	0.3%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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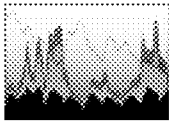

Single Family Conventional Book Characteristics
MTMLTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.1%	2.3%	2.4%	2.4%	2.6%	1.9%	1.2%	1.1%
- Alt-A SISA	1.2%	1.2%	1.1%	1.0%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.5%	1.6%	1.5%	1.3%	0.8%	0.6%	0.6%	0.9%
- Alt-A Stated Income	7.9%	9.1%	9.1%	8.7%	6.2%	4.5%	3.2%	3.2%
Alt-A Full Doc (by SFC)	4.9%	5.3%	5.2%	5.1%	3.5%	2.4%	0.5%	0.2%
Alt-A Deals (no SFC)	2.2%	2.4%	2.5%	2.8%	2.8%	2.0%	2.7%	3.0%
My Community Mortgage	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	28.6%	29.0%	27.4%	25.6%	19.4%	15.9%	12.4%	10.4%
- Select Lender Programs Non-Full Doc	15.5%	14.4%	13.2%	12.0%	9.9%	9.1%	7.7%	5.7%
- Other Low/No Doc	13.1%	14.6%	14.2%	13.6%	9.5%	6.8%	4.7%	4.7%
Subprime Deals								
Subprime	0.5%	0.3%	0.3%	0.3%	0.2%	0.3%	0.6%	0.7%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.6%	0.7%
- Post 12/2005	0.4%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	75.2%	72.9%	72.9%	73.2%	78.5%	82.9%	85.5%	81.7%
Investor Channel	21.6%	23.9%	24.1%	23.7%	18.8%	14.2%	11.0%	11.7%
eChannel	2.7%	2.7%	2.6%	2.7%	2.4%	2.1%	2.2%	1.3%
Underserved Channel	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%
Subprime Channel	0.4%	0.3%	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.1%	0.1%	0.5%	1.3%	5.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	31.7%	33.1%	32.3%	31.6%	25.1%	18.0%	12.9%	10.8%
- 75/20/05	0.3%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.6%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	11.1%	11.6%	11.5%	11.5%	10.8%	8.9%	7.2%	6.6%
- 80/15/05	8.0%	8.3%	8.2%	8.2%	7.6%	6.8%	5.1%	4.0%
- 80/20/00	3.3%	3.5%	3.6%	3.8%	2.9%	1.6%	0.5%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%
- Other	8.5%	9.1%	8.7%	8.0%	3.7%	0.6%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	34.1%	35.5%	34.8%	34.2%	29.2%	25.6%	20.9%	17.2%

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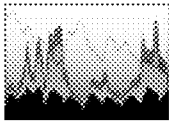

Single Family Conventional Book Characteristics
MTMLTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.4%	0.2%	0.2%	0.2%	0.0%	0.1%	0.1%	0.0%
- 75/25/00	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	13.6%	14.2%	14.0%	14.0%	13.4%	12.0%	11.1%	9.8%
- 80/15/05	9.4%	9.8%	9.5%	9.5%	8.8%	8.8%	7.1%	5.6%
- 80/20/00	9.3%	10.2%	10.1%	9.8%	6.6%	4.3%	2.3%	1.4%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.1%
- Other	1.2%	0.8%	0.7%	0.6%	0.2%	0.2%	0.2%	0.2%
EA/TPR								
EA/TPR	2.6%	2.6%	2.7%	2.9%	3.5%	3.8%	3.5%	2.2%
- EA I	1.2%	1.2%	1.3%	1.4%	1.6%	1.7%	1.6%	1.1%
- EA/TPR II	0.8%	0.8%	0.8%	0.9%	1.0%	1.1%	1.0%	0.7%
- EA/TPR III	0.7%	0.7%	0.7%	0.7%	0.9%	0.9%	0.9%	0.4%
10-K Property Region (Sums to 100%)								
Midwest	22.4%	22.4%	23.1%	23.5%	25.2%	23.3%	22.4%	21.8%
Northeast	16.8%	16.7%	16.0%	15.9%	13.9%	12.0%	10.7%	13.0%
Southeast	25.3%	25.3%	25.5%	25.4%	24.8%	24.8%	25.2%	23.2%
Southwest	19.9%	19.9%	20.4%	20.8%	24.3%	27.4%	25.8%	20.8%
West	15.4%	15.6%	14.9%	14.4%	11.7%	12.5%	15.8%	21.1%
Census Region (Sums to 100%)								
New England	5.9%	6.1%	5.8%	6.0%	4.8%	4.0%	3.3%	4.1%
Middle Atlantic	10.0%	9.7%	9.2%	8.8%	7.9%	7.1%	6.7%	8.3%
East North Central	18.0%	18.0%	18.5%	18.8%	20.3%	19.3%	19.3%	18.4%
East South Central	4.6%	4.5%	4.6%	4.6%	5.6%	5.9%	5.6%	4.7%
South Atlantic	21.1%	21.2%	21.3%	21.2%	19.6%	19.1%	19.9%	18.8%
West North Central	7.3%	7.3%	7.5%	7.8%	8.2%	7.2%	6.3%	6.1%
West South Central	8.8%	8.7%	9.2%	9.4%	12.3%	13.4%	11.3%	8.7%
Mountain	10.6%	11.0%	10.9%	10.9%	11.1%	12.9%	13.7%	11.8%
Pacific	13.1%	13.0%	12.4%	11.8%	9.3%	10.4%	13.6%	18.7%
US Territories	0.5%	0.6%	0.6%	0.7%	0.8%	0.7%	0.5%	0.4%
Top 10 States								
01) CA	7.7%	8.1%	7.7%	7.5%	5.1%	4.6%	6.0%	11.7%
02) TX	6.5%	6.4%	6.9%	7.1%	9.4%	10.2%	8.4%	6.3%
03) FL	6.0%	6.4%	6.4%	6.3%	4.5%	4.7%	5.1%	5.3%
04) IL	5.5%	5.4%	5.1%	5.1%	5.5%	4.9%	4.7%	4.7%
05) GA	4.4%	4.4%	4.7%	4.8%	5.0%	4.6%	4.9%	3.9%

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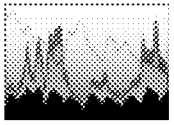

Single Family Conventional Book Characteristics
MTMLTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) MI	4.4%	4.5%	5.1%	5.2%	5.7%	5.2%	6.0%	5.2%
07) OH	4.0%	4.0%	4.0%	4.2%	4.5%	4.6%	4.3%	4.2%
08) CO	4.0%	4.0%	3.8%	4.1%	5.0%	5.5%	5.7%	3.9%
09) NJ	3.5%	3.6%	3.2%	3.0%	2.3%	2.1%	1.8%	2.4%
10) NY	3.4%	3.2%	3.1%	3.0%	2.7%	2.4%	2.3%	2.9%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	30.4%	31.9%	30.7%	30.1%	30.4%	28.7%	26.3%	24.3%
02) CITIGROUP INC	8.4%	7.8%	7.8%	7.8%	6.6%	5.1%	3.7%	4.3%
03) WELLS FARGO & COMPANY	5.7%	4.7%	4.7%	4.6%	3.9%	1.4%	1.2%	0.4%
04) CERBERUS CAPITAL HOLDING	4.6%	4.6%	4.6%	4.5%	3.7%	3.9%	3.4%	1.4%
05) JP MORGAN CHASE & CO	4.4%	4.2%	3.6%	3.4%	3.0%	2.7%	4.8%	5.5%
06) SUNTRUST BANKS INC	4.4%	4.4%	4.3%	4.0%	2.3%	2.0%	2.1%	1.2%
07) PHH CORPORATION	3.5%	3.5%	3.5%	3.7%	3.9%	4.0%	3.6%	3.4%
08) BANK OF AMERICA CORPORATION	3.4%	3.2%	3.7%	3.8%	4.6%	5.0%	4.1%	2.3%
09) AMTRUST FINANCIAL CORPORATION	2.9%	3.0%	2.9%	3.0%	2.8%	2.1%	1.8%	1.8%
10) WASHINGTON MUTUAL INC	2.7%	2.9%	3.1%	3.3%	5.0%	8.8%	11.9%	13.3%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	30.5%	32.0%	30.8%	30.2%	30.5%	29.0%	26.6%	24.7%
02) JP MORGAN CHASE & CO	9.6%	9.9%	9.8%	9.4%	8.9%	8.6%	10.9%	12.1%
03) CITIGROUP INC	9.6%	9.1%	9.3%	9.6%	9.1%	8.0%	7.8%	7.3%
04) WELLS FARGO & COMPANY	8.4%	7.7%	8.2%	8.3%	8.3%	5.5%	4.1%	1.7%
05) CERBERUS CAPITAL HOLDING	4.8%	4.8%	4.8%	4.7%	4.0%	4.7%	5.0%	5.2%
06) BANK OF AMERICA CORPORATION	3.8%	3.6%	4.2%	4.5%	4.8%	4.5%	3.4%	1.4%
07) SUNTRUST BANKS INC	3.5%	3.4%	3.0%	2.9%	1.7%	1.5%	1.7%	0.9%
08) PHH CORPORATION	3.3%	3.3%	3.3%	3.3%	3.9%	3.8%	3.4%	3.3%
09) FIRST HORIZON NATIONAL CORPORATION	2.5%	2.5%	2.6%	2.6%	3.3%	3.9%	3.7%	2.8%
10) NATIONAL CITY CORPORATION	2.4%	2.2%	2.0%	1.8%	1.0%	1.0%	1.2%	1.0%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	77.9%	73.9%	71.4%	70.1%	67.4%	73.2%	77.3%	74.4%
Credit Enhancement	22.1%	26.1%	28.6%	29.9%	32.6%	26.8%	22.7%	25.6%
- Primary MI Only	9.7%	10.3%	11.1%	12.4%	17.7%	17.5%	14.3%	13.0%
- Pool Policy Only	9.4%	12.3%	13.6%	13.1%	9.3%	3.7%	2.9%	5.0%
- Pool Policy and Primary MI	0.7%	0.8%	0.8%	0.9%	1.2%	1.4%	1.8%	3.3%
- Full Recourse	0.7%	0.9%	1.1%	1.3%	1.0%	1.0%	1.0%	1.4%
- Shared Arrangement	0.5%	0.6%	0.6%	0.7%	0.9%	1.0%	0.7%	0.9%

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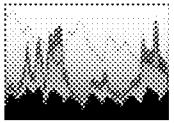

Single Family Conventional Book Characteristics
MTMLTV 75.01% - 80.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	1.1%	1.2%	1.4%	1.6%	2.4%	2.3%	2.0%	1.9%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	94.8%	96.5%	96.9%	97.5%	96.4%	57.2%	85.8%	63.4%
Interest Only with Credit Enhancement	31.7%	41.3%	46.0%	44.9%	43.7%	24.1%	12.0%	8.5%
Alt-A with Credit Enhancement	46.9%	56.1%	62.5%	62.2%	63.7%	40.3%	41.0%	38.9%
Economic Fees and Gap								
Wtd Avg Economic Gap	-12.25	-12.00	-10.56	-9.63	-7.16	-7.56	-8.21	-10.17
Wtd Avg Economic Model Fee	40.60	40.29	38.68	38.05	35.79	35.10	33.41	32.37
Wtd Avg Charged Fee	28.35	28.30	28.12	28.43	28.63	27.54	25.20	22.20
Appraisal Waivers								
Appraisal Waiver	3.6%	3.5%	3.2%	3.1%	2.6%	1.0%	1.3%	1.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.99%	0.83%	0.80%	0.83%	1.04%	0.86%	0.67%	0.57%
- SDQ Rate for Loans with CE	2.28%	1.83%	1.66%	1.71%	2.19%	2.14%	2.11%	1.58%
- SDQ Rate for Loans without CE	0.51%	0.40%	0.39%	0.39%	0.38%	0.32%	0.19%	0.15%
SDQ Rate Excl. Katrina Loans	0.98%	0.82%	0.78%	0.82%	0.88%	0.86%	0.68%	0.57%
SDQ Rate for Katrina Loans	4.67%	4.42%	4.39%	4.51%	11.75%	0.91%	0.47%	0.35%
Serious Delinquent Loans								
SDQ Loan Count	13,655	11,050	10,099	9,906	10,279	9,913	9,862	8,083
SDQ Count for Loans with CE	8,454	7,384	6,808	6,855	7,876	7,314	7,744	6,572
SDQ Count for Loans without CE	5,201	3,666	3,291	3,051	2,403	2,599	2,118	1,511
SDQ Volume ($M)								
SDQ Volume	$2,143.0	$1,672.1	$1,438.6	$1,310.3	$1,189.9	$1,126.4	$1,133.6	$899.7
SDQ Volume for Loans with CE	$1,275.8	$1,097.1	$958.2	$893.2	$911.3	$836.3	$892.9	$724.9
SDQ Volume for Loans without CE	$867.2	$574.9	$480.3	$417.0	$278.6	$290.0	$240.7	$174.8

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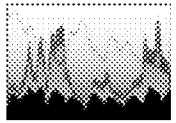

Single Family Conventional Book Characteristics
MTMLTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,333,065	1,101,196	1,040,688	930,168	701,273	912,448	1,148,946	1,109,122
Book Volume ($B)	$243.1	$190.4	$175.0	$149.5	$93.8	$119.9	$152.4	$142.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.9%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	3.4%	1.7%	1.1%	0.6%	0.0%	0.1%	0.0%	0.1%
OLTV 75.01% - 80.00%	55.5%	49.1%	48.2%	41.9%	11.4%	13.9%	7.3%	8.0%
OLTV 80.01% - 90.00%	23.5%	27.3%	27.4%	29.8%	40.6%	43.8%	54.9%	57.3%
OLTV 90.01% - 95.00%	8.6%	11.2%	12.4%	14.9%	28.7%	29.6%	29.8%	29.3%
OLTV 95.01% - 97.00%	1.4%	1.9%	2.2%	2.7%	5.6%	5.3%	4.5%	4.0%
OLTV 97.01% - 100.00%	6.4%	8.2%	8.2%	9.5%	12.9%	6.8%	3.3%	1.2%
OLTV > 100.00%	0.3%	0.4%	0.5%	0.5%	0.9%	0.6%	0.3%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	84.3%	85.7%	86.1%	87.1%	91.4%	90.4%	90.3%	89.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.9%	0.3%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
Comb LTV 70.01% - 75.00%	2.9%	1.5%	1.0%	0.6%	0.2%	0.3%	0.3%	0.2%
Comb LTV 75.01% - 80.00%	31.6%	27.2%	26.8%	23.4%	7.3%	11.8%	7.4%	7.7%
Comb LTV 80.01% - 90.00%	32.7%	35.2%	35.0%	36.3%	40.8%	42.6%	52.0%	55.3%
Comb LTV 90.01% - 95.00%	14.8%	16.3%	17.4%	19.1%	28.8%	29.6%	29.2%	26.9%
Comb LTV 95.01% - 97.00%	1.4%	1.8%	2.1%	2.6%	5.2%	5.0%	4.3%	3.3%
Comb LTV 97.01% - 100.00%	14.3%	15.9%	15.3%	15.3%	13.7%	7.1%	3.4%	1.3%
Comb LTV > 100.00%	0.3%	0.4%	0.4%	0.5%	0.7%	0.5%	0.3%	0.0%
Comb LTV Missing	1.1%	1.5%	1.7%	2.1%	3.2%	3.0%	2.8%	5.1%
Wtd Avg Comb LTV	87.8%	88.9%	89.1%	89.6%	91.9%	90.6%	90.3%	89.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.9%	0.3%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
Comb LTV 70.01% - 75.00%	2.9%	1.5%	1.0%	0.6%	0.2%	0.3%	0.3%	0.2%
Comb LTV 75.01% - 80.00%	31.6%	27.2%	26.8%	23.4%	7.3%	11.8%	7.4%	7.7%
Comb LTV 80.01% - 90.00%	32.7%	35.2%	35.1%	36.3%	40.8%	42.7%	52.1%	55.4%

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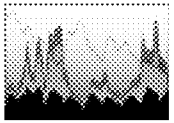

Single Family Conventional Book Characteristics
MTMLTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	14.8%	16.3%	17.4%	19.1%	28.9%	29.7%	29.4%	28.0%
Comb LTV 95.01% - 97.00%	1.4%	1.8%	2.1%	2.6%	5.2%	5.0%	4.3%	3.6%
Comb LTV 97.01% - 100.00%	14.3%	15.9%	15.3%	15.3%	13.7%	7.1%	3.4%	1.3%
Comb LTV > 100.00%	0.3%	0.4%	0.4%	0.5%	0.7%	0.5%	0.3%	0.0%
Comb LTV Missing	1.1%	1.4%	1.7%	2.0%	3.2%	2.8%	2.6%	3.6%
Wtd Avg Comb LTV	87.8%	88.9%	89.1%	89.6%	91.9%	90.6%	90.3%	89.9%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 80.01% - 90.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
MTMLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	84.2%	84.0%	83.9%	83.9%	84.5%	84.5%	84.7%	84.9%
Credit Score (Sums to 100%)								
FICO < 550	0.6%	0.6%	0.6%	0.7%	0.9%	0.8%	0.9%	1.0%
FICO 550-579	0.8%	0.9%	0.9%	1.0%	1.4%	1.5%	1.7%	1.9%
FICO 580-619	4.1%	4.4%	4.5%	4.9%	6.5%	6.2%	6.3%	6.5%
FICO 620-659	12.9%	13.7%	13.7%	14.3%	17.7%	17.1%	16.9%	16.9%
FICO 660-699	22.8%	23.2%	22.9%	22.6%	23.0%	23.1%	23.5%	23.5%
FICO 700-739	25.0%	24.7%	24.6%	24.2%	22.9%	23.9%	24.2%	24.2%
FICO >= 740	33.3%	32.2%	32.5%	31.9%	27.1%	26.7%	26.0%	25.3%
FICO Missing	0.5%	0.3%	0.3%	0.4%	0.6%	0.6%	0.5%	0.9%
Wtd Avg FICO	710	708	708	707	698	698	697	696
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	71.0%	70.7%	71.7%	73.5%	81.4%	79.4%	81.7%	85.1%
Intermediate-term, fixed-rate	1.6%	1.6%	1.8%	1.9%	3.3%	5.6%	8.5%	8.4%
Adjustable-rate	5.3%	5.6%	6.0%	6.7%	9.9%	12.1%	9.2%	6.1%

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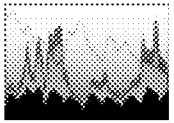

Single Family Conventional Book Characteristics
MTMLTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	11.5%	11.6%	11.1%	9.9%	4.2%	2.5%	0.6%	0.2%
Negative Amortization	2.0%	2.4%	2.8%	2.8%	0.8%	0.3%	0.1%	0.2%
Interest Only fixed-rate	8.6%	8.0%	6.7%	5.1%	0.5%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	87.9%	88.1%	88.6%	89.0%	91.7%	93.0%	93.6%	94.1%
Second/Vacation Home	6.0%	6.2%	5.9%	5.8%	3.9%	3.3%	2.7%	2.2%
Investor Property	6.1%	5.7%	5.5%	5.2%	4.4%	3.8%	3.6%	3.6%
10-K Unit Type (Sums to 100%)								
1 Unit	97.4%	97.7%	97.8%	98.0%	98.3%	97.7%	97.5%	97.3%
2-4 Units	2.6%	2.3%	2.2%	2.0%	1.7%	2.3%	2.5%	2.7%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.5%	13.0%	12.4%	12.4%	8.5%	6.9%	6.8%	6.5%
Single Family Homes	87.5%	87.0%	87.6%	87.6%	91.5%	93.1%	93.2%	93.5%
Property Type (Sums to 100%)								
Manufactured	1.2%	1.5%	1.6%	1.9%	2.5%	2.0%	1.5%	1.6%
Condo/Coop	12.5%	13.0%	12.4%	12.3%	8.5%	6.9%	6.8%	6.5%
1 Unit	83.7%	83.2%	83.8%	83.8%	87.2%	88.8%	89.1%	89.2%
2-4 Units	2.6%	2.3%	2.2%	2.0%	1.7%	2.2%	2.5%	2.7%
Condo								
Condo	12.3%	12.8%	12.2%	12.0%	8.3%	6.8%	6.7%	6.3%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	62.2%	64.8%	66.7%	69.4%	70.1%	63.0%	53.8%	57.4%
Cash-Out Refinance	21.5%	19.9%	18.8%	17.1%	12.7%	12.6%	15.2%	15.3%
Other Refinance	16.3%	15.3%	14.4%	13.5%	17.2%	24.4%	31.0%	27.2%
Origination Type (Sums to 100%)								
TPO Broker	23.0%	22.2%	21.8%	21.4%	19.6%	21.1%	23.0%	25.0%
TPO Correspondent	36.8%	36.3%	35.6%	34.8%	32.9%	31.2%	29.9%	28.3%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Retail	40.1%	41.5%	42.6%	43.8%	47.5%	47.7%	47.0%	46.5%
Origination Year (Sums to 100%)								
< 2000	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.8%	4.4%
2000	0.1%	0.1%	0.1%	0.1%	0.3%	0.6%	1.2%	5.5%
2001	0.4%	0.5%	0.7%	0.8%	2.1%	4.6%	9.7%	38.3%
2002	1.3%	1.8%	2.3%	2.8%	7.3%	14.3%	29.1%	51.9%

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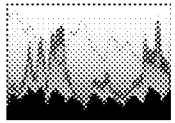

Single Family Conventional Book Characteristics
MTMLTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	4.3%	5.6%	6.8%	8.5%	21.7%	40.8%	59.1%	0.0%
2004	6.4%	7.9%	9.2%	11.2%	25.9%	39.3%	0.0%	0.0%
2005	19.6%	23.4%	25.7%	29.3%	42.5%	0.0%	0.0%	0.0%
2006	36.7%	44.5%	52.6%	47.2%	0.0%	0.0%	0.0%	0.0%
2007	31.1%	16.1%	2.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$185,244	$175,682	$170,902	$163,419	$136,361	$133,824	$134,431	$130,585
Loan Original Note Rate	6.37%	6.32%	6.30%	6.29%	6.03%	6.03%	6.19%	6.98%
Seasoning (Sums to 100%)								
Seasoned	0.9%	1.1%	1.1%	1.2%	1.3%	0.6%	0.6%	1.2%
Non-Seasoned	99.1%	98.9%	98.9%	98.8%	98.7%	99.4%	99.4%	98.8%
ACI								
ACI Probability	1.10%	1.17%	1.15%	1.19%	1.33%	1.15%	1.10%	1.04%
Wtd Avg ACI Score	682	680	681	680	674	679	679	680
Credit Premium								
Wtd Avg Credit Premium	-0.06	-0.07	-0.07	-0.07	-0.08	-0.08	-0.03	0.03
Credit Premium > 1.5	0.3%	0.2%	0.2%	0.3%	0.4%	0.4%	0.8%	0.8%
Prepay Premium								
Prepay Premium	5.5%	5.6%	5.3%	4.9%	1.4%	1.5%	2.3%	2.6%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.0%	4.0%	4.2%	4.3%	5.7%	7.7%	8.5%	7.6%
DTI Ratio > 20 and <= 30	13.7%	13.7%	14.1%	14.4%	16.7%	19.3%	20.9%	21.1%
DTI Ratio > 30 and <= 40	29.0%	29.0%	29.1%	29.0%	28.9%	28.7%	29.3%	31.3%
DTI Ratio > 40 and <= 50	30.5%	30.1%	29.6%	28.9%	25.0%	22.7%	21.8%	22.0%
DTI Ratio > 50	15.3%	15.6%	15.6%	16.1%	17.2%	15.7%	14.0%	12.4%
DTI Ratio Missing	7.4%	7.6%	7.5%	7.2%	6.5%	5.8%	5.4%	5.5%
Wtd Avg DTI Ratio	39.9%	40.0%	39.8%	39.8%	39.2%	37.9%	36.8%	36.6%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	4.0%	4.0%	4.2%	4.4%	5.7%	7.8%	8.6%	7.7%
DTI Ratio > 20 and <= 30	14.0%	13.9%	14.4%	14.7%	17.1%	19.8%	21.3%	21.4%
DTI Ratio > 30 and <= 40	29.6%	29.6%	29.8%	29.6%	29.7%	29.5%	30.0%	31.7%
DTI Ratio > 40 and <= 50	31.2%	30.8%	30.3%	29.7%	25.9%	23.4%	22.3%	22.3%
DTI Ratio > 50	15.8%	16.1%	16.2%	16.8%	18.1%	16.4%	14.5%	12.6%
DTI Ratio Missing	5.5%	5.5%	5.2%	4.8%	3.4%	3.2%	3.3%	4.3%

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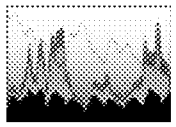

Single Family Conventional Book Characteristics
MTMLTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	40.0%	40.0%	39.9%	39.9%	39.3%	38.0%	36.9%	36.6%
Origination Term (Sums to 100%)								
<= 15 Years	1.6%	1.6%	1.8%	2.0%	3.3%	5.6%	8.5%	8.4%
> 15 Years amd <= 25 Years	1.3%	1.4%	1.5%	1.6%	2.4%	3.0%	3.4%	3.1%
> 25 Years and <= 30 Years	96.3%	96.4%	96.2%	96.1%	94.3%	91.3%	88.1%	88.5%
> 30 Years	0.8%	0.6%	0.5%	0.3%	0.1%	0.0%	0.0%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	79.6%	78.7%	78.4%	78.6%	81.8%	79.5%	81.7%	85.1%
Intermediate-Term Fixed Rate (excl Balloon)	1.5%	1.5%	1.6%	1.8%	2.9%	4.7%	7.3%	7.3%
Adjustable Rate	18.8%	19.6%	19.8%	19.5%	14.9%	14.9%	9.8%	6.5%
Balloon	0.2%	0.2%	0.2%	0.2%	0.4%	0.9%	1.1%	1.1%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.8%	0.6%	0.5%	0.3%	0.1%	0.0%	0.0%	0.1%
Hybrid Arm	16.6%	17.0%	16.8%	16.3%	13.2%	13.4%	8.8%	5.3%
- 2/28 Hybrid Arm	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.8%	2.0%	2.1%	2.4%	3.3%	4.1%	2.8%	1.6%
- 5/1 Hybrid Arm	11.0%	11.5%	11.3%	10.7%	7.3%	6.9%	4.3%	2.8%
- 7/1 Hybrid Arm	2.4%	2.4%	2.4%	2.4%	2.2%	2.1%	1.6%	0.8%
- 10/1 Hybrid Arm	1.1%	1.0%	0.9%	0.8%	0.4%	0.2%	0.1%	0.1%
NegAm ARM	2.0%	2.4%	2.8%	2.8%	0.8%	0.3%	0.1%	0.2%
Interest Only	20.2%	19.6%	17.8%	15.0%	4.7%	2.6%	0.6%	0.2%
- Interest Only ARM	11.5%	11.6%	11.1%	9.9%	4.2%	2.5%	0.6%	0.2%
- Interest Only FRM	8.6%	8.0%	6.7%	5.1%	0.5%	0.1%	0.0%	0.0%
Alt-A	24.4%	24.7%	22.7%	20.1%	10.8%	9.2%	9.4%	8.9%
- Alt-A Low/No Doc	16.9%	16.7%	15.0%	13.0%	7.2%	6.5%	6.6%	6.0%
- Alt-A No Disclosure	0.4%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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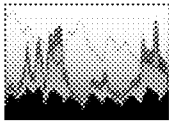

Single Family Conventional Book Characteristics
MTMLTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.6%	2.8%	2.8%	2.8%	2.8%	2.1%	2.0%	1.9%
- Alt-A SISA	1.5%	1.4%	1.3%	1.0%	0.1%	0.0%	0.0%	0.0%
- Alt-A No Ratio	2.0%	2.0%	1.6%	1.3%	0.8%	0.7%	0.7%	0.9%
- Alt-A Stated Income	10.4%	10.2%	9.2%	7.7%	3.4%	3.6%	3.8%	3.2%
Alt-A Full Doc (by SFC)	5.2%	5.3%	4.9%	4.2%	1.8%	1.1%	0.4%	0.1%
Alt-A Deals (no SFC)	2.4%	2.7%	2.8%	2.9%	1.8%	1.6%	2.3%	2.8%
My Community Mortgage	1.4%	1.5%	1.2%	1.3%	1.5%	0.9%	0.3%	0.1%
Non-Full Doc								
Non-Full Doc Total	30.3%	27.7%	25.5%	22.3%	12.3%	11.6%	10.7%	8.9%
- Select Lender Programs Non-Full Doc	13.2%	10.8%	10.4%	9.2%	5.2%	5.3%	4.2%	3.3%
- Other Low/No Doc	17.1%	16.9%	15.1%	13.1%	7.1%	6.3%	6.4%	5.7%
Subprime Deals								
Subprime	0.8%	0.6%	0.5%	0.6%	0.2%	0.4%	0.9%	1.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%	0.9%	1.1%
- Post 12/2005	0.8%	0.6%	0.5%	0.6%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	70.3%	69.1%	70.5%	72.3%	79.9%	83.3%	83.9%	82.1%
Investor Channel	26.1%	27.2%	25.7%	23.4%	15.3%	12.9%	12.7%	13.3%
eChannel	2.5%	2.7%	2.9%	3.0%	3.6%	2.9%	2.3%	1.3%
Underserved Channel	0.3%	0.4%	0.5%	0.6%	1.1%	0.7%	0.4%	0.0%
Subprime Channel	0.8%	0.5%	0.4%	0.6%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.6%	3.3%
Subordinate Financing - RDW								
Subordinate Financing - RDW	25.2%	22.8%	22.0%	19.0%	5.1%	4.6%	2.0%	1.7%
- 75/20/05	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	8.6%	7.6%	7.7%	6.9%	1.9%	2.1%	1.0%	0.9%
- 80/15/05	5.8%	5.0%	5.1%	4.5%	1.4%	1.6%	0.7%	0.6%
- 80/20/00	1.8%	1.7%	1.9%	1.9%	0.6%	0.5%	0.1%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
- Other	8.7%	8.4%	7.3%	5.6%	1.0%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	27.1%	24.5%	23.7%	20.6%	6.4%	7.0%	3.9%	3.3%

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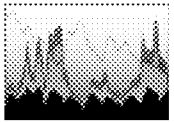

Single Family Conventional Book Characteristics
MTMLTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	10.8%	9.6%	9.5%	8.4%	2.5%	2.9%	1.6%	1.5%
- 80/15/05	7.1%	6.1%	6.0%	5.3%	1.7%	2.2%	1.0%	0.8%
- 80/20/00	8.3%	8.2%	7.6%	6.4%	1.7%	1.4%	0.6%	0.4%
- 90/05/05	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.5%	0.4%
- Other	0.6%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
EA/TPR								
EA/TPR	3.9%	4.3%	4.5%	5.1%	7.2%	7.0%	7.2%	5.9%
- EA I	1.7%	1.9%	2.1%	2.3%	3.2%	3.0%	3.0%	2.3%
- EA/TPR II	1.2%	1.4%	1.4%	1.6%	2.3%	2.3%	2.5%	2.3%
- EA/TPR III	0.9%	1.0%	1.0%	1.1%	1.7%	1.7%	1.7%	1.3%
10-K Property Region (Sums to 100%)								
Midwest	20.3%	21.6%	20.9%	23.0%	27.1%	25.0%	21.6%	21.3%
Northeast	15.0%	14.6%	15.5%	14.5%	12.3%	11.5%	11.9%	13.1%
Southeast	27.0%	27.8%	27.3%	27.7%	28.4%	28.0%	28.9%	27.2%
Southwest	16.9%	17.1%	18.9%	20.0%	26.4%	27.9%	24.7%	21.7%
West	20.9%	19.0%	17.3%	14.9%	5.8%	7.6%	13.0%	16.7%
Census Region (Sums to 100%)								
New England	6.2%	5.8%	5.5%	5.0%	3.4%	3.2%	3.3%	3.4%
Middle Atlantic	7.9%	7.7%	8.8%	8.2%	7.2%	7.2%	7.7%	8.8%
East North Central	16.6%	17.6%	17.1%	18.6%	22.3%	20.6%	18.0%	17.9%
East South Central	3.5%	4.0%	4.3%	4.9%	7.3%	7.6%	6.6%	5.9%
South Atlantic	23.8%	24.1%	23.3%	23.0%	21.3%	20.7%	22.5%	21.6%
West North Central	5.7%	6.2%	6.3%	7.0%	8.5%	8.0%	6.9%	6.4%
West South Central	6.5%	7.5%	8.5%	10.0%	15.6%	14.8%	11.2%	9.3%
Mountain	12.3%	11.1%	11.2%	10.1%	8.7%	11.2%	13.0%	12.6%
Pacific	16.9%	15.3%	14.0%	12.0%	4.2%	5.9%	10.3%	13.6%
US Territories	0.7%	0.9%	0.9%	1.0%	1.5%	0.9%	0.6%	0.6%
Top 10 States								
01) CA	14.2%	13.0%	11.4%	9.3%	1.7%	1.7%	4.5%	7.0%
02) FL	11.1%	10.7%	9.0%	8.0%	4.2%	4.6%	6.8%	6.8%
03) MI	6.4%	6.6%	5.4%	5.8%	6.0%	4.9%	4.3%	4.4%
04) TX	4.4%	5.0%	5.9%	7.1%	11.0%	10.4%	7.3%	5.9%
05) AZ	4.3%	3.6%	2.9%	2.5%	1.1%	2.0%	3.8%	3.6%

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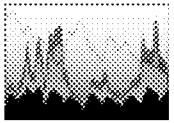

Single Family Conventional Book Characteristics
MTMLTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) MA	3.6%	3.3%	3.1%	2.4%	1.4%	1.3%	1.4%	1.4%
07) IL	3.6%	3.3%	3.3%	3.5%	4.6%	5.1%	4.9%	4.7%
08) OH	3.5%	4.3%	4.6%	5.0%	6.0%	5.6%	4.3%	4.4%
09) VA	3.5%	3.5%	3.6%	3.4%	1.5%	1.5%	2.2%	2.2%
10) GA	3.3%	3.6%	3.9%	4.5%	6.5%	5.8%	5.0%	4.7%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	31.9%	31.6%	30.5%	28.9%	24.9%	24.5%	22.8%	19.2%
02) CITIGROUP INC	6.7%	6.3%	6.4%	6.4%	5.3%	4.3%	3.5%	4.2%
03) WELLS FARGO & COMPANY	4.8%	3.9%	4.0%	3.8%	2.9%	1.6%	1.1%	0.2%
04) JP MORGAN CHASE & CO	4.3%	3.8%	3.6%	3.6%	3.2%	3.4%	5.2%	5.3%
05) CERBERUS CAPITAL HOLDING	4.1%	3.9%	3.9%	3.9%	3.1%	3.0%	2.5%	1.8%
06) SUNTRUST BANKS INC	4.0%	3.8%	3.7%	3.4%	2.1%	1.8%	1.7%	1.1%
07) PHH CORPORATION	3.4%	3.8%	4.0%	4.4%	5.6%	5.3%	4.6%	4.2%
08) BANK OF AMERICA CORPORATION	3.3%	3.2%	3.6%	3.5%	3.6%	3.9%	3.4%	3.5%
09) FLAGSTAR BANCORP INC	2.9%	3.0%	2.9%	3.2%	4.2%	3.9%	3.7%	4.0%
10) AMTRUST FINANCIAL CORPORATION	2.7%	2.8%	2.7%	2.7%	2.4%	1.9%	1.7%	1.7%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	32.0%	31.7%	30.7%	29.0%	25.0%	24.8%	23.1%	19.5%
02) JP MORGAN CHASE & CO	9.6%	9.8%	9.7%	9.6%	9.6%	9.4%	10.9%	13.1%
03) CITIGROUP INC	8.2%	8.2%	8.4%	8.9%	9.0%	7.7%	7.4%	7.4%
04) WELLS FARGO & COMPANY	7.3%	6.8%	7.3%	7.3%	7.3%	5.7%	3.8%	1.3%
05) CERBERUS CAPITAL HOLDING	4.3%	4.1%	4.1%	4.1%	3.5%	3.8%	4.2%	5.2%
06) BANK OF AMERICA CORPORATION	3.6%	3.6%	4.0%	4.1%	3.6%	3.4%	2.6%	2.3%
07) PHH CORPORATION	3.3%	3.6%	3.8%	4.2%	5.6%	5.0%	4.2%	4.1%
08) SUNTRUST BANKS INC	3.3%	2.9%	2.7%	2.5%	1.6%	1.4%	1.4%	0.7%
09) INDYMAC BANCORP INC	2.5%	2.3%	1.9%	1.4%	0.6%	0.7%	0.9%	1.2%
10) LEHMAN BROTHERS HOLDINGS INC	2.4%	2.5%	2.3%	1.9%	0.8%	1.2%	1.1%	0.5%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	49.2%	39.6%	38.8%	34.9%	17.2%	24.3%	21.0%	14.6%
Credit Enhancement	50.8%	60.4%	61.2%	65.1%	82.8%	75.7%	79.0%	85.4%
- Primary MI Only	31.3%	36.8%	37.1%	41.7%	63.0%	58.1%	60.7%	58.8%
- Pool Policy Only	11.8%	13.0%	12.3%	9.9%	1.8%	1.0%	0.7%	1.0%
- Pool Policy and Primary MI	2.6%	3.6%	3.8%	4.2%	4.9%	4.0%	5.0%	9.6%
- Full Recourse	1.9%	2.8%	2.9%	3.1%	2.7%	2.2%	2.3%	2.4%
- Shared Arrangement	0.9%	1.2%	1.4%	1.6%	2.7%	2.6%	2.1%	1.6%

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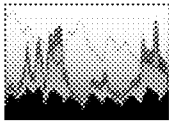

Single Family Conventional Book Characteristics
MTMLTV 80.01% - 90.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	2.2%	3.1%	3.6%	4.4%	7.8%	7.8%	8.3%	11.9%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	97.2%	98.1%	98.3%	98.4%	98.3%	83.5%	90.8%	79.1%
Interest Only with Credit Enhancement	49.4%	57.0%	57.6%	57.2%	74.1%	58.7%	72.2%	65.4%
Alt-A with Credit Enhancement	65.8%	74.9%	77.9%	79.2%	88.9%	79.5%	88.1%	88.4%
Economic Fees and Gap								
Wtd Avg Economic Gap	-13.36	-12.19	-10.89	-9.85	-6.93	-6.69	-7.46	-11.07
Wtd Avg Economic Model Fee	45.90	44.76	42.82	42.03	39.30	37.32	36.43	37.96
Wtd Avg Charged Fee	32.54	32.56	31.93	32.17	32.37	30.64	28.97	26.89
Appraisal Waivers								
Appraisal Waiver	2.8%	2.6%	2.5%	2.4%	1.7%	0.7%	0.8%	0.6%
Serious Delinquent Loans								
SDQ Rate All Loans	1.64%	1.45%	1.35%	1.50%	2.08%	1.49%	1.18%	1.04%
- SDQ Rate for Loans with CE	2.25%	1.88%	1.77%	1.91%	2.31%	1.81%	1.43%	1.18%
- SDQ Rate for Loans without CE	0.77%	0.59%	0.48%	0.50%	0.87%	0.40%	0.21%	0.21%
SDQ Rate Excl. Katrina Loans	1.62%	1.44%	1.33%	1.48%	1.82%	1.50%	1.19%	1.05%
SDQ Rate for Katrina Loans	6.70%	6.37%	5.71%	6.10%	13.06%	1.12%	0.69%	0.60%
Serious Delinquent Loans								
SDQ Loan Count	21,646	15,857	13,959	13,865	14,450	13,399	13,396	11,236
SDQ Count for Loans with CE	17,437	13,744	12,370	12,539	13,492	12,560	12,900	10,916
SDQ Count for Loans without CE	4,209	2,113	1,589	1,326	958	839	496	320
SDQ Volume ($M)								
SDQ Volume	$3,566.9	$2,416.6	$1,964.6	$1,788.8	$1,688.4	$1,565.8	$1,606.9	$1,310.6
SDQ Volume for Loans with CE	$2,756.3	$2,049.7	$1,712.1	$1,605.3	$1,569.3	$1,476.4	$1,557.3	$1,279.5
SDQ Volume for Loans without CE	$810.7	$366.9	$252.5	$183.5	$119.0	$89.4	$49.6	$31.1

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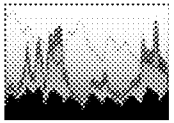

Single Family Conventional Book Characteristics
MTMLTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	378,269	296,615	267,744	243,576	199,366	247,807	318,598	319,628
Book Volume ($B)	$62.0	$44.9	$38.7	$34.1	$25.6	$31.8	$42.0	$42.3
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.8%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 75.01% - 80.00%	16.5%	6.7%	3.6%	1.6%	0.0%	0.2%	0.0%	0.1%
OLTV 80.01% - 90.00%	20.5%	18.2%	19.8%	17.4%	5.9%	9.1%	6.0%	7.0%
OLTV 90.01% - 95.00%	32.4%	36.3%	36.1%	37.4%	41.9%	54.1%	63.2%	75.5%
OLTV 95.01% - 97.00%	3.5%	4.7%	5.4%	5.9%	8.2%	11.3%	13.3%	11.7%
OLTV 97.01% - 100.00%	25.4%	32.9%	33.9%	36.4%	42.0%	23.7%	16.4%	5.3%
OLTV > 100.00%	0.7%	1.0%	1.1%	1.4%	2.0%	1.5%	1.1%	0.4%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	92.4%	94.6%	95.1%	95.7%	97.0%	95.8%	95.6%	94.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.2%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%
Comb LTV 70.01% - 75.00%	0.8%	0.2%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
Comb LTV 75.01% - 80.00%	9.8%	4.4%	2.5%	1.1%	0.3%	0.7%	0.7%	0.3%
Comb LTV 80.01% - 90.00%	23.3%	19.2%	20.1%	17.4%	5.9%	9.1%	6.3%	7.1%
Comb LTV 90.01% - 95.00%	33.2%	35.9%	35.2%	36.1%	39.4%	51.3%	60.3%	73.8%
Comb LTV 95.01% - 97.00%	3.2%	4.3%	5.0%	5.5%	7.6%	10.4%	12.5%	11.5%
Comb LTV 97.01% - 100.00%	27.5%	33.0%	33.4%	35.6%	40.6%	22.9%	15.9%	5.2%
Comb LTV > 100.00%	0.9%	1.1%	1.1%	1.3%	1.6%	1.1%	0.9%	0.2%
Comb LTV Missing	1.3%	1.8%	2.4%	2.9%	4.4%	4.1%	3.0%	1.8%
Wtd Avg Comb LTV	93.3%	94.8%	95.2%	95.7%	96.8%	95.6%	95.3%	94.8%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Comb LTV 60.01% - 70.00%	0.2%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%
Comb LTV 70.01% - 75.00%	0.8%	0.2%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
Comb LTV 75.01% - 80.00%	9.8%	4.4%	2.5%	1.1%	0.3%	0.7%	0.7%	0.3%
Comb LTV 80.01% - 90.00%	23.3%	19.2%	20.1%	17.4%	5.9%	9.2%	6.3%	7.1%

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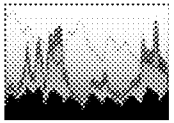

Single Family Conventional Book Characteristics
MTMLTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	33.2%	35.9%	35.2%	36.1%	39.4%	51.3%	60.3%	73.8%
Comb LTV 95.01% - 97.00%	3.2%	4.3%	5.0%	5.5%	7.6%	10.5%	12.5%	11.5%
Comb LTV 97.01% - 100.00%	27.5%	33.0%	33.4%	35.6%	40.6%	22.9%	15.9%	5.2%
Comb LTV > 100.00%	0.9%	1.1%	1.1%	1.3%	1.6%	1.1%	0.9%	0.2%
Comb LTV Missing	1.3%	1.8%	2.4%	2.9%	4.4%	4.1%	3.0%	1.7%
Wtd Avg Comb LTV	93.3%	94.8%	95.2%	95.7%	96.8%	95.6%	95.3%	94.8%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 90.01% - 95.00%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
MTMLTV 95.01% - 97.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 97.01% - 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	92.6%	92.6%	92.5%	92.5%	92.5%	92.5%	92.5%	92.6%
Credit Score (Sums to 100%)								
FICO < 550	1.0%	1.1%	1.1%	1.2%	1.3%	1.3%	1.2%	0.8%
FICO 550-579	1.4%	1.5%	1.5%	1.6%	1.8%	2.1%	2.2%	2.0%
FICO 580-619	7.0%	7.8%	7.9%	8.2%	8.9%	8.6%	7.6%	7.2%
FICO 620-659	17.6%	19.4%	20.0%	20.8%	22.3%	20.8%	19.3%	18.6%
FICO 660-699	23.3%	23.1%	23.1%	23.0%	23.3%	23.5%	23.7%	23.5%
FICO 700-739	22.6%	21.7%	21.3%	20.7%	19.9%	21.3%	22.5%	23.4%
FICO >= 740	26.2%	24.5%	24.2%	23.5%	21.4%	21.3%	22.6%	23.4%
FICO Missing	0.8%	0.8%	0.8%	0.9%	1.1%	1.1%	0.9%	1.0%
Wtd Avg FICO	697	693	692	691	687	687	690	693
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	77.0%	82.4%	84.4%	86.0%	87.8%	83.6%	86.5%	88.9%
Intermediate-term, fixed-rate	0.8%	0.9%	1.0%	1.1%	1.4%	2.4%	3.5%	3.7%
Adjustable-rate	4.3%	4.4%	5.1%	5.6%	8.4%	12.3%	9.3%	7.0%

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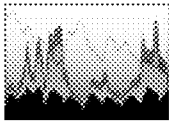

Single Family Conventional Book Characteristics
MTMLTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	8.5%	5.6%	4.6%	3.7%	1.9%	1.5%	0.6%	0.3%
Negative Amortization	2.4%	1.8%	1.1%	0.7%	0.1%	0.1%	0.0%	0.1%
Interest Only fixed-rate	6.9%	4.9%	3.7%	2.9%	0.4%	0.1%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.7%	92.0%	92.2%	93.0%	95.6%	95.1%	96.3%	96.6%
Second/Vacation Home	5.4%	4.8%	4.6%	4.2%	2.8%	3.2%	2.8%	2.3%
Investor Property	4.0%	3.2%	3.3%	2.8%	1.6%	1.7%	0.9%	1.1%
10-K Unit Type (Sums to 100%)								
1 Unit	98.5%	98.8%	98.8%	98.9%	99.2%	98.7%	98.7%	97.9%
2-4 Units	1.5%	1.2%	1.2%	1.1%	0.8%	1.3%	1.3%	2.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	12.0%	11.8%	11.0%	10.4%	7.9%	6.9%	7.4%	7.2%
Single Family Homes	88.0%	88.2%	89.0%	89.6%	92.1%	93.1%	92.6%	92.8%
Property Type (Sums to 100%)								
Manufactured	1.6%	2.3%	2.9%	3.5%	4.2%	3.5%	2.4%	1.8%
Condo/Coop	12.0%	11.8%	11.0%	10.4%	7.9%	6.9%	7.4%	7.2%
1 Unit	84.9%	84.6%	84.9%	85.0%	87.1%	88.2%	88.9%	88.9%
2-4 Units	1.5%	1.2%	1.2%	1.1%	0.8%	1.3%	1.3%	2.1%
Condo								
Condo	11.9%	11.7%	10.9%	10.1%	7.8%	6.9%	7.3%	7.1%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	77.2%	82.3%	84.1%	87.0%	90.7%	85.8%	81.0%	81.4%
Cash-Out Refinance	11.3%	7.7%	7.0%	5.5%	1.7%	2.1%	1.7%	2.1%
Other Refinance	11.6%	10.0%	8.9%	7.5%	7.6%	12.1%	17.3%	16.5%
Origination Type (Sums to 100%)								
TPO Broker	23.0%	21.2%	20.0%	19.8%	19.4%	20.6%	21.9%	23.2%
TPO Correspondent	36.3%	35.8%	34.6%	33.7%	31.2%	31.5%	29.4%	28.2%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
Retail	40.6%	43.0%	45.3%	46.5%	49.3%	47.8%	48.7%	48.4%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.1%	0.1%	0.1%	0.0%	0.1%	0.2%	0.8%
2000	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.4%	0.9%
2001	0.2%	0.2%	0.3%	0.4%	0.9%	2.2%	3.5%	21.8%
2002	0.8%	1.1%	1.4%	1.7%	3.8%	9.6%	22.6%	76.4%

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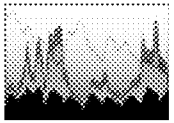

Single Family Conventional Book Characteristics
MTMLTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	2.9%	3.8%	5.0%	5.7%	13.1%	34.7%	73.3%	0.0%
2004	4.5%	6.0%	8.7%	10.7%	27.9%	53.0%	0.0%	0.0%
2005	18.5%	22.6%	28.2%	33.0%	54.2%	0.0%	0.0%	0.0%
2006	39.2%	45.9%	50.8%	48.2%	0.0%	0.0%	0.0%	0.0%
2007	33.8%	20.2%	5.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$165,899	$153,399	$146,670	$142,170	$130,171	$130,101	$133,047	$133,283
Loan Original Note Rate	6.55%	6.53%	6.53%	6.54%	6.22%	6.13%	6.14%	6.87%
Seasoning (Sums to 100%)								
Seasoned	1.1%	1.5%	1.8%	2.1%	1.7%	0.4%	0.4%	0.8%
Non-Seasoned	98.9%	98.5%	98.2%	97.9%	98.3%	99.6%	99.6%	99.2%
ACI								
ACI Probability	1.91%	2.04%	2.01%	2.07%	2.16%	1.86%	1.63%	1.31%
Wtd Avg ACI Score	663	660	661	660	657	661	665	670
Credit Premium								
Wtd Avg Credit Premium	-0.06	-0.10	-0.10	-0.09	-0.08	-0.06	-0.04	0.08
Credit Premium > 1.5	0.5%	0.4%	0.5%	0.5%	0.4%	0.5%	0.8%	0.9%
Prepay Premium								
Prepay Premium	5.4%	3.6%	2.5%	1.8%	0.6%	1.0%	1.9%	2.1%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.7%	2.6%	2.7%	2.7%	3.6%	5.4%	6.4%	6.0%
DTI Ratio > 20 and <= 30	10.9%	11.0%	11.3%	11.4%	13.0%	15.9%	18.2%	19.0%
DTI Ratio > 30 and <= 40	26.7%	26.5%	26.7%	26.5%	27.5%	28.0%	29.4%	31.9%
DTI Ratio > 40 and <= 50	31.0%	29.9%	29.4%	28.9%	26.9%	24.5%	24.2%	24.7%
DTI Ratio > 50	21.0%	22.4%	22.3%	23.0%	21.7%	19.3%	16.6%	14.0%
DTI Ratio Missing	7.8%	7.6%	7.5%	7.4%	7.4%	7.0%	5.3%	4.4%
Wtd Avg DTI Ratio	42.0%	42.3%	42.2%	42.3%	41.4%	40.0%	38.5%	37.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	2.7%	2.6%	2.7%	2.7%	3.6%	5.5%	6.5%	6.1%
DTI Ratio > 20 and <= 30	11.0%	11.2%	11.5%	11.7%	13.5%	16.4%	18.7%	19.2%
DTI Ratio > 30 and <= 40	27.2%	27.1%	27.4%	27.2%	28.6%	29.1%	30.3%	32.3%
DTI Ratio > 40 and <= 50	31.7%	30.7%	30.3%	29.8%	28.2%	25.6%	24.9%	25.0%
DTI Ratio > 50	21.8%	23.4%	23.5%	24.3%	23.2%	20.6%	17.2%	14.3%
DTI Ratio Missing	5.6%	5.0%	4.6%	4.2%	3.0%	2.9%	2.4%	3.2%

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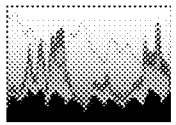

Single Family Conventional Book Characteristics
MTMLTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	42.1%	42.4%	42.3%	42.4%	41.5%	40.2%	38.6%	37.8%
Origination Term (Sums to 100%)								
<= 15 Years	0.9%	0.9%	1.0%	1.1%	1.4%	2.4%	3.5%	3.7%
> 15 Years amd <= 25 Years	1.1%	1.3%	1.6%	1.8%	1.7%	1.6%	1.7%	1.6%
> 25 Years and <= 30 Years	97.1%	97.1%	96.9%	96.8%	96.9%	95.9%	94.7%	94.7%
> 30 Years	1.0%	0.7%	0.4%	0.3%	0.1%	0.0%	0.0%	0.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	83.8%	87.3%	88.0%	88.9%	88.2%	83.8%	86.5%	88.9%
Intermediate-Term Fixed Rate (excl Balloon)	0.8%	0.8%	1.0%	1.0%	1.3%	2.0%	2.8%	3.1%
Adjustable Rate	15.2%	11.8%	10.9%	10.0%	10.4%	13.8%	10.0%	7.4%
Balloon	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%	0.7%	0.6%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	1.0%	0.7%	0.4%	0.3%	0.1%	0.0%	0.0%	0.1%
Hybrid Arm	12.7%	9.9%	9.6%	9.1%	9.9%	12.9%	9.2%	6.5%
- 2/28 Hybrid Arm	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.4%	1.3%	1.4%	1.5%	1.9%	3.8%	3.1%	2.0%
- 5/1 Hybrid Arm	8.5%	6.5%	6.2%	5.6%	5.7%	6.9%	4.2%	3.5%
- 7/1 Hybrid Arm	1.7%	1.5%	1.6%	1.6%	2.0%	2.1%	1.8%	1.0%
- 10/1 Hybrid Arm	0.8%	0.5%	0.4%	0.3%	0.3%	0.2%	0.1%	0.1%
NegAm ARM	2.4%	1.8%	1.1%	0.7%	0.1%	0.1%	0.0%	0.1%
Interest Only	15.4%	10.5%	8.3%	6.6%	2.3%	1.6%	0.7%	0.4%
- Interest Only ARM	8.5%	5.6%	4.6%	3.7%	1.9%	1.5%	0.6%	0.3%
- Interest Only FRM	6.9%	4.9%	3.7%	2.9%	0.4%	0.1%	0.0%	0.0%
Alt-A	18.7%	15.0%	13.7%	11.9%	7.1%	7.4%	7.7%	8.0%
- Alt-A Low/No Doc	12.7%	9.8%	8.9%	7.7%	4.9%	5.6%	5.5%	5.7%
- Alt-A No Disclosure	0.6%	0.3%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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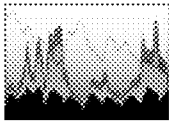

Single Family Conventional Book Characteristics
MTMLTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	2.4%	2.7%	3.0%	3.0%	2.9%	2.4%	1.7%	1.8%
- Alt-A SISA	1.2%	1.2%	1.1%	1.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.8%	1.5%	1.3%	1.1%	0.5%	0.6%	0.4%	0.4%
- Alt-A Stated Income	6.6%	4.2%	3.4%	2.5%	1.4%	2.6%	3.4%	3.4%
Alt-A Full Doc (by SFC)	3.8%	3.2%	2.9%	2.3%	0.7%	0.6%	0.3%	0.2%
Alt-A Deals (no SFC)	2.2%	2.0%	1.9%	1.8%	1.4%	1.2%	1.8%	2.1%
My Community Mortgage	8.1%	8.9%	7.0%	6.2%	4.1%	3.1%	1.8%	0.4%
Non-Full Doc								
Non-Full Doc Total	23.6%	17.6%	15.0%	12.1%	6.8%	7.7%	7.4%	7.1%
- Select Lender Programs Non-Full Doc	10.8%	7.6%	6.0%	4.3%	1.9%	2.2%	2.0%	1.7%
- Other Low/No Doc	12.9%	9.9%	9.0%	7.8%	4.9%	5.6%	5.4%	5.4%
Subprime Deals								
Subprime	0.9%	0.6%	0.5%	0.6%	0.1%	0.2%	0.5%	0.6%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%	0.6%
- Post 12/2005	0.9%	0.6%	0.5%	0.6%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	74.6%	76.6%	76.5%	77.2%	80.4%	80.3%	81.7%	84.8%
Investor Channel	21.3%	19.0%	18.7%	17.5%	12.9%	12.5%	12.3%	13.4%
eChannel	2.8%	3.4%	3.9%	4.2%	4.9%	4.3%	3.0%	1.3%
Underserved Channel	0.3%	0.4%	0.6%	0.6%	1.7%	2.9%	2.9%	0.0%
Subprime Channel	0.9%	0.6%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.5%
Subordinate Financing - RDW								
Subordinate Financing - RDW	7.7%	3.2%	1.9%	1.1%	0.4%	0.4%	0.3%	0.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.7%	1.1%	0.6%	0.3%	0.1%	0.1%	0.1%	0.0%
- 80/15/05	1.3%	0.5%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%
- 80/20/00	0.3%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
- Other	3.3%	1.4%	0.8%	0.5%	0.2%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	8.9%	4.1%	2.8%	1.9%	1.0%	1.0%	1.0%	0.8%

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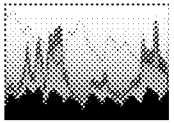

Single Family Conventional Book Characteristics
MTMLTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	3.5%	1.5%	0.9%	0.5%	0.1%	0.2%	0.1%	0.1%
- 80/15/05	1.7%	0.7%	0.4%	0.3%	0.1%	0.2%	0.1%	0.1%
- 80/20/00	2.9%	1.2%	0.8%	0.5%	0.3%	0.2%	0.2%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.2%
- Other	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	0.2%	0.3%
EA/TPR								
EA/TPR	6.1%	7.1%	7.9%	8.7%	10.5%	9.1%	8.3%	8.2%
- EA I	2.6%	3.2%	3.6%	4.0%	4.7%	4.1%	3.8%	3.3%
- EA/TPR II	2.2%	2.5%	2.6%	2.8%	3.3%	2.8%	2.7%	3.1%
- EA/TPR III	1.4%	1.5%	1.7%	1.9%	2.6%	2.3%	1.9%	1.8%
10-K Property Region (Sums to 100%)								
Midwest	22.0%	24.8%	25.6%	26.8%	26.5%	23.4%	22.1%	21.1%
Northeast	13.2%	14.0%	14.6%	14.4%	11.8%	10.0%	8.8%	11.2%
Southeast	30.4%	30.4%	29.7%	29.5%	28.4%	29.9%	31.2%	28.4%
Southwest	19.1%	21.2%	22.8%	23.1%	28.5%	30.4%	28.4%	24.6%
West	15.3%	9.6%	7.3%	6.1%	4.8%	6.3%	9.4%	14.8%
Census Region (Sums to 100%)								
New England	4.0%	4.2%	4.1%	4.1%	3.0%	2.6%	2.5%	3.3%
Middle Atlantic	7.5%	7.8%	8.3%	7.9%	6.5%	6.1%	5.5%	7.0%
East North Central	17.9%	19.9%	20.6%	21.6%	21.4%	19.4%	18.8%	17.7%
East South Central	5.3%	6.2%	6.3%	6.5%	7.4%	7.5%	7.3%	6.4%
South Atlantic	25.4%	24.6%	23.7%	23.3%	21.3%	22.6%	24.1%	22.3%
West North Central	7.1%	8.3%	8.6%	9.0%	8.8%	7.4%	6.5%	6.3%
West South Central	9.9%	11.5%	12.9%	13.8%	19.4%	18.5%	14.6%	11.6%
Mountain	8.8%	8.5%	8.4%	7.5%	6.8%	10.3%	12.7%	13.1%
Pacific	12.7%	7.3%	5.2%	4.2%	3.2%	4.5%	7.4%	11.7%
US Territories	1.2%	1.6%	1.9%	2.0%	2.0%	1.1%	0.7%	0.5%
Top 10 States								
01) FL	11.6%	9.9%	8.4%	7.5%	3.7%	4.4%	6.2%	6.3%
02) CA	9.8%	4.6%	2.7%	1.9%	0.8%	1.2%	2.3%	5.8%
03) TX	6.6%	7.6%	8.7%	9.5%	14.5%	13.9%	10.5%	8.0%
04) MI	5.0%	5.1%	5.0%	5.3%	5.4%	4.5%	4.7%	4.3%
05) OH	4.4%	5.3%	5.8%	5.9%	5.7%	5.4%	4.3%	4.1%

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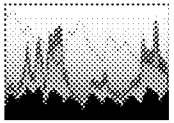

Single Family Conventional Book Characteristics
MTMLTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) IL	4.3%	4.5%	4.4%	4.6%	4.6%	4.5%	5.1%	4.7%
07) GA	4.3%	4.9%	5.1%	5.7%	6.6%	7.3%	6.2%	4.9%
08) VA	2.8%	2.4%	2.3%	2.1%	1.4%	1.3%	1.8%	1.9%
09) NC	2.8%	3.2%	3.5%	3.7%	5.2%	5.5%	5.2%	4.7%
10) PA	2.8%	3.0%	3.3%	3.2%	3.0%	2.4%	2.6%	2.6%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	28.6%	26.7%	24.5%	22.5%	20.7%	21.9%	22.0%	20.6%
02) CITIGROUP INC	7.1%	7.1%	6.9%	7.1%	5.7%	4.5%	3.2%	3.9%
03) WELLS FARGO & COMPANY	4.2%	3.0%	3.1%	2.8%	3.1%	2.8%	1.8%	0.2%
04) PHH CORPORATION	4.1%	5.0%	5.7%	6.2%	7.5%	7.3%	6.5%	5.8%
05) FLAGSTAR BANCORP INC	3.7%	4.1%	4.4%	4.6%	5.2%	4.1%	3.2%	3.3%
06) SUNTRUST BANKS INC	3.6%	3.5%	3.3%	3.2%	2.3%	1.6%	1.7%	1.1%
07) JP MORGAN CHASE & CO	3.4%	3.1%	3.1%	3.2%	2.9%	3.0%	4.8%	5.4%
08) AMTRUST FINANCIAL CORPORATION	3.3%	3.3%	2.9%	2.8%	2.2%	1.8%	1.7%	1.9%
09) BANK OF AMERICA CORPORATION	3.2%	2.5%	2.7%	2.7%	3.1%	3.5%	3.1%	3.8%
10) CERBERUS CAPITAL HOLDING	3.0%	3.1%	3.4%	3.5%	3.0%	2.4%	2.2%	0.8%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	28.7%	26.7%	24.6%	22.5%	20.7%	22.1%	22.2%	21.2%
02) CITIGROUP INC	8.9%	9.7%	10.1%	10.9%	10.3%	7.8%	7.0%	7.0%
03) JP MORGAN CHASE & CO	8.8%	9.6%	9.7%	9.8%	9.7%	8.7%	9.6%	10.6%
04) WELLS FARGO & COMPANY	6.5%	5.8%	6.0%	5.9%	6.4%	6.6%	4.6%	1.5%
05) PHH CORPORATION	4.1%	5.1%	5.6%	6.2%	7.6%	7.1%	6.1%	5.5%
06) BANK OF AMERICA CORPORATION	3.4%	2.7%	2.9%	3.1%	3.2%	3.3%	2.7%	2.4%
07) CERBERUS CAPITAL HOLDING	3.3%	3.4%	3.6%	3.7%	3.3%	2.9%	3.3%	4.0%
08) SUNTRUST BANKS INC	2.9%	2.6%	2.3%	2.3%	1.7%	1.3%	1.4%	0.9%
09) FIRST HORIZON NATIONAL CORPORATION	2.7%	2.9%	2.8%	2.9%	2.7%	2.9%	2.7%	2.1%
10) LEHMAN BROTHERS HOLDINGS INC	2.6%	2.3%	1.8%	1.0%	0.5%	1.0%	1.9%	1.1%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	12.9%	6.9%	5.9%	5.2%	7.3%	9.2%	10.7%	5.6%
Credit Enhancement	87.1%	93.1%	94.1%	94.8%	92.7%	90.8%	89.3%	94.4%
- Primary MI Only	68.4%	73.3%	73.3%	73.5%	71.9%	70.3%	69.4%	67.6%
- Pool Policy Only	5.9%	2.5%	1.3%	0.5%	0.1%	0.2%	0.3%	0.2%
- Pool Policy and Primary MI	4.6%	5.8%	6.2%	5.8%	4.3%	4.4%	4.1%	9.3%
- Full Recourse	3.8%	5.2%	5.3%	5.6%	3.7%	3.0%	3.6%	3.0%
- Shared Arrangement	1.4%	2.0%	2.4%	2.9%	4.5%	4.1%	3.6%	2.0%

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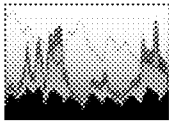

Single Family Conventional Book Characteristics
MTMLTV 90.01% - 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	3.0%	4.3%	5.6%	6.5%	8.2%	8.7%	8.4%	12.4%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	98.2%	98.8%	98.9%	98.8%	100.0%	100.0%	98.9%	95.6%
Interest Only with Credit Enhancement	76.6%	86.5%	91.9%	94.8%	98.3%	96.9%	96.0%	93.5%
Alt-A with Credit Enhancement	89.2%	95.2%	96.8%	97.9%	98.7%	96.9%	96.6%	97.1%
Economic Fees and Gap								
Wtd Avg Economic Gap	-16.45	-15.96	-12.79	-10.84	-6.13	-8.88	-10.79	-6.78
Wtd Avg Economic Model Fee	52.56	51.97	49.25	48.09	44.71	43.12	39.53	34.29
Wtd Avg Charged Fee	36.11	36.02	36.46	37.25	38.58	34.24	28.74	27.51
Appraisal Waivers								
Appraisal Waiver	1.1%	0.9%	0.9%	0.8%	0.3%	0.2%	0.2%	0.1%
Serious Delinquent Loans								
SDQ Rate All Loans	2.46%	2.10%	2.05%	2.25%	2.60%	1.76%	1.01%	0.74%
- SDQ Rate for Loans with CE	2.54%	2.15%	2.11%	2.30%	2.71%	1.85%	1.09%	0.75%
- SDQ Rate for Loans without CE	1.77%	1.26%	1.16%	1.38%	1.15%	0.90%	0.30%	0.59%
SDQ Rate Excl. Katrina Loans	2.45%	2.08%	2.04%	2.23%	2.38%	1.77%	1.02%	0.74%
SDQ Rate for Katrina Loans	12.42%	11.39%	9.20%	10.11%	14.31%	1.42%	0.54%	0.51%
Serious Delinquent Loans								
SDQ Loan Count	9,217	6,173	5,447	5,436	5,145	4,322	3,199	2,331
SDQ Count for Loans with CE	8,532	5,942	5,264	5,255	4,975	4,122	3,099	2,222
SDQ Count for Loans without CE	685	231	183	181	170	200	100	109
SDQ Volume ($M)								
SDQ Volume	$1,397.5	$846.1	$716.4	$677.5	$593.3	$509.8	$386.1	$279.6
SDQ Volume for Loans with CE	$1,266.9	$810.8	$693.7	$655.6	$573.4	$485.1	$376.6	$271.2
SDQ Volume for Loans without CE	$130.6	$35.3	$22.7	$21.9	$19.9	$24.7	$9.5	$8.4

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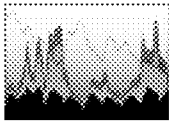

Single Family Conventional Book Characteristics
MTMLTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	543,914	397,021	329,661	277,277	145,886	182,839	147,249	106,990
Book Volume ($B)	$88.9	$60.0	$47.4	$38.6	$18.4	$22.3	$18.1	$13.6
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
OLTV 70.01% - 75.00%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
OLTV 75.01% - 80.00%	4.5%	1.3%	0.6%	0.3%	0.0%	0.0%	0.0%	0.2%
OLTV 80.01% - 90.00%	6.4%	4.0%	3.3%	2.3%	0.5%	1.4%	0.6%	1.1%
OLTV 90.01% - 95.00%	12.9%	10.3%	11.6%	10.8%	6.7%	14.3%	14.5%	22.4%
OLTV 95.01% - 97.00%	2.8%	3.0%	3.4%	3.7%	5.1%	11.1%	18.0%	27.7%
OLTV 97.01% - 100.00%	71.5%	79.0%	78.3%	79.9%	82.5%	67.4%	58.5%	41.4%
OLTV > 100.00%	1.7%	2.3%	2.7%	2.9%	5.2%	5.7%	8.4%	7.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	97.6%	98.7%	98.9%	99.1%	99.8%	99.3%	99.4%	98.2%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.2%
Comb LTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	0.3%
Comb LTV 70.01% - 75.00%	0.2%	0.1%	0.1%	0.1%	0.2%	0.4%	0.7%	0.4%
Comb LTV 75.01% - 80.00%	3.1%	1.1%	0.7%	0.5%	0.6%	1.1%	1.9%	1.1%
Comb LTV 80.01% - 90.00%	7.3%	4.4%	3.5%	2.5%	1.0%	2.1%	2.1%	1.9%
Comb LTV 90.01% - 95.00%	13.0%	10.2%	11.4%	10.5%	6.5%	14.1%	14.8%	22.8%
Comb LTV 95.01% - 97.00%	2.6%	2.7%	3.0%	3.4%	4.7%	10.1%	16.6%	26.6%
Comb LTV 97.01% - 100.00%	71.4%	78.2%	77.2%	78.6%	79.3%	65.0%	56.3%	40.5%
Comb LTV > 100.00%	1.7%	2.2%	2.5%	2.6%	3.6%	3.1%	3.4%	3.7%
Comb LTV Missing	0.7%	0.9%	1.4%	1.8%	3.8%	3.6%	3.2%	2.6%
Wtd Avg Comb LTV	97.7%	98.6%	98.7%	99.0%	99.2%	98.2%	97.5%	97.3%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%	0.2%
Comb LTV 60.01% - 70.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	0.3%
Comb LTV 70.01% - 75.00%	0.2%	0.1%	0.1%	0.1%	0.2%	0.4%	0.7%	0.4%
Comb LTV 75.01% - 80.00%	3.1%	1.1%	0.7%	0.5%	0.6%	1.1%	1.9%	1.1%
Comb LTV 80.01% - 90.00%	7.3%	4.4%	3.5%	2.5%	1.0%	2.1%	2.1%	1.9%

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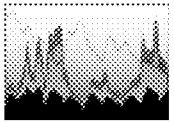

Single Family Conventional Book Characteristics
MTMLTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	13.0%	10.2%	11.4%	10.5%	6.6%	14.1%	14.8%	22.8%
Comb LTV 95.01% - 97.00%	2.6%	2.7%	3.0%	3.4%	4.7%	10.1%	16.6%	26.6%
Comb LTV 97.01% - 100.00%	71.4%	78.2%	77.2%	78.6%	79.3%	65.0%	56.3%	40.5%
Comb LTV > 100.00%	1.7%	2.2%	2.5%	2.6%	3.6%	3.1%	3.4%	3.7%
Comb LTV Missing	0.7%	0.9%	1.4%	1.8%	3.8%	3.6%	3.2%	2.5%
Wtd Avg Comb LTV	97.7%	98.6%	98.7%	98.9%	99.2%	98.2%	97.5%	97.3%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 60.01% - 70.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 70.01% - 75.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 75.01% - 80.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 80.01% - 90.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 90.01% - 95.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MTMLTV 95.01% - 97.00%	22.1%	24.4%	25.4%	26.7%	35.4%	33.7%	45.2%	51.0%
MTMLTV 97.01% - 100.00%	41.0%	48.7%	46.0%	48.1%	50.9%	47.3%	41.7%	36.9%
MTMLTV > 100.00%	36.9%	26.9%	28.6%	25.2%	13.7%	19.0%	13.2%	12.1%
MTMLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtg Avg MTMLTV	100.1%	99.4%	99.3%	99.0%	98.3%	98.7%	98.3%	97.9%
Credit Score (Sums to 100%)								
FICO < 550	1.1%	1.3%	1.5%	1.6%	1.4%	1.7%	2.1%	1.0%
FICO 550-579	1.8%	2.1%	2.2%	2.2%	1.9%	2.4%	3.4%	2.2%
FICO 580-619	11.4%	12.4%	11.9%	11.9%	10.7%	10.7%	9.9%	7.3%
FICO 620-659	23.5%	24.7%	24.5%	25.2%	26.1%	25.3%	21.6%	17.2%
FICO 660-699	22.9%	22.4%	22.4%	22.6%	24.0%	24.3%	24.4%	25.6%
FICO 700-739	18.9%	17.8%	17.9%	17.4%	17.5%	18.2%	19.6%	23.3%
FICO >= 740	19.3%	18.4%	18.6%	17.8%	16.5%	15.5%	17.6%	21.3%
FICO Missing	1.1%	1.0%	1.1%	1.3%	1.9%	1.8%	1.5%	2.1%
Wtd Avg FICO	682	679	679	678	678	676	679	691
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	80.7%	85.4%	88.8%	91.5%	92.2%	88.9%	91.5%	92.5%
Intermediate-term, fixed-rate	0.3%	0.3%	0.4%	0.4%	0.7%	1.3%	2.6%	2.6%
Adjustable-rate	3.0%	3.1%	3.6%	3.9%	6.2%	9.1%	5.4%	4.2%

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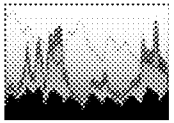

Single Family Conventional Book Characteristics
MTMLTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	5.7%	4.0%	3.8%	2.2%	0.8%	0.6%	0.5%	0.7%
Negative Amortization	1.3%	0.5%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Interest Only fixed-rate	8.9%	6.7%	3.1%	1.8%	0.1%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	95.4%	96.3%	96.3%	97.6%	99.0%	98.6%	98.7%	98.5%
Second/Vacation Home	2.9%	2.2%	2.0%	1.5%	0.7%	0.8%	0.8%	1.0%
Investor Property	1.7%	1.5%	1.7%	0.9%	0.3%	0.5%	0.4%	0.6%
10-K Unit Type (Sums to 100%)								
1 Unit	99.3%	99.4%	99.5%	99.6%	99.7%	99.5%	99.5%	98.9%
2-4 Units	0.7%	0.6%	0.5%	0.4%	0.3%	0.5%	0.5%	1.1%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	13.0%	12.8%	11.4%	10.8%	8.5%	6.6%	7.3%	9.0%
Single Family Homes	87.0%	87.2%	88.6%	89.2%	91.5%	93.4%	92.7%	91.0%
Property Type (Sums to 100%)								
Manufactured	0.4%	0.6%	0.9%	1.1%	1.6%	1.3%	1.9%	1.4%
Condo/Coop	13.0%	12.8%	11.4%	10.7%	8.5%	6.6%	7.3%	9.0%
1 Unit	85.9%	86.1%	87.3%	87.7%	89.7%	91.6%	90.3%	88.5%
2-4 Units	0.7%	0.6%	0.5%	0.4%	0.3%	0.5%	0.5%	1.1%
Condo								
Condo	12.9%	12.7%	11.4%	10.7%	8.5%	6.6%	7.3%	9.0%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	91.5%	94.5%	95.3%	96.4%	96.4%	93.6%	89.3%	91.5%
Cash-Out Refinance	3.6%	2.0%	1.6%	1.0%	0.3%	0.5%	0.7%	1.1%
Other Refinance	4.9%	3.5%	3.1%	2.6%	3.4%	5.9%	10.0%	7.4%
Origination Type (Sums to 100%)								
TPO Broker	25.7%	23.9%	22.3%	21.6%	20.0%	21.5%	23.3%	22.6%
TPO Correspondent	38.5%	36.9%	35.2%	33.5%	28.3%	28.9%	26.2%	21.7%
Undesignated	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
Retail	35.9%	39.1%	42.5%	44.9%	51.7%	49.6%	50.5%	55.3%
Origination Year (Sums to 100%)								
< 2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	1.7%
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%
2001	0.1%	0.1%	0.1%	0.1%	0.3%	0.9%	1.4%	7.4%
2002	0.3%	0.4%	0.5%	0.5%	1.4%	5.2%	15.1%	90.5%

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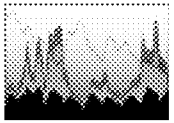

Single Family Conventional Book Characteristics
MTMLTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	1.3%	1.5%	1.7%	2.0%	5.4%	23.2%	83.3%	0.0%
2004	2.2%	2.8%	3.5%	4.3%	15.7%	70.5%	0.0%	0.0%
2005	10.1%	11.4%	16.1%	20.7%	77.2%	0.0%	0.0%	0.0%
2006	33.9%	47.5%	69.0%	72.4%	0.0%	0.0%	0.0%	0.0%
2007	52.2%	36.4%	9.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$164,674	$152,451	$145,036	$140,462	$127,270	$123,265	$123,916	$127,533
Loan Original Note Rate	6.74%	6.71%	6.77%	6.79%	6.34%	6.31%	6.31%	7.01%
Seasoning (Sums to 100%)								
Seasoned	0.5%	0.7%	0.9%	1.1%	1.6%	0.3%	0.3%	0.5%
Non-Seasoned	99.5%	99.3%	99.1%	98.9%	98.4%	99.7%	99.7%	99.5%
ACI								
ACI Probability	2.79%	2.91%	2.92%	2.92%	2.75%	2.68%	2.74%	1.88%
Wtd Avg ACI Score	646	644	644	645	645	645	646	658
Credit Premium								
Wtd Avg Credit Premium	-0.07	-0.14	-0.14	-0.15	-0.10	-0.02	0.01	0.17
Credit Premium > 1.5	0.6%	0.6%	0.7%	0.4%	0.3%	0.4%	0.9%	1.6%
Prepay Premium								
Prepay Premium	4.2%	2.9%	2.4%	1.5%	0.3%	1.0%	2.1%	2.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	1.5%	1.4%	1.6%	1.6%	2.5%	4.4%	5.6%	5.6%
DTI Ratio > 20 and <= 30	7.6%	7.8%	8.5%	8.7%	10.8%	13.3%	15.8%	18.0%
DTI Ratio > 30 and <= 40	22.7%	23.4%	24.4%	24.8%	27.3%	27.3%	28.7%	32.5%
DTI Ratio > 40 and <= 50	31.8%	31.8%	31.6%	31.3%	29.5%	26.3%	25.1%	25.7%
DTI Ratio > 50	31.4%	31.4%	29.4%	29.4%	25.1%	23.1%	19.4%	15.2%
DTI Ratio Missing	5.0%	4.2%	4.4%	4.1%	4.8%	5.5%	5.3%	3.0%
Wtd Avg DTI Ratio	45.1%	45.0%	44.4%	44.3%	42.7%	41.5%	39.8%	38.3%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	1.4%	1.4%	1.6%	1.6%	2.5%	4.5%	5.7%	5.6%
DTI Ratio > 20 and <= 30	7.6%	7.8%	8.5%	8.8%	11.0%	13.7%	16.2%	18.2%
DTI Ratio > 30 and <= 40	23.0%	23.7%	24.8%	25.2%	28.2%	28.3%	29.7%	32.8%
DTI Ratio > 40 and <= 50	32.3%	32.3%	32.3%	32.0%	30.6%	27.4%	26.0%	25.9%
DTI Ratio > 50	32.2%	32.3%	30.5%	30.6%	26.7%	24.3%	20.2%	15.4%
DTI Ratio Missing	3.4%	2.4%	2.2%	1.8%	1.0%	1.9%	2.3%	2.1%

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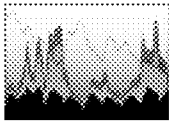

Single Family Conventional Book Characteristics
MTMLTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	45.2%	45.0%	44.5%	44.4%	42.9%	41.6%	39.9%	38.3%
Origination Term (Sums to 100%)								
<= 15 Years	0.3%	0.3%	0.4%	0.4%	0.7%	1.3%	2.6%	2.6%
> 15 Years amd <= 25 Years	0.4%	0.4%	0.6%	0.8%	0.9%	0.7%	0.9%	0.7%
> 25 Years and <= 30 Years	96.9%	97.3%	98.2%	98.5%	98.4%	97.9%	96.5%	96.7%
> 30 Years	2.4%	2.0%	0.9%	0.3%	0.0%	0.0%	0.0%	0.0%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	89.6%	92.1%	91.9%	93.3%	92.3%	89.0%	91.5%	92.5%
Intermediate-Term Fixed Rate (excl Balloon)	0.3%	0.3%	0.3%	0.4%	0.6%	1.2%	2.1%	1.5%
Adjustable Rate	10.1%	7.6%	7.7%	6.2%	7.0%	9.7%	5.9%	5.0%
Balloon	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.5%	1.0%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	2.4%	2.0%	0.9%	0.3%	0.0%	0.0%	0.0%	0.0%
Hybrid Arm	8.6%	7.0%	7.3%	5.9%	6.8%	9.3%	5.5%	4.5%
- 2/28 Hybrid Arm	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	0.7%	0.6%	0.6%	0.6%	0.7%	1.2%	1.8%	1.4%
- 5/1 Hybrid Arm	6.4%	5.1%	5.4%	3.8%	3.9%	5.4%	1.9%	1.2%
- 7/1 Hybrid Arm	1.0%	0.9%	1.0%	1.2%	2.0%	2.5%	1.7%	1.7%
- 10/1 Hybrid Arm	0.4%	0.2%	0.3%	0.2%	0.3%	0.2%	0.2%	0.1%
NegAm ARM	1.3%	0.5%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Interest Only	14.7%	10.6%	6.9%	4.0%	0.8%	0.7%	0.6%	0.7%
- Interest Only ARM	5.7%	4.0%	3.8%	2.2%	0.8%	0.6%	0.5%	0.7%
- Interest Only FRM	8.9%	6.7%	3.1%	1.8%	0.1%	0.0%	0.0%	0.0%
Alt-A	12.6%	10.1%	9.3%	6.7%	3.0%	4.2%	6.1%	10.6%
- Alt-A Low/No Doc	7.8%	5.4%	4.9%	3.2%	1.5%	2.7%	4.4%	7.6%
- Alt-A No Disclosure	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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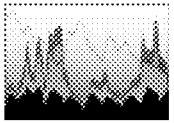

Single Family Conventional Book Characteristics
MTMLTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	1.2%	1.0%	1.0%	1.0%	0.6%	1.0%	1.1%	2.0%
- Alt-A SISA	0.6%	0.5%	0.5%	0.3%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.3%	1.0%	0.8%	0.5%	0.1%	0.2%	0.3%	0.5%
- Alt-A Stated Income	4.5%	2.9%	2.5%	1.4%	0.7%	1.5%	3.1%	5.1%
Alt-A Full Doc (by SFC)	2.9%	2.8%	2.8%	2.1%	0.2%	0.2%	0.1%	0.1%
Alt-A Deals (no SFC)	1.8%	1.8%	1.5%	1.4%	1.4%	1.3%	1.6%	2.9%
My Community Mortgage	27.4%	30.0%	23.3%	20.9%	8.9%	7.0%	7.6%	4.3%
Non-Full Doc								
Non-Full Doc Total	11.3%	7.1%	6.3%	4.2%	1.8%	3.2%	4.9%	8.1%
- Select Lender Programs Non-Full Doc	3.4%	1.7%	1.4%	1.0%	0.4%	0.5%	0.5%	0.5%
- Other Low/No Doc	7.9%	5.5%	4.9%	3.2%	1.5%	2.7%	4.4%	7.5%
Subprime Deals								
Subprime	0.5%	0.4%	0.4%	0.6%	0.0%	0.2%	0.4%	0.2%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.4%	0.2%
- Post 12/2005	0.5%	0.3%	0.4%	0.6%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	82.5%	83.7%	82.4%	83.3%	84.9%	83.9%	75.2%	80.5%
Investor Channel	14.6%	13.3%	14.0%	12.7%	10.0%	9.5%	11.0%	16.1%
eChannel	2.2%	2.5%	3.0%	3.2%	4.6%	3.8%	3.2%	1.0%
Underserved Channel	0.2%	0.2%	0.2%	0.2%	0.6%	2.8%	10.5%	0.9%
Subprime Channel	0.5%	0.3%	0.4%	0.6%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	1.6%
Subordinate Financing - RDW								
Subordinate Financing - RDW	2.2%	1.0%	0.7%	0.5%	0.3%	0.3%	0.3%	0.2%
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	0.8%	0.3%	0.1%	0.1%	0.1%	0.2%	0.2%	0.0%
- 80/15/05	0.3%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.0%
- 80/20/00	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	1.1%	0.6%	0.5%	0.3%	0.2%	0.1%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	3.1%	1.7%	1.4%	1.2%	1.0%	1.0%	1.1%	0.9%

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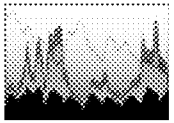

Single Family Conventional Book Characteristics
MTMLTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.0%	0.3%	0.2%	0.1%	0.1%	0.2%	0.3%	0.1%
- 80/15/05	0.4%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/20/00	0.7%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
- Other	0.9%	0.8%	0.8%	0.7%	0.5%	0.4%	0.4%	0.4%
EA/TPR								
EA/TPR	8.5%	8.6%	9.7%	10.4%	14.1%	13.9%	9.9%	12.4%
- EA I	3.5%	3.6%	4.3%	4.7%	6.4%	6.2%	4.6%	5.2%
- EA/TPR II	3.6%	3.5%	3.7%	3.7%	4.2%	4.1%	3.0%	4.4%
- EA/TPR III	1.5%	1.5%	1.7%	1.9%	3.4%	3.6%	2.3%	2.8%
10-K Property Region (Sums to 100%)								
Midwest	23.9%	28.0%	28.6%	31.2%	29.8%	22.8%	18.3%	18.8%
Northeast	11.8%	12.5%	14.0%	13.4%	13.3%	9.5%	6.5%	10.8%
Southeast	32.8%	31.3%	29.7%	28.4%	26.2%	28.4%	36.4%	28.9%
Southwest	19.4%	20.2%	21.4%	21.7%	27.2%	34.4%	31.3%	25.7%
West	12.1%	7.9%	6.2%	5.3%	3.5%	4.9%	7.4%	15.7%
Census Region (Sums to 100%)								
New England	4.4%	4.3%	4.2%	4.0%	2.8%	2.4%	1.4%	3.2%
Middle Atlantic	5.4%	5.6%	6.6%	5.9%	5.2%	5.0%	3.8%	6.3%
East North Central	18.9%	22.2%	22.5%	24.4%	24.1%	18.5%	16.0%	15.0%
East South Central	5.4%	5.9%	6.2%	6.5%	7.8%	7.5%	8.9%	5.5%
South Atlantic	27.7%	25.8%	24.0%	22.3%	18.7%	21.0%	27.6%	23.7%
West North Central	8.0%	9.2%	10.1%	11.0%	10.0%	8.1%	5.1%	6.7%
West South Central	8.4%	9.4%	10.5%	11.8%	18.7%	25.0%	19.9%	15.1%
Mountain	10.7%	9.6%	8.9%	7.4%	5.3%	6.9%	10.1%	10.1%
Pacific	9.4%	5.8%	4.2%	3.6%	2.4%	3.7%	5.9%	13.4%
US Territories	1.7%	2.4%	2.8%	3.2%	5.1%	1.9%	1.2%	1.1%
Top 10 States								
01) FL	13.7%	11.2%	9.1%	7.4%	2.7%	3.6%	5.3%	6.2%
02) CA	6.3%	2.8%	1.8%	1.3%	0.5%	0.8%	1.9%	6.2%
03) MI	6.0%	6.6%	5.8%	6.4%	6.8%	4.1%	4.6%	4.2%
04) TX	5.5%	5.9%	6.8%	7.8%	14.2%	20.5%	15.5%	11.3%
05) OH	5.1%	6.8%	7.2%	7.7%	6.5%	5.8%	3.6%	3.2%

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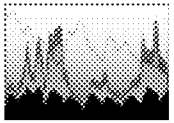

Single Family Conventional Book Characteristics
MTMLTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) GA	4.7%	5.1%	5.0%	5.4%	6.0%	6.3%	9.6%	5.1%
07) IL	3.9%	4.0%	3.9%	4.1%	4.3%	3.7%	3.9%	4.1%
08) AZ	3.8%	3.2%	2.4%	1.9%	0.7%	1.1%	2.4%	3.1%
09) VA	3.1%	3.0%	2.8%	2.7%	1.8%	1.8%	1.7%	3.7%
10) CO	3.0%	3.1%	3.3%	2.7%	2.5%	2.8%	2.9%	2.6%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	20.8%	18.9%	17.9%	17.8%	16.1%	16.9%	15.9%	15.1%
02) CITIGROUP INC	9.3%	9.3%	9.0%	9.0%	6.1%	5.2%	2.7%	2.6%
03) SUNTRUST BANKS INC	5.8%	5.5%	4.8%	4.2%	2.2%	2.1%	1.8%	2.0%
04) FLAGSTAR BANCORP INC	5.6%	5.7%	5.4%	5.6%	7.3%	5.5%	3.7%	3.2%
05) AMTRUST FINANCIAL CORPORATION	4.3%	4.6%	4.1%	3.7%	2.0%	1.8%	1.2%	1.8%
06) FIRST HORIZON NATIONAL CORPORATION	4.2%	4.4%	4.2%	4.4%	3.6%	2.9%	2.8%	2.9%
07) LEHMAN BROTHERS HOLDINGS INC	3.7%	3.9%	4.3%	2.2%	0.3%	1.4%	3.5%	5.2%
08) PHH CORPORATION	3.4%	3.9%	4.9%	5.3%	7.1%	7.2%	7.8%	8.5%
09) WELLS FARGO & COMPANY	3.3%	2.4%	1.7%	1.2%	1.4%	3.7%	3.7%	0.6%
10) BANK OF AMERICA CORPORATION	2.7%	2.6%	2.5%	2.4%	2.3%	2.1%	1.9%	3.9%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	20.9%	18.9%	17.9%	17.8%	16.2%	17.0%	16.1%	15.4%
02) CITIGROUP INC	10.6%	11.1%	11.6%	12.2%	12.4%	9.1%	6.4%	4.9%
03) JP MORGAN CHASE & CO	8.1%	8.5%	8.7%	8.5%	9.0%	9.1%	7.1%	9.4%
04) WELLS FARGO & COMPANY	5.5%	5.5%	5.2%	4.6%	3.6%	6.3%	5.4%	1.8%
05) SUNTRUST BANKS INC	5.1%	4.5%	3.3%	2.9%	1.6%	1.6%	1.5%	1.9%
06) FLAGSTAR BANCORP INC	4.3%	3.9%	3.1%	2.7%	1.2%	2.2%	1.9%	2.1%
07) FIRST HORIZON NATIONAL CORPORATION	4.2%	4.4%	4.3%	4.4%	3.6%	3.2%	2.9%	2.9%
08) LEHMAN BROTHERS HOLDINGS INC	3.6%	3.9%	4.3%	2.2%	0.3%	1.3%	3.4%	5.1%
09) PHH CORPORATION	3.4%	3.9%	4.9%	5.3%	7.2%	7.1%	7.3%	7.9%
10) CERBERUS CAPITAL HOLDING	3.0%	2.9%	3.0%	3.3%	4.9%	4.2%	3.7%	3.3%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	4.1%	2.7%	2.9%	3.1%	5.9%	7.7%	12.6%	6.2%
Credit Enhancement	95.9%	97.3%	97.1%	96.9%	94.1%	92.3%	87.4%	93.8%
- Primary MI Only	82.8%	82.5%	79.8%	79.5%	71.3%	68.7%	63.4%	62.9%
- Pool Policy Only	1.7%	0.5%	0.2%	0.1%	0.1%	0.2%	0.3%	0.3%
- Pool Policy and Primary MI	3.6%	3.9%	4.2%	2.4%	2.0%	4.1%	3.8%	8.6%
- Full Recourse	4.3%	5.7%	6.6%	7.4%	6.3%	4.2%	6.4%	7.1%
- Shared Arrangement	1.4%	1.7%	2.1%	2.4%	6.7%	6.9%	7.9%	7.1%

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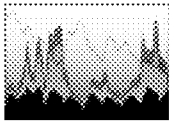

Single Family Conventional Book Characteristics
MTMLTV > 95.00%

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	2.2%	3.0%	4.2%	5.2%	7.6%	8.2%	5.5%	7.8%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	98.4%	99.0%	98.2%	98.5%	100.0%	94.0%	100.0%	100.0%
Interest Only with Credit Enhancement	94.1%	98.0%	98.0%	98.1%	98.9%	97.9%	99.3%	99.0%
Alt-A with Credit Enhancement	95.7%	98.0%	98.6%	98.7%	98.3%	97.8%	96.5%	96.4%
Economic Fees and Gap								
Wtd Avg Economic Gap	-27.22	-29.33	-23.35	-20.25	-1.59	-2.99	-26.11	1.30
Wtd Avg Economic Model Fee	68.25	69.76	64.77	61.63	48.30	48.25	61.26	37.40
Wtd Avg Charged Fee	41.03	40.43	41.42	41.39	46.71	45.26	35.14	38.70
Appraisal Waivers								
Appraisal Waiver	0.3%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	2.76%	2.17%	1.99%	1.94%	2.04%	1.70%	1.06%	0.59%
- SDQ Rate for Loans with CE	2.79%	2.19%	2.02%	1.97%	2.11%	1.76%	1.16%	0.58%
- SDQ Rate for Loans without CE	2.03%	1.64%	1.23%	0.99%	1.01%	0.99%	0.30%	0.85%
SDQ Rate Excl. Katrina Loans	2.76%	2.16%	1.99%	1.93%	1.89%	1.73%	1.07%	0.60%
SDQ Rate for Katrina Loans	17.24%	15.08%	7.86%	12.17%	16.63%	0.83%	0.33%	0.25%
Serious Delinquent Loans								
SDQ Loan Count	14,954	8,597	6,538	5,347	2,964	3,094	1,549	631
SDQ Count for Loans with CE	14,555	8,415	6,414	5,255	2,876	2,962	1,498	573
SDQ Count for Loans without CE	399	182	124	92	88	132	51	58
SDQ Volume ($M)								
SDQ Volume	$2,333.7	$1,231.5	$872.9	$677.8	$346.0	$360.6	$183.7	$72.2
SDQ Volume for Loans with CE	$2,264.5	$1,207.7	$856.5	$666.6	$336.0	$345.1	$178.3	$66.5
SDQ Volume for Loans without CE	$69.2	$23.8	$16.5	$11.2	$10.0	$15.5	$5.4	$5.6

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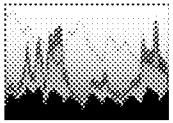

Single Family Conventional Book Characteristics
MBS Repurchases

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	145,513	137,224	139,729	141,555	154,009	149,282	141,233	118,062
Book Volume ($B)	$15.0	$13.6	$13.7	$13.8	$14.8	$14.5	$13.7	$11.1
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	5.7%	5.9%	5.9%	5.9%	5.6%	5.0%	5.0%	4.9%
OLTV 60.01% - 70.00%	9.6%	9.7%	9.6%	9.5%	8.9%	8.4%	8.1%	8.0%
OLTV 70.01% - 75.00%	10.7%	11.0%	11.1%	11.2%	11.4%	11.7%	12.1%	12.5%
OLTV 75.01% - 80.00%	28.9%	27.4%	27.2%	27.0%	26.0%	25.0%	23.7%	21.7%
OLTV 80.01% - 90.00%	19.4%	20.4%	20.8%	21.1%	22.3%	23.7%	24.5%	24.6%
OLTV 90.01% - 95.00%	15.1%	16.2%	16.5%	16.7%	18.0%	20.3%	22.0%	24.2%
OLTV 95.01% - 97.00%	3.1%	3.3%	3.4%	3.5%	3.7%	3.8%	3.6%	3.6%
OLTV 97.01% - 100.00%	7.4%	5.9%	5.5%	5.0%	3.9%	2.0%	0.8%	0.4%
OLTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	82.0%	81.9%	81.9%	81.9%	82.1%	82.5%	82.6%	82.9%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	4.5%	4.6%	4.5%	4.5%	4.1%	3.3%	2.8%	2.2%
Comb LTV 60.01% - 70.00%	7.5%	7.5%	7.3%	7.1%	6.3%	5.3%	4.3%	2.9%
Comb LTV 70.01% - 75.00%	7.6%	7.7%	7.6%	7.5%	7.3%	6.5%	5.4%	3.7%
Comb LTV 75.01% - 80.00%	20.1%	20.1%	19.9%	19.9%	19.0%	16.6%	13.5%	8.8%
Comb LTV 80.01% - 90.00%	16.6%	16.3%	16.3%	16.3%	16.2%	15.6%	13.5%	9.2%
Comb LTV 90.01% - 95.00%	11.4%	11.4%	11.4%	11.4%	11.5%	11.7%	10.0%	7.1%
Comb LTV 95.01% - 97.00%	2.4%	2.5%	2.5%	2.6%	2.7%	2.5%	1.9%	1.2%
Comb LTV 97.01% - 100.00%	9.8%	6.9%	6.5%	5.8%	4.0%	2.1%	0.8%	0.3%
Comb LTV > 100.00%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	20.2%	22.9%	23.9%	25.0%	28.8%	36.4%	47.8%	64.7%
Wtd Avg Comb LTV	83.1%	82.4%	82.4%	82.3%	82.3%	82.7%	82.6%	82.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	4.6%	4.7%	4.6%	4.6%	4.2%	3.4%	2.9%	2.3%
Comb LTV 60.01% - 70.00%	7.8%	7.8%	7.6%	7.5%	6.7%	5.8%	4.9%	3.5%
Comb LTV 70.01% - 75.00%	8.1%	8.2%	8.2%	8.2%	8.0%	7.3%	6.4%	4.7%
Comb LTV 75.01% - 80.00%	21.0%	21.1%	20.9%	20.9%	20.3%	18.1%	15.2%	10.7%
Comb LTV 80.01% - 90.00%	17.4%	17.2%	17.2%	17.3%	17.4%	17.1%	15.3%	11.3%

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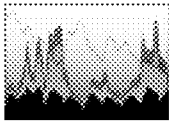

Single Family Conventional Book Characteristics
MBS Repurchases

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	12.1%	12.2%	12.3%	12.3%	12.5%	12.9%	11.6%	9.0%
Comb LTV 95.01% - 97.00%	2.5%	2.7%	2.7%	2.7%	2.9%	2.7%	2.2%	1.6%
Comb LTV 97.01% - 100.00%	9.8%	6.9%	6.5%	5.8%	4.1%	2.1%	0.8%	0.3%
Comb LTV > 100.00%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Comb LTV Missing	16.7%	19.0%	19.9%	20.7%	23.9%	30.5%	40.6%	56.4%
Wtd Avg Comb LTV	83.1%	82.4%	82.4%	82.3%	82.3%	82.7%	82.6%	82.7%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	46.0%	50.9%	51.2%	52.4%	50.6%	44.5%	41.8%	40.5%
MTMLTV 60.01% - 70.00%	17.4%	18.3%	18.7%	19.0%	20.3%	21.3%	22.6%	23.7%
MTMLTV 70.01% - 75.00%	8.3%	8.2%	8.3%	8.3%	8.9%	10.1%	11.3%	11.7%
MTMLTV 75.01% - 80.00%	7.9%	7.2%	7.3%	6.9%	7.1%	8.5%	9.4%	9.3%
MTMLTV 80.01% - 90.00%	11.2%	9.2%	9.0%	8.5%	8.7%	10.4%	11.4%	11.8%
MTMLTV 90.01% - 95.00%	3.5%	2.7%	2.6%	2.3%	2.4%	2.7%	2.2%	2.1%
MTMLTV 95.01% - 97.00%	1.2%	0.8%	0.7%	0.7%	0.6%	0.6%	0.4%	0.3%
MTMLTV 97.01% - 100.00%	1.5%	0.9%	0.8%	0.7%	0.5%	0.6%	0.3%	0.2%
MTMLTV > 100.00%	2.5%	1.3%	1.0%	0.7%	0.3%	0.5%	0.1%	0.1%
MTMLTV Missing	0.4%	0.5%	0.5%	0.5%	0.6%	0.6%	0.6%	0.3%
Wtg Avg MTMLTV	61.7%	58.9%	58.5%	57.8%	58.2%	61.0%	62.1%	62.7%
Credit Score (Sums to 100%)								
FICO < 550	4.7%	4.9%	4.9%	4.9%	4.9%	5.2%	4.9%	4.6%
FICO 550-579	5.8%	6.0%	6.1%	6.2%	6.3%	6.6%	6.2%	5.7%
FICO 580-619	16.6%	17.0%	16.9%	16.9%	16.8%	16.8%	16.1%	15.3%
FICO 620-659	28.1%	28.3%	28.1%	28.1%	27.8%	27.9%	26.8%	25.0%
FICO 660-699	21.3%	20.6%	20.5%	20.2%	20.1%	19.5%	18.8%	17.0%
FICO 700-739	11.6%	11.0%	11.0%	10.9%	10.6%	9.5%	9.1%	8.1%
FICO >= 740	6.2%	6.0%	6.0%	6.0%	5.5%	4.6%	4.5%	4.1%
FICO Missing	5.7%	6.4%	6.6%	6.9%	7.9%	9.9%	13.5%	20.2%
Wtd Avg FICO	649	647	647	647	646	643	643	642
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	81.5%	83.3%	83.2%	83.5%	83.2%	84.4%	85.9%	86.7%
Intermediate-term, fixed-rate	6.8%	7.5%	7.7%	7.9%	7.8%	7.3%	7.0%	6.7%
Adjustable-rate	6.2%	6.3%	6.5%	6.7%	7.9%	7.7%	6.4%	5.9%

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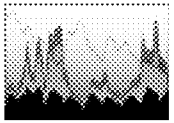

Single Family Conventional Book Characteristics
MBS Repurchases

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.9%	1.7%	1.6%	1.1%	0.7%	0.2%	0.1%	0.0%
Negative Amortization	1.3%	0.7%	0.6%	0.4%	0.4%	0.5%	0.6%	0.7%
Interest Only fixed-rate	1.2%	0.5%	0.5%	0.3%	0.0%	0.0%	0.0%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	93.8%	94.8%	94.8%	94.9%	95.0%	95.5%	95.4%	95.7%
Second/Vacation Home	1.8%	1.4%	1.4%	1.3%	1.2%	1.1%	1.2%	1.2%
Investor Property	4.4%	3.8%	3.8%	3.8%	3.8%	3.4%	3.4%	3.1%
10-K Unit Type (Sums to 100%)								
1 Unit	95.7%	96.0%	95.9%	95.9%	95.8%	96.0%	95.6%	95.4%
2-4 Units	4.3%	4.0%	4.1%	4.1%	4.2%	4.0%	4.4%	4.6%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	4.0%	3.5%	3.4%	3.3%	3.3%	3.4%	3.5%	3.6%
Single Family Homes	96.0%	96.5%	96.6%	96.7%	96.7%	96.6%	96.5%	96.4%
Property Type (Sums to 100%)								
Manufactured	2.0%	2.2%	2.2%	2.3%	2.3%	2.2%	2.1%	1.8%
Condo/Coop	4.0%	3.5%	3.4%	3.3%	3.3%	3.4%	3.5%	3.6%
1 Unit	89.7%	90.3%	90.3%	90.4%	90.2%	90.4%	90.0%	89.9%
2-4 Units	4.3%	4.0%	4.1%	4.1%	4.2%	4.0%	4.4%	4.6%
Condo								
Condo	3.9%	3.4%	3.3%	3.1%	3.2%	3.3%	3.4%	3.5%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	47.8%	46.7%	46.8%	46.6%	47.2%	49.1%	52.4%	58.0%
Cash-Out Refinance	27.7%	27.5%	27.2%	27.1%	26.5%	24.8%	22.3%	18.2%
Other Refinance	24.5%	25.8%	26.0%	26.3%	26.3%	26.1%	25.3%	23.8%
Origination Type (Sums to 100%)								
TPO Broker	27.9%	27.6%	27.8%	27.9%	28.7%	28.1%	26.9%	23.3%
TPO Correspondent	28.7%	27.3%	26.8%	26.4%	25.4%	24.2%	22.3%	19.5%
Undesignated	3.7%	4.2%	4.3%	4.5%	5.3%	6.9%	9.8%	15.1%
Retail	39.7%	40.9%	41.1%	41.2%	40.7%	40.8%	41.1%	42.1%
Origination Year (Sums to 100%)								
< 2000	20.7%	23.5%	24.5%	25.6%	29.4%	37.0%	48.2%	64.9%
2000	4.8%	5.4%	5.6%	5.8%	6.7%	8.5%	11.1%	13.8%
2001	13.7%	15.3%	15.9%	16.7%	19.1%	22.0%	23.6%	18.0%
2002	15.5%	17.1%	17.7%	18.5%	20.6%	21.1%	15.4%	3.3%

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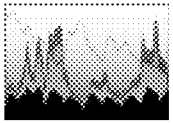

Single Family Conventional Book Characteristics
MBS Repurchases

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	16.4%	17.3%	17.2%	17.1%	15.1%	9.9%	1.6%	0.0%
2004	10.3%	10.4%	10.0%	9.6%	7.6%	1.4%	0.0%	0.0%
2005	9.7%	7.7%	6.5%	5.3%	1.5%	0.0%	0.0%	0.0%
2006	8.1%	3.3%	2.5%	1.3%	0.0%	0.0%	0.0%	0.0%
2007	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$111,714	$107,802	$106,654	$105,413	$103,545	$103,776	$102,892	$99,850
Loan Original Note Rate	7.00%	7.05%	7.09%	7.13%	7.27%	7.52%	7.78%	8.05%
Seasoning (Sums to 100%)								
Seasoned	2.3%	2.4%	2.5%	2.5%	2.7%	3.1%	3.6%	4.7%
Non-Seasoned	97.7%	97.6%	97.5%	97.5%	97.3%	96.9%	96.4%	95.3%
ACI								
ACI Probability	2.62%	2.51%	2.52%	2.51%	2.59%	2.53%	2.30%	2.05%
Wtd Avg ACI Score	642	644	644	644	642	641	645	649
Credit Premium								
Wtd Avg Credit Premium	0.08	0.08	0.09	0.09	0.11	0.13	0.13	0.15
Credit Premium > 1.5	1.5%	1.5%	1.6%	1.6%	1.8%	2.1%	2.1%	2.0%
Prepay Premium								
Prepay Premium	4.6%	3.7%	3.7%	3.5%	3.9%	4.2%	3.7%	2.8%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.0%	6.3%	6.4%	6.5%	6.4%	6.0%	5.6%	5.2%
DTI Ratio > 20 and <= 30	16.7%	17.5%	17.6%	17.8%	17.9%	17.8%	17.7%	17.2%
DTI Ratio > 30 and <= 40	29.8%	30.3%	30.5%	30.6%	31.2%	32.1%	33.4%	35.4%
DTI Ratio > 40 and <= 50	23.5%	22.7%	22.4%	22.1%	21.6%	20.7%	19.7%	18.1%
DTI Ratio > 50	14.9%	14.7%	14.4%	14.2%	13.5%	12.2%	10.6%	8.3%
DTI Ratio Missing	9.1%	8.6%	8.8%	8.9%	9.5%	11.2%	13.1%	15.9%
Wtd Avg DTI Ratio	38.5%	38.2%	38.0%	37.9%	37.7%	37.4%	37.0%	36.4%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	6.0%	6.3%	6.4%	6.5%	6.4%	6.0%	5.6%	5.2%
DTI Ratio > 20 and <= 30	16.7%	17.5%	17.6%	17.8%	17.9%	17.8%	17.7%	17.2%
DTI Ratio > 30 and <= 40	29.8%	30.3%	30.5%	30.6%	31.2%	32.1%	33.4%	35.4%
DTI Ratio > 40 and <= 50	23.6%	22.7%	22.4%	22.1%	21.6%	20.7%	19.7%	18.1%
DTI Ratio > 50	15.0%	14.7%	14.4%	14.2%	13.5%	12.2%	10.6%	8.3%
DTI Ratio Missing	9.0%	8.5%	8.7%	8.8%	9.5%	11.2%	13.0%	15.9%

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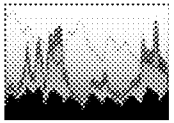

Single Family Conventional Book Characteristics
MBS Repurchases

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	38.5%	38.2%	38.0%	37.9%	37.7%	37.4%	37.0%	36.4%
Origination Term (Sums to 100%)								
<= 15 Years	6.9%	7.6%	7.8%	8.0%	7.9%	7.4%	7.1%	6.8%
> 15 Years amd <= 25 Years	2.9%	3.1%	3.1%	3.1%	2.9%	2.8%	2.8%	2.4%
> 25 Years and <= 30 Years	90.1%	89.2%	89.0%	88.7%	89.1%	89.7%	89.9%	90.5%
> 30 Years	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	82.7%	83.8%	83.7%	83.9%	83.3%	84.4%	85.9%	86.8%
Intermediate-Term Fixed Rate (excl Balloon)	6.7%	7.4%	7.6%	7.8%	7.5%	6.9%	6.6%	6.0%
Adjustable Rate	10.4%	8.7%	8.6%	8.2%	9.0%	8.3%	7.0%	6.5%
Balloon	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.7%
Various Product Types								
Second	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40 Year (ARM & Fixed)	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%
Hybrid Arm	5.9%	4.5%	4.3%	3.9%	4.0%	2.8%	2.1%	1.1%
- 2/28 Hybrid Arm	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.1%	1.0%	1.0%	1.0%	1.2%	1.0%	0.8%	0.3%
- 5/1 Hybrid Arm	3.6%	2.5%	2.4%	2.0%	2.0%	1.3%	0.9%	0.4%
- 7/1 Hybrid Arm	0.9%	0.8%	0.7%	0.7%	0.7%	0.4%	0.3%	0.2%
- 10/1 Hybrid Arm	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
NegAm ARM	1.3%	0.7%	0.6%	0.4%	0.4%	0.5%	0.6%	0.7%
Interest Only	4.1%	2.2%	2.0%	1.4%	0.7%	0.2%	0.1%	0.0%
- Interest Only ARM	2.9%	1.7%	1.6%	1.1%	0.7%	0.2%	0.1%	0.0%
- Interest Only FRM	1.2%	0.5%	0.5%	0.3%	0.0%	0.0%	0.0%	0.0%
Alt-A	16.7%	13.3%	13.2%	12.7%	12.6%	11.9%	10.3%	7.6%
- Alt-A Low/No Doc	12.2%	9.3%	9.3%	8.8%	8.4%	7.7%	6.1%	3.5%
- Alt-A No Disclosure	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%

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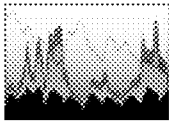

Single Family Conventional Book Characteristics
MBS Repurchases

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	3.7%	3.3%	3.3%	3.4%	3.3%	3.3%	2.7%	1.5%
- Alt-A SISA	0.4%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	1.6%	1.2%	1.3%	1.2%	1.1%	1.1%	0.9%	0.5%
- Alt-A Stated Income	6.3%	4.6%	4.5%	4.2%	4.0%	3.3%	2.5%	1.5%
Alt-A Full Doc (by SFC)	1.1%	0.8%	0.7%	0.6%	0.5%	0.3%	0.1%	0.0%
Alt-A Deals (no SFC)	3.4%	3.3%	3.2%	3.2%	3.6%	4.0%	4.2%	4.1%
My Community Mortgage	1.0%	0.6%	0.4%	0.3%	0.3%	0.1%	0.0%	0.0%
Non-Full Doc								
Non-Full Doc Total	14.1%	11.1%	11.1%	10.6%	10.0%	8.7%	6.7%	3.8%
- Select Lender Programs Non-Full Doc	1.9%	1.9%	1.9%	1.9%	1.6%	1.0%	0.6%	0.3%
- Other Low/No Doc	12.2%	9.3%	9.2%	8.8%	8.4%	7.7%	6.1%	3.5%
Subprime Deals								
Subprime	1.5%	1.7%	1.8%	1.9%	2.3%	2.6%	2.2%	1.3%
- Pre 12/2005 (A-Minus Deals)	1.5%	1.7%	1.8%	1.9%	2.3%	2.6%	2.2%	1.3%
- Post 12/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	59.9%	60.5%	59.6%	59.1%	55.3%	48.4%	39.8%	27.4%
Investor Channel	20.7%	17.5%	17.5%	17.0%	17.1%	16.7%	14.4%	10.6%
eChannel	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Underserved Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Subprime Channel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	19.2%	21.9%	22.9%	23.9%	27.5%	34.9%	45.8%	62.0%
Subordinate Financing - RDW								
Subordinate Financing - RDW	6.5%	4.2%	4.0%	3.4%	2.2%	1.4%	1.0%	0.5%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
- 75/25/00	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	2.0%	1.6%	1.5%	1.5%	1.2%	0.9%	0.6%	0.3%
- 80/15/05	1.1%	0.9%	0.8%	0.8%	0.6%	0.4%	0.3%	0.1%
- 80/20/00	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%
- 90/05/05	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Other	3.1%	1.4%	1.3%	0.9%	0.1%	0.0%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	9.7%	7.5%	7.3%	6.7%	5.6%	4.6%	3.6%	2.1%

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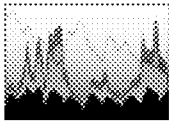

Single Family Conventional Book Characteristics
MBS Repurchases

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- 80/10/10	3.0%	2.6%	2.4%	2.3%	2.1%	1.7%	1.3%	0.8%
- 80/15/05	1.7%	1.4%	1.3%	1.2%	1.0%	0.9%	0.6%	0.3%
- 80/20/00	2.9%	1.7%	1.7%	1.4%	1.0%	0.7%	0.5%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	1.6%	1.5%	1.5%	1.4%	1.2%	1.0%	0.9%	0.7%
EA/TPR								
EA/TPR	12.1%	11.7%	11.6%	11.5%	10.5%	8.7%	6.0%	3.3%
- EA I	4.3%	4.3%	4.3%	4.3%	4.1%	3.6%	2.7%	1.5%
- EA/TPR II	4.4%	4.2%	4.2%	4.2%	4.2%	4.0%	3.2%	1.8%
- EA/TPR III	3.4%	3.2%	3.1%	3.0%	2.3%	1.1%	0.1%	0.0%
10-K Property Region (Sums to 100%)								
Midwest	21.8%	21.8%	21.6%	21.5%	22.5%	22.4%	20.8%	18.9%
Northeast	18.3%	18.0%	17.7%	17.3%	18.0%	19.5%	20.1%	21.4%
Southeast	27.7%	27.2%	27.1%	27.3%	26.7%	26.4%	25.2%	24.5%
Southwest	23.3%	24.7%	25.1%	25.4%	23.0%	19.1%	18.0%	16.2%
West	9.0%	8.4%	8.5%	8.4%	9.8%	12.6%	15.9%	19.1%
Census Region (Sums to 100%)								
New England	4.6%	4.4%	4.3%	4.1%	3.9%	4.1%	4.1%	4.5%
Middle Atlantic	12.7%	12.6%	12.5%	12.4%	13.2%	14.4%	14.9%	15.9%
East North Central	19.0%	19.1%	19.0%	19.0%	19.9%	19.8%	18.5%	16.7%
East South Central	6.9%	7.3%	7.4%	7.6%	6.3%	4.8%	4.3%	3.9%
South Atlantic	21.2%	20.1%	20.0%	20.0%	20.7%	21.9%	21.3%	20.9%
West North Central	5.0%	4.9%	4.8%	4.8%	4.9%	4.8%	4.2%	3.8%
West South Central	16.3%	17.7%	18.1%	18.3%	14.9%	9.9%	8.8%	7.8%
Mountain	6.1%	6.0%	6.1%	6.1%	7.3%	8.8%	9.6%	9.4%
Pacific	7.6%	7.1%	7.2%	7.2%	8.4%	10.8%	13.6%	16.5%
US Territories	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
Top 10 States								
01) LA	7.6%	8.5%	8.9%	9.1%	6.2%	1.5%	1.3%	1.1%
02) TX	7.4%	7.8%	7.8%	7.8%	7.2%	7.0%	6.3%	5.6%
03) FL	7.1%	5.8%	5.7%	5.6%	5.5%	6.5%	6.7%	7.6%
04) MI	5.7%	5.6%	5.5%	5.6%	5.6%	5.3%	4.5%	3.7%
05) NY	5.1%	5.1%	5.0%	5.0%	5.3%	6.1%	6.8%	7.3%

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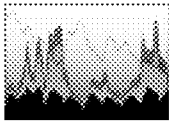

Single Family Conventional Book Characteristics
MBS Repurchases

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) OH	5.1%	5.3%	5.3%	5.3%	5.7%	5.7%	5.4%	4.8%
07) GA	4.9%	5.0%	5.0%	5.0%	5.3%	5.0%	4.4%	3.7%
08) CA	4.7%	4.1%	4.1%	3.9%	4.5%	5.9%	8.2%	10.7%
09) IL	4.2%	4.1%	4.1%	4.0%	4.2%	4.6%	4.5%	4.4%
10) PA	4.1%	4.2%	4.2%	4.2%	4.4%	4.5%	4.3%	4.3%
Top 10 Sellers								
01) COUNTRYWIDE FINANCIAL CORPORATION	25.5%	24.4%	24.2%	24.1%	23.9%	20.5%	17.0%	14.4%
02) WASHINGTON MUTUAL INC	10.0%	10.9%	11.1%	11.4%	12.7%	14.6%	15.2%	15.1%
03) JP MORGAN CHASE & CO	4.6%	4.8%	4.8%	4.8%	4.6%	4.5%	4.9%	5.2%
04) CITIGROUP INC	4.2%	4.1%	3.8%	3.8%	3.7%	3.7%	4.1%	4.1%
05) CERBERUS CAPITAL HOLDING	4.1%	4.2%	4.2%	3.9%	3.5%	3.1%	2.8%	2.9%
06) FLAGSTAR BANCORP INC	4.0%	4.1%	4.0%	3.9%	3.9%	3.5%	3.3%	2.7%
07) INDYMAC BANCORP INC	2.9%	2.4%	2.4%	2.4%	2.2%	2.4%	2.4%	1.6%
08) REGIONS FINANCIAL CORP	2.9%	3.2%	3.3%	3.3%	2.4%	1.6%	1.3%	0.9%
09) BANK OF AMERICA CORPORATION	2.7%	2.7%	2.6%	2.6%	2.8%	3.0%	3.3%	3.6%
10) WELLS FARGO & COMPANY	2.6%	2.8%	2.9%	2.9%	3.0%	3.3%	3.9%	5.0%
Top 10 Servicers								
01) COUNTRYWIDE FINANCIAL CORPORATION	25.7%	24.5%	24.3%	24.2%	24.0%	20.6%	17.1%	14.7%
02) JP MORGAN CHASE & CO	12.1%	12.5%	12.6%	12.6%	11.8%	11.7%	13.2%	14.0%
03) WELLS FARGO & COMPANY	9.1%	9.9%	9.9%	9.9%	9.4%	8.8%	8.4%	9.3%
04) WASHINGTON MUTUAL INC	8.9%	9.8%	10.1%	10.5%	13.0%	16.5%	18.5%	19.5%
05) CITIGROUP INC	8.7%	8.8%	8.5%	8.5%	8.0%	7.6%	8.0%	8.6%
06) CERBERUS CAPITAL HOLDING	7.0%	7.6%	7.6%	7.5%	7.4%	7.6%	7.1%	7.0%
07) BANK OF AMERICA CORPORATION	3.4%	3.4%	3.4%	3.4%	3.7%	4.3%	5.2%	6.3%
08) INDYMAC BANCORP INC	2.9%	2.4%	2.4%	2.3%	2.2%	2.4%	2.4%	1.6%
09) REGIONS FINANCIAL CORP	2.7%	3.0%	3.1%	3.2%	2.3%	1.5%	1.2%	0.9%
10) EVERBANK FINANCIAL CORPORATION	2.1%	2.1%	2.2%	2.1%	1.8%	1.4%	1.0%	0.9%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	47.1%	48.7%	48.4%	48.6%	46.9%	44.1%	42.6%	42.0%
Credit Enhancement	52.9%	51.3%	51.6%	51.4%	53.1%	55.9%	57.4%	58.0%
- Primary MI Only	31.7%	31.9%	31.8%	31.8%	32.6%	33.4%	33.5%	36.2%
- Pool Policy Only	9.7%	7.5%	7.5%	7.1%	6.8%	7.2%	7.4%	6.4%
- Pool Policy and Primary MI	7.3%	7.5%	7.7%	7.9%	8.9%	10.5%	11.9%	11.8%
- Full Recourse	0.4%	0.3%	0.4%	0.4%	0.4%	0.2%	0.2%	0.2%
- Shared Arrangement	0.7%	0.6%	0.7%	0.7%	0.9%	1.2%	1.1%	1.0%

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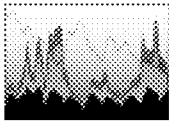

Single Family Conventional Book Characteristics
MBS Repurchases

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	3.2%	3.5%	3.5%	3.5%	3.5%	3.5%	3.2%	2.3%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	81.7%	62.6%	52.8%	35.8%	17.7%	14.9%	15.7%	16.5%
Interest Only with Credit Enhancement	79.6%	73.0%	72.8%	66.7%	50.2%	35.6%	53.9%	57.6%
Alt-A with Credit Enhancement	72.8%	68.1%	67.6%	66.5%	66.5%	70.3%	73.0%	74.1%
Economic Fees and Gap								
Wtd Avg Economic Gap	-15.46	-14.82	-14.51	-14.35	-14.03	-13.79	-12.79	-11.95
Wtd Avg Economic Model Fee	50.21	47.97	47.52	47.06	46.23	44.25	40.48	36.82
Wtd Avg Charged Fee	34.71	33.12	32.97	32.68	32.15	30.41	27.64	24.83
Appraisal Waivers								
Appraisal Waiver	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	28.32%	23.69%	25.32%	27.75%	39.44%	40.14%	42.89%	44.35%
- SDQ Rate for Loans with CE	33.86%	27.88%	29.51%	32.20%	43.23%	44.64%	48.08%	49.44%
- SDQ Rate for Loans without CE	23.01%	19.84%	21.45%	23.65%	35.74%	35.34%	37.08%	38.59%
SDQ Rate Excl. Katrina Loans	29.79%	24.72%	26.27%	28.59%	36.46%	40.24%	43.00%	44.44%
SDQ Rate for Katrina Loans	14.71%	15.08%	17.64%	21.09%	74.99%	34.98%	34.28%	33.93%
Serious Delinquent Loans								
SDQ Loan Count	41,213	32,513	35,383	39,283	60,734	59,927	60,570	52,362
SDQ Count for Loans with CE	24,124	18,335	19,816	21,875	32,821	34,397	35,848	30,986
SDQ Count for Loans without CE	17,089	14,178	15,567	17,408	27,913	25,530	24,722	21,376
SDQ Volume ($M)								
SDQ Volume	$4,981.3	$3,601.2	$3,818.6	$4,096.0	$6,147.8	$6,163.4	$6,224.8	$5,194.0
SDQ Volume for Loans with CE	$3,145.2	$2,176.3	$2,301.9	$2,426.7	$3,523.6	$3,764.8	$3,928.3	$3,274.4
SDQ Volume for Loans without CE	$1,836.1	$1,424.9	$1,516.7	$1,669.3	$2,624.2	$2,398.6	$2,296.5	$1,919.5

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Single Family Conventional Book Characteristics
Whole Loan (excl MBS Repurchase)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
# Loans	1,838,483	1,855,308	1,879,257	1,891,082	1,846,102	1,929,414	1,950,403	1,787,931
Book Volume ($B)	$196.0	$195.4	$196.7	$196.8	$187.6	$194.9	$193.7	$156.9
Original Loan-to-Value Ratio (Sums to 100%)								
OLTV <= 60.00%	20.8%	21.2%	21.5%	21.8%	23.5%	24.2%	25.0%	22.1%
OLTV 60.01% - 70.00%	13.6%	13.7%	13.9%	14.0%	14.7%	15.1%	15.6%	14.9%
OLTV 70.01% - 75.00%	9.0%	9.1%	9.2%	9.3%	9.8%	10.4%	11.5%	13.9%
OLTV 75.01% - 80.00%	25.7%	25.5%	25.4%	25.2%	24.1%	23.3%	22.8%	23.5%
OLTV 80.01% - 90.00%	11.2%	10.9%	10.8%	10.8%	10.8%	11.0%	11.3%	13.1%
OLTV 90.01% - 95.00%	6.0%	6.0%	5.9%	6.0%	6.0%	6.2%	6.2%	8.0%
OLTV 95.01% - 97.00%	1.5%	1.5%	1.6%	1.6%	1.6%	1.7%	1.7%	1.7%
OLTV 97.01% - 100.00%	10.4%	10.4%	10.0%	9.7%	8.0%	7.1%	5.3%	2.4%
OLTV > 100.00%	1.7%	1.7%	1.6%	1.6%	1.4%	1.0%	0.7%	0.4%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	74.7%	74.4%	74.2%	74.0%	72.9%	72.4%	71.6%	72.4%
Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	15.0%	15.2%	15.3%	15.4%	16.1%	16.1%	16.2%	11.8%
Comb LTV 60.01% - 70.00%	10.4%	10.5%	10.5%	10.5%	10.6%	10.6%	10.5%	7.8%
Comb LTV 70.01% - 75.00%	6.9%	6.9%	6.9%	6.9%	7.0%	7.2%	7.5%	7.2%
Comb LTV 75.01% - 80.00%	16.9%	16.8%	16.7%	16.5%	16.0%	15.5%	14.9%	13.1%
Comb LTV 80.01% - 90.00%	11.2%	10.8%	10.5%	10.4%	9.4%	9.2%	8.8%	7.7%
Comb LTV 90.01% - 95.00%	5.9%	5.7%	5.5%	5.4%	4.9%	4.9%	4.5%	4.6%
Comb LTV 95.01% - 97.00%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.0%
Comb LTV 97.01% - 100.00%	11.4%	11.2%	10.7%	10.3%	7.8%	6.7%	5.1%	2.4%
Comb LTV > 100.00%	1.7%	1.7%	1.7%	1.6%	1.4%	1.1%	0.7%	0.4%
Comb LTV Missing	19.3%	20.2%	21.1%	21.9%	25.7%	27.5%	30.5%	43.8%
Wtd Avg Comb LTV	76.9%	76.6%	76.3%	76.1%	74.6%	73.9%	72.9%	73.5%
Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)								
Comb LTV <= 60.00%	15.2%	15.3%	15.4%	15.5%	16.3%	16.4%	16.5%	12.8%
Comb LTV 60.01% - 70.00%	10.5%	10.6%	10.6%	10.6%	10.8%	10.8%	10.8%	8.6%
Comb LTV 70.01% - 75.00%	7.0%	7.0%	7.0%	7.0%	7.2%	7.4%	7.8%	8.1%
Comb LTV 75.01% - 80.00%	17.1%	16.9%	16.9%	16.7%	16.2%	15.9%	15.4%	14.5%
Comb LTV 80.01% - 90.00%	11.3%	10.9%	10.6%	10.5%	9.6%	9.4%	9.0%	8.5%

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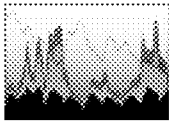

Single Family Conventional Book Characteristics
Whole Loan (excl MBS Repurchase)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Comb LTV 90.01% - 95.00%	6.0%	5.7%	5.6%	5.5%	5.0%	5.0%	4.7%	5.2%
Comb LTV 95.01% - 97.00%	1.2%	1.2%	1.2%	1.2%	1.2%	1.3%	1.3%	1.1%
Comb LTV 97.01% - 100.00%	11.4%	11.2%	10.7%	10.3%	7.8%	6.7%	5.1%	2.5%
Comb LTV > 100.00%	1.7%	1.7%	1.7%	1.6%	1.4%	1.1%	0.7%	0.5%
Comb LTV Missing	18.6%	19.5%	20.3%	21.2%	24.7%	26.2%	28.5%	38.2%
Wtd Avg Comb LTV	76.9%	76.6%	76.3%	76.1%	74.5%	73.9%	73.0%	73.6%
Mark-to-Market Loan-to-Value Ratio (Sums to 100%)								
MTMLTV <= 60.00%	49.7%	51.3%	51.7%	52.6%	55.7%	48.2%	42.9%	49.0%
MTMLTV 60.01% - 70.00%	13.9%	14.2%	14.4%	14.6%	16.1%	18.1%	18.8%	16.2%
MTMLTV 70.01% - 75.00%	7.3%	7.3%	7.2%	7.1%	7.1%	8.8%	11.1%	9.9%
MTMLTV 75.01% - 80.00%	8.3%	8.3%	8.2%	8.0%	6.9%	8.2%	9.8%	10.5%
MTMLTV 80.01% - 90.00%	10.6%	9.7%	9.5%	9.2%	7.9%	8.8%	9.6%	8.8%
MTMLTV 90.01% - 95.00%	4.1%	3.7%	3.5%	3.4%	3.1%	3.6%	4.0%	3.1%
MTMLTV 95.01% - 97.00%	1.4%	1.3%	1.2%	1.1%	0.9%	1.1%	1.3%	0.8%
MTMLTV 97.01% - 100.00%	2.3%	2.3%	2.3%	2.2%	1.3%	1.8%	1.6%	1.1%
MTMLTV > 100.00%	2.1%	1.6%	1.6%	1.2%	0.4%	0.7%	0.5%	0.4%
MTMLTV Missing	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%	0.3%
Wtg Avg MTMLTV	59.2%	58.2%	58.0%	57.5%	55.6%	59.0%	61.0%	58.4%
Credit Score (Sums to 100%)								
FICO < 550	2.3%	2.3%	2.2%	2.2%	1.8%	1.8%	1.8%	1.2%
FICO 550-579	2.6%	2.5%	2.5%	2.4%	2.1%	2.2%	2.2%	1.7%
FICO 580-619	6.5%	6.3%	6.2%	6.1%	5.3%	5.4%	5.2%	4.8%
FICO 620-659	12.1%	11.9%	11.8%	11.7%	11.1%	11.1%	10.6%	9.7%
FICO 660-699	16.4%	16.4%	16.4%	16.4%	16.4%	16.3%	15.8%	14.8%
FICO 700-739	19.3%	19.5%	19.7%	19.8%	20.3%	20.2%	20.0%	19.2%
FICO >= 740	37.9%	38.6%	39.0%	39.0%	39.9%	38.8%	38.1%	34.3%
FICO Missing	2.9%	2.5%	2.1%	2.3%	3.1%	4.2%	6.2%	14.3%
Wtd Avg FICO	707	708	709	709	712	711	711	712
10-K Product Type (Sums to 100%)								
Long-term, fixed-rate	69.4%	69.6%	69.4%	68.7%	65.4%	63.0%	62.6%	66.1%
Intermediate-term, fixed-rate	19.4%	20.2%	20.8%	21.6%	25.8%	28.7%	31.3%	29.1%
Adjustable-rate	7.1%	6.6%	6.7%	6.9%	6.8%	7.1%	5.3%	3.6%

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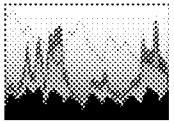

Single Family Conventional Book Characteristics
Whole Loan (excl MBS Repurchase)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Interest Only adjustable-rate	2.4%	2.1%	1.8%	1.7%	0.9%	0.5%	0.1%	0.0%
Negative Amortization	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%	1.2%
Interest Only fixed-rate	1.3%	1.2%	1.0%	0.9%	0.7%	0.2%	0.1%	0.0%
10-K Occupancy Type (Sums to 100%)								
Principal Residence	90.4%	90.4%	90.5%	90.6%	91.1%	92.8%	93.7%	94.4%
Second/Vacation Home	3.7%	3.7%	3.7%	3.7%	3.8%	3.9%	3.4%	2.3%
Investor Property	5.9%	5.9%	5.8%	5.7%	5.1%	3.4%	2.9%	3.3%
10-K Unit Type (Sums to 100%)								
1 Unit	96.9%	97.0%	97.0%	97.0%	97.1%	97.3%	97.2%	96.7%
2-4 Units	3.1%	3.0%	3.0%	3.0%	2.9%	2.7%	2.8%	3.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10-K Property Type (Sums to 100%)								
Condo/Coop	7.2%	7.1%	7.0%	6.9%	6.3%	6.0%	5.8%	5.2%
Single Family Homes	92.8%	92.9%	93.0%	93.1%	93.7%	94.0%	94.2%	94.8%
Property Type (Sums to 100%)								
Manufactured	1.7%	1.7%	1.8%	1.8%	1.1%	0.7%	0.6%	0.5%
Condo/Coop	7.2%	7.1%	7.0%	6.9%	6.3%	6.0%	5.8%	5.2%
1 Unit	88.1%	88.1%	88.3%	88.4%	89.7%	90.6%	90.8%	91.0%
2-4 Units	3.1%	3.0%	3.0%	3.0%	2.9%	2.7%	2.8%	3.3%
Condo								
Condo	6.7%	6.7%	6.6%	6.5%	6.0%	5.8%	5.5%	4.9%
10-K Loan Purpose (Sums to 100%)								
Purchase Money Mortgage	44.5%	44.1%	43.6%	43.1%	38.7%	34.9%	30.9%	36.5%
Cash-Out Refinance	29.6%	29.4%	29.4%	29.5%	29.9%	30.4%	31.2%	28.1%
Other Refinance	25.9%	26.5%	27.0%	27.4%	31.4%	34.7%	37.9%	35.3%
Origination Type (Sums to 100%)								
TPO Broker	9.7%	8.9%	8.5%	8.4%	7.2%	7.4%	7.4%	6.9%
TPO Correspondent	8.3%	8.4%	8.5%	8.4%	7.5%	7.1%	6.8%	5.6%
Undesignated	0.7%	0.8%	0.9%	0.9%	1.3%	1.8%	2.8%	6.5%
Retail	81.2%	81.9%	82.2%	82.3%	84.0%	83.7%	83.1%	81.0%
Origination Year (Sums to 100%)								
< 2000	4.6%	4.9%	5.2%	5.5%	7.3%	9.7%	14.7%	38.2%
2000	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%	1.0%	2.8%
2001	2.8%	2.9%	3.1%	3.2%	4.0%	5.2%	7.9%	21.8%
2002	9.1%	9.5%	9.9%	10.3%	12.8%	15.8%	21.7%	37.2%

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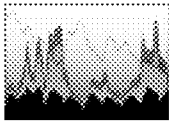

Single Family Conventional Book Characteristics
Whole Loan (excl MBS Repurchase)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
2003	30.0%	31.2%	32.1%	33.1%	40.2%	47.0%	54.7%	0.0%
2004	13.9%	14.5%	15.0%	15.6%	18.9%	21.7%	0.0%	0.0%
2005	13.6%	14.1%	14.6%	15.1%	16.4%	0.0%	0.0%	0.0%
2006	15.9%	16.3%	16.8%	16.8%	0.0%	0.0%	0.0%	0.0%
2007	9.7%	6.1%	2.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Origination Amount and Rate								
Avg Origination Loan Amount	$121,720	$120,031	$118,869	$117,862	$114,077	$111,643	$108,897	$100,476
Loan Original Note Rate	6.21%	6.16%	6.14%	6.13%	5.97%	5.98%	6.13%	6.91%
Seasoning (Sums to 100%)								
Seasoned	3.7%	3.8%	3.8%	3.7%	2.5%	2.2%	2.4%	4.3%
Non-Seasoned	96.3%	96.2%	96.2%	96.3%	97.5%	97.8%	97.6%	95.7%
ACI								
ACI Probability	0.93%	0.92%	0.90%	0.88%	0.73%	0.73%	0.70%	0.55%
Wtd Avg ACI Score	710	712	713	714	719	721	722	723
Credit Premium								
Wtd Avg Credit Premium	-0.06	-0.07	-0.07	-0.07	-0.09	-0.07	-0.04	0.02
Credit Premium > 1.5	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.4%
Prepay Premium								
Prepay Premium	3.6%	2.7%	2.5%	2.6%	1.2%	1.2%	1.6%	1.9%
Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	9.2%	9.5%	9.7%	9.9%	11.0%	11.6%	12.2%	12.2%
DTI Ratio > 20 and <= 30	17.6%	17.9%	18.1%	18.3%	19.7%	20.4%	21.3%	24.8%
DTI Ratio > 30 and <= 40	21.5%	21.5%	21.6%	21.7%	21.7%	21.8%	22.5%	27.2%
DTI Ratio > 40 and <= 50	17.3%	16.8%	16.5%	16.4%	14.6%	13.8%	13.3%	13.2%
DTI Ratio > 50	13.1%	12.9%	12.8%	12.5%	11.1%	10.3%	9.3%	7.4%
DTI Ratio Missing	21.4%	21.3%	21.3%	21.2%	21.9%	22.0%	21.4%	15.3%
Wtd Avg DTI Ratio	36.6%	36.4%	36.2%	36.0%	34.9%	34.3%	33.6%	32.8%
Enhanced Debt-to-Income Ratio (Sums to 100%)								
DTI Ratio <= 20	10.8%	11.1%	11.3%	11.5%	12.9%	13.6%	14.3%	13.1%
DTI Ratio > 20 and <= 30	21.9%	22.3%	22.6%	22.8%	24.5%	25.4%	26.1%	27.0%
DTI Ratio > 30 and <= 40	26.6%	26.7%	26.8%	26.8%	26.9%	26.9%	27.1%	29.3%
DTI Ratio > 40 and <= 50	21.4%	21.0%	20.6%	20.4%	18.4%	17.4%	16.3%	14.6%
DTI Ratio > 50	16.7%	16.6%	16.4%	16.1%	14.7%	13.6%	11.9%	8.6%
DTI Ratio Missing	2.5%	2.3%	2.3%	2.3%	2.6%	3.2%	4.3%	7.4%

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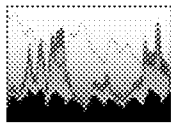

Single Family Conventional Book Characteristics
Whole Loan (excl MBS Repurchase)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
Wtd Avg DTI Ratio	36.7%	36.5%	36.4%	36.2%	35.2%	34.6%	33.9%	33.0%
Origination Term (Sums to 100%)								
<= 15 Years	19.4%	20.2%	20.8%	21.6%	25.8%	28.7%	31.3%	29.1%
> 15 Years amd <= 25 Years	7.0%	7.2%	7.4%	7.5%	7.9%	7.9%	7.9%	6.8%
> 25 Years and <= 30 Years	72.4%	71.6%	71.0%	70.2%	66.0%	63.2%	60.6%	63.8%
> 30 Years	1.1%	1.0%	0.8%	0.7%	0.3%	0.2%	0.2%	0.3%
Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Traditional Product Type (Sums to 100%)								
Long-Term Fixed Rate (excl Balloon)	70.5%	70.7%	70.3%	69.5%	66.1%	63.2%	62.7%	66.2%
Intermediate-Term Fixed Rate (excl Balloon)	18.1%	18.9%	19.4%	20.1%	24.1%	26.6%	29.1%	27.2%
Adjustable Rate	9.8%	9.0%	8.8%	8.9%	8.1%	8.1%	6.0%	4.7%
Balloon	1.6%	1.4%	1.5%	1.5%	1.8%	2.0%	2.2%	1.9%
Various Product Types								
Second	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%
40 Year (ARM & Fixed)	1.1%	1.0%	0.8%	0.7%	0.3%	0.2%	0.2%	0.3%
Hybrid Arm	9.2%	8.3%	8.1%	8.2%	7.1%	6.9%	4.5%	2.1%
- 2/28 Hybrid Arm	0.7%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- 3/1 Hybrid Arm	1.8%	1.8%	1.9%	2.0%	1.5%	1.5%	1.0%	0.3%
- 5/1 Hybrid Arm	4.5%	4.3%	4.2%	4.1%	3.8%	3.7%	2.3%	1.2%
- 7/1 Hybrid Arm	1.8%	1.7%	1.7%	1.7%	1.6%	1.6%	1.2%	0.5%
- 10/1 Hybrid Arm	0.4%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.0%
NegAm ARM	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.7%	1.2%
Interest Only	3.8%	3.2%	2.8%	2.6%	1.5%	0.7%	0.2%	0.0%
- Interest Only ARM	2.4%	2.1%	1.8%	1.7%	0.9%	0.5%	0.1%	0.0%
- Interest Only FRM	1.3%	1.2%	1.0%	0.9%	0.7%	0.2%	0.1%	0.0%
Alt-A	5.4%	4.8%	4.4%	4.1%	2.7%	1.6%	1.3%	0.7%
- Alt-A Low/No Doc	2.4%	1.8%	1.7%	1.6%	1.5%	1.3%	1.1%	0.5%
- Alt-A No Disclosure	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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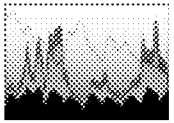

Single Family Conventional Book Characteristics
Whole Loan (excl MBS Repurchase)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Alt-A NINA	0.7%	0.6%	0.6%	0.6%	0.5%	0.4%	0.3%	0.1%
- Alt-A SISA	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Alt-A No Ratio	0.5%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
- Alt-A Stated Income	1.1%	0.9%	0.8%	0.8%	0.8%	0.7%	0.7%	0.3%
Alt-A Full Doc (by SFC)	0.5%	0.4%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%
Alt-A Deals (no SFC)	2.5%	2.6%	2.3%	2.0%	1.2%	0.3%	0.2%	0.1%
My Community Mortgage	2.6%	2.6%	2.3%	2.1%	1.4%	1.2%	0.9%	0.4%
Non-Full Doc								
Non-Full Doc Total	3.7%	2.8%	2.5%	2.4%	1.6%	1.3%	1.2%	0.6%
- Select Lender Programs Non-Full Doc	0.5%	0.4%	0.4%	0.4%	0.2%	0.1%	0.1%	0.1%
- Other Low/No Doc	3.2%	2.4%	2.1%	2.1%	1.5%	1.3%	1.1%	0.5%
Subprime Deals								
Subprime	3.2%	2.1%	1.6%	1.8%	0.1%	0.0%	0.1%	0.1%
- Pre 12/2005 (A-Minus Deals)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
- Post 12/2005	3.2%	2.0%	1.6%	1.7%	0.1%	0.0%	0.0%	0.0%
Business Channel (Sums to 100%)								
Lender Channel	60.6%	61.6%	62.2%	62.4%	65.3%	66.2%	63.7%	52.8%
Investor Channel	10.2%	10.0%	9.6%	9.2%	6.1%	3.5%	3.1%	3.8%
eChannel	21.3%	21.3%	21.2%	21.0%	20.9%	20.0%	18.0%	8.2%
Underserved Channel	1.0%	1.0%	1.0%	1.1%	1.4%	1.7%	2.0%	0.1%
Subprime Channel	3.1%	2.0%	1.6%	1.7%	0.0%	0.0%	0.0%	0.0%
Unkown/Pre-2000	3.8%	4.1%	4.3%	4.6%	6.3%	8.6%	13.2%	35.1%
Subordinate Financing - RDW								
Subordinate Financing - RDW	6.3%	5.9%	5.6%	5.4%	3.6%	2.5%	1.7%	1.0%
- 75/20/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 75/25/00	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
- 80/10/10	1.8%	1.8%	1.8%	1.7%	1.5%	1.3%	1.0%	0.6%
- 80/15/05	1.1%	1.1%	1.1%	1.0%	0.9%	0.7%	0.5%	0.3%
- 80/20/00	0.8%	0.8%	0.8%	0.7%	0.4%	0.1%	0.0%	0.0%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
- Other	2.2%	1.9%	1.7%	1.6%	0.6%	0.2%	0.0%	0.0%
Subordinate Financing - Enhanced								
Subordinate Financing - Enhanced	9.8%	9.6%	9.4%	9.3%	8.0%	7.5%	6.9%	5.0%

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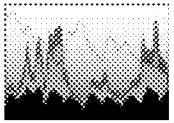

Single Family Conventional Book Characteristics
Whole Loan (excl MBS Repurchase)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- 75/20/05	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
- 75/25/00	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- 80/10/10	2.5%	2.5%	2.4%	2.4%	2.1%	1.9%	1.7%	1.2%
- 80/15/05	1.4%	1.4%	1.3%	1.3%	1.0%	0.9%	0.6%	0.4%
- 80/20/00	1.8%	1.6%	1.5%	1.5%	0.6%	0.3%	0.2%	0.2%
- 90/05/05	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
- Other	3.6%	3.7%	3.7%	3.8%	3.9%	4.1%	4.1%	3.0%
EA/TPR								
EA/TPR	8.7%	8.8%	8.8%	8.5%	7.2%	7.1%	6.1%	4.5%
- EA I	3.0%	3.0%	3.1%	2.9%	2.2%	2.0%	1.2%	0.6%
- EA/TPR II	2.2%	2.2%	2.2%	2.1%	1.6%	1.6%	1.3%	1.0%
- EA/TPR III	3.5%	3.5%	3.5%	3.4%	3.3%	3.5%	3.6%	2.8%
10-K Property Region (Sums to 100%)								
Midwest	24.3%	24.6%	24.8%	24.8%	25.2%	25.7%	25.5%	26.5%
Northeast	20.8%	20.8%	20.7%	20.7%	21.0%	21.2%	20.9%	19.3%
Southeast	23.4%	23.2%	23.0%	22.9%	21.6%	20.6%	19.2%	16.1%
Southwest	16.6%	16.6%	16.7%	16.6%	16.7%	16.3%	15.9%	16.2%
West	15.0%	14.8%	14.8%	15.0%	15.4%	16.3%	18.4%	22.0%
Census Region (Sums to 100%)								
New England	5.7%	5.7%	5.7%	5.7%	5.9%	6.1%	6.4%	6.4%
Middle Atlantic	13.1%	13.1%	13.0%	13.1%	13.3%	13.4%	13.2%	11.7%
East North Central	19.8%	20.0%	20.1%	20.1%	20.4%	20.8%	20.7%	21.8%
East South Central	3.9%	3.9%	3.9%	3.9%	3.6%	3.3%	3.2%	3.0%
South Atlantic	19.9%	19.7%	19.5%	19.5%	18.4%	17.6%	16.4%	13.4%
West North Central	7.0%	7.1%	7.1%	7.2%	7.4%	7.4%	7.2%	7.3%
West South Central	9.3%	9.4%	9.5%	9.5%	9.9%	9.6%	9.3%	9.3%
Mountain	6.6%	6.4%	6.4%	6.3%	6.0%	5.7%	5.6%	5.7%
Pacific	13.2%	13.0%	13.1%	13.3%	13.8%	14.7%	16.9%	20.6%
US Territories	1.6%	1.6%	1.6%	1.5%	1.4%	1.3%	1.0%	0.8%
Top 10 States								
01) CA	7.8%	7.6%	7.7%	7.9%	8.2%	9.2%	11.3%	14.3%
02) FL	6.2%	6.1%	6.1%	6.1%	5.8%	5.8%	5.3%	4.6%
03) TX	5.6%	5.7%	5.7%	5.7%	5.9%	5.7%	5.6%	5.8%
04) IL	5.4%	5.4%	5.5%	5.4%	5.4%	5.5%	5.6%	5.9%
05) OH	5.2%	5.3%	5.3%	5.3%	5.2%	5.1%	4.8%	5.1%

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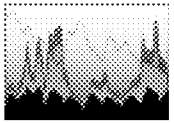

Single Family Conventional Book Characteristics
Whole Loan (excl MBS Repurchase)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
06) NY	5.1%	5.1%	5.1%	5.1%	5.3%	5.4%	5.4%	5.0%
07) NJ	4.1%	4.1%	4.1%	4.1%	4.2%	4.3%	4.2%	3.2%
08) WI	4.0%	4.1%	4.2%	4.2%	4.7%	5.0%	5.1%	5.5%
09) PA	3.9%	3.9%	3.9%	3.9%	3.9%	3.7%	3.5%	3.5%
10) MI	3.3%	3.3%	3.3%	3.3%	3.4%	3.4%	3.4%	3.5%
Top 10 Sellers								
01) PHH CORPORATION	18.6%	18.8%	18.7%	18.5%	18.3%	17.4%	14.9%	6.7%
02) WASHINGTON MUTUAL INC	4.3%	4.4%	4.5%	4.6%	5.3%	5.8%	7.1%	8.4%
03) NAVY FEDERAL CREDIT UNION	3.0%	3.0%	3.0%	3.0%	2.7%	2.0%	1.5%	0.9%
04) NATIONAL CITY CORPORATION	3.0%	3.0%	2.9%	2.9%	2.6%	2.4%	2.3%	1.8%
05) JP MORGAN CHASE & CO	2.6%	2.3%	1.9%	2.0%	0.9%	0.9%	0.6%	0.8%
06) WACHOVIA CORPORATION	2.3%	2.4%	2.5%	2.6%	2.5%	2.5%	2.9%	3.3%
07) ASSOCIATED BANC-CORP	1.9%	1.9%	2.0%	2.0%	2.2%	2.4%	2.4%	2.5%
08) CITIGROUP INC	1.9%	1.9%	1.9%	1.7%	1.1%	0.5%	0.3%	0.3%
09) FIRST HORIZON NATIONAL CORPORATION	1.7%	1.6%	1.6%	1.5%	1.2%	1.0%	0.7%	0.5%
10) NATIONWIDE GROUP	1.5%	1.4%	1.4%	1.4%	1.3%	1.1%	0.9%	0.3%
Top 10 Servicers								
01) PHH CORPORATION	17.4%	17.5%	17.4%	17.1%	17.0%	15.8%	13.3%	6.7%
02) JP MORGAN CHASE & CO	5.0%	4.8%	4.4%	4.4%	2.8%	2.2%	1.5%	1.6%
03) CITIGROUP INC	3.5%	3.6%	3.7%	3.6%	3.4%	3.0%	2.9%	3.3%
04) WASHINGTON MUTUAL INC	3.3%	3.4%	3.4%	3.5%	4.3%	5.3%	7.3%	11.3%
05) WELLS FARGO & COMPANY	3.1%	2.8%	2.9%	3.0%	3.3%	3.2%	3.3%	2.8%
06) NAVY FEDERAL CREDIT UNION	3.0%	3.0%	3.0%	3.0%	2.7%	2.0%	1.5%	0.9%
07) EVERBANK FINANCIAL CORPORATION	2.9%	3.0%	3.1%	3.2%	3.5%	3.3%	3.0%	1.6%
08) NATIONAL CITY CORPORATION	2.8%	2.8%	2.7%	2.6%	2.3%	2.1%	2.1%	1.8%
09) WACHOVIA CORPORATION	2.2%	2.3%	2.4%	2.4%	2.3%	2.3%	2.8%	3.1%
10) CERBERUS CAPITAL HOLDING	1.6%	1.7%	1.7%	1.6%	1.1%	1.2%	1.6%	3.3%
Credit Enhancement (Sums to 100%)								
No Credit Enhancement	71.2%	71.9%	72.7%	73.1%	77.3%	77.8%	78.0%	75.0%
Credit Enhancement	28.8%	28.1%	27.3%	26.9%	22.7%	22.2%	22.0%	25.0%
- Primary MI Only	18.9%	18.3%	17.7%	17.4%	16.1%	16.3%	15.7%	16.7%
- Pool Policy Only	1.3%	1.4%	1.4%	1.4%	0.6%	0.3%	0.5%	1.0%
- Pool Policy and Primary MI	1.5%	1.4%	1.4%	1.4%	0.6%	0.7%	1.2%	2.6%
- Full Recourse	3.9%	3.7%	3.4%	3.3%	1.8%	1.9%	2.3%	3.0%
- Shared Arrangement	2.5%	2.6%	2.6%	2.7%	2.9%	2.3%	1.8%	1.1%

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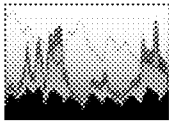

Single Family Conventional Book Characteristics
Whole Loan (excl MBS Repurchase)

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.6%	0.7%	0.7%	0.7%	0.7%	0.6%	0.5%	0.5%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	4.1%	4.2%	4.3%	4.4%	4.8%	5.0%	5.6%	6.4%
Interest Only with Credit Enhancement	26.9%	25.2%	20.1%	18.1%	16.1%	12.6%	13.0%	12.3%
Alt-A with Credit Enhancement	30.7%	32.0%	30.3%	29.5%	21.9%	19.7%	21.7%	29.9%
Economic Fees and Gap								
Wtd Avg Economic Gap	-2.24	-2.71	-2.17	-1.58	0.60	0.06	-1.83	1.48
Wtd Avg Economic Model Fee	42.74	40.10	38.52	37.79	33.32	32.27	31.30	25.71
Wtd Avg Charged Fee	40.49	37.37	36.34	36.19	33.91	32.33	29.47	27.19
Appraisal Waivers								
Appraisal Waiver	11.5%	11.6%	11.7%	11.7%	11.9%	11.7%	11.6%	5.3%
Serious Delinquent Loans								
SDQ Rate All Loans	1.16%	0.93%	0.85%	0.89%	1.07%	0.80%	0.70%	0.62%
- SDQ Rate for Loans with CE	2.75%	2.23%	2.03%	2.14%	2.86%	2.39%	2.08%	1.54%
- SDQ Rate for Loans without CE	0.58%	0.46%	0.44%	0.46%	0.58%	0.38%	0.34%	0.35%
SDQ Rate Excl. Katrina Loans	1.15%	0.91%	0.83%	0.86%	0.87%	0.80%	0.70%	0.62%
SDQ Rate for Katrina Loans	1.86%	1.82%	1.89%	2.46%	10.17%	0.85%	0.63%	0.52%
Serious Delinquent Loans								
SDQ Loan Count	21,250	17,131	15,903	16,814	19,741	15,414	13,629	11,035
SDQ Count for Loans with CE	13,509	10,851	9,858	10,314	11,355	9,587	8,402	6,205
SDQ Count for Loans without CE	7,741	6,280	6,045	6,500	8,386	5,827	5,227	4,830
SDQ Volume ($M)								
SDQ Volume	$2,451.4	$1,893.4	$1,693.2	$1,723.2	$1,920.3	$1,478.6	$1,238.9	$909.6
SDQ Volume for Loans with CE	$1,619.0	$1,260.6	$1,101.0	$1,108.2	$1,175.1	$993.2	$837.0	$564.3
SDQ Volume for Loans without CE	$832.4	$632.8	$592.2	$614.9	$745.2	$485.4	$401.9	$345.4

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