

Sector: Option ARM Vintage: 2007-2008		All Active Deals	Your Deal	ABX Benchmark		Lowest Loss % Deal in Sector	Highest Loss % Deal in Sector	Average Deal in Sector	Median Deal in Sector	Deals in Sector / Vintage	Lowest Loss % Deal in Sector / Vintage	Highest Loss % Deal in Sector / Vintage	Average Deal in Sector / Vintage	Median Deal in Sector / Vintage	
				Deals in Sector	Sample Min Loss	Sample Max Loss	NA	Sample Median	NA	Sample Min Loss 2	Sample Max Loss 2	NA	NA		
Aggregate Characteristics	Deal Name	NA	Sample Deal	0702	NA	Sample Min Loss	Sample Max Loss	NA	Sample Median	NA	Sample Min Loss 2	Sample Max Loss 2	NA	Sample Median 2	
	Deal Size Rank / Number of Deals *	5,521	52%	20	350	4%	10%		45%	100	82%	1%		32%	
	Deal Rank by Loss % **		72%			1%	100%		50%		1%	100%		49%	
	Total Loans	5,120,377	1,046	67,039	398,013	416	284	1,137	751	122,166	2,088	284	1,221	690	
	Investor Balance (\$MM)	1,161,002	407	13,600	150,750	63	122	431	320	51,175	810	122	512	302	
	Average Balance (\$000)	227	389	203	379	151	429	379	426	419	388	429	419	438	
	Current Factor	0.37	0.51	0.48	0.44	0.15	0.39	0.44	0.32	0.59	0.70	0.39	0.59	0.60	
	Weighted Average (WA) Maturity	282	346	301	318	285	302	318	346	330	386	302	330	307	
	WA Loan Age	72	61	59	67	85	58	67	73	57	54	58	57	53	
	WA Deal Age	69	58	56	62	0	55	62	69	55	50	55	55	53	
	WA Coupon	5.31	3.40	5.95	3.73	3.06	3.42	3.73	3.21	4.66	3.82	3.42	4.66	6.21	
	WA Margin	3.67	3.17	5.91	3.02	2.84	3.83	3.02	3.08	2.97	3.93	3.83	2.97	2.75	
	WA Original FICO	673	700	619	708	695	673	708	714	711	706	673	711	717	
	2nd Lien	2%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
	Fixed Rate	42%	0%	29%	1%	0%	0%	1%	0%	1%	0%	0%	1%	0%	
	Interest Only	21%	0%	9%	7%	0%	0%	7%	0%	15%	0%	0%	15%	0%	
	Debt to Income Ratio	35	0	42	33	0	0	33	0	35	0	0	35	36	
	Loans with Silent 2nds	24%	26%	12%	29%	0%	47%	29%	22%	34%	16%	47%	34%	26%	
	Full Doc	34%	1%	37%	12%	8%	4%	12%	3%	10%	17%	4%	10%	10%	
	Single Family	68%	72%	73%	65%	62%	71%	65%	73%	66%	62%	71%	66%	69%	
Purchase Loans	38%	13%	20%	30%	100%	12%	30%	18%	23%	27%	12%	23%	15%		
Cash Out Refinance	42%	68%	56%	49%	0%	60%	49%	69%	48%	47%	60%	48%	49%		
Owner Occupied	83%	93%	82%	82%	100%	88%	82%	96%	85%	86%	88%	85%	93%		
Top Servicer	Servicer 1	Servicer 2	All	All	Servicer 3	Servicer 4	All	Servicer 5	All	Servicer 6	Servicer 7	All	Servicer 8		
Top Servicer %	28%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		
Time as Servicer in Months	43	58	56	62	0	55	62	69	55	45	55	55	33		
Aggregate Stratifications	Significant States	Within 23 Judicial Foreclosure States	34%	7%	45%	26%	42%	20%	26%	4%	25%	36%	20%	25%	22%
		California	35%	84%	21%	53%	18%	65%	53%	86%	53%	37%	65%	53%	62%
		Florida	10%	2%	13%	13%	11%	8%	13%	0%	13%	22%	8%	13%	7%
		Nevada	2%	2%	1%	3%	2%	2%	3%	3%	2%	3%	2%	2%	1%
		Arizona	3%	5%	2%	2%	1%	1%	2%	5%	3%	3%	1%	3%	2%
		Michigan	2%	0%	2%	1%	6%	0%	1%	0%	1%	0%	0%	1%	0%
		Illinois	3%	2%	4%	2%	7%	2%	2%	1%	2%	3%	2%	2%	1%
		New York	7%	2%	9%	3%	8%	3%	3%	1%	3%	4%	3%	3%	4%
	Product	Fixed Rate	42%	0%	29%	1%	0%	0%	1%	0%	1%	0%	0%	1%	0%
		Vanilla ARM	3%	0%	7%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
		Hybrid 2-3 Yr	18%	0%	61%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
		Hybrid 5-7 Yr	19%	0%	3%	1%	0%	0%	1%	0%	1%	0%	0%	1%	0%
		Hybrid 10 Yr	5%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
		Option ARM	14%	100%	0%	98%	100%	100%	98%	100%	98%	100%	100%	98%	100%
	INDEX (ARMs only)	6 Month Libor	36%	0%	90%	10%	0%	0%	10%	0%	20%	0%	0%	20%	0%
		1 Year Libor	14%	0%	0%	6%	0%	0%	6%	0%	16%	0%	0%	16%	100%
		1 Month MTA	7%	0%	0%	44%	0%	0%	44%	0%	30%	0%	0%	30%	0%
		1 Year Treasury	10%	100%	0%	30%	100%	100%	30%	100%	29%	100%	100%	29%	0%
Prime Rate		1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
COFI	0%	0%	0%	2%	0%	0%	2%	0%	2%	0%	0%	2%	0%		
OT's Delinquencies	Current	70%	72%	52%	56%	96%	51%	56%	73%	54%	48%	51%	54%	66%	
	30 - 59 Days Delinq.	3%	4%	5%	2%	2%	6%	2%	1%	3%	3%	6%	3%	4%	
	60 - 89 Days Delinq.	1%	1%	2%	2%	1%	4%	2%	1%	2%	2%	4%	2%	2%	
	90+ Days Delinq. (excluding FC/REO)	9%	8%	15%	14%	1%	13%	14%	4%	14%	14%	13%	14%	9%	
	In Foreclosure (FC)	14%	8%	22%	20%	0%	18%	20%	15%	22%	31%	18%	22%	17%	
REO	3%	7%	4%	5%	0%	9%	5%	5%	5%	2%	9%	5%	1%		
Payment History	Perfect Payment History	Last 6 Months	66%	66%	44%	52%	95%	46%	52%	67%	50%	43%	46%	50%	62%
		Last 12 Months	62%	60%	37%	49%	94%	41%	49%	64%	47%	41%	41%	47%	58%
		Last 24 Months	55%	45%	25%	43%	92%	24%	43%	57%	40%	34%	24%	40%	52%
		Lifetime	51%	41%	19%	40%	88%	22%	40%	44%	38%	32%	22%	38%	49%
	Never 90+ Days Delinquent	Last 6 Months	71%	73%	53%	58%	99%	55%	58%	73%	56%	49%	55%	56%	70%
		Last 12 Months	68%	68%	47%	55%	99%	52%	55%	70%	54%	47%	52%	54%	67%
		Last 24 Months	62%	55%	34%	49%	99%	32%	49%	65%	47%	40%	32%	47%	63%
		Lifetime	58%	52%	29%	47%	98%	31%	47%	57%	46%	40%	31%	46%	62%
Last 12 Month Reperformers	% of Total Pool	6%	8%	11%	5%	0%	6%	5%	7%	6%	5%	6%	6%	6%	
	% that have been Modified	64%	81%	63%	78%	100%	77%	78%	63%	80%	85%	77%	80%	64%	
Of Current Payers	Last 6 Months	Perfect Payment History	94%	92%	85%	93%	99%	90%	93%	92%	92%	90%	90%	92%	93%
		Never 90+ Days Delinquent	97%	95%	91%	96%	100%	96%	96%	96%	95%	94%	96%	95%	96%
	Last 12 Months	Perfect Payment History	89%	84%	72%	87%	98%	81%	87%	88%	86%	85%	81%	86%	88%
		Never 90+ Days Delinquent	93%	89%	81%	92%	100%	90%	92%	93%	91%	91%	90%	91%	92%
	Lifetime	Perfect Payment History	73%	57%	37%	71%	92%	43%	71%	61%	69%	43%	69%	75%	
	Never 90+ Days Delinquent	81%	68%	51%	79%	100%	52%	79%	76%	78%	76%	52%	78%	85%	

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** Deal Rank by Loss % - for individual deals, rank of the deal within the sector and vintage by Cumulative Loss Rate (higher percentage=higher loss rate). For Totals and Averages, this is empty.

Sector: Option ARM Vintage: 2007-2008		All Active Deals	Your Deal	ABX Benchmark	Deals in Sector	Lowest Loss %	Highest Loss %	Average	Median	Deals in	Lowest Loss %	Highest Loss %	Average	Median	
						Deal in Sector	Deal in Sector	Deal in Sector	Deal in Sector	Sector / Vintage	Deal in Sector / Vintage	Deal in Sector / Vintage	Deal in Sector / Vintage	Deal in Sector / Vintage	Deal in Sector / Vintage
Deal Name		NA	Sample Deal	0702	NA	Sample Min Loss	Sample Max Loss	NA	Sample Median	NA	Sample Min Loss 2	Sample Max Loss 2	NA	Sample Median 2	
Deal Size Rank / Number of Deals *		5,521	52%	20	350	4%	10%		45%	100	82%	1%		32%	
Deal Rank by Loss % **			72%			1%	100%		50%		1%	100%		49%	
Total Loans		5,120,377	1,046	67,039	398,013	416	284	1,137	751	122,166	2,088	284	1,221	690	
Investor Balance (\$MM)		1,161,002	407	13,600	150,750	63	122	431	320	51,175	810	122	512	302	
Seriously Delinquent Loans (90+ Delinq., FC, and REO)	Number of Loans	90+ Days Delinquent	432,507	63	9,072	49,110	4	34	140	30	15,531	257	34	155	66
		In Foreclosure	601,976	78	12,607	75,372	2	55	215	112	25,560	624	55	255	99
		REO Properties	122,221	66	2,239	17,259	0	23	49	35	5,585	38	23	55	9
	Balance (\$MM)	90+ Days Delinquent	109,873	32	2,072	21,831	1	15	62	14	7,288	114	15	73	27
		In Foreclosure	161,514	34	3,015	30,846	0	22	88	48	11,168	253	22	112	52
		REO Properties	31,921	29	519	6,965	0	11	20	16	2,473	17	11	25	4
	WA Months Delinquent	90+ Days Delinquent	18	14	18	19	5	14	19	14	17	17	14	17	7
		In Foreclosure	24	13	25	24	4	25	24	12	23	24	25	23	17
		REO Properties	30	23	31	29	0	30	29	22	27	32	30	27	21
	Average Balance (\$000)	90+ Days Delinquent	254	502	228	445	179	456	445	467	469	444	456	469	412
		In Foreclosure	268	435	239	409	94	398	409	427	437	406	398	437	521
		REO Properties	261	434	232	404	0	477	404	449	443	445	477	443	490
	Significant States	California	31%	79%	19%	50%	13%	60%	50%	82%	48%	32%	60%	48%	54%
		Florida	17%	2%	18%	20%	7%	10%	20%	0%	20%	32%	10%	20%	14%
		Nevada	3%	5%	1%	3%	0%	3%	3%	6%	2%	3%	3%	2%	2%
		Arizona	2%	5%	2%	2%	0%	0%	2%	5%	3%	3%	0%	3%	3%
		Michigan	1%	0%	1%	1%	0%	0%	1%	0%	1%	0%	0%	1%	1%
		Illinois	4%	2%	5%	2%	51%	4%	2%	1%	2%	2%	4%	2%	1%
		New York	8%	2%	11%	3%	0%	3%	3%	1%	4%	5%	3%	4%	4%
	Other Characteristics	WA Current LTV	158	175	165	172	137	186	172	173	177	193	186	177	160
No Equity (Current Combined LTV>=100%)		79%	95%	82%	89%	86%	95%	89%	92%	91%	92%	95%	91%	92%	
WA Months Delinquent (MDQ)		22	16	23	23	5	23	23	14	21	22	23	21	14	
Average Balance (\$000)		262	455	234	421	151	432	421	438	448	418	432	448	478	
Last 12 Months Liquidations	WA Current LTV	159	180	170	174	0	167	174	181	178	202	167	178	160	
	No Equity (Current Combined LTV>=100%)	82%	92%	84%	92%	0%	98%	92%	94%	93%	94%	98%	93%	97%	
	WA Months to Liquidation (MTL)	24	23	26	24	0	28	24	21	22	25	28	22	17	
	Average Balance (\$000)	229	422	202	398	0	426	398	428	427	414	426	427	485	
Delinquency Severity	At Least 2 Months	28%	24%	44%	41%	2%	44%	41%	25%	43%	50%	44%	43%	30%	
	At Least 3 Months	26%	23%	41%	40%	1%	40%	40%	24%	41%	47%	40%	41%	28%	
	At Least 6 Months	23%	19%	36%	36%	0%	35%	36%	19%	36%	43%	35%	36%	21%	
	At Least 1 Year	19%	13%	30%	30%	0%	29%	30%	12%	30%	37%	29%	30%	13%	
	At Least 2 Years	12%	6%	20%	19%	0%	19%	19%	4%	17%	22%	19%	17%	5%	
	In Bankruptcy	3%	7%	4%	5%	1%	15%	5%	4%	5%	2%	15%	5%	5%	
Stopped Advancing	Loans Amortizing and Calculation Possible	74%	92%	78%	78%	100%	92%	78%	73%	55%	61%	92%	55%	13%	
	Total NOT Advanced	5%	9%	11%	5%	0%	6%	5%	4%	3%	1%	6%	3%	0%	
	60+ loans NOT advanced	16%	32%	24%	12%	0%	13%	12%	17%	7%	2%	13%	7%	2%	
Payment Change	Down (% of Deal)	3%	9%	2%	5%	3%	1%	5%	12%	2%	1%	1%	2%	0%	
	Change	-10%	-2%	-23%	-10%	-5%	-12%	-10%	-2%	-25%	-22%	-12%	-25%	-46%	
	Up (% of Deal)	2%	15%	2%	3%	0%	2%	3%	1%	4%	0%	2%	4%	2%	
Change	24%	10%	26%	31%	0%	17%	31%	21%	52%	115%	17%	52%	96%		

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						Deal in Sector	Deal in Sector	Deal in Sector	Deal in Sector	Sector / Vintage	Deal in Sector / Vintage	Deal in Sector / Vintage	Deal in Sector / Vintage	Deal in Sector / Vintage	
Deal Name	Deal Name	NA	Sample Deal	0702	NA	Sample Min Loss	Sample Max Loss	NA	Sample Median	NA	Sample Min Loss 2	Sample Max Loss 2	NA	Sample Median 2	
	Deal Size Rank / Number of Deals *	5,521	52%	20	350	4%	10%		45%	100	82%	1%		32%	
	Deal Rank by Loss % **		72%			1%	100%		50%		1%	100%		49%	
	Total Loans	5,120,377	1,046	67,039	398,013	416	284	1,137	751	122,166	2,088	284	1,221	690	
Investor Balance (\$MM)	1,161,002	407	13,600	150,750	63	122	431	320	51,175	810	122	512	302		
1 Month Roll Rate - Current to Delinquent	ALL Loans	2.0%	2.9%	4.2%	2.5%	1.3%	2.9%	2.5%	1.9%	3.1%	3.0%	2.9%	3.1%	4.2%	
	Loans with Perfect Payment History	0.9%	2.6%	2.0%	1.8%	0.9%	4.2%	1.8%	1.0%	2.4%	2.5%	4.2%	2.4%	3.7%	
	Loans with Imperfect Payment History	5.0%	3.3%	5.5%	4.2%	5.3%	1.9%	4.2%	3.5%	4.5%	4.2%	1.9%	4.5%	5.5%	
3 Month Moving Average - Current to Delinquent	ALL Loans	5.6%	7.6%	11.9%	7.0%	2.6%	12.5%	7.0%	6.5%	8.6%	9.2%	12.5%	8.6%	9.9%	
	Loans with Perfect Payment History	2.6%	5.0%	5.5%	5.2%	2.0%	7.4%	5.2%	2.3%	7.2%	7.6%	7.4%	7.2%	9.3%	
	Loans with Imperfect Payment History	13.3%	11.3%	15.5%	11.3%	9.3%	16.2%	11.3%	12.6%	11.8%	12.4%	16.2%	11.8%	11.7%	
1 Month Roll Rate	Improved Loans	From 30 Days Delinquent to Current	17.5%	14.0%	18.4%	13.8%	10.3%	13.6%	13.8%	26.1%	13.0%	13.1%	13.6%	13.0%	14.0%
		From 60 Days Delinquent to Current	5.8%	0.0%	5.2%	4.2%	29.2%	0.0%	4.2%	8.8%	3.4%	5.5%	0.0%	3.4%	2.6%
		From 90+ Days Delinquent to Current	3.2%	9.9%	4.9%	2.2%	0.0%	2.2%	2.2%	0.0%	2.4%	4.5%	2.2%	2.4%	3.1%
		From Foreclosure to Current	1.0%	1.9%	1.1%	0.8%	0.0%	0.0%	0.8%	5.1%	0.7%	0.2%	0.0%	0.7%	1.4%
		Loans that are Delinquent and Rolling (e.g. 30 Days Delinquent last month and 30 Days Delinquent again this month)	11.8%	18.4%	13.1%	8.9%	18.4%	21.1%	8.9%	4.3%	9.0%	9.2%	21.1%	9.0%	14.6%
	Deteriorated Loans	30 Days Delinquent to 60 Days Delinquent	38.3%	23.6%	32.1%	47.1%	64.3%	47.0%	47.1%	73.9%	50.8%	43.7%	47.0%	50.8%	35.6%
		60 Days Delinquent to 90+ Days Delinquent	46.5%	29.5%	44.9%	48.8%	28.6%	81.9%	48.8%	38.5%	50.4%	35.0%	81.9%	50.4%	63.9%
		60 Days Delinquent to Foreclosure	13.5%	20.1%	9.9%	17.0%	0.0%	0.0%	17.0%	52.7%	19.5%	23.5%	0.0%	19.5%	13.8%
		90+ Days Delinquent to Foreclosure	9.1%	5.3%	8.8%	10.3%	8.3%	5.3%	10.3%	12.7%	11.1%	9.7%	5.3%	11.1%	14.8%
		90+ Days Delinquent to REO	0.3%	0.0%	0.2%	0.4%	0.0%	0.0%	0.4%	0.0%	0.4%	0.0%	0.0%	0.4%	0.0%
Foreclosure to REO		2.2%	8.1%	1.8%	2.5%	0.0%	2.4%	2.5%	0.7%	2.4%	1.6%	2.4%	2.4%	0.0%	
90+ Days Delinquent to Liquidation		1.8%	1.3%	1.4%	2.0%	0.0%	1.7%	2.0%	5.4%	1.8%	0.5%	1.7%	1.8%	0.0%	
Foreclosure to Liquidation	1.0%	1.1%	0.7%	1.0%	0.0%	0.4%	1.0%	3.0%	1.2%	1.3%	0.4%	1.2%	3.9%		
REO to Liquidation	12.1%	10.6%	12.5%	13.0%	0.0%	25.2%	13.0%	11.4%	12.5%	8.4%	25.2%	12.5%	36.1%		
Implied	Total CPR	1 Month	12.8%	11.7%	10.4%	13.7%	16.3%	31.2%	13.7%	14.3%	14.2%	9.6%	31.2%	14.2%	17.3%
		3 Month	12.7%	18.2%	9.9%	13.4%	9.0%	22.4%	13.4%	13.5%	13.6%	6.4%	22.4%	13.6%	15.3%
		6 Month	12.9%	16.4%	10.4%	13.7%	10.5%	18.8%	13.7%	12.8%	14.4%	12.0%	18.8%	14.4%	20.6%
	Voluntary CPR	1 Month	5.7%	1.2%	0.9%	1.3%	16.3%	0.0%	1.3%	0.0%	1.6%	2.6%	0.0%	1.6%	1.7%
		3 Month	5.6%	1.2%	0.8%	1.2%	9.0%	0.0%	1.2%	0.0%	1.4%	1.8%	0.0%	1.4%	2.1%
		6 Month	5.5%	1.0%	1.0%	1.5%	10.5%	0.0%	1.5%	0.6%	1.6%	2.5%	0.0%	1.6%	6.4%
	CDR	1 Month	7.3%	10.5%	9.6%	12.4%	0.0%	31.2%	12.4%	14.3%	12.8%	7.2%	31.2%	12.8%	15.9%
		3 Month	7.3%	17.2%	9.1%	12.2%	0.0%	22.4%	12.2%	13.5%	12.4%	4.6%	22.4%	12.4%	13.4%
		6 Month	7.5%	15.5%	9.4%	12.4%	0.0%	18.8%	12.4%	12.2%	12.9%	9.7%	18.8%	12.9%	15.0%
	WA Loss Severity	1 Month	58%	63%	76%	62%	0%	77%	62%	57%	63%	67%	77%	63%	59%
		3 Month	60%	66%	76%	62%	0%	75%	62%	57%	63%	70%	75%	63%	51%
		6 Month	61%	64%	76%	62%	0%	72%	62%	57%	62%	66%	72%	62%	54%
Lifetime		54%	57%	69%	56%	0%	63%	56%	53%	58%	63%	63%	58%	53%	
WA Months to Liquidation	1 Month	Months In FC	334	263	475	360	0	436	360	243	347	293	436	347	321
		Months In REO	181	294	303	189	0	383	189	276	202	311	383	202	186
		Months to Liquid	682	654	912	767	0	927	767	509	723	768	927	723	664
	3 Month	Months In FC	349	220	439	361	0	550	361	331	342	296	550	342	310
		Months In REO	201	386	281	197	0	250	197	268	214	288	250	214	166
		Months to Liquid	707	773	877	763	0	919	763	573	730	816	919	730	555
	6 Month	Months In FC	350	239	416	351	0	509	351	305	330	325	509	330	317
		Months In REO	208	363	280	197	0	223	197	264	210	258	223	210	174
		Months to Liquid	712	735	849	754	0	864	754	619	715	793	864	715	552
	Lifetime	Months In FC	230	183	240	239	62	240	239	214	236	237	240	236	236
		Months In REO	190	226	199	177	0	190	177	221	174	183	190	174	164
		Months to Liquid	552	554	566	579	213	586	579	559	565	596	586	565	489
Cumulative Loss	Total Loss %	10.6%	21.5%	23.7%	14.7%	0.0%	40.6%	14.7%	13.5%	17.8%	7.3%	40.6%	17.8%	18.3%	
	Total Loss (\$MM)	371,721	171	7,159	49,666	0	128	142	134	16,095	85	128	161	93	
	Loss on Liquidations	364,172	125	6,910	48,570	0	123	139	134	15,670	85	123	157	81	
	Loss on loans that are active	7,549	46	250	1,096	0	6	3	0	426	0	6	4	12	
	Cumulative Default	17.3%	27.5%	33.6%	25.2%	0.1%	61.2%	25.2%	25.5%	30.2%	11.5%	61.2%	30.2%	30.1%	
	Cumulative Loss	10.3%	15.7%	22.9%	14.3%	0.0%	38.9%	14.3%	13.5%	17.3%	7.3%	38.9%	17.3%	16.0%	
Chargeoff Activity	Cumulative	Number of Loans	131,681	1	2,367	2,653	0	3	8	1	777	7	3	8	1
		Amount Defaulted (\$000)	11,792,106	282	270,774	496,592	0	886	1,419	269	170,659	1,583	886	1,707	484
		% of Ending Total Pool	11.5%	0.4%	18.2%	2.3%	0.0%	3.5%	2.3%	0.5%	2.2%	3.0%	3.5%	2.2%	0.9%
	This Period	Number of Loans	53,286	41	1,170	5,126	0	7	15	8	1,776	8	7	18	17
		Amount Defaulted (\$000)	11,623,812	18,897	250,263	1,953,157	0	2,990	5,580	3,695	728,903	3,630	2,990	7,289	7,975
		% of Liquidations	62.9%	83.2%	72.5%	54.0%	0.0%	48.9%	54.0%	46.9%	55.5%	44.2%	48.9%	55.5%	64.4%

* Deal Size Rank - for individual deals, rank of the deal within the sector and vintage by size (higher percentage=bigger deal). For Totals and Averages, this is the total number of deals included.

** Deal Rank by Loss % - for individual deals, rank of the deal within the sector and vintage by Cumulative Loss Rate (higher percentage=higher loss rate). For Totals and Averages, this is empty.

Sector: Option ARM Vintage: 2007-2008		All Active Deals	Your Deal	ABX Benchmark		Lowest Loss % Deal in Sector	Highest Loss % Deal in Sector	Average Deal in Sector	Median Deal in Sector	Deals in Sector / Vintage	Lowest Loss % Deal in Sector / Vintage	Highest Loss % Deal in Sector / Vintage	Average Deal in Sector / Vintage	Median Deal in Sector / Vintage	
				Deals in Sector	Sample Min Loss	Sample Max Loss	NA	Sample Median	NA	Sample Min Loss 2	Sample Max Loss 2	NA	Sample Median 2		
Deal Name		NA	Sample Deal	0702	NA	Sample Min Loss	Sample Max Loss	NA	Sample Median	NA	Sample Min Loss 2	Sample Max Loss 2	NA	Sample Median 2	
Deal Size Rank / Number of Deals *		5,521	52%	20	350	4%	10%		45%	100	82%	1%		32%	
Deal Rank by Loss % **			72%			1%	100%		50%		1%	100%		49%	
Total Loans		5,120,377	1,046	67,039	398,013	416	284	1,137	751	122,166	2,088	284	1,221	690	
Investor Balance (\$MM)		1,161,002	407	13,600	150,750	63	122	431	320	51,175	810	122	512	302	
Aggregate Modifications	Total # of Loans Modified	977,935	500	23,952	95,024	3	96	271	357	33,193	397	96	331	114	
	Balance (\$MM)	234,488.1	174.6	5,320.2	38,413.7	0.7	44.9	109.8	163.5	13,857.2	163.2	44.9	138.6	36.7	
	% of Total Pool Modified	20.2%	42.9%	39.1%	25.5%	1.1%	36.8%	0.1%	51.1%	27.1%	20.2%	36.8%	0.3%	12.1%	
	% of Total Pool Modified at least twice	4.0%	11.1%	11.6%	2.7%	0.0%	2.6%	2.7%	7.6%	2.7%	3.0%	2.6%	2.7%	1.0%	
	% of Total Pool Modified 3 plus times	0.9%	2.1%	3.0%	0.3%	0.0%	0.4%	0.3%	0.2%	0.3%	0.0%	0.4%	0.3%	0.0%	
	Mods within the Delinquent Loans	Current Pay	13%	35%	24%	16%	1%	25%	16%	36%	18%	14%	25%	18%	10%
		Severely Delinquent (90+, FC or REO)	6%	6%	12%	8%	0%	6%	8%	14%	8%	5%	6%	8%	2%
	Principal Forgiveness Modifications	# of Loans Modified	141,145	320	3,738	30,903	0	28	88	0	11,709	25	28	117	86
		Current Balance (\$MM)	32,817.8	107.3	736.3	11,298.8	0.0	10.3	32.3	0.0	4,542.0	13.2	10.3	45.4	27.5
		% of Total Pool	2.8%	26.3%	5.4%	7.5%	0.0%	8.5%	7.5%	0.0%	8.9%	1.6%	8.5%	8.9%	9.1%
		Amount Forgiven (\$MM)	4,481.8	33.8	159.9	637.1	0.0	3.9	1.8	0.0	265.3	0.1	3.9	2.7	0.0
		% Forgiven	14%	32%	22%	6%	0%	38%	6%	0%	6%	1%	38%	6%	0%
	Capitalization Modifications	Loss (\$MM)	7,548.0	46.1	249.6	1,096.4	0.0	5.5	1,096.4	0.0	425.5	0.4	5.5	425.5	12.0
		# of Loans Modified	720,835	252	19,905	57,540	3	57	164	351	19,950	322	57	199	17
		Current Balance (\$MM)	178,144.6	96.1	4,507.6	24,469.4	0.7	29.4	69.9	160.1	8,701.1	132.4	29.4	87.0	5.7
	Rate Reduction	% of Total Pool	15.3%	23.6%	33.1%	16.2%	1.1%	24.2%	16.2%	50.0%	17.0%	16.3%	24.2%	17.0%	1.9%
		# of Loans Modified	720,666	368	18,023	56,646	3	68	161	328	20,078	357	68	200	57
		Current Balance (\$MM)	175,580.1	128.4	4,170.7	23,547.5	0.7	31.5	67.3	148.2	8,560.0	146.0	31.5	85.6	18.3
	Payment Reduction	% of Total Pool	15.1%	31.5%	30.7%	15.6%	1.1%	25.9%	15.6%	46.3%	16.7%	18.0%	25.9%	16.7%	6.1%
		Coupon Reduction	3.35	2.36	3.83	2.28	0.66	2.11	2.28	2.65	3.22	2.56	2.11	3.22	4.78
		# of Loans Modified	725,973	466	17,983	61,583	3	68	175	349	21,429	367	68	214	59
	Term Extension	Current Balance (\$MM)	175,223.0	162.5	4,062.2	25,655.0	0.7	31.8	73.3	159.5	9,164.0	149.5	31.8	91.6	18.8
		% of Total Pool	15.1%	39.9%	29.9%	17.0%	1.1%	26.1%	17.0%	49.8%	17.9%	18.5%	26.1%	17.9%	6.2%
		Reduction	-0.18	-0.12	-0.30	-0.16	-0.25	-0.30	-0.16	-0.33	-0.12	-0.20	-0.30	-0.12	-0.21
	Redeferal Rate	# of Loans Modified	56,072	0	1,419	4,771	0	0	13	0	1,742	0	0	17	0
		Current Balance (\$MM)	12,687.0	0.0	200.6	2,037.6	0.0	0.0	5.8	0.0	770.6	0.0	0.0	7.7	0.0
		% of Total Pool	1.1%	0.0%	1.5%	1.4%	0.0%	0.0%	1.4%	0.0%	0.0%	0.0%	0.0%	1.5%	0.0%
	Re-Modification Rate	6 Month	22.8%	20.4%	28.0%	27.8%	0.0%	18.3%	27.8%	15.5%	25.5%	20.0%	18.3%	25.5%	10.1%
12 Month		32.1%	29.2%	40.8%	36.6%	0.0%	30.1%	36.6%	25.1%	33.7%	30.7%	30.1%	33.7%	24.2%	
Ever		41.4%	34.0%	51.3%	47.3%	0.0%	35.5%	47.3%	51.5%	43.7%	48.2%	35.5%	43.7%	30.3%	
Re-Modification Rate (excluding Redeferrals)	6 Month	4.3%	8.4%	5.7%	3.7%	0.0%	1.1%	3.7%	2.5%	4.6%	6.6%	1.1%	4.6%	3.0%	
	12 Month	6.0%	16.0%	8.3%	5.1%	0.0%	3.2%	5.1%	2.7%	6.0%	8.2%	3.2%	6.0%	3.0%	
	Ever	10.9%	23.9%	17.0%	9.3%	0.0%	8.6%	9.3%	11.8%	10.0%	15.3%	8.6%	10.0%	9.1%	
Liquidations	6 Month	0.6%	1.9%	0.8%	0.5%	0.0%	0.0%	0.5%	0.0%	0.5%	2.2%	0.0%	0.5%	0.0%	
	12 Month	0.7%	3.2%	0.9%	0.5%	0.0%	0.0%	0.5%	0.0%	0.6%	2.5%	0.0%	0.6%	0.0%	
	Ever	1.1%	5.0%	1.6%	0.9%	0.0%	0.0%	0.9%	3.2%	1.0%	2.7%	0.0%	1.0%	0.0%	
Total	% Liquidated	14.6%	5.9%	15.1%	12.0%	0.0%	11.8%	12.0%	23.0%	9.5%	3.6%	11.8%	9.5%	5.1%	
	Severity	63.3%	57.6%	67.9%	56.3%	0.0%	65.6%	56.3%	53.5%	56.6%	61.2%	65.6%	56.6%	55.1%	
	Months from First Mod to Liquidation	21	16	21	19	0	13	19	25	18	26	13	18	21	
Current Period Modifications	# of Loans Modified	17,747	14	530	1,316	1	4	3	2	566	14	4	5	3	
	Current Balance (\$MM)	4,282.4	4.2	118.8	553.9	0.1	2.0	1.6	1.4	253.7	7.4	2.0	2.5	1.0	
	% of Total Pool	0.37%	1.02%	0.87%	0.37%	0.24%	1.68%	0.37%	0.44%	0.50%	0.91%	1.68%	0.50%	0.33%	
	Features of the Modification	Principal Forgiveness	24%	71%	26%	21%	0%	40%	0%	0%	22%	0%	40%	0%	100%
		Capitalization	70%	29%	78%	75%	100%	60%	0%	100%	77%	91%	60%	1%	0%
		Rate Reduction	67%	47%	62%	69%	100%	24%	69%	55%	70%	77%	24%	70%	0%
		Payment Reduction	78%	67%	79%	83%	100%	11%	83%	100%	81%	100%	11%	81%	0%
		Term Extension	5%	0%	2%	10%	0%	0%	10%	0%	11%	0%	0%	11%	0%
	Principal Forgiveness Modifications	Deferral	4%	0%	2%	8%	0%	0%	8%	0%	10%	0%	0%	10%	0%
		# of Loans Modified	5,087	11	160	306	0	3	0	0	142	0	3	1	3
		Current Balance (\$MM)	1,041.1	2.9	30.4	116.6	0.0	0.8	0.3	0.0	55.2	0.0	0.8	0.6	1.0
		% of Total Pool	0.09%	0.72%	0.22%	0.08%	0.00%	0.67%	0.08%	0.00%	0.11%	0.00%	0.67%	0.11%	0.33%
		Amount Forgiven (\$MM)	279.50	1.57	9.57	24.78	0.00	0.10	0.07	0.00	10.33	0.00	0.10	0.10	0.00
	Rate Reduction	Forgiven %	27%	53%	31%	21%	0%	13%	21%	0%	19%	0%	13%	19%	0%
		Loss (\$MM)	847	1	23	193	0	0	1	1	66	1	0	1	0
# of Loans Modified		11,554	3	394	970	1	1	2	2	415	13	1	4	0	
Current Balance (\$MM)		3,001.3	1.2	92.9	417.5	0.1	1.2	1.2	1.4	194.5	6.8	1.2	1.9	0.0	
Low Interest Rate	% of Total Pool	0.26%	0.30%	0.68%	0.28%	0.24%	1.01%	0.28%	0.44%	0.38%	0.84%	1.01%	0.38%	0.00%	
	# of Loans Modified	11,737	6	328	906	1	2	2	1	395	10	2	3	0	
	Current Balance (\$MM)	2,866.6	2.0	73.3	384.3	0.1	0.5	1.1	0.8	177.8	5.7	0.5	1.8	0.0	
	% of Total Pool	0.25%	0.48%	0.54%	0.25%	0.24%	0.40%	0.25%	0.24%	0.35%	0.71%	0.40%	0.35%	0.00%	
Mods with Payment Reduction	WAC Before	6.18	5.89	6.40	4.86	2.93	3.93	4.86	3.50	6.14	4.03	3.93	6.14	0.00	
	WAC After	2.88	2.82	2.74	2.38	2.00	2.97	2.38	2.00	2.53	2.09	2.97	2.53	0.00	
	% with Current Rate <= 2%	0.1%	0.2%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.6%	0.2%	0.2%	0.0%	
Mods with a Term Extension	% with Current Rate <= 3%	0.2%	0.2%	0.4%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.7%	0.2%	0.3%	0.0%	
	# of Loans Modified	14,014	10	421	1,100	1	1	3	2	466	14	1	4	0	
	Current Balance (\$MM)	3,355.0	2.8	93.8	459.2	0.1	0.2	1.3	1.4	206.3	7.4	0.2	2.1	0.0	
Mods with a Deferral of Payment(s)	% of Total Pool	0.3%	0.7%	0.7%	0.3%	0.2%	0.2%	0.3%	0.4%	0.4%	0.9%	0.2%	0.4%	0.0%	
	Reduction	-0.27	-0.25	-0.28	-0.26	-0.40	-0.56	-0.26	-0.06	-0.26	-0.24	-0.56	-0.26	0.00	
	# of Loans Modified	736	0	14	120	0	0	0	0	57	0	0	0	0	
Total	Current Balance (\$MM)	198.8	0.0	2.3	54.4	0.0	0.0	0.2	0.0	28.1	0.0	0.0	0.3	0.0	
	% of Total Pool	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	
	# of Loans Modified	712	0	14	99	0	0	0	0	55	0	0	0	0	
Total	Current Balance (\$MM)	184.5	0.0	2.9	44.7	0.0	0.0	0.1	0.0	26.6	0.0	0.0	0.3	0.0	
	% of Total Pool	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	

* Deal Size Rank - for individual deals, rank of the deal within the sector and vintage by size (higher percentage=bigger deal). For Totals and Averages, this is the total number of deals included.

** Deal Rank by Loss % - for individual deals, rank of the deal within the sector and vintage by Cumulative Loss Rate (higher percentage=higher loss rate). For Totals and Averages, this is empty.

Sector: Option ARM Vintage: 2007-2008		All Active Deals	Your Deal	ABX Benchmark	Deals in Sector	Lowest Loss %	Highest Loss %	Average	Median	Deals in Sector / Vintage	Lowest Loss %	Highest Loss %	Average	Median	
						Deal in Sector	Deal in Sector	Deal in Sector	Deal in Sector	Deal in Sector / Vintage	Deal in Sector / Vintage	Deal in Sector / Vintage	Deal in Sector / Vintage		
Deal Name	Deal Name	NA	Sample Deal	0702	NA	Sample Min Loss	Sample Max Loss	NA	Sample Median	NA	Sample Min Loss 2	Sample Max Loss 2	NA	Sample Median 2	
	Deal Size Rank / Number of Deals *	5,521	52%	20	350	4%	10%		45%	100	82%	1%		32%	
	Deal Rank by Loss % **		72%			1%	100%		50%		1%	100%		49%	
	Total Loans	5,120,377	1,046	67,039	398,013	416	284	1,137	751	122,166	2,088	284	1,221	690	
	Investor Balance (\$MM)	1,161,002	407	13,600	150,750	63	122	431	320	51,175	810	122	512	302	
Weighted Average LTV	Original	74	75	81	75	84	78	75	74	76	83	78	76	70	
	Current based on HPI Index	94	122	108	116	88	126	116	124	122	137	126	122	110	
	Current based on AVM	116	146	144	142	111	160	142	147	150	174	160	150	132	
	Current Pay	105	140	135	130	111	150	130	141	139	160	150	139	124	
	90+ Delinquent	137	161	148	154	122	170	154	156	158	179	170	158	155	
	In Foreclosure	141	153	153	156	107	172	156	165	164	193	172	164	149	
	REO Properties	172	191	188	185	0	185	185	177	188	217	185	188	175	
Equity	Current LTV>=100%	Aggregate	53%	83%	73%	75%	53%	88%	75%	83%	81%	87%	88%	81%	75%
		Current Pay	45%	79%	69%	68%	52%	87%	68%	80%	76%	83%	87%	76%	67%
		Severely Delinq. (90+, FC, REO)	72%	93%	78%	84%	71%	92%	84%	91%	87%	91%	92%	87%	91%
	WA Combined LTV	Original	78	76	83	78	84	82	78	74	79	83	82	79	73
		Current	130	153	153	153	119	169	153	155	160	177	169	160	140
		Current of Current Pay Loans	119	146	145	140	118	157	140	149	147	163	157	147	131
		Current of 90+ Delinq. Loans	153	168	160	168	140	181	168	163	170	182	181	170	161
		Current of Loans in Foreclosure	155	160	162	169	125	182	169	170	176	196	182	176	157
	Current of REO Properties	188	200	200	199	0	203	199	189	201	220	203	201	184	
	Current Combined LTV	Between 90 and 99.99%	9%	5%	8%	6%	11%	1%	6%	4%	6%	5%	1%	6%	7%
		Between 100 and 109.99%	9%	8%	8%	7%	12%	5%	7%	6%	7%	5%	5%	7%	11%
		110% or greater	54%	79%	69%	74%	47%	86%	74%	80%	78%	84%	86%	78%	68%
	None (Current Combined LTV>=100%)	Aggregate	63%	87%	77%	81%	59%	90%	81%	86%	85%	88%	90%	85%	79%
		Current Pay	56%	84%	73%	75%	58%	87%	75%	84%	80%	85%	87%	80%	73%
		Severely Delinq. (90+, FC, REO)	79%	95%	82%	89%	86%	95%	89%	92%	91%	92%	95%	91%	92%
HPI% Change		-26%	-38%	-26%	-32%	-14%	-34%	-32%	-36%	-33%	-33%	-34%	-33%	-31%	
Current Month Liquidations	Aggregate Characteristics	Number of Loans	76,647	52	1,529	9,191	0	14	26	18	3,085	18	14	30	26
		Defaulted Balance (\$000)	18,487,339	22,725	344,981	3,619,848	0	6,113	10,342	7,878	1,313,896	8,217	6,113	13,139	12,378
		Loss (\$000)	5,017,930	2,417	89,248	1,078,979	0	2,963	3,083	2,397	375,036	3,420	2,963	3,750	2,585
		From REO Properties	21%	13%	19%	26%	0%	58%	26%	25%	25%	14%	58%	25%	20%
		From Foreclosure	9%	2%	6%	9%	0%	2%	9%	18%	10%	40%	2%	10%	16%
	WA Months to Liquidation	From 90+ Days Delinquent	11%	2%	8%	12%	0%	4%	12%	10%	10%	7%	4%	10%	0%
		From REO Properties	31	25	33	29	0	32	29	24	28	27	32	28	25
		From Foreclosure	22	9	25	21	0	10	21	12	20	24	10	20	17
	Average Balance (\$000)	From 90+ Days Delinquent	21	7	25	23	0	13	23	6	20	25	13	20	0
		From REO Properties	258	334	232	385	0	502	385	396	415	593	502	415	414
		From Foreclosure	293	462	242	422	0	105	422	358	456	412	105	456	640
	WA Current LTV	From 90+ Days Delinquent	192	361	194	413	0	246	413	773	477	300	246	477	0
		From REO Properties	178	200	194	188	0	177	188	227	194	260	177	194	238
		From Foreclosure	162	245	176	172	0	191	172	185	178	168	191	178	162
	Loss severity	From 90+ Days Delinquent	162	123	160	175	0	246	175	123	178	284	246	178	0
		From REO Properties	71%	67%	83%	68%	0%	77%	68%	64%	68%	65%	77%	68%	70%
		From Foreclosure	59%	69%	71%	58%	0%	81%	58%	65%	58%	67%	81%	58%	44%
	Significant States	From 90+ Days Delinquent	62%	27%	67%	58%	0%	76%	58%	28%	57%	72%	76%	57%	0%
		23 Judicial Foreclosure States	26%	0%	34%	18%	0%	34%	18%	0%	18%	25%	34%	18%	11%
		California	43%	81%	37%	58%	0%	50%	58%	93%	59%	55%	50%	59%	73%
		Florida	13%	0%	16%	13%	0%	21%	13%	0%	13%	14%	21%	13%	11%
		Nevada	5%	7%	2%	6%	0%	0%	6%	5%	4%	0%	0%	4%	0%
		Arizona	6%	12%	5%	6%	0%	8%	6%	3%	6%	3%	8%	6%	0%
		Michigan	2%	0%	2%	1%	0%	0%	1%	0%	1%	0%	0%	1%	0%
		Illinois	2%	0%	3%	1%	0%	12%	1%	0%	1%	0%	12%	1%	0%
	New York	2%	0%	2%	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	

* Deal Size Rank - for individual deals, rank of the deal within the sector and vintage by size (higher percentage=bigger deal). For Totals and Averages, this is the total number of deals included.

** Deal Rank by Loss % - for individual deals, rank of the deal within the sector and vintage by Cumulative Loss Rate (higher percentage=higher loss rate). For Totals and Averages, this is empty.