

Original Portfolio Summary Characteristics**Deal Name :** Homestar Mortgage Acceptance Corp. 2004-2**Mortgage Rates/Interest Rates**

Weighted Average Mortgage Rates (Interest Rates)	5.56%
Weighted Average Mortgage Rates Range (Low)	3.50%
Weighted Average Mortgage Rates Range (High)	10.50%
Weighted Average Next Adjustment Date	36 months
% of Loans with Prepayment Charges	42.11%

Margin

Weighted Average Margin (applies to ARM loans only)	2.87%
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Principal Balances (at Cut-off Date)

Number of Loans	1585
Aggregate Mortgage Principal Balance	388,373,547.55
Average Mortgage Loan Principal Balance	245,031.00
Lowest Mortgage Loan Principal Balance	32,185.00
Highest Mortgage Loan Principal Balance	1,200,000.00

Original Principal Balances (at Origination Date)

Aggregate Original Principal Balance	388,840,423.20
Average Original Principal Balance	245,325.00

1st Lien vs 2nd Lien

1st Lien %	100.00%
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Property Type

Condo	
Principal Balance	29,986,848.20
Percent	7.72%
PUD (Planned Unit Development)	
Principal Balance	81,107,818.14
Percent	20.88%
Single Family Detached	
Principal Balance	243,349,106.45
Percent	62.66%
2-4 Family Detached	
Principal Balance	33,929,774.76
Percent	8.74%
Total	
Principal Balance	388,373,547.55
Percent	100.00%

Loan Purpose

Purchase	
Principal Balance	198,799,148.51
Percent	51.19%
Refinance -Rate Term	
Principal Balance	66,347,563.84
Percent	17.08%
Refinance - Cash out	
Principal Balance	123,226,835.20
Percent	31.73%
Total	
Principal Balance	388,373,547.55
Percent	100.00%

Occupancy Status

Primary	
Principal Balance	314,902,720.49
Percent	81.08%
Secondary	
Principal Balance	13,671,414.15
Percent	3.52%
Investor	
Principal Balance	59,799,412.91
Percent	15.40%
Total	
Principal Balance	388,373,547.55
Percent	100.00%

Loan-To-Value

Weighted Average Loan-to-Value	75.37%
Loan-to-Value Range (Low)	20.15%
Loan-to-Value Range (High)	100.00%

FICO

Weighted Average FICO (credit score)	698
Fico (Low)	521
Fico (High)	814

Geographic Distribution

Arizona (AZ)	
Principal Balance	4,481,331.49
Percent	1.15%
California (CA)	
Principal Balance	197,956,681.70
Percent	50.97%
Colorado (CO)	
Principal Balance	9,709,116.94
Percent	2.50%
Connecticut (CT)	
Principal Balance	4,805,491.20
Percent	1.24%
Florida (FL)	
Principal Balance	18,865,190.56
Percent	4.86%
Georgia (GA)	
Principal Balance	59,523,181.41
Percent	15.33%
Massachusetts (MA)	
Principal Balance	4,466,987.60
Percent	1.15%
Michigan (MI)	
Principal Balance	4,423,376.38
Percent	1.14%
Nevada (NV)	
Principal Balance	6,153,727.11
Percent	1.58%

New Jersey (NJ)	
Principal Balance	16,386,644.01
Percent	4.22%
New York (NY)	
Principal Balance	14,307,825.20
Percent	3.68%
North Carolina (NC)	
Principal Balance	4,236,691.31
Percent	1.09%
Texas (TX)	
Principal Balance	7,009,027.01
Percent	1.80%
Washington (WA)	
Principal Balance	6,303,423.47
Percent	1.62%
Other	
Principal Balance	29,744,852.16
Percent	7.66%
Total	
Principal Balance	388,373,547.55
Percent	100.00%
Documentation Type	
<i>Full Income Documentation</i>	
Principal Balance	100,721,727.21
Percent	25.93%
<i>Stated Income Documentation</i>	
Principal Balance	224,247,587.20
Percent	57.74%
<i>No Income Documentation</i>	
Principal Balance	63,404,233.14
Percent	16.33%
Total	
Principal Balance	388,373,547.55
Percent	100.00%
Collateral Type	
<i>Six Month LIBOR ARM</i>	
Principal Balance	17,166,274.81
Percent	4.42%
<i>One Year CMT ARM</i>	
Principal Balance	158,214.45
Percent	0.04%
<i>2/6 Hybrid ARM</i>	
Principal Balance	113,084,782.78
Percent	29.12%
<i>3/1 Hybrid ARM</i>	
Principal Balance	390,764.34
Percent	0.10%
<i>3/6 Hybrid ARM</i>	
Principal Balance	50,720,927.81
Percent	13.06%

<i>5/6 Hybrid ARM</i>	
Principal Balance	85,811,199.47
Percent	22.10%
<i>7/6 Hybrid ARM</i>	
Principal Balance	5,306,784.11
Percent	1.37%
<i>10/6 Hybrid ARM</i>	
Principal Balance	646,209.37
Percent	0.17%
<i>Fixed Rate</i>	
Principal Balance	115,088,390.41
Percent	29.63%
Total	
Principal Balance	388,373,547.55
Percent	100.00%