

-----  
DESCRIPTION OF THE TOTAL COLLATERAL  
SELECTION DATE MORTGAGE LOANS  
-----

-----  
COLLATERAL SUMMARY  
-----

Statistics given below are for the Mortgage Loans in the pool as of the Collateral Selection Date. Balances and percentages are based on the Cut-off Date scheduled balances of such Mortgage Loans (except in the case of Debt-to-Income and FICO, which are determined at origination).

<TABLE>  
<CAPTION>

	SUMMARY STATISTICS	RANGE (IF APPLICABLE)
	-----	-----
<S>	<C>	<C>            <C>
NUMBER OF MORTGAGE LOANS:	11,140	
AGGREGATE CURRENT PRINCIPAL BALANCE:	\$ 1,900,000,241.22	\$19,954.79 - \$750,000.00
AVERAGE CURRENT PRINCIPAL BALANCE:	\$ 170,556.57	
AGGREGATE ORIGINAL PRINCIPAL BALANCE:	\$ 1,901,522,677.00	\$20,000.00 - \$750,000.00
AVERAGE ORIGINAL PRINCIPAL BALANCE:	\$ 170,693.24	
FULLY AMORTIZING MORTGAGE LOANS:	100.00%	
1ST LIEN:	98.75%	
WTD. AVG. GROSS COUPON:	7.380%	5.200% - 12.850%
WTD. AVG. ORIGINAL TERM (MONTHS):	358	180 months - 360 months
WTD. AVG. REMAINING TERM (MONTHS):	357	175 months - 360 months
WTD. AVG. MARGIN (ARM LOANS ONLY):	5.801%	4.500% - 7.125%
WTD. AVG. MAXIMUM MORTGAGE RATE (ARM LOANS ONLY):	13.450%	11.200% - 18.700%
WTD. AVG. MINIMUM MORTGAGE RATE (ARM LOANS ONLY):	7.450%	5.200% - 12.700%

WTD. AVG. ORIGINAL COMBINED LTV (1) :	82.44%	6.74% - 100.00%
WTD. AVG. BORROWER FICO:	610	500 - 811
GEOGRAPHIC DISTRIBUTION (TOP 5):	CA	29.31%
	IL	13.92%
	FL	9.01%
	NJ	6.59%
	OH	5.29%

</TABLE>

(1) The loan-to-value("OLTV") of a first-lien mortgage at any given time is a fraction, expressed as a percentage, the numerator of which is the principal balance of the mortgage loan at the date of origination and the denominator of which is the lesser of the sales price of the related mortgage property and its appraised value determined in an appraisal obtained by the originator at origination of the mortgage loan. The OLTV of a second lien mortgage loan at any given time is a fraction, expressed as a percentage the numerator of which is (i) the sum of (a) the principal balance of such mortgage loan at the date of origination plus (b) the outstanding balance of the senior mortgage loan at the date of origination of such mortgage loan and the denominator of which is (ii) the lesser of the sales price of the related mortgage property and its appraised value determined in an appraisal obtained by the originator at origination of the mortgage loan.

III-1

<PAGE>

<TABLE>  
<CAPTION>

-----  
DESCRIPTION OF THE TOTAL COLLATERAL  
SELECTION DATE MORTGAGE LOANS  
-----

-----  
COLLATERAL TYPE  
-----

COLLATERAL TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
2-yr Fixed/Adjustable Rate	6,352	\$1,118,766,121.90	58.88%	359	39.09	7.462	599	83.08
3-yr Fixed/Adjustable Rate	2,062	401,234,114.72	21.12	359	38.75	7.417	615	83.92
Fixed	2,726	380,000,004.60	20.00	350	38.90	7.100	635	79.00
TOTAL:	11,140	\$1,900,000,241.22	100.00%	357	38.98	7.380	610	82.44

</TABLE>

<TABLE>  
<CAPTION>

PRINCIPAL BALANCES AT ORIGINATION

RANGE OF PRINCIPAL BALANCES AT ORIGINATION (\$)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF ORIGINATION	% OF PRINCIPAL BALANCE AS OF ORIGINATION	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
0.01 - 50,000.00	415	\$ 14,945,143.00	0.79%	354	36.41	10.524	637	91.44
50,000.01 - 100,000.00	3,123	233,989,377.00	12.31	353	36.17	8.172	600	82.88
100,000.01 - 150,000.00	2,570	320,070,828.00	16.83	356	37.81	7.615	605	82.66
150,000.01 - 200,000.00	1,712	297,820,483.00	15.66	357	39.28	7.461	606	81.27
200,000.01 - 250,000.00	1,164	260,310,335.00	13.69	358	39.97	7.261	610	82.19
250,000.01 - 300,000.00	791	216,729,080.00	11.40	358	40.67	7.102	609	81.90
300,000.01 - 350,000.00	502	162,487,995.00	8.55	358	39.93	6.980	621	82.37
350,000.01 - 400,000.00	316	118,640,657.00	6.24	358	38.99	6.941	618	83.49
400,000.01 - 450,000.00	196	83,102,539.00	4.37	359	39.33	6.930	623	84.41
450,000.01 - 500,000.00	149	71,474,868.00	3.76	358	41.38	7.063	622	84.37
500,000.01 - 550,000.00	65	34,376,500.00	1.81	359	40.46	6.699	607	84.33
550,000.01 - 600,000.00	48	27,575,774.00	1.45	359	39.95	6.865	606	81.83
600,000.01 - 650,000.00	43	26,981,900.00	1.42	359	38.89	7.139	604	83.07
650,000.01 - 700,000.00	12	8,086,250.00	0.43	359	41.66	6.883	584	72.18
700,000.01 - 750,000.00	34	24,930,948.00	1.31	359	34.84	6.764	627	75.47

TOTAL: 11,140 \$1,901,522,677.00 100.00% 357 38.98 7.380 610 82.44

</TABLE>

\* Based on the original balances of the Mortgage Loans.

III-2

<PAGE>

<TABLE>  
<CAPTION>

DESCRIPTION OF THE TOTAL COLLATERAL  
SELECTION DATE MORTGAGE LOANS

PRINCIPAL BALANCE AS OF THE CUT-OFF DATE

RANGE OF PRINCIPAL BALANCES AS OF THE CUT-OFF DATE (\$)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
0.01 - 50,000.00	417	\$ 15,038,765.47	0.79%	353	36.44	10.502	637	91.25
50,000.01 - 100,000.00	3,121	233,707,647.65	12.30	353	36.17	8.172	600	82.89
100,000.01 - 150,000.00	2,573	320,286,667.11	16.86	356	37.81	7.615	605	82.68
150,000.01 - 200,000.00	1,709	297,168,529.16	15.64	357	39.28	7.461	606	81.25
200,000.01 - 250,000.00	1,166	260,624,976.47	13.72	358	39.98	7.260	610	82.20
250,000.01 - 300,000.00	789	216,061,471.04	11.37	358	40.66	7.104	609	81.88
300,000.01 - 350,000.00	502	162,349,354.69	8.54	358	39.93	6.980	621	82.37
350,000.01 - 400,000.00	316	118,515,637.67	6.24	358	38.99	6.941	618	83.50
400,000.01 - 450,000.00	198	83,915,059.17	4.42	358	39.28	6.933	623	84.41
450,000.01 - 500,000.00	147	70,498,197.62	3.71	359	41.47	7.062	622	84.36
500,000.01 - 550,000.00	65	34,347,954.70	1.81	359	40.46	6.699	607	84.33
550,000.01 - 600,000.00	48	27,545,476.84	1.45	359	39.95	6.865	606	81.83

600,000.01 - 650,000.00	43	26,954,526.31	1.42	359	38.89	7.139	604	83.07
650,000.01 - 700,000.00	12	8,077,331.73	0.43	359	41.66	6.883	584	72.18
700,000.01 - 750,000.00	34	24,908,645.59	1.31	359	34.84	6.764	627	75.47
TOTAL:	11,140	\$1,900,000,241.22	100.00%	357	38.98	7.380	610	82.44

</TABLE>

<TABLE>  
<CAPTION>

REMAINING TERM TO MATURITY

RANGE OF MONTHS REMAINING	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
121 - 180	128	\$ 14,020,438.77	0.74%	179	37.75	7.006	617	70.32
181 - 240	105	11,897,786.07	0.63	239	37.28	7.305	626	78.40
301 - 360	10,907	1,874,082,016.38	98.64	359	39.00	7.383	610	82.56
TOTAL:	11,140	\$1,900,000,241.22	100.00%	357	38.98	7.380	610	82.44

</TABLE>

III-3

<PAGE>

<TABLE>  
<CAPTION>

DESCRIPTION OF THE TOTAL COLLATERAL  
SELECTION DATE MORTGAGE LOANS

MORTGAGE RATE

RANGE OF CURRENT MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
5.000 - 5.499	161	\$ 42,089,349.77	2.22%	358	40.82	5.336	631	77.00
5.500 - 5.999	958	245,567,499.66	12.92	356	39.21	5.754	644	76.64
6.000 - 6.499	919	193,546,409.10	10.19	357	39.61	6.245	630	79.11
6.500 - 6.999	1,574	308,794,771.50	16.25	356	39.21	6.745	621	80.86
7.000 - 7.499	1,363	236,741,726.96	12.46	357	39.25	7.237	611	83.51
7.500 - 7.999	2,102	345,900,962.77	18.21	357	38.51	7.751	599	84.97
8.000 - 8.499	1,263	188,775,078.32	9.94	358	38.97	8.224	591	86.18
8.500 - 8.999	1,187	171,863,161.14	9.05	358	38.13	8.712	584	85.72
9.000 - 9.499	545	70,012,855.53	3.68	358	38.12	9.218	573	85.29
9.500 - 9.999	340	44,630,027.65	2.35	358	37.89	9.711	566	82.91
10.000 - 10.499	141	16,976,650.63	0.89	358	39.16	10.211	555	77.83
10.500 - 10.999	156	13,091,760.77	0.69	357	39.96	10.744	592	82.70
11.000 - 11.499	181	10,208,710.70	0.54	354	38.86	11.192	626	92.14
11.500 - 11.999	113	5,531,304.35	0.29	349	39.74	11.674	619	92.11
12.000 - 12.499	98	4,625,180.42	0.24	358	38.78	12.209	622	97.05
12.500 - 12.999	39	1,644,791.95	0.09	358	40.82	12.596	623	95.93
TOTAL:	11,140	\$1,900,000,241.22	100.00%	357	38.98	7.380	610	82.44

</TABLE>

<TABLE>  
<CAPTION>

ORIGINAL LOAN-TO-VALUE RATIOS\*

RANGE OF ORIGINAL LOAN-TO-VALUE	NUMBER OF MORTGAGE	PRINCIPAL BALANCE AS OF THE CUT-OFF	% OF PRINCIPAL BALANCE AS OF THE	REMAINING TERM TO MATURITY	DEBT-TO-INCOME	GROSS COUPON	OLTV (1)
---------------------------------	--------------------	-------------------------------------	----------------------------------	----------------------------	----------------	--------------	----------

RATIOS (%)	LOANS	DATE	CUT-OFF DATE	(MONTHS)	(%)	(%)	FICO	(%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
<= 25.00	18	\$ 1,502,285.40	0.08%	291	35.69	6.986	612	19.43
25.01 - 30.00	17	2,178,625.42	0.11	342	33.59	8.183	576	27.51
30.01 - 35.00	25	3,181,955.21	0.17	352	37.78	6.512	634	33.00
35.01 - 40.00	29	4,346,664.30	0.23	356	40.79	6.836	613	38.32
40.01 - 45.00	46	6,485,468.79	0.34	356	39.03	6.857	594	42.73
45.01 - 50.00	94	13,961,998.67	0.73	346	36.40	6.897	597	48.13
50.01 - 55.00	147	25,374,692.20	1.34	351	38.95	6.754	594	53.00
55.01 - 60.00	206	34,676,269.25	1.83	353	38.96	7.107	594	58.11
60.01 - 65.00	397	73,972,752.31	3.89	353	38.70	7.023	593	63.48
65.01 - 70.00	606	113,114,744.88	5.95	357	39.72	7.198	587	68.67
70.01 - 75.00	916	162,954,328.52	8.58	355	39.96	7.352	577	73.98
75.01 - 80.00	2,285	403,608,174.54	21.24	357	38.87	6.940	617	79.58
80.01 - 85.00	1,349	246,279,133.57	12.96	357	38.91	7.174	595	84.43
85.01 - 90.00	2,835	470,479,783.88	24.76	358	38.47	7.630	609	89.74
90.01 - 95.00	1,460	282,740,988.36	14.88	358	39.64	7.638	638	94.80
95.01 >=	710	55,142,375.92	2.90	355	37.82	9.717	668	99.97
TOTAL:	11,140	\$1,900,000,241.22	100.00%	357	38.98	7.380	610	82.44

</TABLE>

\* References to loan-to-value ratios are references to combined loan-to-value ratios with respect to second lien Mortgage Loans.

III-4

<PAGE>

<TABLE>  
<CAPTION>

DESCRIPTION OF THE TOTAL COLLATERAL  
SELECTION DATE MORTGAGE LOANS

FICO SCORE AT ORIGINATION

PRINCIPAL

RANGE OF FICO SCORES	NUMBER OF MORTGAGE LOANS	BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
500 - 519	660	\$ 96,956,320.91	5.10%	358	41.38	8.396	510	75.50
520 - 539	936	154,804,440.89	8.15	358	39.94	8.115	530	76.98
540 - 559	1,222	194,440,560.16	10.23	358	39.50	7.871	551	80.35
560 - 579	982	169,221,417.09	8.91	357	39.43	7.656	569	80.59
580 - 599	1,183	203,979,826.57	10.74	356	39.78	7.360	589	82.46
600 - 619	1,482	262,172,104.88	13.80	356	38.45	7.171	609	84.15
620 - 639	1,501	260,904,897.67	13.73	357	39.28	7.095	629	84.42
640 - 659	1,113	190,465,226.83	10.02	357	38.50	7.020	649	84.29
660 - 679	717	125,379,977.11	6.60	357	37.58	6.989	669	84.82
680 - 699	561	101,963,740.50	5.37	356	37.53	7.010	689	85.48
700 - 719	328	57,449,853.70	3.02	356	37.10	7.052	709	85.90
720 - 739	222	38,420,553.44	2.02	359	38.07	6.851	729	85.44
740 - 759	122	21,510,150.09	1.13	356	36.46	6.944	748	82.77
760 - 779	71	15,528,629.96	0.82	357	37.19	6.638	769	82.15
780 - 799	35	5,721,874.31	0.30	357	35.96	6.481	787	81.53
800 - 819	5	1,080,667.11	0.06	358	26.99	6.926	804	79.63
TOTAL:	11,140	\$1,900,000,241.22	100.00%	357	38.98	7.380	610	82.44

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

## DEBT-TO-INCOME RATIO

RANGE OF DEBT-TO-INCOME RATIOS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
<= 20.00	686	\$ 103,002,886.90	5.42%	357	14.12	7.473	621	82.04
20.01 - 25.00	619	93,159,772.22	4.90	357	23.20	7.408	613	81.05
25.01 - 30.00	1,021	148,280,147.05	7.80	355	28.20	7.479	612	81.84



30.01 - 35.00	1,427	228,953,845.29	12.05	356	33.12	7.433	611	81.73
35.01 - 40.00	2,001	325,912,482.03	17.15	357	38.10	7.407	615	83.04
40.01 - 45.00	2,592	456,681,153.40	24.04	357	43.15	7.331	616	83.62
45.01 - 50.00	2,390	465,040,384.38	24.48	357	48.09	7.342	601	84.18
50.01 - 55.00	404	78,969,569.95	4.16	357	53.05	7.285	576	68.28
TOTAL:	11,140	\$1,900,000,241.22	100.00%	357	38.98	7.380	610	82.44

</TABLE>

III-5

<PAGE>

<TABLE>  
<CAPTION>

DESCRIPTION OF THE TOTAL COLLATERAL  
SELECTION DATE MORTGAGE LOANS

GEOGRAPHIC DISTRIBUTION

STATE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
California	2,070	\$ 556,953,442.45	29.31%	357	40.61	6.746	612	78.35
Illinois	1,536	264,517,315.57	13.92	359	39.25	7.590	621	85.12
Florida	1,169	171,200,657.78	9.01	357	38.92	7.589	605	82.73
New Jersey	516	125,148,500.85	6.59	358	39.57	7.492	610	84.27
Ohio	1,017	100,439,425.86	5.29	355	37.99	7.716	596	86.87
Michigan	623	67,962,701.34	3.58	359	36.36	7.983	596	84.81
New York	202	60,166,287.96	3.17	355	39.38	7.494	616	81.87
Arizona	498	59,097,400.11	3.11	354	38.00	7.644	611	86.01

Nevada	271	48,771,381.40	2.57	357	39.05	7.417	609	80.59	
Massachusetts	185	45,580,455.29	2.40	358	36.92	7.205	617	82.40	
Texas	328	39,928,676.99	2.10	347	36.98	8.261	601	84.79	
Maryland	147	28,237,067.44	1.49	357	38.20	7.755	579	78.59	
Colorado	159	27,654,440.01	1.46	359	36.81	7.199	612	85.65	
Minnesota	149	27,126,173.50	1.43	359	37.81	7.367	610	84.78	
Washington	164	26,854,584.90	1.41	357	35.66	7.444	615	82.10	
Pennsylvania	227	26,271,709.02	1.38	355	38.14	7.771	593	83.22	
Indiana	256	21,835,453.15	1.15	358	35.97	8.002	602	85.71	
Missouri	201	19,228,542.83	1.01	358	36.62	8.278	587	86.02	
Connecticut	95	18,507,626.14	0.97	357	39.18	7.654	603	82.82	
Georgia	126	17,592,407.87	0.93	356	36.72	8.384	614	86.95	
Kentucky	146	14,576,386.18	0.77	354	37.42	7.900	593	86.61	
Hawaii	50	13,814,928.45	0.73	359	40.90	6.527	646	78.02	
Utah	103	12,490,933.30	0.66	359	37.90	7.709	620	85.56	
Tennessee	128	11,881,807.13	0.63	347	36.65	8.106	598	86.82	
Alaska	62	11,585,346.55	0.61	354	39.33	7.551	633	87.20	
Louisiana	95	10,691,018.91	0.56	355	34.51	7.884	598	83.52	
Oregon	65	9,825,212.85	0.52	356	38.19	7.616	615	82.36	
Alabama	81	8,768,139.79	0.46	355	36.90	8.065	607	86.81	
New Mexico	52	6,494,122.46	0.34	359	37.90	7.872	601	84.69	
Rhode Island	29	5,524,154.16	0.29	359	39.40	6.967	608	79.37	
North Carolina	54	5,507,291.79	0.29	355	36.69	8.028	608	82.81	
Wisconsin	56	5,406,055.19	0.28	359	39.15	8.761	595	84.60	
Mississippi	37	4,286,543.56	0.23	352	38.26	7.912	596	85.35	
Idaho	33	3,766,517.68	0.20	350	35.80	7.594	602	82.01	
South Carolina	34	3,427,556.61	0.18	356	35.09	8.115	580	79.38	
Oklahoma	35	3,190,741.21	0.17	359	35.71	8.248	593	87.18	
Nebraska	27	2,578,942.41	0.14	359	36.81	7.578	615	84.43	
Delaware	17	2,365,667.87	0.12	359	41.54	7.971	594	78.38	
New Hampshire	13	1,918,746.08	0.10	358	40.53	7.778	596	81.16	
Kansas	16	1,878,287.97	0.10	359	25.24	7.868	615	85.05	
Arkansas	14	1,684,749.29	0.09	359	38.63	7.900	628	87.27	
Maine	14	1,469,838.46	0.08	352	39.60	7.337	596	75.44	
Iowa	19	1,286,303.59	0.07	359	39.84	8.591	589	88.02	
Wyoming	8	871,191.56	0.05	356	35.74	7.335	602	87.44	
North Dakota	3	457,163.11	0.02	359	40.02	7.563	663	88.64	
Montana	4	418,533.43	0.02	359	17.37	7.649	562	70.19	
South Dakota	4	399,097.98	0.02	360	42.30	8.382	587	85.49	
Vermont	2	360,713.19	0.02	359	34.51	7.190	569	75.42	
-----									
TOTAL:	11,140	\$1,900,000,241.22	100.00%	357	38.98	7.380	610	82.44	
-----									

&lt;/TABLE&gt;

III-6

&lt;PAGE&gt;

<TABLE>  
<CAPTION>

-----  
 DESCRIPTION OF THE TOTAL COLLATERAL  
 SELECTION DATE MORTGAGE LOANS  
 -----

-----  
 OCCUPANCY STATUS  
 -----

OCCUPANCY STATUS*	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Owner Occupied	9,742	\$1,717,931,037.25	90.42%	357	39.62	7.323	606	82.18
Non-Owner Occupied	1,309	164,530,566.80	8.66	358	32.35	7.960	643	85.21
Second Home	89	17,538,637.17	0.92	356	38.59	7.532	631	81.96
TOTAL:	11,140	\$1,900,000,241.22	100.00%	357	38.98	7.380	610	82.44

&lt;/TABLE&gt;

\* Based on mortgagor representation at origination.

<TABLE>  
<CAPTION>

-----  
 DOCUMENTATION TYPE  
 -----

NUMBER OF	PRINCIPAL BALANCE AS OF	% OF PRINCIPAL BALANCE	REMAINING TERM TO	DEBT-TO-	GROSS
-----------	-------------------------------	---------------------------	----------------------	----------	-------

INCOME DOCUMENTATION	MORTGAGE LOANS	THE CUT-OFF DATE	AS OF THE CUT-OFF DATE	MATURITY (MONTHS)	INCOME (%)	COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Full	5,922	\$ 941,769,615.42	49.57%	356	39.65	7.089	599	81.06
Stated	4,493	813,200,471.72	42.80	358	39.02	7.729	625	84.02
Limited	725	145,030,154.08	7.63	357	34.35	7.312	597	82.58
TOTAL:	11,140	\$1,900,000,241.22	100.00%	357	38.98	7.380	610	82.44

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

LOAN PURPOSE								
PURPOSE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Refinance-Debt Consolidation Cash Out**	6,514	\$1,191,039,251.34	62.69%	356	39.51	7.219	597	79.66
Refinance-Debt Consolidation No Cash Out***	601	87,056,930.69	4.58	355	38.03	7.269	610	81.83
Purchase	4,025	621,904,059.19	32.73	359	38.08	7.704	634	87.85
TOTAL:	11,140	\$1,900,000,241.22	100.00%	357	38.98	7.380	610	82.44

&lt;/TABLE&gt;

\*\* Cash proceeds to the borrower inclusive of debt consolidation payments exceed 2% or \$2,000 of the original principal balance of the related loan. Also includes all home equity loans originated in Texas with any cash proceeds.

\*\*\* Cash proceeds to the borrower inclusive of debt consolidation payments do not exceed 2% or \$2,000 of the original principal balance of the related loan.

Excludes home equity loans originated in Texas with any cash proceeds.

III-7

<PAGE>

<TABLE>  
<CAPTION>

-----  
DESCRIPTION OF THE TOTAL COLLATERAL  
SELECTION DATE MORTGAGE LOANS  
-----

-----  
CREDIT GRADE  
-----

RISK CATEGORY*	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
1	7,455	\$1,254,089,548.65	66.00%	357	38.68	7.224	624	84.13
2	769	142,180,575.09	7.48	357	39.70	7.392	585	81.03
3	841	137,288,629.18	7.23	358	37.97	7.521	575	81.01
4	636	104,499,436.06	5.50	357	39.66	7.843	566	78.59
5	355	63,063,860.89	3.32	357	40.15	8.019	553	70.24
6	115	21,600,001.81	1.14	358	41.94	9.670	543	66.13
A	193	32,836,827.83	1.73	355	40.72	7.325	616	78.89
A-	43	8,488,036.73	0.45	358	42.11	8.428	557	79.27
A+	528	95,430,010.21	5.02	357	38.92	7.219	623	82.77
B	64	11,861,760.14	0.62	351	41.40	8.394	565	77.26
C	54	9,402,947.49	0.49	359	41.74	9.220	544	70.73
C-	87	19,258,607.14	1.01	359	42.11	8.166	591	86.78
TOTAL:	11,140	\$1,900,000,241.22	100.00%	357	38.98	7.380	610	82.44

</TABLE>

\* Letters correspond to risk categories of Olympus Mortgage Company and numerals correspond to risk categories of Argent Mortgage Company, LLC.

<TABLE>  
<CAPTION>

PROPERTY TYPE								
PROPERTY TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Condominium	745	\$ 115,333,285.87	6.07%	359	39.03	7.417	625	83.93
PUD Detached	753	148,207,782.31	7.80	357	39.12	7.598	604	83.43
Single Family Detached	8,331	1,407,213,555.77	74.06	357	39.11	7.325	606	82.23
Single Family Attached	8	1,305,126.89	0.07	359	39.92	8.233	587	89.36
Two-to-Four-Family	794	169,766,449.98	8.94	358	37.93	7.591	636	83.63
Manufactured Housing	459	49,831,320.06	2.62	354	37.88	7.359	616	77.21
PUD-Attached	50	8,342,720.34	0.44	359	41.14	7.980	616	85.15
TOTAL:	11,140	\$1,900,000,241.22	100.00%	357	38.98	7.380	610	82.44

</TABLE>

<TABLE>  
<CAPTION>

PREPAYMENT CHARGE TERM								
PREPAYMENT CHARGE TERM AT ORIGINATION (MOS.)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>

0	3,630	\$ 600,504,006.45	31.61%	357	39.00	7.733	613	84.53	
12	328	76,151,455.48	4.01	356	39.23	7.585	620	81.51	
24	3,730	634,768,311.65	33.41	358	38.83	7.458	600	82.53	
36	3,452	588,576,467.64	30.98	355	39.08	6.910	615	80.34	
-----									
TOTAL:	11,140	\$1,900,000,241.22	100.00%	357	38.98	7.380	610	82.44	
-----									

&lt;/TABLE&gt;

III-8

&lt;PAGE&gt;

&lt;TABLE&gt;

&lt;CAPTION&gt;

-----

DESCRIPTION OF THE TOTAL COLLATERAL  
SELECTION DATE MORTGAGE LOANS

-----

-----

MAXIMUM MORTGAGE RATES OF THE ADJUSTABLE-RATE LOANS

-----

RANGE OF MAXIMUM MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
11.000 - 11.499	154	\$ 39,578,719.94	2.60%	358	40.87	5.334	627	76.97
11.500 - 11.999	564	138,903,739.07	9.14	358	39.24	5.754	630	79.89
12.000 - 12.499	640	140,648,052.88	9.25	359	39.51	6.247	628	80.85
12.500 - 12.999	1,182	245,532,238.81	16.15	359	39.24	6.753	618	82.05
13.000 - 13.499	1,093	201,284,463.76	13.24	359	39.24	7.239	609	83.73
13.500 - 13.999	1,778	305,658,417.98	20.11	359	38.54	7.756	597	85.39
14.000 - 14.499	1,038	164,072,758.18	10.79	359	39.02	8.227	588	86.25
14.500 - 14.999	1,010	153,673,784.33	10.11	359	38.30	8.712	583	85.65
15.000 - 15.499	473	64,094,133.31	4.22	358	38.31	9.217	570	84.97

15.500 - 15.999	282	39,562,842.49	2.60	359	38.34	9.714	561	82.04
16.000 - 16.499	98	14,272,965.62	0.94	359	39.57	10.216	546	75.37
16.500 - 16.999	52	8,083,583.37	0.53	359	41.30	10.730	547	72.77
17.000 - 17.499	26	2,684,054.08	0.18	359	37.67	11.182	525	74.22
17.500 - 17.999	15	1,295,878.53	0.09	359	39.93	11.691	526	69.17
18.000 - 18.499	6	451,048.09	0.03	359	39.40	12.126	517	71.08
18.500 - 18.999	3	203,556.18	0.01	358	36.23	12.626	529	67.08
TOTAL:	8,414	\$1,520,000,236.62	100.00%	359	39.00	7.450	603	83.30

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

## MINIMUM MORTGAGE RATES OF THE ADJUSTABLE-RATE LOANS

RANGE OF MINMUM MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
<= 5.499	154	\$ 39,578,719.94	2.60%	358	40.87	5.334	627	76.97
5.500 - 5.999	564	138,903,739.07	9.14	358	39.24	5.754	630	79.89
6.000 - 6.499	640	140,648,052.88	9.25	359	39.51	6.247	628	80.85
6.500 - 6.999	1,182	245,532,238.81	16.15	359	39.24	6.753	618	82.05
7.000 - 7.499	1,093	201,284,463.76	13.24	359	39.24	7.239	609	83.73
7.500 - 7.999	1,778	305,658,417.98	20.11	359	38.54	7.756	597	85.39
8.000 - 8.499	1,038	164,072,758.18	10.79	359	39.02	8.227	588	86.25
8.500 - 8.999	1,010	153,673,784.33	10.11	359	38.30	8.712	583	85.65
9.000 - 9.499	473	64,094,133.31	4.22	358	38.31	9.217	570	84.97
9.500 - 9.999	282	39,562,842.49	2.60	359	38.34	9.714	561	82.04
10.000 - 10.499	98	14,272,965.62	0.94	359	39.57	10.216	546	75.37
10.500 - 10.999	52	8,083,583.37	0.53	359	41.30	10.730	547	72.77
11.000 - 11.499	26	2,684,054.08	0.18	359	37.67	11.182	525	74.22
11.500 - 11.999	15	1,295,878.53	0.09	359	39.93	11.691	526	69.17
12.000 - 12.499	6	451,048.09	0.03	359	39.40	12.126	517	71.08
12.500 - 12.999	3	203,556.18	0.01	358	36.23	12.626	529	67.08
TOTAL:	8,414	\$1,520,000,236.62	100.00%	359	39.00	7.450	603	83.30



&lt;/TABLE&gt;

III-9

&lt;PAGE&gt;

<TABLE>  
<CAPTION>

DESCRIPTION OF THE TOTAL COLLATERAL  
SELECTION DATE MORTGAGE LOANS

GROSS MARGINS OF THE ADJUSTABLE-RATE LOANS

RANGE OF GROSS MARGINS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
4.500 - 4.749	48	\$ 7,669,859.22	0.50%	359	36.90	7.341	601	85.13
5.000 - 5.249	1,335	240,382,766.20	15.81	359	39.24	7.559	621	85.14
5.500 - 5.749	680	125,495,335.48	8.26	359	40.25	7.729	601	82.92
6.000 - 6.249	6,259	1,130,822,445.72	74.40	359	38.82	7.376	601	83.03
6.500 - 6.749	48	8,489,393.01	0.56	359	39.20	8.526	559	79.59
7.000 >=	44	7,140,436.99	0.47	359	39.25	9.486	546	73.29
TOTAL:	8,414	\$1,520,000,236.62	100.00%	359	39.00	7.450	603	83.30

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

-----  
NEXT ADJUSTMENT DATE OF THE ADJUSTABLE-RATE LOANS  
-----

NEXT ADJUSTMENT DATE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
June 2006	1	\$ 261,110.07	0.02%	353	49.00	9.200	514	75.00
July 2006	12	2,866,652.76	0.19	354	35.19	6.250	583	72.71
August 2006	14	2,097,398.29	0.14	355	38.34	6.187	611	80.99
September 2006	75	15,742,436.68	1.04	356	40.85	6.784	605	80.82
October 2006	86	22,138,807.53	1.46	357	37.69	7.888	581	83.03
November 2006	878	124,304,361.63	8.18	357	38.54	7.597	596	82.92
December 2006	3,908	721,593,020.94	47.47	359	39.11	7.471	598	82.78
January 2007	1,378	229,762,334.00	15.12	360	39.36	7.392	608	84.42
July 2007	1	298,977.28	0.02	354	44.00	8.900	544	80.00
August 2007	4	1,161,433.99	0.08	355	46.12	6.006	605	73.49
September 2007	24	5,746,492.54	0.38	356	39.92	6.443	625	80.11
October 2007	32	8,157,191.91	0.54	357	40.58	7.442	609	86.57
November 2007	185	30,735,492.13	2.02	358	37.71	7.633	600	82.12
December 2007	1,340	269,789,523.87	17.75	359	38.68	7.452	611	83.83
January 2008	476	85,345,003.00	5.61	360	38.97	7.304	634	85.02
TOTAL:	8,414	\$1,520,000,236.62	100.00%	359	39.00	7.450	603	83.30

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

-----  
INITIAL PERIODIC CAP OF THE ADJUSTABLE-RATE LOANS  
-----

INITIAL PERIODIC CAP (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>

2.000	8,414	\$1,520,000,236.62	100.00%	359	39.00	7.450	603	83.30
TOTAL:	8,414	\$1,520,000,236.62	100.00%	359	39.00	7.450	603	83.30

</TABLE>

<TABLE>  
<CAPTION>

PERIODIC CAP OF THE ADJUSTABLE-RATE LOANS

PERIODIC CAP (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
1.000	8,414	\$1,520,000,236.62	100.00%	359	39.00	7.450	603	83.30
TOTAL:	8,414	\$1,520,000,236.62	100.00%	359	39.00	7.450	603	83.30

</TABLE>

III-10

<PAGE>

<TABLE>  
<CAPTION>

DESCRIPTION OF THE TOTAL COLLATERAL SELECTION DATE MORTGAGE LOANS

LOAN SOURCE

PRINCIPAL BALANCE % OF PRINCIPAL REMAINING

LOAN SOURCE	NUMBER OF MORTGAGE LOANS	AS OF THE CUT-OFF DATE	BALANCE AS OF THE CUT-OFF DATE	TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S> Wholesale	<C> 11,140	<C> \$1,900,000,241.22	<C> 100.00%	<C> 357	<C> 38.98	<C> 7.380	<C> 610	<C> 82.44
TOTAL:	11,140	\$1,900,000,241.22	100.00%	357	38.98	7.380	610	82.44

</TABLE>

III-11

<PAGE>

DESCRIPTION OF GROUP I COLLATERAL  
SELECTION DATE MORTGAGE LOANS

COLLATERAL SUMMARY

Statistics given below are for the Mortgage Loans in the pool as of the Collateral Selection Date. Balances and percentages are based on the Cut-off Date scheduled balances of such Mortgage Loans (except in the case of Debt-to-Income and FICO, which are determined at origination).

<TABLE>  
<CAPTION>

	SUMMARY STATISTICS	RANGE (IF APPLICABLE)
<S> NUMBER OF MORTGAGE LOANS:	<C> 5,684	<C> <C>
AGGREGATE CURRENT PRINCIPAL BALANCE:	\$939,456,634.73	\$19,954.79 - \$606,945.45
AVERAGE CURRENT PRINCIPAL BALANCE:	\$165,280.90	

AGGREGATE ORIGINAL PRINCIPAL BALANCE:	\$940,100,641.00	\$20,000.00 - \$607,500.00
AVERAGE ORIGINAL PRINCIPAL BALANCE:	\$165,394.20	
FULLY AMORTIZING MORTGAGE LOANS:	100.00%	
1ST LIEN:	98.48%	
WTD. AVG. GROSS COUPON:	7.375%	5.400% - 12.850%
WTD. AVG. ORIGINAL TERM (MONTHS):	358	180 months - 360 months
WTD. AVG. REMAINING TERM (MONTHS):	357	175 months - 360 months
WTD. AVG. MARGIN (ARM LOANS ONLY):	5.724%	4.500% - 7.125%
WTD. AVG. MAXIMUM MORTGAGE RATE (ARM LOANS ONLY):	13.418%	11.400% - 18.700%
WTD. AVG. MINIMUM MORTGAGE RATE (ARM LOANS ONLY):	7.418%	5.400% - 12.700%
WTD. AVG. ORIGINAL COMBINED LTV (1) :	82.64%	12.73% - 100.00%
WTD. AVG. BORROWER FICO:	613	500 - 811
GEOGRAPHIC DISTRIBUTION (TOP 5):	CA	22.55%
	IL	20.82%
	FL	9.38%
	NJ	7.81%
	OH	4.99%

</TABLE>

(1) The loan-to-value("OLTV") of a first-lien mortgage at any given time is a fraction, expressed as a percentage, the numerator of which is the principal balance of the mortgage loan at the date of origination and the denominator of which is the lesser of the sales price of the related mortgage property and its appraised value determined in an appraisal obtained by the originator at origination of the mortgage loan. The OLTV of a second lien mortgage loan at any given time is a fraction, expressed as a percentage the numerator of which is (i) the sum of (a) the principal balance of such mortgage loan at the date of origination plus (b) the outstanding balance of the senior mortgage loan at the date of origination of such mortgage loan and the denominator of which is (ii) the lesser of the sales price of the related mortgage property and its appraised value determined in an appraisal obtained by the originator at origination of the mortgage loan.

III-12

&lt;PAGE&gt;

<TABLE>  
<CAPTION>

-----  
 DESCRIPTION OF GROUP I COLLATERAL  
 SELECTION DATE MORTGAGE LOANS  
 -----

-----  
 COLLATERAL TYPE  
 -----

COLLATERAL TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
2-yr Fixed/Adjustable Rate	3,019	\$ 526,936,113.11	56.09%	359	41.11	7.434	604	83.55
3-yr Fixed/Adjustable Rate	1,275	232,508,565.20	24.75	359	40.63	7.383	617	83.76
Fixed	1,390	180,011,956.42	19.16	349	40.61	7.193	633	78.50
TOTAL:	5,684	\$ 939,456,634.73	100.00%	357	40.89	7.375	613	82.64

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

-----  
 PRINCIPAL BALANCES AT ORIGINATION  
 -----

RANGE OF PRINCIPAL BALANCES	NUMBER OF MORTGAGE	PRINCIPAL BALANCE AS OF	% OF PRINCIPAL BALANCE AS OF	REMAINING TERM TO MATURITY	DEBT-TO- INCOME	GROSS COUPON	OLTV(1)
--------------------------------	-----------------------	-------------------------------	------------------------------------	----------------------------------	--------------------	-----------------	---------

AT ORIGINATION (\$)	LOANS	ORIGINATION	ORIGINATION	(MONTHS)	(%)	(%)	FICO	(%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
0.01 - 50,000.00	280	\$ 9,298,329.00	0.99%	355	39.04	11.277	652	98.52
50,000.01 - 100,000.00	933	72,795,848.00	7.74	351	39.48	8.071	608	84.10
100,000.01 - 150,000.00	1,457	182,659,417.00	19.43	356	39.69	7.514	607	82.82
150,000.01 - 200,000.00	1,229	214,413,506.00	22.81	357	40.79	7.398	608	81.47
200,000.01 - 250,000.00	892	199,446,866.00	21.22	358	41.42	7.219	613	82.57
250,000.01 - 300,000.00	608	166,548,768.00	17.72	358	41.97	7.050	612	82.05
300,000.01 - 350,000.00	227	71,663,462.00	7.62	359	41.80	7.005	631	83.21
350,000.01 - 400,000.00	37	13,774,695.00	1.47	359	41.22	7.236	634	85.62
400,000.01 - 450,000.00	11	4,578,750.00	0.49	359	40.70	6.919	659	81.56
450,000.01 - 500,000.00	9	4,313,500.00	0.46	359	44.74	7.096	676	80.78
600,000.01 - 650,000.00	1	607,500.00	0.06	359	27.00	6.450	670	90.00
TOTAL:	5,684	\$ 940,100,641.00	100.00%	357	40.89	7.375	613	82.64

</TABLE>

\* Based on the original balances of the Mortgage Loans.

III-13

<PAGE>

<TABLE>  
<CAPTION>

DESCRIPTION OF GROUP I COLLATERAL  
SELECTION DATE MORTGAGE LOANS

PRINCIPAL BALANCE AS OF THE CUT-OFF DATE

RANGE OF PRINCIPAL BALANCES AS OF THE	NUMBER OF MORTGAGE	PRINCIPAL BALANCE AS OF THE CUT-OFF	% OF PRINCIPAL BALANCE AS OF THE	REMAINING TERM TO MATURITY	DEBT-TO- INCOME	GROSS COUPON	OLTV(1)
------------------------------------------	-----------------------	----------------------------------------------	----------------------------------------	----------------------------------	--------------------	-----------------	---------

CUT-OFF DATE (\$)	LOANS	DATE	CUT-OFF DATE	(MONTHS)	(%)	(%)	FICO	(%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
0.01 - 50,000.00	281	\$ 9,345,699.08	0.99%	355	39.08	11.255	652	98.41
50,000.01 - 100,000.00	932	72,697,140.80	7.74	351	39.47	8.071	608	84.11
100,000.01 - 150,000.00	1,460	182,985,355.57	19.48	356	39.69	7.514	607	82.85
150,000.01 - 200,000.00	1,226	213,824,730.22	22.76	357	40.79	7.398	608	81.44
200,000.01 - 250,000.00	894	199,810,061.66	21.27	358	41.44	7.218	613	82.59
250,000.01 - 300,000.00	606	165,927,282.15	17.66	358	41.96	7.052	612	82.03
300,000.01 - 350,000.00	227	71,611,016.74	7.62	359	41.80	7.005	631	83.21
350,000.01 - 400,000.00	37	13,764,427.64	1.47	359	41.22	7.236	634	85.63
400,000.01 - 450,000.00	11	4,574,451.52	0.49	359	40.70	6.919	659	81.56
450,000.01 - 500,000.00	9	4,309,523.90	0.46	359	44.74	7.096	676	80.77
600,000.01 - 650,000.00	1	606,945.45	0.06	359	27.00	6.450	670	90.00
TOTAL:	5,684	\$ 939,456,634.73	100.00%	357	40.89	7.375	613	82.64

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

## REMAINING TERM TO MATURITY

RANGE OF MONTHS REMAINING	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTIV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
121 - 180	60	\$ 7,046,844.33	0.75%	179	38.79	7.000	619	68.67
181 - 240	51	5,800,102.82	0.62	240	39.16	6.889	626	74.10
301 - 360	5,573	926,609,687.58	98.63	359	40.92	7.381	613	82.80
TOTAL:	5,684	\$ 939,456,634.73	100.00%	357	40.89	7.375	613	82.64

&lt;/TABLE&gt;



III-14

&lt;PAGE&gt;

&lt;TABLE&gt;

&lt;CAPTION&gt;

-----  
 DESCRIPTION OF GROUP I COLLATERAL  
 SELECTION DATE MORTGAGE LOANS  
 -----

-----  
 MORTGAGE RATE  
 -----

RANGE OF CURRENT MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
5.000 - 5.499	31	\$ 6,368,481.65	0.68%	357	40.15	5.418	645	75.57
5.500 - 5.999	524	106,484,007.67	11.33	355	40.75	5.767	641	75.57
6.000 - 6.499	550	107,457,221.66	11.44	357	41.01	6.250	634	78.53
6.500 - 6.999	931	174,115,400.29	18.53	356	41.00	6.740	627	80.58
7.000 - 7.499	785	134,177,948.74	14.28	358	40.99	7.238	614	83.71
7.500 - 7.999	1,046	172,355,712.54	18.35	358	40.86	7.748	600	85.36
8.000 - 8.499	584	92,536,415.55	9.85	358	41.02	8.224	593	87.09
8.500 - 8.999	463	71,556,234.84	7.62	358	40.38	8.717	584	86.82
9.000 - 9.499	216	30,130,316.85	3.21	359	40.76	9.242	575	86.28
9.500 - 9.999	128	18,555,018.61	1.98	359	41.95	9.707	567	83.73
10.000 - 10.499	50	6,112,850.11	0.65	359	39.17	10.213	556	81.03
10.500 - 10.999	87	6,814,617.20	0.73	359	43.12	10.742	588	81.09
11.000 - 11.499	118	5,499,873.91	0.59	352	39.71	11.183	643	94.81
11.500 - 11.999	78	3,497,314.95	0.37	351	40.12	11.663	627	93.36
12.000 - 12.499	64	2,663,128.25	0.28	358	39.44	12.228	626	98.40
12.500 - 12.999	29	1,132,091.91	0.12	356	41.00	12.602	628	97.76
TOTAL:	5,684	\$ 939,456,634.73	100.00%	357	40.89	7.375	613	82.64

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

-----  
ORIGINAL LOAN-TO-VALUE RATIOS\*  
-----

RANGE OF ORIGINAL LOAN-TO-VALUE RATIOS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
<= 25.00	9	\$ 786,117.67	0.08%	303	40.03	7.457	596	19.37
25.01 - 30.00	7	709,678.55	0.08	316	37.51	6.820	606	28.35
30.01 - 35.00	13	1,678,776.64	0.18	346	42.33	6.567	636	33.28
35.01 - 40.00	17	2,693,521.99	0.29	355	41.48	6.511	637	38.03
40.01 - 45.00	15	2,305,050.49	0.25	355	45.51	6.355	620	42.45
45.01 - 50.00	50	7,591,358.02	0.81	346	40.13	6.931	587	48.01
50.01 - 55.00	82	15,084,788.16	1.61	348	41.50	6.668	597	53.00
55.01 - 60.00	98	17,168,631.08	1.83	355	42.36	6.992	601	58.08
60.01 - 65.00	163	29,635,149.21	3.15	352	40.71	7.060	587	63.43
65.01 - 70.00	281	53,207,654.72	5.66	357	41.82	7.069	591	68.69
70.01 - 75.00	406	72,310,807.67	7.70	355	42.22	7.358	579	73.86
75.01 - 80.00	1,315	231,384,948.11	24.63	357	40.33	6.908	624	79.61
80.01 - 85.00	543	95,427,393.64	10.16	358	40.56	7.300	587	84.44
85.01 - 90.00	1,373	227,579,604.02	24.22	358	40.86	7.624	608	89.75
90.01 - 95.00	839	151,083,755.82	16.08	359	41.18	7.631	639	94.80
95.01 >=	473	30,809,398.94	3.28	357	39.11	9.770	665	99.97
TOTAL:	5,684	\$ 939,456,634.73	100.00%	357	40.89	7.375	613	82.64

</TABLE>

\* References to loan-to-value ratios are references to combined loan-to-value ratios with respect to second lien Mortgage Loans.

III-15

<PAGE>

<TABLE>  
<CAPTION>

-----  
DESCRIPTION OF GROUP I COLLATERAL  
SELECTION DATE MORTGAGE LOANS  
-----

-----  
FICO SCORE AT ORIGINATION  
-----

RANGE OF FICO SCORES	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
500 - 519	277	\$ 44,566,391.95	4.74%	359	42.25	8.398	510	76.63
520 - 539	398	67,130,198.72	7.15	358	42.42	8.049	529	77.62
540 - 559	575	92,887,439.20	9.89	357	41.48	7.809	551	81.16
560 - 579	436	72,198,483.86	7.69	356	41.34	7.656	569	80.23
580 - 599	596	101,834,578.78	10.84	356	41.63	7.439	589	82.55
600 - 619	763	126,241,404.27	13.44	357	40.72	7.219	609	83.81
620 - 639	872	146,720,473.99	15.62	358	40.54	7.052	629	83.65
640 - 659	620	99,747,809.78	10.62	357	40.53	7.099	649	84.76
660 - 679	395	61,489,143.94	6.55	358	39.91	7.059	669	84.42
680 - 699	331	55,416,371.35	5.90	356	39.79	7.052	689	84.46
700 - 719	173	29,217,644.32	3.11	356	39.32	7.129	709	85.78
720 - 739	124	20,252,512.73	2.16	359	39.78	6.955	728	85.00
740 - 759	73	12,491,574.85	1.33	356	39.85	7.097	749	86.75
760 - 779	35	6,447,758.43	0.69	355	39.81	6.665	767	82.85
780 - 799	14	2,616,570.38	0.28	354	39.05	6.596	788	87.73
800 - 819	2	198,278.18	0.02	359	34.78	5.969	805	86.09
TOTAL:	5,684	\$ 939,456,634.73	100.00%	357	40.89	7.375	613	82.64

</TABLE>

<TABLE>  
<CAPTION>

## DEBT-TO-INCOME RATIO

RANGE OF DEBT-TO-INCOME RATIOS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
20.01 - 25.00	75	\$ 10,791,471.99	1.15%	357	25.00	7.295	616	82.62
25.01 - 30.00	551	83,190,852.79	8.86	355	28.20	7.465	616	82.02
30.01 - 35.00	792	124,627,340.78	13.27	355	33.12	7.396	614	81.79
35.01 - 40.00	1,214	194,433,274.04	20.70	358	38.15	7.331	621	83.58
40.01 - 45.00	1,552	253,398,162.35	26.97	358	43.14	7.338	621	83.39
45.01 - 50.00	1,273	231,179,776.96	24.61	357	48.07	7.427	601	84.35
50.01 - 55.00	227	41,835,755.82	4.45	357	52.85	7.295	578	68.00
TOTAL:	5,684	\$ 939,456,634.73	100.00%	357	40.89	7.375	613	82.64

&lt;/TABLE&gt;

III-16

&lt;PAGE&gt;

&lt;TABLE&gt;

&lt;CAPTION&gt;

DESCRIPTION OF GROUP I COLLATERAL  
SELECTION DATE MORTGAGE LOANS

## GEOGRAPHIC DISTRIBUTION

PRINCIPAL BALANCE	% OF PRINCIPAL	REMAINING
-------------------	----------------	-----------

STATE	NUMBER OF MORTGAGE LOANS	AS OF THE CUT-OFF DATE	BALANCE AS OF THE CUT-OFF DATE	TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
California	968	\$211,843,083.03	22.55%	357	41.92	6.794	615	77.03
Illinois	1,175	195,567,492.92	20.82	359	40.75	7.512	621	84.72
Florida	579	88,116,447.25	9.38	358	40.69	7.469	609	83.55
New Jersey	356	73,413,845.30	7.81	358	40.75	7.541	609	83.95
Ohio	417	46,902,771.87	4.99	356	40.72	7.561	598	88.26
Arizona	213	27,398,066.69	2.92	355	40.25	7.669	613	87.17
Michigan	199	26,140,446.50	2.78	358	40.30	7.785	597	86.31
Nevada	145	25,796,556.81	2.75	357	41.58	7.167	619	80.22
Massachusetts	125	25,506,297.02	2.72	359	40.40	7.303	617	81.84
New York	97	20,312,830.23	2.16	351	41.85	7.413	622	75.35
Texas	169	19,873,095.18	2.12	343	40.14	8.086	603	85.11
Minnesota	107	19,423,007.35	2.07	359	40.45	7.270	603	83.92
Colorado	94	15,088,167.35	1.61	359	41.06	7.235	616	86.28
Pennsylvania	85	11,894,257.51	1.27	353	40.14	7.498	600	84.10
Maryland	62	10,690,883.10	1.14	353	38.59	7.827	584	77.68
Connecticut	58	10,293,789.28	1.10	359	42.94	7.438	603	79.46
Washington	59	9,465,886.31	1.01	359	36.43	7.450	611	82.66
Missouri	82	8,940,569.79	0.95	358	40.81	8.229	595	87.83
Kentucky	78	8,803,948.99	0.94	357	39.88	7.584	595	86.65
Georgia	68	8,785,158.33	0.94	356	40.58	8.479	607	87.11
Hawaii	33	8,506,913.93	0.91	359	42.35	6.591	639	77.82
Utah	67	8,403,515.43	0.89	359	39.86	7.335	626	86.36
Alaska	42	8,235,391.93	0.88	353	41.36	7.560	640	87.50
Indiana	68	6,870,550.58	0.73	359	39.30	8.021	598	86.59
Louisiana	39	5,189,936.01	0.55	359	36.66	7.728	616	84.02
Tennessee	38	4,445,908.32	0.47	350	40.09	7.882	595	90.40
Rhode Island	22	4,315,638.83	0.46	359	39.04	6.956	615	78.49
Oregon	28	4,225,304.16	0.45	359	39.57	7.709	621	84.86
Alabama	31	3,796,867.41	0.40	359	43.31	8.193	615	88.42
New Mexico	31	3,763,475.32	0.40	359	41.71	7.991	608	86.85
North Carolina	29	3,300,050.97	0.35	358	37.90	8.220	610	85.88
Wisconsin	18	2,249,805.13	0.24	359	41.41	8.688	617	89.55
Mississippi	15	1,808,468.34	0.19	359	40.60	7.940	582	89.17
Delaware	10	1,727,652.01	0.18	358	41.40	7.975	584	76.85
Nebraska	11	1,402,994.43	0.15	359	39.69	7.355	614	85.83
Oklahoma	12	1,206,283.48	0.13	359	39.95	8.161	620	90.41
Arkansas	7	936,480.86	0.10	360	38.56	7.572	620	86.21
Idaho	8	813,540.95	0.09	327	38.80	7.838	596	83.89
Maine	6	790,234.84	0.08	360	43.25	7.236	617	74.24

New Hampshire	5	709,496.45	0.08	359	41.66	7.300	631	79.83
South Carolina	6	519,638.88	0.06	360	33.15	7.175	635	82.47
Iowa	10	514,347.59	0.05	360	38.48	8.576	646	90.06
Wyoming	3	305,005.13	0.03	349	26.80	6.851	654	89.50
South Dakota	2	287,947.98	0.03	360	45.75	8.068	593	83.75
Kansas	3	275,702.70	0.03	359	39.83	9.627	550	84.97
North Dakota	2	259,779.11	0.03	359	37.00	6.737	650	80.00
Vermont	1	204,820.01	0.02	359	25.00	6.650	606	71.93
Montana	1	134,283.14	0.01	359	25.00	6.700	575	66.87
<hr/>								
TOTAL:	5,684	\$939,456,634.73	100.00%	357	40.89	7.375	613	82.64
<hr/>								

</TABLE>

III-17

<PAGE>

<TABLE>  
<CAPTION>

DESCRIPTION OF GROUP I COLLATERAL  
SELECTION DATE MORTGAGE LOANS

OCCUPANCY STATUS

OCCUPANCY STATUS*	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Owner Occupied	5,154	\$ 861,256,488.75	91.68%	357	41.09	7.332	610	82.36
Non-Owner Occupied	491	71,066,067.82	7.56	359	38.43	7.890	644	85.63
Second Home	39	7,134,078.16	0.76	353	42.08	7.412	650	86.50

TOTAL:	5,684	\$	939,456,634.73	100.00%	357	40.89	7.375	613	82.64
--------	-------	----	----------------	---------	-----	-------	-------	-----	-------

&lt;/TABLE&gt;

\* Based on mortgagor representation at origination.

&lt;TABLE&gt;

&lt;CAPTION&gt;

## DOCUMENTATION TYPE

INCOME DOCUMENTATION	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Full	2,894	\$ 461,611,470.91	49.14%	356	41.39	7.102	599	81.52
Stated	2,487	424,703,269.18	45.21	358	40.41	7.678	630	83.66
Limited	303	53,141,894.64	5.66	357	40.39	7.324	596	84.15
TOTAL:	5,684	\$ 939,456,634.73	100.00%	357	40.89	7.375	613	82.64

&lt;/TABLE&gt;

&lt;TABLE&gt;

&lt;CAPTION&gt;

## LOAN PURPOSE

PURPOSE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Refinance-Debt								
Consolidation Cash								

Out**	3,092	\$ 551,492,244.52	58.70%	356	41.36	7.228	597	79.62
Refinance-Debt Consolidation No								
Cash Out***	336	48,547,886.15	5.17	356	40.80	7.311	607	83.91
Purchase	2,256	339,416,504.06	36.13	359	40.14	7.623	638	87.36
-----								
TOTAL:	5,684	\$ 939,456,634.73	100.00%	357	40.89	7.375	613	82.64
-----								

</TABLE>

\*\* Cash proceeds to the borrower inclusive of debt consolidation payments exceed 2% or \$2,000 of the original principal balance of the related loan. Also includes all home equity loans originated in Texas with any cash proceeds.

\*\*\* Cash proceeds to the borrower inclusive of debt consolidation payments do not exceed 2% or \$2,000 of the original principal balance of the related loan. Excludes home equity loans originated in Texas with any cash proceeds.

III-18

<PAGE>

<TABLE>  
<CAPTION>

-----  
DESCRIPTION OF GROUP I COLLATERAL  
SELECTION DATE MORTGAGE LOANS  
-----

-----  
CREDIT GRADE  
-----

RISK CATEGORY*	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>



1	3,924	\$ 636,289,097.15	67.73%	357	40.58	7.242	625	84.17	
2	369	66,079,008.34	7.03	357	41.42	7.408	587	81.25	
3	392	65,397,195.93	6.96	359	40.87	7.413	577	81.04	
4	285	45,010,256.09	4.79	357	42.10	7.916	570	78.76	
5	169	29,197,156.83	3.11	358	42.82	8.010	553	70.12	
6	46	8,004,038.36	0.85	357	44.20	10.106	541	65.33	
A	106	16,835,643.82	1.79	355	42.32	7.315	623	78.24	
A-	16	2,823,772.84	0.30	359	42.31	8.958	555	81.55	
A+	276	50,636,378.43	5.39	357	40.31	7.128	633	83.05	
B	35	6,563,965.64	0.70	351	41.97	8.388	565	75.27	
C	20	3,735,252.70	0.40	359	43.27	9.371	537	69.47	
C-	46	8,884,868.60	0.95	359	42.17	8.514	590	88.74	
-----									
TOTAL:	5,684	\$ 939,456,634.73	100.00%	357	40.89	7.375	613	82.64	
-----									

&lt;/TABLE&gt;

\* Letters correspond to risk categories of Olympus Mortgage Company and numerals correspond to risk categories of Argent Mortgage Company, LLC.

<TABLE>  
<CAPTION>

-----									
PROPERTY TYPE									
-----									
PROPERTY TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)	
-----									
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Condominium	462	\$ 67,135,478.07	7.15%	359	40.56	7.409	627	83.89	
PUD Detached	446	77,068,636.83	8.20	357	40.53	7.616	607	84.12	
Single Family Detached	4,256	682,889,139.71	72.69	357	41.01	7.323	608	82.33	
Single Family Attached	3	639,424.42	0.07	359	39.26	8.164	590	92.12	
Two-to-Four Family	485	106,885,774.62	11.38	358	40.50	7.495	638	82.65	
PUD Attached	32	4,838,181.08	0.51	359	43.10	7.694	615	83.81	
-----									
TOTAL:	5,684	\$ 939,456,634.73	100.00%	357	40.89	7.375	613	82.64	
-----									

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

PREPAYMENT CHARGE TERM									
PREPAYMENT CHARGE TERM AT ORIGINATION (MOS.)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)	
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
0	2,339	\$ 358,878,621.46	38.20%	357	40.69	7.680	617	84.51	
12	195	37,952,913.00	4.04	355	40.98	7.505	623	79.55	
24	1,689	291,900,318.64	31.07	359	41.05	7.398	605	82.78	
36	1,461	250,724,781.63	26.69	355	40.99	6.892	615	80.26	
TOTAL:	5,684	\$ 939,456,634.73	100.00%	357	40.89	7.375	613	82.64	

</TABLE>

III-19

<PAGE>

<TABLE>  
<CAPTION>

DESCRIPTION OF GROUP I COLLATERAL  
SELECTION DATE MORTGAGE LOANS

MAXIMUM MORTGAGE RATES OF THE ADJUSTABLE-RATE LOANS

PRINCIPAL

RANGE OF MAXIMUM MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
11.000 - 11.499	29	\$ 5,868,492.12	0.77%	357	39.91	5.417	639	76.64
11.500 - 11.999	334	66,637,409.54	8.77	358	40.92	5.746	634	78.63
12.000 - 12.499	393	77,570,420.04	10.21	359	40.92	6.251	634	80.47
12.500 - 12.999	714	137,328,202.22	18.08	359	40.99	6.747	624	81.99
13.000 - 13.499	648	115,715,153.31	15.24	359	41.02	7.242	613	84.05
13.500 - 13.999	919	155,540,457.99	20.48	359	40.83	7.752	598	85.78
14.000 - 14.499	482	79,940,648.09	10.53	359	41.23	8.227	590	87.12
14.500 - 14.999	403	64,740,083.11	8.52	359	40.57	8.716	584	86.92
15.000 - 15.499	192	27,980,061.23	3.68	359	40.93	9.238	573	85.99
15.500 - 15.999	110	16,789,742.70	2.21	359	41.99	9.712	565	83.20
16.000 - 16.499	32	5,212,128.01	0.69	359	39.20	10.213	544	79.29
16.500 - 16.999	23	4,333,237.36	0.57	359	45.28	10.733	543	70.55
17.000 - 17.499	7	878,843.98	0.12	359	41.51	11.154	522	76.88
17.500 - 17.999	5	642,423.62	0.08	359	39.96	11.656	524	67.43
18.000 - 18.499	2	182,738.85	0.02	359	39.83	12.102	525	76.61
18.500 - 18.999	1	84,636.14	0.01	357	43.00	12.700	523	70.00
TOTAL:	4,294	\$ 759,444,678.31	100.00%	359	40.96	7.418	608	83.62

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

MINIMUM MORTGAGE RATES OF THE ADJUSTABLE-RATE LOANS

RANGE OF MINIMUM MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
<= 5.499	29	\$ 5,868,492.12	0.77%	357	39.91	5.417	639	76.64
5.500 - 5.999	334	66,637,409.54	8.77	358	40.92	5.746	634	78.63
6.000 - 6.499	393	77,570,420.04	10.21	359	40.92	6.251	634	80.47

6.500 - 6.999	714	137,328,202.22	18.08	359	40.99	6.747	624	81.99	
7.000 - 7.499	648	115,715,153.31	15.24	359	41.02	7.242	613	84.05	
7.500 - 7.999	919	155,540,457.99	20.48	359	40.83	7.752	598	85.78	
8.000 - 8.499	482	79,940,648.09	10.53	359	41.23	8.227	590	87.12	
8.500 - 8.999	403	64,740,083.11	8.52	359	40.57	8.716	584	86.92	
9.000 - 9.499	192	27,980,061.23	3.68	359	40.93	9.238	573	85.99	
9.500 - 9.999	110	16,789,742.70	2.21	359	41.99	9.712	565	83.20	
10.000 - 10.499	32	5,212,128.01	0.69	359	39.20	10.213	544	79.29	
10.500 - 10.999	23	4,333,237.36	0.57	359	45.28	10.733	543	70.55	
11.000 - 11.499	7	878,843.98	0.12	359	41.51	11.154	522	76.88	
11.500 - 11.999	5	642,423.62	0.08	359	39.96	11.656	524	67.43	
12.000 - 12.499	2	182,738.85	0.02	359	39.83	12.102	525	76.61	
12.500 - 12.999	1	84,636.14	0.01	357	43.00	12.700	523	70.00	
-----									
TOTAL:	4,294	\$ 759,444,678.31	100.00%	359	40.96	7.418	608	83.62	

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>-----  
GROSS MARGINS OF THE ADJUSTABLE-RATE LOANS  
-----

RANGE OF GROSS MARGINS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)	
-----									
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	
4.500 - 4.749	24	\$ 4,120,365.84	0.54%	359	38.46	7.497	597	84.94	
5.000 - 5.249	1,021	178,562,337.29	23.51	359	40.74	7.472	621	84.79	
5.500 - 5.749	339	61,441,832.07	8.09	359	41.30	7.727	611	83.45	
6.000 - 6.249	2,867	507,918,839.87	66.88	359	40.99	7.335	604	83.34	
6.500 - 6.749	24	4,260,220.01	0.56	359	41.91	8.804	554	76.86	
7.000 >=	19	3,141,083.23	0.41	359	42.89	9.711	543	71.88	
-----									
TOTAL:	4,294	\$ 759,444,678.31	100.00%	359	40.96	7.418	608	83.62	

&lt;/TABLE&gt;

III-20

&lt;PAGE&gt;

<TABLE>  
<CAPTION>

-----  
 DESCRIPTION OF GROUP I COLLATERAL  
 SELECTION DATE MORTGAGE LOANS  
 -----

-----  
 NEXT ADJUSTMENT DATE OF THE ADJUSTABLE-RATE LOANS  
 -----

NEXT ADJUSTMENT DATE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
June 2006	1	\$ 261,110.07	0.03%	353	49.00	9.200	514	75.00
July 2006	3	535,452.33	0.07	354	36.59	8.061	556	69.64
August 2006	7	1,287,274.55	0.17	355	42.76	6.011	611	81.40
September 2006	33	6,429,722.87	0.85	356	41.25	6.850	615	79.50
October 2006	17	3,029,392.93	0.40	357	42.60	8.003	573	80.44
November 2006	346	51,482,121.15	6.78	357	40.56	7.502	606	85.08
December 2006	1,805	325,906,518.21	42.91	359	41.20	7.473	601	83.21
January 2007	807	138,004,521.00	18.17	360	41.04	7.337	609	84.13
July 2007	1	298,977.28	0.04	354	44.00	8.900	544	80.00
August 2007	1	195,925.13	0.03	355	50.00	5.700	631	74.34
September 2007	12	2,579,167.61	0.34	356	42.68	6.668	607	80.40
October 2007	7	1,096,714.89	0.14	357	38.28	8.503	573	90.42
November 2007	101	17,629,796.35	2.32	358	39.86	7.562	602	81.76
December 2007	791	147,658,030.94	19.44	359	40.64	7.416	613	83.76
January 2008	362	63,049,953.00	8.30	360	40.71	7.262	633	84.41
TOTAL:	4,294	\$ 759,444,678.31	100.00%	359	40.96	7.418	608	83.62

&lt;/TABLE&gt;

&lt;TABLE&gt;

&lt;CAPTION&gt;

INITIAL PERIODIC CAP OF THE ADJUSTABLE-RATE LOANS									
INITIAL PERIODIC CAP (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)	
<S> 2.000	<C> 4,294	<C> \$ 759,444,678.31	<C> 100.00%	<C> 359	<C> 40.96	<C> 7.418	<C> 608	<C> 83.62	
TOTAL:	4,294	\$ 759,444,678.31	100.00%	359	40.96	7.418	608	83.62	

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

PERIODIC CAP OF THE ADJUSTABLE-RATE LOANS									
PERIODIC CAP (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)	
<S> 1.000	<C> 4,294	<C> \$ 759,444,678.31	<C> 100.00%	<C> 359	<C> 40.96	<C> 7.418	<C> 608	<C> 83.62	
TOTAL:	4,294	\$ 759,444,678.31	100.00%	359	40.96	7.418	608	83.62	

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

LOAN SOURCE

LOAN SOURCE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S> Wholesale	<C> 5,684	<C> \$ 939,456,634.73	<C> 100.00%	<C> 357	<C> 40.89	<C> 7.375	<C> 613	<C> 82.64
TOTAL:	5,684	\$ 939,456,634.73	100.00%	357	40.89	7.375	613	82.64

III-21

<PAGE>

DESCRIPTION OF GROUP II COLLATERAL SELECTION DATE MORTGAGE LOANS

COLLATERAL SUMMARY

Statistics given below are for the Mortgage Loans in the pool as of the Collateral Selection Date. Balances and percentages are based on the Cut-off Date scheduled balances of such Mortgage Loans (except in the case of Debt-to-Income and FICO, which are determined at origination).

<TABLE>  
<CAPTION>

	SUMMARY STATISTICS	RANGE (IF APPLICABLE)
<S> NUMBER OF MORTGAGE LOANS:	<C> 3,781	<C> <C>

AGGREGATE CURRENT PRINCIPAL BALANCE:	\$496,883,273.05	\$49,705.87 - \$500,000.00
AVERAGE CURRENT PRINCIPAL BALANCE:	\$131,415.84	
AGGREGATE ORIGINAL PRINCIPAL BALANCE:	\$497,312,539.00	\$50,000.00 - \$500,000.00
AVERAGE ORIGINAL PRINCIPAL BALANCE:	\$131,529.37	
FULLY AMORTIZING MORTGAGE LOANS:	100.00%	
1ST LIEN:	100.00%	
WTD. AVG. GROSS COUPON:	7.408%	5.200% - 12.600%
WTD. AVG. ORIGINAL TERM (MONTHS):	357	180 months - 360 months
WTD. AVG. REMAINING TERM (MONTHS):	356	176 months - 360 months
WTD. AVG. MARGIN (ARM LOANS ONLY):	5.897%	4.500% - 7.125%
WTD. AVG. MAXIMUM MORTGAGE RATE (ARM LOANS ONLY):	13.557%	11.200% - 18.600%
WTD. AVG. MINIMUM MORTGAGE RATE (ARM LOANS ONLY):	7.557%	5.200% - 12.600%
WTD. AVG. ORIGINAL COMBINED LTV (1) :	80.58%	6.74% - 100.00%
WTD. AVG. BORROWER FICO:	605	500 - 800
GEOGRAPHIC DISTRIBUTION (TOP 5):	CA	26.68%
	FL	11.47%
	OH	8.41%
	MI	6.47%
	AZ	5.42%

</TABLE>

(1) The loan-to-value("OLTV") of a first-lien mortgage at any given time is a fraction, expressed as a percentage, the numerator of which is the principal balance of the mortgage loan at the date of origination and the denominator of which is the lesser of the sales price of the related mortgage property and its appraised value determined in an appraisal obtained by the originator at origination of the mortgage loan. The OLTV of a second lien mortgage loan at any given time is a fraction, expressed as a percentage the numerator of which is (i) the sum of (a) the principal balance of such mortgage loan at the date of origination plus (b) the outstanding balance of the senior mortgage loan at the date of origination of such mortgage loan and the denominator of which is (ii) the lesser of the sales price of the related mortgage property and its appraised



value determined in an appraisal obtained by the originator at origination of the mortgage loan.

III-22

<PAGE>

<TABLE>  
<CAPTION>

-----  
DESCRIPTION OF GROUP II COLLATERAL  
SELECTION DATE MORTGAGE LOANS  
-----

-----  
COLLATERAL TYPE  
-----

COLLATERAL TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
2-yr Fixed/Adjustable Rate	2,517	\$ 327,394,905.90	65.89%	358	35.11	7.563	596	81.51
3-yr Fixed/Adjustable Rate	487	72,216,690.84	14.53	359	32.13	7.527	612	82.57
Fixed	777	97,271,676.31	19.58	346	36.00	6.796	628	75.97
TOTAL:	3,781	\$ 496,883,273.05	100.00%	356	34.86	7.408	605	80.58

</TABLE>

<TABLE>  
<CAPTION>

-----  
PRINCIPAL BALANCES AT ORIGINATION  
-----

RANGE OF PRINCIPAL BALANCES AT ORIGINATION (\$)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF ORIGINATION	% OF PRINCIPAL BALANCE AS OF ORIGINATION	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
0.01 - 50,000.00	64	\$ 3,200,000.00	0.64%	353	30.97	7.926	580	66.80
50,000.01 - 100,000.00	1,806	132,927,590.00	26.73	354	34.21	7.990	594	80.96
100,000.01 - 150,000.00	912	112,290,888.00	22.58	356	34.55	7.571	605	81.54
150,000.01 - 200,000.00	359	62,042,473.00	12.48	356	33.25	7.348	605	79.02
200,000.01 - 250,000.00	188	42,162,187.00	8.48	358	32.83	6.972	605	78.17
250,000.01 - 300,000.00	138	37,907,181.00	7.62	358	34.92	6.956	604	80.16
300,000.01 - 350,000.00	256	84,688,533.00	17.03	357	38.42	6.873	614	81.00
350,000.01 - 400,000.00	42	14,990,737.00	3.01	359	35.44	6.793	633	83.25
400,000.01 - 450,000.00	10	4,183,200.00	0.84	359	30.07	7.288	659	85.09
450,000.01 - 500,000.00	6	2,919,750.00	0.59	330	43.08	6.301	642	82.13
TOTAL:	3,781	\$ 497,312,539.00	100.00%	356	34.86	7.408	605	80.58

</TABLE>

\* Based on the original balances of the Mortgage Loans.

III-23

<PAGE>

<TABLE>  
<CAPTION>

DESCRIPTION OF GROUP II COLLATERAL  
SELECTION DATE MORTGAGE LOANS

PRINCIPAL BALANCE AS OF THE CUT-OFF DATE

PRINCIPAL BALANCE      % OF PRINCIPAL      REMAINING

RANGE OF PRINCIPAL BALANCES AS OF THE CUT-OFF DATE (\$)	NUMBER OF MORTGAGE LOANS	AS OF THE CUT-OFF DATE	BALANCE AS OF THE CUT-OFF DATE	TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
0.01 - 50,000.00	65	\$ 3,246,883.64	0.65%	351	31.05	7.917	581	66.50
50,000.01 - 100,000.00	1,805	132,765,537.32	26.72	354	34.21	7.990	594	80.98
100,000.01 - 150,000.00	912	112,200,490.04	22.58	356	34.55	7.571	605	81.54
150,000.01 - 200,000.00	359	61,995,169.18	12.48	356	33.25	7.348	605	79.02
200,000.01 - 250,000.00	188	42,124,951.22	8.48	358	32.83	6.972	605	78.17
250,000.01 - 300,000.00	138	37,873,327.20	7.62	358	34.92	6.956	604	80.16
300,000.01 - 350,000.00	256	84,608,077.04	17.03	357	38.42	6.874	614	81.00
350,000.01 - 400,000.00	42	14,977,117.26	3.01	359	35.44	6.793	633	83.25
400,000.01 - 450,000.00	11	4,627,704.23	0.93	341	31.34	7.163	652	84.09
450,000.01 - 500,000.00	5	2,464,015.92	0.50	358	43.11	6.359	654	83.48
TOTAL:	3,781	\$ 496,883,273.05	100.00%	356	34.86	7.408	605	80.58

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

## REMAINING TERM TO MATURITY

RANGE OF MONTHS REMAINING	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
121 - 180	52	\$ 5,193,370.31	1.05%	179	36.47	6.822	615	69.31
181 - 240	36	4,314,082.62	0.87	239	34.03	6.992	621	77.56
301 - 360	3,693	487,375,820.12	98.09	359	34.85	7.418	604	80.73
TOTAL:	3,781	\$ 496,883,273.05	100.00%	356	34.86	7.408	605	80.58

&lt;/TABLE&gt;

III-24

&lt;PAGE&gt;

<TABLE>  
<CAPTION>

-----  
 DESCRIPTION OF GROUP II COLLATERAL  
 SELECTION DATE MORTGAGE LOANS  
 -----

-----  
 MORTGAGE RATE  
 -----

RANGE OF CURRENT MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
5.000 - 5.499	100	\$ 21,837,700.58	4.39%	359	40.14	5.307	626	76.32
5.500 - 5.999	246	51,340,483.13	10.33	353	35.99	5.768	641	74.56
6.000 - 6.499	285	48,132,041.44	9.69	355	36.35	6.244	629	78.08
6.500 - 6.999	509	73,893,606.19	14.87	355	34.52	6.745	618	78.59
7.000 - 7.499	493	65,302,948.51	13.14	356	35.59	7.242	608	82.03
7.500 - 7.999	712	86,617,710.31	17.43	355	32.67	7.737	599	83.21
8.000 - 8.499	478	48,067,897.00	9.67	358	34.53	8.221	590	84.08
8.500 - 8.999	499	54,958,998.73	11.06	358	34.27	8.712	580	83.86
9.000 - 9.499	218	20,626,808.35	4.15	359	32.99	9.200	567	83.29
9.500 - 9.999	135	15,449,136.91	3.11	359	33.57	9.707	559	80.38
10.000 - 10.499	53	5,944,123.37	1.20	359	38.40	10.216	548	76.63
10.500 - 10.999	22	2,314,384.39	0.47	359	34.80	10.730	536	75.99
11.000 - 11.499	15	1,356,749.95	0.27	359	35.46	11.181	531	72.96
11.500 - 11.999	10	653,454.91	0.13	359	39.90	11.726	528	70.88
12.000 - 12.499	4	268,309.24	0.05	359	39.11	12.142	512	67.31
12.500 - 12.999	2	118,920.04	0.02	359	31.40	12.573	533	65.00
TOTAL:	3,781	\$ 496,883,273.05	100.00%	356	34.86	7.408	605	80.58

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

ORIGINAL LOAN-TO-VALUE RATIOS*									
RANGE OF ORIGINAL LOAN-TO-VALUE RATIOS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)	
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
<= 25.00	9	\$ 716,167.73	0.14%	279	30.93	6.468	629	19.51	
25.01 - 30.00	8	711,027.80	0.14	350	30.88	7.416	574	27.22	
30.01 - 35.00	12	1,503,178.57	0.30	359	32.69	6.450	632	32.69	
35.01 - 40.00	9	1,046,761.72	0.21	359	41.87	6.724	581	38.43	
40.01 - 45.00	28	3,660,499.91	0.74	359	34.71	7.194	579	43.09	
45.01 - 50.00	35	3,458,186.16	0.70	336	34.01	6.920	602	47.78	
50.01 - 55.00	57	8,335,398.66	1.68	354	35.40	6.767	598	53.08	
55.01 - 60.00	92	11,666,892.66	2.35	351	35.76	7.253	586	58.04	
60.01 - 65.00	182	24,741,966.89	4.98	352	36.49	7.226	580	63.70	
65.01 - 70.00	257	35,044,432.29	7.05	357	35.72	7.505	582	68.80	
70.01 - 75.00	407	55,649,612.11	11.20	354	37.22	7.374	576	74.03	
75.01 - 80.00	745	101,440,296.13	20.42	356	34.82	7.055	609	79.54	
80.01 - 85.00	565	75,131,175.79	15.12	356	35.70	7.253	598	84.47	
85.01 - 90.00	972	112,550,232.40	22.65	358	32.84	7.797	612	89.80	
90.01 - 95.00	353	53,893,782.59	10.85	357	34.55	7.588	641	94.82	
95.01 >=	50	7,333,661.64	1.48	356	30.85	8.670	683	100.00	
TOTAL:	3,781	\$ 496,883,273.05	100.00%	356	34.86	7.408	605	80.58	

</TABLE>

\* References to loan-to-value ratios are references to combined loan-to-value ratios with respect to second lien Mortgage Loans.

&lt;PAGE&gt;

<TABLE>  
<CAPTION>

-----  
 DESCRIPTION OF GROUP II COLLATERAL  
 SELECTION DATE MORTGAGE LOANS  
 -----

-----  
 FICO SCORE AT ORIGINATION  
 -----

RANGE OF FICO SCORES	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
500 - 519	286	\$ 32,402,787.63	6.52%	359	39.45	8.474	510	73.58
520 - 539	396	47,721,440.72	9.60	356	36.55	8.187	529	75.46
540 - 559	471	57,347,426.77	11.54	358	35.91	7.884	551	78.99
560 - 579	384	47,577,012.69	9.58	357	34.93	7.704	569	79.15
580 - 599	414	55,622,308.56	11.19	354	36.75	7.321	588	80.33
600 - 619	484	62,583,004.40	12.60	355	33.90	7.083	609	82.25
620 - 639	400	54,824,255.33	11.03	356	35.12	7.010	629	82.74
640 - 659	335	47,485,389.03	9.56	356	34.18	6.963	649	82.86
660 - 679	212	31,575,312.41	6.35	354	32.30	6.933	668	84.37
680 - 699	145	22,040,615.48	4.44	355	30.94	7.038	689	85.82
700 - 719	109	17,063,043.47	3.43	357	31.32	6.712	709	83.13
720 - 739	62	8,136,981.64	1.64	358	31.62	6.975	729	84.24
740 - 759	41	5,785,782.77	1.16	353	27.50	7.059	749	79.91
760 - 779	24	4,038,456.08	0.81	359	28.87	7.014	769	85.65
780 - 799	17	2,543,988.96	0.51	359	33.77	6.277	785	75.46
800 - 819	1	135,467.11	0.03	359	46.00	7.150	800	85.00
TOTAL:	3,781	\$ 496,883,273.05	100.00%	356	34.86	7.408	605	80.58

&lt;/TABLE&gt;

&lt;TABLE&gt;

<CAPTION>

DEBT-TO-INCOME RATIO

RANGE OF DEBT-TO-INCOME RATIOS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV (1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
<= 20.00	588	\$ 76,572,387.59	15.41%	358	14.67	7.576	621	81.56
20.01 - 25.00	459	57,998,133.55	11.67	357	22.85	7.480	616	82.12
25.01 - 30.00	336	35,685,192.84	7.18	352	28.18	7.551	600	79.04
30.01 - 35.00	435	53,387,513.82	10.74	357	33.06	7.410	604	80.16
35.01 - 40.00	526	67,345,767.61	13.55	354	38.02	7.420	602	80.27
40.01 - 45.00	636	93,174,866.71	18.75	356	43.09	7.228	605	81.86
45.01 - 50.00	673	93,100,848.62	18.74	357	48.13	7.344	596	81.52
50.01 - 55.00	128	19,618,562.31	3.95	356	53.20	7.391	565	66.70
TOTAL:	3,781	\$ 496,883,273.05	100.00%	356	34.86	7.408	605	80.58

</TABLE>

III-26

<PAGE>

<TABLE>  
<CAPTION>

DESCRIPTION OF GROUP II COLLATERAL  
SELECTION DATE MORTGAGE LOANS

GEOGRAPHIC DISTRIBUTION

STATE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
California	570	\$ 132,560,459.21	26.68%	357	38.91	6.651	604	75.05
Florida	456	56,988,840.59	11.47	356	35.52	7.581	602	80.25
Ohio	495	41,763,732.75	8.41	355	34.70	7.706	595	84.88
Michigan	365	32,164,738.04	6.47	359	32.91	8.085	595	83.51
Arizona	245	26,917,601.84	5.42	354	35.86	7.466	612	84.43
Illinois	170	26,679,495.68	5.37	358	25.77	7.560	629	84.77
Nevada	92	15,033,738.36	3.03	357	35.88	7.428	598	80.01
New Jersey	55	13,964,107.35	2.81	359	32.40	7.519	624	84.58
Washington	80	11,813,996.75	2.38	358	33.70	7.197	619	78.67
Indiana	163	11,798,325.33	2.37	358	32.48	7.970	602	85.09
Texas	111	11,579,085.43	2.33	352	31.08	8.598	609	86.04
Pennsylvania	123	11,005,727.18	2.21	355	36.72	8.033	578	80.64
New York	31	9,477,850.00	1.91	353	34.80	7.474	599	82.06
Maryland	58	9,326,254.58	1.88	359	35.75	7.547	581	75.42
Missouri	101	8,425,479.60	1.70	359	32.10	8.288	581	83.70
Colorado	49	8,090,828.11	1.63	359	32.01	6.855	624	83.34
Massachusetts	25	6,635,860.54	1.34	353	27.30	6.744	645	82.20
Tennessee	77	6,174,650.33	1.24	347	34.45	8.101	594	83.39
Kentucky	56	4,619,177.68	0.93	350	31.72	8.225	592	85.14
Oregon	30	4,470,854.03	0.90	352	36.95	7.438	618	79.12
Minnesota	30	4,366,802.81	0.88	359	27.24	7.710	611	83.87
Georgia	35	4,283,123.39	0.86	357	26.67	7.900	638	84.53
Louisiana	49	4,196,682.51	0.84	348	33.18	8.082	577	82.56
Alabama	44	4,020,611.30	0.81	351	31.07	8.047	601	84.59
Hawaii	14	3,916,609.96	0.79	358	36.69	6.480	655	77.16
Alaska	15	2,535,715.87	0.51	358	33.97	7.062	616	83.94
Connecticut	17	2,532,985.89	0.51	348	31.27	7.878	617	83.84
Wisconsin	33	2,426,539.11	0.49	359	36.55	8.891	568	78.23
Idaho	22	2,247,444.86	0.45	355	33.75	7.281	616	78.50
New Mexico	14	1,760,385.37	0.35	359	26.31	7.463	610	81.66
Mississippi	18	1,749,250.57	0.35	343	33.15	8.137	599	80.00
Utah	17	1,742,377.66	0.35	359	31.21	7.964	622	85.09
South Carolina	18	1,668,842.83	0.34	353	38.16	8.183	583	77.87
Oklahoma	19	1,654,564.12	0.33	359	31.00	8.151	586	85.78
North Carolina	15	1,450,930.14	0.29	350	35.69	7.585	604	77.18
Nebraska	15	1,152,147.98	0.23	359	33.22	7.751	617	82.40
Kansas	11	1,014,373.74	0.20	359	27.86	7.492	610	81.70



New Hampshire	6	915,539.86	0.18	359	40.05	7.451	576	78.56
Arkansas	6	683,468.43	0.14	359	41.06	8.211	647	88.47
Delaware	6	584,152.03	0.12	359	43.00	7.957	613	81.82
Maine	6	532,644.24	0.11	339	37.69	6.510	578	77.65
Iowa	6	493,867.41	0.10	359	36.97	8.631	538	86.46
Wyoming	4	464,936.43	0.09	359	40.03	7.322	579	85.52
Rhode Island	3	447,179.69	0.09	359	37.54	6.165	596	73.29
Montana	3	284,250.29	0.06	359	13.76	8.098	556	71.76
Vermont	1	155,893.18	0.03	359	47.00	7.900	521	80.00
South Dakota	2	111,150.00	0.02	360	33.37	9.195	571	90.00
-----								
TOTAL:	3,781	\$ 496,883,273.05	100.00%	356	34.86	7.408	605	80.58
-----								

</TABLE>

III-27

<PAGE>

<TABLE>  
<CAPTION>

-----  
 DESCRIPTION OF GROUP II COLLATERAL  
 SELECTION DATE MORTGAGE LOANS  
 -----

-----  
 OCCUPANCY STATUS  
 -----

OCCUPANCY STATUS*	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Owner Occupied	3,088	\$ 425,432,343.97	85.62%	356	36.21	7.311	599	79.96
Non-Owner Occupied	660	67,531,019.89	13.59	358	26.36	8.014	641	84.56
Second Home	33	3,919,909.19	0.79	356	34.40	7.466	618	78.99

TOTAL:	3,781	\$ 496,883,273.05	100.00%	356	34.86	7.408	605	80.58
--------	-------	-------------------	---------	-----	-------	-------	-----	-------

&lt;/TABLE&gt;

\* Based on mortgagor representation at origination.

&lt;TABLE&gt;

&lt;CAPTION&gt;

## DOCUMENTATION TYPE

INCOME DOCUMENTATION	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Full	2,274	\$ 278,699,072.72	56.09%	356	36.60	7.185	595	79.31
Stated	1,220	172,964,515.74	34.81	357	33.57	7.768	620	82.38
Limited	287	45,219,684.59	9.10	355	29.01	7.403	601	81.50
TOTAL:	3,781	\$ 496,883,273.05	100.00%	356	34.86	7.408	605	80.58

&lt;/TABLE&gt;

&lt;TABLE&gt;

&lt;CAPTION&gt;

## LOAN PURPOSE

PURPOSE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Refinance-Debt								

Consolidation Cash Out**	2,470	\$ 336,085,188.47	67.64%	355	36.05	7.311	593	78.13
Refinance-Debt Consolidation No Cash Out***	211	26,189,628.81	5.27	353	33.51	7.180	614	79.19
Purchase	1,100	134,608,455.77	27.09	359	32.13	7.695	632	86.96
TOTAL:	3,781	\$ 496,883,273.05	100.00%	356	34.86	7.408	605	80.58

</TABLE>

\*\* Cash proceeds to the borrower inclusive of debt consolidation payments exceed 2% or \$2,000 of the original principal balance of the related loan. Also includes all home equity loans originated in Texas with any cash proceeds.

\*\*\* Cash proceeds to the borrower inclusive of debt consolidation payments do not exceed 2% or \$2,000 of the original principal balance of the related loan. Excludes home equity loans originated in Texas with any cash proceeds.

III-28

<PAGE>

<TABLE>  
<CAPTION>

DESCRIPTION OF GROUP II COLLATERAL  
SELECTION DATE MORTGAGE LOANS

CREDIT GRADE

RISK CATEGORY*	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
----------------	--------------------------	------------------------------------------	-----------------------------------------------	-------------------------------------	--------------------	------------------	------	-------------

<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
1	2,395	\$ 312,770,859.63	62.95%	356	34.33	7.190	622	82.44	
2	288	38,243,527.92	7.70	355	35.66	7.399	584	79.17	
3	331	41,435,100.20	8.34	356	33.98	7.686	569	80.26	
4	258	31,331,805.94	6.31	357	36.82	7.816	562	77.96	
5	142	20,161,471.37	4.06	356	37.17	8.115	554	69.25	
6	49	7,267,909.59	1.46	359	41.82	9.509	544	64.63	
A	51	8,412,099.98	1.69	359	36.37	7.137	603	75.89	
A-	18	2,981,338.23	0.60	359	39.01	8.186	554	76.97	
A+	188	25,517,585.00	5.14	357	33.53	7.491	609	80.13	
B	20	3,262,143.74	0.66	349	39.13	8.262	557	76.76	
C	20	2,670,147.84	0.54	359	34.96	9.651	544	72.96	
C-	21	2,829,283.61	0.57	359	36.81	8.773	577	83.09	
TOTAL:	3,781	\$ 496,883,273.05	100.00%	356	34.86	7.408	605	80.58	

&lt;/TABLE&gt;

\* Letters correspond to risk categories of Olympus Mortgage Company and numerals correspond to risk categories of Argent Mortgage Company, LLC.

<TABLE>  
<CAPTION>

PROPERTY TYPE									
PROPERTY TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)	
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Condominium	178	\$ 23,406,779.30	4.71%	358	33.44	7.340	618	81.53	
PUD Detached	166	27,093,826.16	5.45	358	35.19	7.665	607	83.12	
Single Family Detached	2,838	370,556,451.19	74.58	356	35.12	7.381	600	80.73	
Single Family Attached	1	59,600.00	0.01	360	31.00	7.450	686	80.00	
Two-to-Four Family	199	31,506,227.21	6.34	355	28.13	7.671	631	81.22	
Manufactured Housing	390	43,108,381.80	8.68	355	38.06	7.293	617	76.47	
PUD Attached	9	1,152,007.39	0.23	359	33.43	8.343	618	88.50	
TOTAL:	3,781	\$ 496,883,273.05	100.00%	356	34.86	7.408	605	80.58	

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

## PREPAYMENT CHARGE TERM

PREPAYMENT CHARGE TERM AT ORIGINATION (MOS.)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
0	644	\$ 89,776,544.80	18.07%	357	31.65	7.617	608	82.46
12	64	10,538,398.70	2.12	354	30.65	7.630	635	82.96
24	1,591	206,438,136.22	41.55	358	35.51	7.617	598	80.93
36	1,482	190,130,193.33	38.26	354	35.88	7.070	609	79.18
TOTAL:	3,781	\$ 496,883,273.05	100.00%	356	34.86	7.408	605	80.58

&lt;/TABLE&gt;

III-29

&lt;PAGE&gt;

<TABLE>  
<CAPTION>DESCRIPTION OF GROUP II COLLATERAL  
SELECTION DATE MORTGAGE LOANS

## MAXIMUM MORTGAGE RATES OF THE ADJUSTABLE-RATE LOANS

RANGE OF MAXIMUM MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
11.000 - 11.499	97	\$ 21,040,102.12	5.27%	359	40.12	5.310	623	76.19
11.500 - 11.999	132	26,355,227.57	6.60	356	35.69	5.776	627	78.70
12.000 - 12.499	181	33,009,661.48	8.26	359	36.58	6.243	625	80.26
12.500 - 12.999	353	55,193,465.85	13.81	359	34.03	6.748	615	79.93
13.000 - 13.499	373	52,665,157.49	13.18	359	35.29	7.239	606	82.34
13.500 - 13.999	572	73,023,105.17	18.27	359	32.35	7.739	597	83.84
14.000 - 14.499	396	41,601,639.22	10.41	358	34.27	8.220	589	84.25
14.500 - 14.999	441	49,991,350.68	12.51	359	34.08	8.724	581	83.71
15.000 - 15.499	218	20,626,808.35	5.16	359	32.99	9.200	567	83.29
15.500 - 15.999	135	15,449,136.91	3.87	359	33.57	9.707	559	80.38
16.000 - 16.499	53	5,944,123.37	1.49	359	38.40	10.216	548	76.63
16.500 - 16.999	22	2,314,384.39	0.58	359	34.80	10.730	536	75.99
17.000 - 17.499	15	1,356,749.95	0.34	359	35.46	11.181	531	72.96
17.500 - 17.999	10	653,454.91	0.16	359	39.90	11.726	528	70.88
18.000 - 18.499	4	268,309.24	0.07	359	39.11	12.142	512	67.31
18.500 - 18.999	2	118,920.04	0.03	359	31.40	12.573	533	65.00
TOTAL:	3,004	\$ 399,611,596.74	100.00%	359	34.58	7.557	599	81.70

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

## MINIMUM MORTGAGE RATES OF THE ADJUSTABLE-RATE LOANS

RANGE OF MINIMUM MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
<= 5.499	97	\$ 21,040,102.12	5.27%	359	40.12	5.310	623	76.19

5.500 - 5.999	132	26,355,227.57	6.60	356	35.69	5.776	627	78.70		
6.000 - 6.499	181	33,009,661.48	8.26	359	36.58	6.243	625	80.26		
6.500 - 6.999	353	55,193,465.85	13.81	359	34.03	6.748	615	79.93		
7.000 - 7.499	373	52,665,157.49	13.18	359	35.29	7.239	606	82.34		
7.500 - 7.999	572	73,023,105.17	18.27	359	32.35	7.739	597	83.84		
8.000 - 8.499	396	41,601,639.22	10.41	358	34.27	8.220	589	84.25		
8.500 - 8.999	441	49,991,350.68	12.51	359	34.08	8.724	581	83.71		
9.000 - 9.499	218	20,626,808.35	5.16	359	32.99	9.200	567	83.29		
9.500 - 9.999	135	15,449,136.91	3.87	359	33.57	9.707	559	80.38		
10.000 - 10.499	53	5,944,123.37	1.49	359	38.40	10.216	548	76.63		
10.500 - 10.999	22	2,314,384.39	0.58	359	34.80	10.730	536	75.99		
11.000 - 11.499	15	1,356,749.95	0.34	359	35.46	11.181	531	72.96		
11.500 - 11.999	10	653,454.91	0.16	359	39.90	11.726	528	70.88		
12.000 - 12.499	4	268,309.24	0.07	359	39.11	12.142	512	67.31		
12.500 - 12.999	2	118,920.04	0.03	359	31.40	12.573	533	65.00		
<hr/>										
TOTAL:	3,004	\$ 399,611,596.74	100.00%	359	34.58	7.557	599	81.70		

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

## GROSS MARGINS OF THE ADJUSTABLE-RATE LOANS

RANGE OF GROSS MARGINS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)		
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>		
4.500 - 4.749	21	\$ 2,828,655.42	0.71%	359	34.23	7.034	615	85.77		
5.000 - 5.249	151	23,816,441.34	5.96	360	26.01	7.575	628	84.44		
5.500 - 5.749	245	33,309,225.42	8.34	359	35.66	7.975	589	80.29		
6.000 - 6.249	2,556	335,719,340.13	84.01	358	35.08	7.502	598	81.66		
6.500 - 6.749	13	1,552,019.32	0.39	358	34.89	8.399	569	79.91		
7.000 >=	18	2,385,915.11	0.60	359	33.74	9.309	561	76.02		
<hr/>										
TOTAL:	3,004	\$ 399,611,596.74	100.00%	359	34.58	7.557	599	81.70		

&lt;/TABLE&gt;

III-30

&lt;PAGE&gt;

<TABLE>  
<CAPTION>

-----  
 DESCRIPTION OF GROUP II COLLATERAL  
 SELECTION DATE MORTGAGE LOANS  
 -----

-----  
 NEXT ADJUSTMENT DATE OF THE ADJUSTABLE-RATE LOANS  
 -----

NEXT ADJUSTMENT DATE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
July 2006	3	\$ 485,591.18	0.12%	354	46.04	5.725	593	59.03
August 2006	6	639,706.17	0.16	355	29.26	6.059	602	77.77
September 2006	22	4,076,446.43	1.02	356	37.00	6.646	597	81.45
October 2006	17	2,413,080.66	0.60	357	27.04	7.750	581	80.57
November 2006	443	50,008,784.57	12.51	358	35.96	7.676	588	81.73
December 2006	1,582	211,474,782.89	52.92	358	35.19	7.569	595	81.02
January 2007	444	58,296,514.00	14.59	359	34.30	7.533	609	83.36
August 2007	1	107,792.41	0.03	355	43.00	5.500	619	77.86
September 2007	6	612,361.38	0.15	356	27.66	7.312	592	77.92
October 2007	1	126,175.65	0.03	357	43.00	8.650	518	80.00
November 2007	61	6,877,054.93	1.72	358	28.21	7.917	604	80.30
December 2007	354	53,807,226.47	13.46	359	33.55	7.509	607	82.20
January 2008	64	10,686,080.00	2.67	360	27.55	7.384	646	86.26
TOTAL:	3,004	\$ 399,611,596.74	100.00%	359	34.58	7.557	599	81.70

&lt;/TABLE&gt;



<TABLE>  
<CAPTION>

INITIAL PERIODIC CAP OF THE ADJUSTABLE-RATE LOANS								
INITIAL PERIODIC CAP (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S> 2.000	<C> 3,004	<C> \$ 399,611,596.74	<C> 100.00%	<C> 359	<C> 34.58	<C> 7.557	<C> 599	<C> 81.70
TOTAL:	3,004	\$ 399,611,596.74	100.00%	359	34.58	7.557	599	81.70

</TABLE>

<TABLE>  
<CAPTION>

PERIODIC CAP OF THE ADJUSTABLE-RATE LOANS								
PERIODIC CAP (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S> 1.000	<C> 3,004	<C> \$ 399,611,596.74	<C> 100.00%	<C> 359	<C> 34.58	<C> 7.557	<C> 599	<C> 81.70
TOTAL:	3,004	\$ 399,611,596.74	100.00%	359	34.58	7.557	599	81.70

</TABLE>

<TABLE>  
<CAPTION>

-----  
 LOAN SOURCE  
 -----

LOAN SOURCE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S> Wholesale	<C> 3,781	<C> \$ 496,883,273.05	<C> 100.00%	<C> 356	<C> 34.86	<C> 7.408	<C> 605	<C> 80.58
TOTAL:	3,781	\$ 496,883,273.05	100.00%	356	34.86	7.408	605	80.58

</TABLE>

III-31

<PAGE>

-----  
 DESCRIPTION OF GROUP III COLLATERAL  
 SELECTION DATE MORTGAGE LOANS  
 -----

-----  
 COLLATERAL SUMMARY  
 -----

Statistics given below are for the Mortgage Loans in the pool as of the Collateral Selection Date. Balances and percentages are based on the Cut-off Date scheduled balances of such Mortgage Loans (except in the case of Debt-to-Income and FICO, which are determined at origination).

<TABLE>  
 <CAPTION>

SUMMARY STATISTICS

RANGE (IF APPLICABLE)

<S>	<C>	<C>	<C>
NUMBER OF MORTGAGE LOANS:	1,675		
AGGREGATE CURRENT PRINCIPAL BALANCE:	\$463,660,333.44	\$20,564.57	- \$750,000.00
AVERAGE CURRENT PRINCIPAL BALANCE:	\$276,812.14		
AGGREGATE ORIGINAL PRINCIPAL BALANCE:	\$464,109,497.00	\$20,600.00	- \$750,000.00
AVERAGE ORIGINAL PRINCIPAL BALANCE:	\$277,080.30		
FULLY AMORTIZING MORTGAGE LOANS:	100.00%		
1ST LIEN:	97.96%		
WTD. AVG. GROSS COUPON:	7.361%	5.200%	- 12.803%
WTD. AVG. ORIGINAL TERM (MONTHS):	359	180 months	- 360 months
WTD. AVG. REMAINING TERM (MONTHS):	358	178 months	- 360 months
WTD. AVG. MARGIN (ARM LOANS ONLY):	5.858%	4.500%	- 7.125%
WTD. AVG. MAXIMUM MORTGAGE RATE (ARM LOANS ONLY):	13.399%	11.200%	- 17.350%
WTD. AVG. MINIMUM MORTGAGE RATE (ARM LOANS ONLY):	7.399%	5.200%	- 11.350%
WTD. AVG. ORIGINAL COMBINED LTV (1) :	84.04%	26.92%	- 100.00%
WTD. AVG. BORROWER FICO:	609	500	- 805
GEOGRAPHIC DISTRIBUTION (TOP 5):	CA	45.84%	
	IL	9.12%	
	NJ	8.15%	
	NY	6.55%	
	FL	5.63%	

</TABLE>

(1) The loan-to-value("OLTV") of a first-lien mortgage at any given time is a fraction, expressed as a percentage, the numerator of which is the principal balance of the mortgage loan at the date of origination and the denominator of which is the lesser of the sales price of the related mortgage property and its appraised value determined in an appraisal obtained by the originator at origination of the mortgage loan. The OLTV of a second lien mortgage loan at any given time is a fraction, expressed as a percentage the numerator of which is (i) the sum of (a) the principal balance of such mortgage loan at the date of origination plus (b) the outstanding balance of the senior mortgage loan at the

date of origination of such mortgage loan and the denominator of which is (ii) the lesser of the sales price of the related mortgage property and its appraised value determined in an appraisal obtained by the originator at origination of the mortgage loan.

III-32

<PAGE>

<TABLE>  
<CAPTION>

-----  
DESCRIPTION OF GROUP III COLLATERAL  
SELECTION DATE MORTGAGE LOANS  
-----

-----  
COLLATERAL TYPE  
-----

COLLATERAL TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
2-yr Fixed/Adjustable Rate	816	\$ 264,435,102.89	57.03%	359	39.97	7.394	594	84.07
3-yr Fixed/Adjustable Rate	300	96,508,858.68	20.81	359	39.19	7.415	612	85.30
Fixed	559	102,716,371.87	22.15	354	38.63	7.225	645	82.76
TOTAL:	1,675	\$ 463,660,333.44	100.00%	358	39.51	7.361	609	84.04

</TABLE>

<TABLE>  
<CAPTION>

## PRINCIPAL BALANCES AT ORIGINATION

RANGE OF PRINCIPAL BALANCES AT ORIGINATION (\$)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF ORIGINATION	% OF PRINCIPAL BALANCE AS OF ORIGINATION	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
0.01 - 50,000.00	71	\$ 2,446,814.00	0.53%	349	33.52	11.058	650	96.77
50,000.01 - 100,000.00	384	28,265,939.00	6.09	352	36.90	9.286	608	88.76
100,000.01 - 150,000.00	201	25,120,523.00	5.41	355	38.73	8.551	589	86.55
150,000.01 - 200,000.00	124	21,364,504.00	4.60	357	41.63	8.414	585	85.87
200,000.01 - 250,000.00	84	18,701,282.00	4.03	358	40.58	8.365	596	87.13
250,000.01 - 300,000.00	45	12,273,131.00	2.64	356	40.75	8.258	579	85.16
300,000.01 - 350,000.00	19	6,136,000.00	1.32	359	38.90	8.155	618	91.41
350,000.01 - 400,000.00	237	89,875,225.00	19.37	357	39.24	6.921	613	83.21
400,000.01 - 450,000.00	175	74,340,589.00	16.02	359	39.77	6.911	619	84.55
450,000.01 - 500,000.00	134	64,241,618.00	13.84	359	41.08	7.095	617	84.71
500,000.01 - 550,000.00	65	34,376,500.00	7.41	359	40.46	6.699	607	84.33
550,000.01 - 600,000.00	48	27,575,774.00	5.94	359	39.95	6.865	606	81.83
600,000.01 - 650,000.00	42	26,374,400.00	5.68	359	39.16	7.154	603	82.91
650,000.01 - 700,000.00	12	8,086,250.00	1.74	359	41.66	6.883	584	72.18
700,000.01 - 750,000.00	34	24,930,948.00	5.37	359	34.84	6.764	627	75.47
TOTAL:	1,675	\$ 464,109,497.00	100.00%	358	39.51	7.361	609	84.04

&lt;/TABLE&gt;

\* Based on the original balances of the Mortgage Loans. , ,

III-33

&lt;PAGE&gt;

<TABLE>  
<CAPTION>DESCRIPTION OF GROUP III COLLATERAL  
SELECTION DATE MORTGAGE LOANS

-----  
 -----  
 PRINCIPAL BALANCE AS OF THE CUT-OFF DATE  
 -----  
 -----

RANGE OF PRINCIPAL BALANCES AS OF THE CUT-OFF DATE (\$)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
0.01 - 50,000.00	71	\$ 2,446,182.75	0.53%	349	33.52	11.058	650	96.77
50,000.01 - 100,000.00	384	28,244,969.53	6.09	352	36.90	9.286	608	88.76
100,000.01 - 150,000.00	201	25,100,821.50	5.41	356	38.73	8.551	589	86.55
150,000.01 - 200,000.00	124	21,348,629.76	4.60	357	41.63	8.415	585	85.87
200,000.01 - 250,000.00	84	18,689,963.59	4.03	358	40.58	8.365	596	87.13
250,000.01 - 300,000.00	45	12,260,861.69	2.64	356	40.75	8.259	579	85.16
300,000.01 - 350,000.00	19	6,130,260.91	1.32	359	38.90	8.156	618	91.41
350,000.01 - 400,000.00	237	89,774,092.77	19.36	357	39.24	6.921	613	83.21
400,000.01 - 450,000.00	176	74,712,903.42	16.11	359	39.69	6.920	619	84.61
450,000.01 - 500,000.00	133	63,724,657.80	13.74	359	41.19	7.087	617	84.64
500,000.01 - 550,000.00	65	34,347,954.70	7.41	359	40.46	6.699	607	84.33
550,000.01 - 600,000.00	48	27,545,476.84	5.94	359	39.95	6.865	606	81.83
600,000.01 - 650,000.00	42	26,347,580.86	5.68	359	39.16	7.155	603	82.91
650,000.01 - 700,000.00	12	8,077,331.73	1.74	359	41.66	6.883	584	72.18
700,000.01 - 750,000.00	34	24,908,645.59	5.37	359	34.84	6.764	627	75.47
TOTAL:	1,675	\$ 463,660,333.44	100.00%	358	39.51	7.361	609	84.04

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

-----  
 -----  
 REMAINING TERM TO MATURITY  
 -----  
 -----

RANGE OF MONTHS REMAINING	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
------------------------------	--------------------------------	------------------------------------------------------	--------------------------------------------------------	----------------------------------------------	---------------------------	------------------------	------	----------------

<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
121 - 180	16	\$	1,780,224.13	0.38%	179	37.36	7.570	613	79.82
181 - 240	18		1,783,600.63	0.38	238	39.02	9.416	637	94.43
301 - 360	1,641		460,096,508.68	99.23	359	39.52	7.352	609	84.01
TOTAL:	1,675	\$	463,660,333.44	100.00%	358	39.51	7.361	609	84.04

</TABLE>

III-34

&lt;PAGE&gt;

<TABLE>  
<CAPTION>

DESCRIPTION OF GROUP III COLLATERAL  
SELECTION DATE MORTGAGE LOANS

## MORTGAGE RATE

RANGE OF CURRENT MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)	
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	
5.000 - 5.499	30	\$	13,883,167.54	2.99%	358	42.18	5.342	632	78.73
5.500 - 5.999	188		87,743,008.86	18.92	358	39.23	5.731	649	79.16
6.000 - 6.499	84		37,957,146.00	8.19	359	39.77	6.234	620	82.07
6.500 - 6.999	134		60,785,765.02	13.11	359	39.81	6.760	610	84.45
7.000 - 7.499	85		37,260,829.71	8.04	357	39.38	7.224	603	85.41
7.500 - 7.999	344		86,927,539.92	18.75	357	39.69	7.772	596	85.93
8.000 - 8.499	201		48,170,765.77	10.39	358	39.44	8.227	588	86.50
8.500 - 8.999	225		45,347,927.57	9.78	357	39.26	8.704	587	86.25

9.000 - 9.499	111	19,255,730.33	4.15	356	39.50	9.200	577	85.88
9.500 - 9.999	77	10,625,872.13	2.29	356	37.07	9.724	573	85.15
10.000 - 10.499	38	4,919,677.15	1.06	354	40.08	10.203	562	75.29
10.500 - 10.999	47	3,962,759.18	0.85	355	37.56	10.755	631	89.38
11.000 - 11.499	48	3,352,086.84	0.72	356	38.84	11.212	639	95.54
11.500 - 11.999	25	1,380,534.49	0.30	340	38.71	11.677	642	98.98
12.000 - 12.499	30	1,693,742.93	0.37	359	37.69	12.189	634	99.65
12.500 - 12.999	8	393,780.00	0.08	360	43.14	12.586	636	100.00
TOTAL:	1,675	\$ 463,660,333.44	100.00%	358	39.51	7.361	609	84.04

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

## ORIGINAL LOAN-TO-VALUE RATIOS\*

RANGE OF ORIGINAL LOAN-TO-VALUE RATIOS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
25.01 - 30.00	2	\$ 757,919.07	0.16%	358	32.46	10.180	550	26.98
35.01 - 40.00	3	606,380.59	0.13	358	35.83	8.471	558	39.41
40.01 - 45.00	3	519,918.39	0.11	339	40.73	6.709	581	41.45
45.01 - 50.00	9	2,912,454.49	0.63	359	29.50	6.781	619	48.85
50.01 - 55.00	8	1,954,505.38	0.42	359	34.44	7.366	558	52.64
55.01 - 60.00	16	5,840,745.51	1.26	352	35.34	7.152	590	58.32
60.01 - 65.00	52	19,595,636.21	4.23	358	38.46	6.709	617	63.26
65.01 - 70.00	68	24,862,657.87	5.36	359	40.87	7.041	587	68.44
70.01 - 75.00	103	34,993,908.74	7.55	358	39.66	7.305	575	74.14
75.01 - 80.00	225	70,782,930.30	15.27	358	39.90	6.882	604	79.53
80.01 - 85.00	241	75,720,564.14	16.33	357	40.00	6.938	601	84.37
85.01 - 90.00	490	130,349,947.46	28.11	358	39.17	7.497	608	89.67
90.01 - 95.00	268	77,763,449.95	16.77	358	40.16	7.685	635	94.80
95.01 >=	187	16,999,315.34	3.67	353	38.49	10.071	667	99.96
TOTAL:	1,675	\$ 463,660,333.44	100.00%	358	39.51	7.361	609	84.04



&lt;/TABLE&gt;

\* References to loan-to-value ratios are references to combined loan-to-value ratios with respect to second lien Mortgage Loans.

III-35

&lt;PAGE&gt;

<TABLE>  
<CAPTION>

-----  
DESCRIPTION OF GROUP III COLLATERAL  
SELECTION DATE MORTGAGE LOANS  
-----

-----  
FICO SCORE AT ORIGINATION  
-----

RANGE OF FICO SCORES	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
500 - 519	97	\$ 19,987,141.33	4.31%	357	42.58	8.267	509	76.09
520 - 539	142	39,952,801.45	8.62	359	39.82	8.140	531	77.75
540 - 559	176	44,205,694.19	9.53	358	40.00	7.985	551	80.42
560 - 579	162	49,445,920.54	10.66	358	40.98	7.608	569	82.50
580 - 599	173	46,522,939.23	10.03	357	39.37	7.233	589	84.82
600 - 619	235	73,347,696.21	15.82	357	38.42	7.163	608	86.36
620 - 639	229	59,360,168.35	12.80	358	40.01	7.281	630	87.88
640 - 659	158	43,232,028.02	9.32	358	38.59	6.900	650	84.79
660 - 679	110	32,315,520.76	6.97	357	38.32	6.911	668	86.00
680 - 699	85	24,506,753.67	5.29	357	38.34	6.891	689	87.50
700 - 719	46	11,169,165.91	2.41	356	40.10	7.369	709	90.44
720 - 739	36	10,031,059.07	2.16	358	39.83	6.541	729	87.28
740 - 759	8	3,232,792.47	0.70	359	39.43	6.146	746	72.47

760 - 779	12	5,042,415.45	1.09	359	40.50	6.303	771	78.45
780 - 799	4	561,314.97	0.12	359	31.49	6.864	788	80.12
800 - 819	2	746,921.82	0.16	358	21.47	7.139	804	76.94
-----								
TOTAL:	1,675	\$ 463,660,333.44	100.00%	358	39.51	7.361	609	84.04
-----								

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

-----  
DEBT-TO-INCOME RATIO  
-----

RANGE OF DEBT-TO-INCOME RATIOS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
<= 20.00	98	\$ 26,430,499.31	5.70%	356	12.54	7.176	620	83.43
20.01 - 25.00	85	24,370,166.68	5.26	358	23.26	7.286	604	77.82
25.01 - 30.00	134	29,404,101.42	6.34	358	28.19	7.430	614	84.76
30.01 - 35.00	200	50,938,990.69	10.99	359	33.17	7.545	613	83.24
35.01 - 40.00	261	64,133,440.38	13.83	357	38.06	7.626	607	84.29
40.01 - 45.00	404	110,108,124.34	23.75	357	43.21	7.404	616	85.64
45.01 - 50.00	444	140,759,758.80	30.36	358	48.10	7.200	604	85.66
50.01 - 55.00	49	17,515,251.82	3.78	359	53.34	7.145	584	70.73
-----								
TOTAL:	1,675	\$ 463,660,333.44	100.00%	358	39.51	7.361	609	84.04
-----								

&lt;/TABLE&gt;

III-36

&lt;PAGE&gt;

&lt;TABLE&gt;

&lt;CAPTION&gt;

-----  
 DESCRIPTION OF GROUP III COLLATERAL  
 SELECTION DATE MORTGAGE LOANS  
 -----

-----  
 GEOGRAPHIC DISTRIBUTION  
 -----

STATE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
California	532	\$ 212,549,900.21	45.84%	358	40.37	6.758	614	81.72
Illinois	191	42,270,326.97	9.12	358	40.82	7.969	618	87.22
New Jersey	105	37,770,548.20	8.15	357	39.93	7.388	606	84.79
New York	74	30,375,607.73	6.55	359	39.16	7.555	617	86.17
Florida	134	26,095,369.94	5.63	357	40.34	8.010	600	85.37
Massachusetts	35	13,438,297.73	2.90	359	35.06	7.246	603	83.55
Ohio	105	11,772,921.24	2.54	357	38.83	8.368	592	88.41
Michigan	59	9,657,516.80	2.08	359	37.16	8.176	599	85.08
Texas	48	8,476,496.38	1.83	353	37.63	8.210	584	82.32
Maryland	27	8,219,929.76	1.77	359	40.48	7.898	572	83.39
Nevada	34	7,941,086.23	1.71	358	36.84	8.211	594	82.86
Connecticut	20	5,680,850.97	1.23	359	35.88	7.945	598	88.45
Washington	25	5,574,701.84	1.20	353	38.48	7.955	615	88.44
Arizona	40	4,781,731.58	1.03	355	37.17	8.504	595	88.26
Georgia	23	4,524,126.15	0.98	355	38.75	8.659	604	88.95
Colorado	16	4,475,444.55	0.97	359	31.17	7.698	580	87.70
Pennsylvania	19	3,371,724.33	0.73	359	35.69	7.873	619	88.56
Minnesota	12	3,336,363.34	0.72	359	36.26	7.483	651	90.97
Indiana	25	3,166,577.24	0.68	354	41.75	8.083	610	86.10
Utah	19	2,345,040.21	0.51	359	35.81	8.858	596	83.04
Missouri	18	1,862,493.44	0.40	354	36.93	8.467	575	87.80
Hawaii	3	1,391,404.56	0.30	359	43.84	6.266	662	81.63
Louisiana	7	1,304,400.39	0.28	359	30.22	7.871	591	84.62
Tennessee	13	1,261,248.48	0.27	330	35.25	8.921	624	90.97
South Carolina	10	1,239,074.90	0.27	358	31.76	8.418	553	80.10
Kentucky	12	1,153,259.51	0.25	347	41.43	9.010	583	92.15
Oregon	7	1,129,054.66	0.24	358	37.93	7.976	582	85.88

New Mexico	7	970,261.77	0.21	358	44.10	8.156	557	81.81	
Alabama	6	950,661.08	0.21	359	35.94	7.628	598	89.70	
Alaska	5	814,238.75	0.18	357	35.44	8.982	622	94.30	
Rhode Island	4	761,335.64	0.16	359	42.55	7.502	574	87.93	
North Carolina	10	756,310.68	0.16	352	33.36	8.042	609	80.24	
Wisconsin	5	729,710.95	0.16	358	40.80	8.550	613	90.53	
Mississippi	4	728,824.65	0.16	359	44.70	7.305	626	88.73	
Idaho	3	705,531.87	0.15	357	38.86	8.310	561	91.01	
Kansas	2	588,211.53	0.13	359	13.88	7.692	654	90.87	
Oklahoma	4	329,893.61	0.07	360	43.80	9.057	534	82.42	
New Hampshire	2	293,709.77	0.06	355	39.25	9.952	575	92.51	
Iowa	3	278,088.59	0.06	360	47.46	8.548	575	87.02	
North Dakota	1	197,384.00	0.04	359	44.00	8.650	680	100.00	
Maine	2	146,959.38	0.03	359	26.86	10.876	550	73.87	
Wyoming	1	101,250.00	0.02	360	43.00	8.850	550	90.00	
Arkansas	1	64,800.00	0.01	360	14.00	9.350	552	90.00	
Delaware	1	53,863.83	0.01	359	30.00	8.000	716	89.98	
Nebraska	1	23,800.00	0.01	360	41.00	12.300	625	100.00	
-----									
TOTAL:	1,675	\$ 463,660,333.44	100.00%	358	39.51	7.361	609	84.04	
-----									

</TABLE>

III-37

<PAGE>

<TABLE>  
<CAPTION>

-----  
 DESCRIPTION OF GROUP III COLLATERAL  
 SELECTION DATE MORTGAGE LOANS  
 -----

-----  
 OCCUPANCY STATUS  
 -----

PRINCIPAL  
 BALANCE            % OF PRINCIPAL    REMAINING

OCCUPANCY STATUS*	NUMBER OF MORTGAGE LOANS	AS OF THE CUT-OFF DATE	BALANCE AS OF THE CUT-OFF DATE	TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)	
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	
Owner Occupied	1,500	\$	431,242,204.53	93.01%	358	40.04	7.317	607	84.02
Non-Owner Occupied	158		25,933,479.09	5.59	357	31.27	8.010	643	85.73
Second Home	17		6,484,649.82	1.40	359	37.28	7.702	617	78.78
TOTAL:	1,675	\$	463,660,333.44	100.00%	358	39.51	7.361	609	84.04

&lt;/TABLE&gt;

\* Based on mortgagor representation at origination.

&lt;TABLE&gt;

&lt;CAPTION&gt;

## DOCUMENTATION TYPE

INCOME DOCUMENTATION	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)	
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	
Full	754	\$	201,459,071.79	43.45%	357	39.87	6.927	603	82.41
Stated	786		215,532,686.80	46.49	358	40.66	7.798	618	86.04
Limited	135		46,668,574.85	10.07	358	32.66	7.212	595	81.83
TOTAL:	1,675	\$	463,660,333.44	100.00%	358	39.51	7.361	609	84.04

&lt;/TABLE&gt;

&lt;TABLE&gt;

&lt;CAPTION&gt;

## LOAN PURPOSE

PURPOSE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Refinance-Debt Consolidation Cash Out**	952	\$ 303,461,818.35	65.45%	358	39.98	7.103	600	81.43
Refinance-Debt Consolidation No Cash Out***	54	12,319,415.73	2.66	356	36.75	7.295	614	79.27
Purchase	669	147,879,099.36	31.89	358	38.78	7.896	628	89.79
TOTAL:	1,675	\$ 463,660,333.44	100.00%	358	39.51	7.361	609	84.04

</TABLE>

\*\* Cash proceeds to the borrower inclusive of debt consolidation payments exceed 2% or \$2,000 of the original principal balance of the related loan. Also includes all home equity loans originated in Texas with any cash proceeds.

\*\*\* Cash proceeds to the borrower inclusive of debt consolidation payments do not exceed 2% or \$2,000 of the original principal balance of the related loan. Excludes home equity loans originated in Texas with any cash proceeds.

III-38

<PAGE>

<TABLE>  
<CAPTION>

-----  
DESCRIPTION OF GROUP III COLLATERAL  
SELECTION DATE MORTGAGE LOANS  
-----

## CREDIT GRADE

RISK CATEGORY*	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
1	1,136	\$ 305,029,591.87	65.79%	358	39.18	7.223	625	85.80
2	112	37,858,038.83	8.17	359	40.79	7.356	581	82.50
3	118	30,456,333.05	6.57	359	37.15	7.531	579	82.00
4	93	28,157,374.03	6.07	356	38.90	7.756	564	79.03
5	44	13,705,232.69	2.96	357	38.85	7.897	551	71.96
6	20	6,328,053.86	1.36	359	39.22	9.303	545	68.88
A	36	7,589,084.03	1.64	351	41.98	7.554	613	83.65
A-	9	2,682,925.66	0.58	356	45.35	8.139	562	79.44
A+	64	19,276,046.78	4.16	358	42.43	7.097	616	85.52
B	9	2,035,650.76	0.44	359	43.21	8.622	578	84.48
C	14	2,997,546.95	0.65	358	45.89	8.646	553	70.32
C-	20	7,544,454.93	1.63	359	44.02	7.529	597	85.87
TOTAL:	1,675	\$ 463,660,333.44	100.00%	358	39.51	7.361	609	84.04

&lt;/TABLE&gt;

\* Letters correspond to risk categories of Olympus Mortgage Company and numerals correspond to risk categories of Argent Mortgage Company, LLC.

<TABLE>  
<CAPTION>

## PROPERTY TYPE

PROPERTY TYPE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO-INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Condominium	105	\$ 24,791,028.50	5.35%	359	40.15	7.511	623	86.31

PUD Detached	141	44,045,319.32	9.50	357	39.07	7.525	595	82.40
Single Family Detached	1,237	353,767,964.87	76.30	358	39.61	7.271	607	83.63
Single Family Attached	4	606,102.47	0.13	359	41.50	8.383	574	87.37
Two-to-Four Family	110	31,374,448.15	6.77	358	39.01	7.837	634	89.36
Manufactured Housing	69	6,722,938.26	1.45	347	36.72	7.782	612	81.93
PUD Attached	9	2,352,531.87	0.51	359	40.89	8.390	618	86.28
TOTAL:	1,675	\$ 463,660,333.44	100.00%	358	39.51	7.361	609	84.04

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

## PREPAYMENT CHARGE TERM

PREPAYMENT CHARGE TERM AT ORIGINATION (MOS.)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
0	647	\$ 151,848,840.19	32.75%	358	39.33	7.926	607	85.79
12	69	27,660,143.78	5.97	359	40.09	7.678	609	83.66
24	450	136,429,856.79	29.42	358	39.12	7.345	594	84.39
36	509	147,721,492.68	31.86	357	39.95	6.735	625	81.98
TOTAL:	1,675	\$ 463,660,333.44	100.00%	358	39.51	7.361	609	84.04

&lt;/TABLE&gt;

III-39

&lt;PAGE&gt;

<TABLE>  
<CAPTION>



-----  
 DESCRIPTION OF GROUP III COLLATERAL  
 SELECTION DATE MORTGAGE LOANS  
 -----

-----  
 MAXIMUM MORTGAGE RATES OF THE ADJUSTABLE-RATE LOANS  
 -----

RANGE OF MAXIMUM MORTGAGE RATES (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
11.000 - 11.499	28	\$ 12,670,125.70	3.51%	358	42.55	5.335	627	78.42
11.500 - 11.999	98	45,911,101.96	12.72	359	38.83	5.753	628	82.40
12.000 - 12.499	66	30,067,971.36	8.33	359	39.11	6.240	613	82.47
12.500 - 12.999	115	53,010,570.74	14.69	359	40.12	6.772	607	84.39
13.000 - 13.499	72	32,904,152.96	9.12	359	39.32	7.226	601	84.85
13.500 - 13.999	287	77,094,854.82	21.36	359	39.81	7.781	595	86.07
14.000 - 14.499	160	42,530,470.87	11.78	359	39.51	8.235	582	86.56
14.500 - 14.999	166	38,942,350.54	10.79	358	39.94	8.692	585	86.04
15.000 - 15.499	63	15,487,263.73	4.29	357	40.67	9.201	571	85.35
15.500 - 15.999	37	7,323,962.88	2.03	359	40.05	9.734	556	82.85
16.000 - 16.499	13	3,116,714.24	0.86	358	42.40	10.220	547	66.41
16.500 - 16.999	7	1,435,961.62	0.40	359	39.77	10.722	575	74.29
17.000 - 17.499	4	448,460.15	0.12	358	36.85	11.238	517	72.81
TOTAL:	1,116	\$ 360,943,961.57	100.00%	359	39.76	7.399	599	84.40

</TABLE>

<TABLE>  
 <CAPTION>

-----  
 MINIMUM MORTGAGE RATES OF THE ADJUSTABLE-RATE LOANS  
 -----

NUMBER OF	PRINCIPAL BALANCE AS OF	% OF PRINCIPAL BALANCE	REMAINING TERM TO	DEBT-TO-	GROSS
-----------	-------------------------------	---------------------------	----------------------	----------	-------

RANGE OF MINMUM MORTGAGE RATES (%)	MORTGAGE LOANS	THE CUT-OFF DATE	AS OF THE CUT-OFF DATE	MATURITY (MONTHS)	INCOME (%)	COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
<= 5.499	28	\$ 12,670,125.70	3.51%	358	42.55	5.335	627	78.42
5.500 - 5.999	98	45,911,101.96	12.72	359	38.83	5.753	628	82.40
6.000 - 6.499	66	30,067,971.36	8.33	359	39.11	6.240	613	82.47
6.500 - 6.999	115	53,010,570.74	14.69	359	40.12	6.772	607	84.39
7.000 - 7.499	72	32,904,152.96	9.12	359	39.32	7.226	601	84.85
7.500 - 7.999	287	77,094,854.82	21.36	359	39.81	7.781	595	86.07
8.000 - 8.499	160	42,530,470.87	11.78	359	39.51	8.235	582	86.56
8.500 - 8.999	166	38,942,350.54	10.79	358	39.94	8.692	585	86.04
9.000 - 9.499	63	15,487,263.73	4.29	357	40.67	9.201	571	85.35
9.500 - 9.999	37	7,323,962.88	2.03	359	40.05	9.734	556	82.85
10.000 - 10.499	13	3,116,714.24	0.86	358	42.40	10.220	547	66.41
10.500 - 10.999	7	1,435,961.62	0.40	359	39.77	10.722	575	74.29
11.000 - 11.499	4	448,460.15	0.12	358	36.85	11.238	517	72.81
TOTAL:	1,116	\$ 360,943,961.57	100.00%	359	39.76	7.399	599	84.40

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

## GROSS MARGINS OF THE ADJUSTABLE-RATE LOANS

RANGE OF GROSS MARGINS (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
4.500 - 4.749	3	\$ 720,837.96	0.20%	357	38.44	7.656	571	83.68
5.000 - 5.249	163	38,003,987.57	10.53	358	40.50	7.958	614	87.23
5.500 - 5.749	96	30,744,277.99	8.52	359	43.12	7.467	596	84.71
6.000 - 6.249	836	287,184,265.72	79.56	359	39.33	7.300	598	84.07
6.500 - 6.749	11	2,677,153.68	0.74	359	37.40	8.158	562	83.77
7.000 >=	7	1,613,438.65	0.45	359	40.29	9.310	528	71.99
TOTAL:	1,116	\$ 360,943,961.57	100.00%	359	39.76	7.399	599	84.40

&lt;/TABLE&gt;

III-40

&lt;PAGE&gt;

&lt;TABLE&gt;

&lt;CAPTION&gt;

DESCRIPTION OF GROUP III COLLATERAL  
SELECTION DATE MORTGAGE LOANS

NEXT ADJUSTMENT DATE OF THE ADJUSTABLE-RATE LOANS

NEXT ADJUSTMENT DATE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
July 2006	6	\$ 1,845,609.25	0.51%	354	31.93	5.863	589	77.21
August 2006	1	170,417.57	0.05	355	39.00	8.000	651	90.00
September 2006	20	5,236,267.38	1.45	356	43.37	6.810	600	81.95
October 2006	52	16,696,333.94	4.63	357	38.34	7.888	582	83.86
November 2006	89	22,813,455.91	6.32	357	39.64	7.636	593	80.68
December 2006	521	184,211,719.84	51.04	359	39.92	7.355	594	84.03
January 2007	127	33,461,299.00	9.27	360	41.21	7.369	602	87.42
August 2007	2	857,716.45	0.24	355	45.63	6.139	597	72.75
September 2007	6	2,554,963.55	0.71	356	40.07	6.009	651	80.34
October 2007	24	6,934,301.37	1.92	357	40.90	7.252	616	86.08
November 2007	23	6,228,640.85	1.73	358	42.12	7.522	589	85.14
December 2007	195	68,324,266.46	18.93	359	38.49	7.484	609	85.27
January 2008	50	11,608,970.00	3.22	360	40.04	7.458	630	87.16
TOTAL:	1,116	\$ 360,943,961.57	100.00%	359	39.76	7.399	599	84.40

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

## INITIAL PERIODIC CAP OF THE ADJUSTABLE-RATE LOANS

INITIAL PERIODIC CAP (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S> 2.000	<C> 1,116	<C> \$ 360,943,961.57	<C> 100.00%	<C> 359	<C> 39.76	<C> 7.399	<C> 599	<C> 84.40
TOTAL:	1,116	\$ 360,943,961.57	100.00%	359	39.76	7.399	599	84.40

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

## PERIODIC CAP OF THE ADJUSTABLE-RATE LOANS

PERIODIC CAP (%)	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S> 1.000	<C> 1,116	<C> \$ 360,943,961.57	<C> 100.00%	<C> 359	<C> 39.76	<C> 7.399	<C> 599	<C> 84.40
TOTAL:	1,116	\$ 360,943,961.57	100.00%	359	39.76	7.399	599	84.40

&lt;/TABLE&gt;

<TABLE>  
<CAPTION>

LOAN SOURCE								
LOAN SOURCE	NUMBER OF MORTGAGE LOANS	PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	% OF PRINCIPAL BALANCE AS OF THE CUT-OFF DATE	REMAINING TERM TO MATURITY (MONTHS)	DEBT-TO- INCOME (%)	GROSS COUPON (%)	FICO	OLTV(1) (%)
<S> Wholesale	<C> 1,675	<C> \$ 463,660,333.44	<C> 100.00%	<C> 358	<C> 39.51	<C> 7.361	<C> 609	<C> 84.04
TOTAL:	1,675	\$ 463,660,333.44	100.00%	358	39.51	7.361	609	84.04

</TABLE>

III-41

<PAGE>