

Nonita Arizala

From: [REDACTED]
Sent: Thursday, July 20, 2006 5:44 PM
To: [REDACTED]
Cc: [REDACTED]
Subject: Citigroup Tape #1

Attached is the Citigroup Tape # 1 for the August 2006 settlement.

Please make note of some of key points:

- 1) the WA FICO may suffer in the final output but there is a buy up with the WAC (if that's any consolation);
- 2) due to an unfortunate circumstance all of the fixed first product was removed;
- 3) finally, and most importantly, when sending this tape please remember to thank Mr. Mullins who went beyond the call of duty to extract this tape from the jaws of the stratification database. We couldn't have done it without him.

The second and hopefully final tape should be ready early next week. Thanks and have a great night.



Citigroup1_Revised
.xls



7-20-06
citigroup1.pdf

Loan Stratification Report (Citi End Strat)

Loan Number(s) Specific

Product Mix	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	% PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
2nd TD	647	50,958,715	78,762	5.00	1	11.32		19.86	99.89	58.45	78.93	20.15	51.78	48.22	0.19	652	0.00	0.00	40.25
2Yr ARM	900	176,042,432	195,603	17.26	0	8.77	6.23	81.46	86.76	66.99	43.89	48.73	55.14	44.86	12.68	610	45.50	7.43	12.11
2Yr ARM - 30YrTerm/40Amor	1,277	344,325,211	269,636	33.77	0	8.42	6.21	81.05	86.79	71.90	38.59	54.18	50.87	49.13	8.83	618	42.07	9.20	40.28
3Yr ARM	319	56,728,939	177,834	5.56	1	8.52	6.24	79.96	84.09	64.26	40.46	52.68	53.42	46.58	15.35	617	35.21	9.21	9.69
3Yr ARM - 30YrTerm/40Amor	214	52,858,283	247,001	5.18	1	8.25	6.19	80.61	85.71	61.90	32.06	58.19	57.51	42.49	8.05	622	40.00	8.89	15.71
40FIX - 30yrTerm	237	55,298,299	233,326	5.42	1	7.69		77.81	81.10	88.29	18.33	66.90	72.83	27.17	3.06	642	39.17	11.82	30.20
Fixed Rate	630	91,806,706	145,725	9.00	1	7.98		76.11	78.73	74.74	19.03	68.50	78.72	21.28	5.64	633	31.32	7.17	13.96
Interest Only - 2Yr/SIO	445	160,040,366	359,641	15.69	1	7.87	6.09	81.94	93.39	81.04	60.25	27.41	75.42	24.58	0.00	639	30.27	12.18	54.11
Interest Only - 3Yr/SIO	86	31,632,619	367,821	3.10	1	7.65	6.10	81.84	91.33	77.16	41.29	41.54	72.85	27.15	3.59	647	29.09	11.79	30.60
Product Mix Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	625	36.69	8.92	31.39

Credit Grade	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	% PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
AAA	604	145,248,546	240,478	14.24	0	8.01	6.08	74.42	92.39	66.53	64.59	26.22	39.15	60.85	2.66	692	20.40	7.46	40.75
AA	3,082	653,577,086	212,063	64.10	1	8.39	6.12	78.16	89.16	74.17	47.02	43.41	61.96	38.04	8.97	627	38.33	10.18	31.09
A+	456	102,474,817	224,725	10.05	1	8.62	6.27	80.58	82.67	68.43	15.70	76.01	63.12	36.88	7.29	591	54.09	9.68	28.96
A-	264	53,787,572	203,741	5.27	0	8.76	6.36	78.23	78.41	76.55	13.90	80.88	70.05	29.95	3.38	576	49.93	6.91	25.85
B	176	35,555,436	202,020	3.49	1	9.03	6.59	75.86	76.37	67.18	2.04	91.26	77.98	22.02	4.32	555	31.83	0.00	23.74
C	150	24,813,820	165,425	2.43	0	9.29	7.02	68.75	68.75	63.10	7.21	86.87	79.46	20.54	1.85	560	1.67	0.00	18.31
C-	23	4,234,294	184,100	0.42	1	10.49	7.21	67.68	68.71	88.82	3.22	70.16	92.99	7.01	0.00	543	0.00	0.00	28.22
Credit Grade Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	625	36.69	8.92	31.39

Back-End Ratio	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	% PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
40.000 and Less	1,832	361,491,914	197,321	35.45	1	8.45	6.19	77.49	86.04	75.99	39.30	53.02	64.84	35.16	11.13	625	37.14	8.69	29.05
40.001 - 45.000	1,060	232,177,013	219,035	22.77	1	8.50	6.20	77.39	88.44	72.69	47.04	45.80	56.38	43.62	5.84	630	37.98	9.82	30.94
45.001 - 50.000	1,553	357,893,697	230,453	35.10	1	8.45	6.17	78.60	90.24	67.98	45.56	43.26	53.73	46.27	4.93	626	38.12	9.15	34.35
50.001 - 55.000	275	58,901,686	214,188	5.78	1	8.09	6.30	72.51	76.29	72.92	19.09	68.56	82.79	17.21	3.77	600	25.15	6.87	27.67
55.001 - 60.000	16	3,850,241	240,640	0.38	1	7.63	6.56	69.31	69.31	80.82	0.00	95.51	100.00	0.00	2.92	595	2.92	0.00	50.78
Undefined	19	5,377,020	283,001	0.53	1	7.41	6.12	74.82	75.32	59.27	33.02	61.25	100.00	0.00	0.00	715	6.30	0.00	39.12
Back-End Ratio Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	625	36.69	8.92	31.39

FICO Score	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
500 - 525	322	57,839,529	179,626	5.67	0	9.34	6.42	76.15	76.64	72.39	10.72	83.06	86.88	13.12	0.81	514	33.45	0.99	19.63
526 - 549	331	61,373,477	185,418	6.02	1	9.13	6.36	76.84	77.64	74.34	14.67	78.28	79.59	20.41	3.89	537	37.52	0.36	20.10
550 - 575	427	83,072,860	194,550	8.15	0	8.77	6.31	78.76	79.55	67.49	17.90	74.38	67.92	32.08	3.40	563	51.43	2.97	19.18
576 - 599	663	125,792,009	189,732	12.34	1	8.59	6.16	77.12	85.65	73.65	34.62	56.58	75.78	24.22	4.76	588	39.46	5.60	30.54
600 - 624	839	177,997,507	212,154	17.46	1	8.30	6.15	78.66	88.76	74.76	43.39	48.25	69.52	30.48	5.42	612	41.51	10.19	29.55
625 - 649	791	176,573,252	223,228	17.32	1	8.33	6.14	77.30	90.73	75.83	47.41	41.04	57.60	42.40	6.14	637	33.64	12.98	32.17
650 - 700	946	229,882,907	243,005	22.54	1	8.17	6.12	77.60	91.43	69.99	54.17	35.86	42.81	57.19	9.92	671	31.50	10.87	39.93
> 700	436	107,160,030	245,780	10.51	1	8.04	6.15	76.50	90.32	67.14	63.68	28.31	38.13	61.87	17.57	733	31.46	13.67	38.16
FICO Score Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	625	36.69	8.92	31.39

Loan-To-Value	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
65 and Less	1,074	131,089,735	122,057	12.86	1	9.18	6.34	41.64	72.78	70.26	32.41	63.37	65.78	34.22	2.10	625	0.00	0.00	40.97
65.01 - 70.00	195	43,558,597	223,377	4.27	0	8.30	6.52	68.60	68.96	73.80	5.62	82.87	57.27	42.73	4.15	600	0.00	0.00	30.78
70.01 - 75.00	266	60,906,269	228,971	5.97	1	8.16	6.37	73.61	73.87	74.72	8.47	88.06	65.09	34.91	6.40	593	0.00	0.00	27.02
75.01 - 80.00	1,671	409,990,236	245,356	40.21	1	8.07	6.14	79.83	93.86	72.55	63.53	24.31	57.48	42.52	2.23	638	0.00	0.00	33.00
80.01 - 85.00	507	115,846,569	228,494	11.36	0	8.55	6.22	84.39	85.35	74.05	18.86	72.76	66.82	33.18	9.26	588	100.00	0.00	27.98
85.01 - 90.00	709	167,054,496	235,620	16.38	1	8.73	6.16	89.65	90.03	68.43	36.95	56.63	54.83	45.17	17.15	624	100.00	0.00	23.71
90.01 - 95.00	331	91,003,876	274,936	8.92	1	8.54	6.12	94.70	94.71	75.24	36.24	53.62	65.90	34.10	18.46	651	100.00	100.00	32.12
Undefined	2	241,793	120,897	0.02	0	8.09	6.11	80.00	100.00	100.00	100.00	0.00	53.21	46.79	0.00	678	100.00	0.00	0.00
Loan-To-Value Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	625	36.69	8.92	31.39

Loan Purpose	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
Refinance/1st	2,480	581,613,958	234,522	57.04	1	8.22	6.24	79.08	80.70	72.11	0.00	84.23	67.81	32.19	5.89	609	44.25	9.98	30.21
Purchase/1st	1,628	387,118,897	237,788	37.96	1	8.36	6.13	82.78	95.75	74.10	100.00	0.00	50.32	49.68	10.19	646	30.17	8.52	32.01
Purchase Money/2nd	526	40,220,559	76,465	3.94	1	11.33		19.93	99.99	57.82	100.00	0.00	43.06	56.94	0.24	655	0.00	0.00	38.64
Refinance/2nd	121	10,738,156	88,745	1.05	1	11.28		19.61	99.55	60.81	0.00	95.60	84.46	15.54	0.00	642	0.00	0.00	46.24
Loan Purpose Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	625	36.69	8.92	31.39

Occupancy	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
Primary Residence	4,182	911,898,495	218,053	89.43	1	8.34	6.19	76.92	87.18	73.63	39.58	50.74	63.37	36.63	0.00	621	33.79	7.82	33.11
Investment Property	381	73,787,302	193,667	7.24	1	9.32	6.20	86.31	86.67	57.68	53.59	41.11	36.52	63.48	100.00	659	76.13	22.76	19.92
Second Home	192	34,005,774	177,113	3.33	1	8.93	6.16	74.56	94.02	64.72	79.01	20.84	31.80	68.20	0.00	662	29.07	8.52	10.18
Occupancy Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	625	36.69	8.92	31.39

Documentation	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	% PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
Full / Alt	14	3,036,873	216,920	0.30	3	8.37	6.20	86.52	92.98	72.48	87.06	0.00	100.00	0.00	10.64	575	61.17	18.77	30.04
Full Doc - 12 M BK STMTS	272	74,982,616	275,671	7.35	1	8.12	6.13	76.43	90.37	78.76	47.39	39.50	100.00	0.00	6.99	632	28.28	9.07	54.67
Full Doc - 1yr W2	1,290	233,891,660	181,311	22.94	1	8.08	6.19	77.68	84.17	76.47	25.96	62.63	100.00	0.00	3.61	608	40.71	10.68	23.00
Full Doc - 24 M BK STMTS	36	11,748,085	326,336	1.15	1	7.42	6.09	75.62	83.17	93.20	19.53	64.04	100.00	0.00	14.11	615	29.67	6.89	56.07
Full Doc - 2yr W2/Tax Returns	1,278	227,029,488	177,644	22.26	1	8.31	6.16	77.30	86.16	74.76	35.37	52.94	100.00	0.00	3.73	603	37.80	8.38	21.46
Full Doc - BUSINESS BANK	81	25,904,317	319,806	2.54	1	8.27	6.06	78.45	88.53	87.10	36.00	55.12	100.00	0.00	4.58	617	42.33	18.72	37.34
Full Doc - BUSINESS BANK	21	9,864,211	469,724	0.97	1	7.68	6.04	79.97	86.56	70.68	28.45	68.51	100.00	0.00	4.67	630	32.98	13.87	53.35
Full Doc 12mo Bk Statements	3	1,452,804	484,268	0.14	3	7.58	6.13	78.02	91.27	100.00	68.82	0.00	100.00	0.00	0.00	611	0.00	0.00	65.87
Limited Doc - 6 M BK STMTS	76	20,331,945	267,526	1.99	1	8.25	6.06	77.76	93.25	76.19	67.63	27.44	100.00	0.00	4.30	625	32.05	7.61	51.37
NINA	18	5,242,020	291,223	0.51	1	7.40	6.12	74.43	74.95	60.79	33.87	60.25	100.00	0.00	0.00	717	3.89	0.00	40.13
Stated Doc	1,657	404,103,984	243,877	39.63	0	8.85	6.25	77.64	89.21	65.24	53.26	41.22	0.00	100.00	11.59	647	35.89	7.68	34.49
Stated Income/Stated Assets	1	171,000	171,000	0.02	4	10.38	6.05	90.00	90.00	0.00	100.00	0.00	100.00	0.00	100.00	641	100.00	0.00	0.00
Stated Income/Verified Assets	8	1,932,568	241,571	0.19	3	8.72	6.23	79.31	93.18	100.00	91.49	0.00	100.00	0.00	5.97	631	22.15	0.00	66.25
Documentation Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	625	36.69	8.92	31.39

Property Type	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	% PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
One	3,505	738,601,630	210,728	72.43	1	8.40	6.19	77.72	86.85	73.29	37.69	52.39	61.41	38.59	5.88	623	37.64	8.88	35.69
Pud-Detached	544	124,342,475	228,571	12.19	1	8.41	6.22	77.07	89.04	76.78	50.02	41.82	65.11	34.89	2.97	622	32.53	8.58	13.75
2-4 Unit	273	72,059,722	263,955	7.07	1	8.51	6.17	76.90	86.44	56.47	49.66	46.26	47.59	52.41	27.48	646	38.54	10.59	21.48
Condo	308	62,320,947	202,341	6.11	1	8.58	6.16	77.22	90.23	69.42	61.86	30.10	54.02	45.98	7.64	638	30.26	8.22	31.49
Pud-Attached	123	22,085,937	179,560	2.17	1	8.81	6.15	76.50	90.73	67.81	55.82	40.33	57.96	42.04	9.42	629	40.12	9.11	19.68
Modular Home	2	280,860	140,430	0.03	1	7.94	6.68	83.30	90.10	100.00	34.02	65.98	100.00	0.00	0.00	590	65.98	0.00	0.00
Property Type Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	626	36.69	8.92	31.39

Prepay Years	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	% PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
	2	205,600	102,800	0.02	4	8.01	6.25	80.00	93.77	100.00	68.87	0.00	100.00	0.00	0.00	603	0.00	0.00	0.00
0	1,361	283,683,500	208,438	27.82	1	8.98	6.22	76.49	87.47	0.00	41.33	49.62	50.49	49.51	11.01	629	37.13	7.94	19.43
1	253	76,566,354	302,634	7.51	1	8.29	6.16	79.02	87.51	100.00	41.56	50.89	55.86	44.14	5.85	632	38.11	6.87	14.67
2	2,123	480,653,341	226,403	47.14	1	8.28	6.18	78.72	88.79	100.00	46.46	45.18	63.17	36.83	5.69	620	37.07	9.32	41.51
3	1,016	178,582,776	175,770	17.51	1	8.03	6.19	75.32	83.35	100.00	30.69	57.84	70.43	29.57	6.02	633	34.41	10.31	30.37
Prepay Years Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	626	36.69	8.92	31.39

Division Name	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	% PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
Wholesale Division	4,351	951,097,402	218,593	93.27	1	8.47	6.19	77.46	87.77	71.88	44.03	47.33	58.60	41.40	7.45	626	36.09	8.52	31.93
Retail Division	362	57,128,964	157,815	5.60	1	7.91	6.32	77.60	80.60	74.56	5.27	80.40	81.87	18.13	3.21	623	44.04	14.51	19.72

Note: "% NOO" excludes occupancies listed as "Second Home."

Prime Division	26	6,593,245	253,586	0.65	3	8.35	6.19	82.63	92.58	84.73	84.67	0.00	100.00	0.00	9.24	601	37.26	8.65	47.77
Capital Markets	16	4,871,960	304,498	0.48	1	7.20	6.22	82.42	83.32	86.33	0.00	83.48	100.00	0.00	10.26	611	66.56	22.13	41.21
Division Name Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	626	36.69	8.92	31.39

Rate	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	% PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
5.500 - 5.999	19	6,757,160	355,640	0.66	0	5.78	6.06	70.28	73.54	85.99	19.24	39.39	96.15	3.85	0.00	674	20.14	0.00	69.08
6.000 - 6.499	50	17,562,207	351,244	1.72	1	6.29	6.11	77.84	81.39	93.75	25.10	64.99	94.16	5.84	1.25	662	30.45	9.32	51.53
6.500 - 6.999	348	99,168,223	284,966	9.73	1	6.76	6.08	74.70	79.56	91.12	20.65	65.13	85.99	14.01	1.70	655	22.44	4.22	50.47
7.000 - 7.499	397	115,338,902	290,526	11.31	0	7.28	6.08	79.16	86.77	84.72	40.17	48.26	73.34	26.66	1.42	642	28.06	4.93	40.72
7.500 - 7.999	686	185,137,776	269,880	18.16	1	7.75	6.15	80.59	89.15	82.46	43.82	45.61	69.41	30.59	2.90	635	29.63	10.90	30.04
8.000 - 8.499	572	143,994,230	251,738	14.12	1	8.26	6.16	80.70	89.55	71.16	47.11	42.56	55.36	44.64	3.02	626	31.77	8.51	31.03
8.500 - 8.999	765	166,806,218	218,047	16.36	1	8.74	6.19	81.49	88.46	66.82	44.28	49.32	51.42	48.58	7.03	617	43.34	10.97	28.88
9.000 - 9.499	487	92,888,963	190,737	9.11	1	9.23	6.26	81.71	86.86	59.44	41.69	52.24	45.01	54.99	13.86	604	53.28	8.71	20.77
9.500 - 9.999	503	86,771,034	172,507	8.51	1	9.73	6.35	80.31	85.67	53.67	40.89	55.15	48.83	51.17	21.12	596	60.32	15.19	18.60
10.000 - 10.499	244	38,837,591	159,170	3.81	0	10.23	6.36	77.03	88.47	52.21	45.57	47.35	37.68	62.32	24.46	598	58.91	12.47	14.72
10.500 - 10.999	199	24,256,030	121,890	2.38	1	10.70	6.41	68.88	88.57	54.07	49.76	43.20	40.94	59.06	24.60	605	51.09	9.69	16.36
11.000 - 11.499	123	13,338,364	108,442	1.31	1	11.21	6.75	45.55	90.92	62.50	51.60	38.70	37.36	62.64	10.48	615	18.33	2.24	33.52
11.500 - 11.999	166	14,483,790	87,252	1.42	1	11.74	6.63	26.20	97.00	59.13	70.24	28.94	52.31	47.69	3.90	627	2.14	0.00	40.98
12.000 - 12.499	117	8,687,519	74,252	0.85	1	12.22	7.06	24.86	97.40	58.57	68.05	30.63	64.02	35.98	1.89	614	0.78	0.00	34.83
12.500 - 12.999	64	4,509,124	70,455	0.44	1	12.64		19.85	99.83	38.94	90.69	8.33	22.29	77.71	0.00	628	0.00	0.00	40.31
13.000 - 13.499	10	789,839	78,984	0.08	1	13.08		20.00	100.00	16.64	100.00	0.00	58.82	41.18	0.00	618	0.00	0.00	69.14
13.500 - 13.999	3	245,800	81,933	0.02	2	13.59		20.00	100.00	0.00	42.72	57.28	100.00	0.00	0.00	607	0.00	0.00	0.00
14.500 - 14.999	2	118,800	59,400	0.01	1	14.58		18.48	100.00	0.00	69.70	30.30	100.00	0.00	0.00	591	0.00	0.00	0.00
Rate Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	625	36.69	8.92	31.39

Month Funded	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	% PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
2/1/2006	2	96,565	48,283	0.01	5	12.42		20.00	100.00	0.00	41.40	58.60	58.60	41.40	0.00	626	0.00	0.00	0.00
3/1/2006	58	16,555,003	285,431	1.62	4	7.78	6.12	81.73	87.91	78.87	45.67	38.52	85.78	14.22	15.56	614	40.68	15.53	31.76
4/1/2006	83	21,983,787	264,865	2.16	3	8.30	6.15	81.84	91.28	74.28	52.70	33.51	71.10	28.90	14.24	644	47.50	19.52	39.05
5/1/2006	334	74,341,688	222,580	7.29	2	8.67	6.16	75.08	90.53	69.57	45.02	45.45	71.67	28.33	7.22	631	42.01	10.80	36.40
6/1/2006	1,468	292,592,419	199,314	28.69	1	8.62	6.19	73.69	87.76	69.74	41.24	49.39	62.39	37.61	7.25	629	34.82	9.91	30.05
7/1/2000	1	194,400	194,400	0.02	72	8.99	6.70	80.00	80.00	100.00	0.00	100.00	100.00	0.00	0.00	530	0.00	0.00	0.00
7/1/2006	2,806	613,376,588	218,595	60.15	0	8.33	6.20	79.39	86.65	73.38	41.36	50.16	56.97	43.03	6.76	623	36.46	7.68	31.19
Undefined	3	551,120	183,707	0.05	0	8.30	6.17	81.85	94.45	100.00	62.98	37.02	37.02	62.98	0.00	670	37.02	0.00	0.00
Month Funded Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	626	36.69	8.92	31.39

Top 5 Mtg Histories	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	% PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
No Lates	3,812	820,485,179	215,237	80.46	1	8.34	6.13	77.52	89.34	72.44	49.04	41.60	57.65	42.35	7.80	637	35.31	9.51	32.29
1 X 30	414	93,925,468	226,873	9.21	1	8.57	6.27	80.11	81.97	68.41	14.16	77.24	63.32	36.68	6.54	591	52.08	9.62	29.25
2 X 30	149	30,906,549	207,427	3.03	0	8.71	6.34	78.13	78.24	76.57	9.88	83.84	71.75	28.25	3.15	579	51.23	4.26	22.26
1 X 60	124	24,729,581	199,432	2.43	1	9.00	6.60	75.63	75.70	68.11	0.32	95.41	78.11	21.89	4.74	554	32.28	0.00	23.24
3 X 30	60	13,279,588	221,326	1.30	1	8.80	6.41	80.29	80.34	85.53	8.81	85.12	77.97	22.03	1.30	568	56.83	15.64	34.15
Other	196	36,365,205	185,537	3.57	1	9.30	6.80	70.70	75.34	70.19	20.18	70.14	85.92	14.08	3.66	565	11.40	1.57	29.05
Top 5 Mtg Histories Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	626	36.69	8.92	31.39

Top 10 States	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	% PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
CA	976	320,118,157	327,990	31.39	1	8.15	6.17	75.66	87.43	82.78	43.56	47.89	56.46	43.54	4.59	638	31.63	9.13	100.00
FL	587	115,009,097	195,927	11.28	1	8.57	6.20	77.40	86.16	91.20	46.16	50.18	56.54	43.46	7.73	617	34.32	8.00	0.00
NY	223	72,127,844	323,443	7.07	1	8.18	6.17	77.54	87.21	53.71	41.04	52.87	48.10	51.90	8.82	642	39.40	8.54	0.00
TX	408	46,146,551	113,104	4.53	1	8.62	6.22	78.04	88.21	61.05	54.49	35.24	67.94	32.06	6.69	619	25.36	5.47	0.00
NJ	156	40,841,112	261,802	4.01	1	8.58	6.27	77.82	84.81	0.00	34.48	54.99	49.88	50.12	6.85	624	39.81	4.64	0.00
AZ	195	38,695,850	198,440	3.79	1	8.34	6.22	77.95	85.20	88.49	35.96	57.07	71.30	28.70	2.65	613	34.47	8.76	0.00
MD	131	31,867,464	243,263	3.13	0	8.50	6.18	79.40	86.23	21.32	16.64	72.72	69.33	30.67	2.30	612	47.47	14.62	0.00
IL	159	26,341,716	165,671	2.58	1	8.81	6.07	76.97	87.73	22.45	52.03	41.88	55.24	44.76	12.97	627	47.12	5.85	0.00
NV	116	25,857,789	222,912	2.54	0	8.25	6.20	76.61	90.07	96.94	54.11	38.58	60.52	39.48	1.64	627	23.49	6.79	0.00
MA	103	25,704,599	249,559	2.52	1	8.42	6.25	77.94	82.95	13.85	21.40	66.64	51.10	48.90	13.67	618	48.85	12.13	0.00
Other	1,701	276,981,392	162,834	27.16	1	8.70	6.20	79.43	88.66	80.74	41.00	46.53	68.74	31.26	10.41	615	42.43	9.94	0.00
Top 10 States Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	625	36.69	8.92	31.39

Loan Amount	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	% PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
0 - 50,000	217	8,865,353	40,854	0.87	1	10.78	6.84	26.17	93.69	50.17	78.52	19.02	75.52	24.48	2.82	625	2.79	0.00	1.36
100,001 - 150,000	900	111,805,631	124,228	10.96	1	9.05	6.20	69.68	86.54	74.33	44.75	44.52	71.21	28.79	7.37	615	29.12	5.49	11.92
150,001 - 200,000	639	111,996,195	175,268	10.98	1	8.63	6.22	75.38	85.76	78.15	39.79	51.84	69.94	30.06	6.09	613	31.65	6.38	13.73
200,001 - 250,000	544	122,072,997	224,399	11.97	0	8.30	6.20	79.54	85.32	77.15	36.45	56.17	65.41	34.59	6.20	610	37.08	7.65	17.31
250,001 - 300,000	388	106,806,222	275,274	10.47	0	8.22	6.21	79.74	85.70	72.42	34.46	58.57	56.45	43.55	6.03	619	37.14	7.15	29.04
300,001 - 350,000	236	76,405,590	323,753	7.49	0	8.35	6.23	81.63	88.05	69.15	44.19	47.75	55.66	44.34	9.23	630	41.03	10.48	33.52
350,001 - 400,000	216	81,453,140	377,098	7.99	0	8.05	6.19	81.54	87.44	72.35	42.74	48.92	48.52	51.48	6.83	628	40.78	11.07	47.48
400,001 - 450,000	161	68,686,405	426,624	6.74	1	8.06	6.17	82.33	89.26	71.48	44.88	47.11	51.06	48.94	6.87	632	42.05	8.20	52.18
450,001 - 500,000	127	60,582,912	477,031	5.94	1	8.06	6.15	82.01	88.89	76.35	44.85	48.92	45.70	54.30	7.98	638	40.39	10.35	48.23
50,001 - 100,000	1,036	77,643,465	74,945	7.61	1	9.69	6.23	63.37	87.67	66.37	50.85	43.59	70.32	29.68	12.76	615	29.04	5.44	9.51
500,001 & Greater	291	193,373,660	664,514	18.96	1	7.99	6.15	82.41	89.17	67.61	40.55	45.17	57.61	42.39	6.40	646	41.63	14.28	52.96
Loan Amount Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	625	36.69	8.92	31.39

Matrix Code	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	% PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
108 - NEW CENTURY	2,989	679,723,441	227,408	66.66	1	8.41	6.24	80.77	81.16	71.56	21.35	71.52	63.05	36.95	10.79	612	54.43	13.30	28.52
106 - 80/20 NCEN	1,749	335,120,039	191,607	32.86	1	8.48	6.09	70.90	99.87	73.10	82.94	4.16	54.36	45.64	0.03	653	0.88	0.00	36.95
302 - 1 MONTH LIBOR	8	3,158,131	394,766	0.31	3	7.91	6.10	83.93	97.61	100.00	100.00	0.00	100.00	0.00	0.00	599	30.29	18.05	35.85
- SUBPRIME 40/30 - 2/38 AR	8	1,609,960	201,245	0.16	3	8.58	6.30	79.44	89.52	85.68	68.17	0.00	100.00	0.00	21.48	628	17.78	0.00	78.52
104 - BLUE SECOND	1	80,000	80,000	0.01	1	12.00		17.17	89.89	100.00	0.00	100.00	100.00	0.00	0.00	603	0.00	0.00	0.00
Matrix Code Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	625	36.69	8.92	31.39

No. Years at Home	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	% PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
< 1 Year	356	82,270,139	231,096	8.07	1	8.46	6.17	80.31	91.91	71.93	64.62	30.29	55.94	44.06	13.93	637	42.65	11.70	29.10
1 - 2	1,489	329,166,918	221,066	32.28	1	8.41	6.16	79.54	90.92	72.21	47.20	40.94	59.14	40.86	6.49	630	38.47	10.69	34.69
3 - 5	865	191,131,176	220,961	18.74	1	8.40	6.18	78.06	88.50	71.82	47.91	42.35	60.65	39.35	7.50	626	34.59	6.27	27.24
6 - 10	869	190,149,390	218,814	18.65	1	8.37	6.24	77.10	83.73	71.02	30.68	61.17	60.46	39.54	5.34	619	35.26	8.64	29.55
> 10 Years	696	139,499,604	200,430	13.68	1	8.35	6.22	74.99	79.32	73.89	23.89	69.94	64.49	35.51	8.07	619	34.48	7.95	30.93
Undefined	480	87,474,345	182,238	8.58	1	8.85	6.23	71.12	88.10	72.88	40.66	52.18	61.79	38.21	5.96	619	35.65	7.65	34.99
No. Years at Home Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	625	36.69	8.92	31.39

No. Years at Job	Loan Count	Balance	Avg. Balance	Pct	Age	WAC	WAM	WLTV	WCLTV	% PPP	% Purch	% C/O	% FULL	% STD	% NOO	WA FICO	LTV >80%	LTV >90%	% CA
< 1 Year	447	78,645,243	175,940	7.71	1	8.43	6.18	78.40	87.59	75.86	42.94	47.75	73.39	26.61	5.32	615	37.04	8.10	16.17
1 - 2	978	200,493,566	205,004	19.66	1	8.44	6.19	77.59	88.73	74.04	47.39	43.24	58.95	41.05	4.40	625	34.81	8.42	28.75
3 - 5	872	192,590,108	220,860	18.89	1	8.51	6.17	77.52	90.57	72.35	55.72	38.39	49.83	50.17	7.24	634	33.49	7.41	36.75
6 - 10	978	222,826,277	227,839	21.85	1	8.49	6.21	78.39	87.58	69.51	40.13	49.30	58.58	41.42	9.46	626	41.00	10.00	34.48
> 10 Years	936	215,451,161	230,183	21.13	1	8.29	6.20	77.01	83.48	71.51	27.90	62.23	66.91	33.09	9.59	620	37.13	9.80	30.44
Undefined	544	109,685,216	201,627	10.76	1	8.44	6.17	76.03	86.38	72.58	38.04	52.92	62.94	37.06	4.63	627	35.89	9.20	33.32
No. Years at Job Totals	4,755	1,019,691,570	214,446	100.00	1	8.43	6.19	77.52	87.38	72.18	41.91	49.05	60.37	39.63	7.24	625	36.69	8.92	31.39