

Original Portfolio Summary Characteristics**Deal Name :** Homestar Mortgage Acceptance Corp. 2004-5**Mortgage Rates/Interest Rates**

Weighted Average Mortgage Rates (Interest Rates)	6.23%
Weighted Average Mortgage Rates Range (Low)	3.25%
Weighted Average Mortgage Rates Range (High)	12.50%
Weighted Average Next Adjustment Date	30 months
% of Loans with Prepayment Charges	78.29%

Margin

Weighted Average Margin (applies to ARM loans only)	3.47%
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Principal Balances (at Cut-off Date)

Number of Loans	1953
Aggregate Mortgage Principal Balance	413,874,752.00
Average Mortgage Loan Principal Balance	211,917.00
Lowest Mortgage Loan Principal Balance	1,825,000.00
Highest Mortgage Loan Principal Balance	23,500.00

Original Principal Balances (at Origination Date)

Aggregate Original Principal Balance	414,313,079.00
Average Original Principal Balance	212,142.00

Property Type

Single Family	
Principal Balance	269,928,009.00
Percent	65.22%
2-4 Family	
Principal Balance	36,625,277.00
Percent	8.85%
PUD (Planned Unit Development)	
Principal Balance	82,542,413.00
Percent	19.94%
Condominium/Attached PUD	
Principal Balance	24,779,052.00
Percent	5.99%
Total	
Principal Balance	413,874,752.00
Percent	100.00%

Loan Purpose

Purchase	
Principal Balance	237,664,475.00
Percent	57.42%
Refinance -Rate Term	
Principal Balance	26,030,511.00
Percent	6.29%
Refinance - Cash out	
Principal Balance	150,179,766.00
Percent	36.29%
Total	
Principal Balance	413,874,752.00
Percent	100.00%

Occupancy Status

Primary	
Principal Balance	337,072,482.00
Percent	81.44%
Secondary	
Principal Balance	8,625,985.00
Percent	2.08%
Investor	
Principal Balance	68,176,284.00
Percent	16.47%
Total	
Principal Balance	413,874,752.00
Percent	100.00%

Loan-To-Value

Weighted Average Loan-to-Value	79.02%
Loan-to-Value Range (Low)	11.36%
Loan-to-Value Range (High)	100.00%

FICO

Weighted Average FICO (credit score)	690
Fico (Low)	580
Fico (High)	817

Geographic Distribution

Arizona (AZ)	
Principal Balance	6,641,845.00
Percent	1.60%
California (CA)	
Principal Balance	182,718,539.00
Percent	44.15%
Colorado (CO)	
Principal Balance	5,113,798.00
Percent	1.24%
Connecticut (CT)	
Principal Balance	7,762,935.00
Percent	1.88%
Florida (FL)	
Principal Balance	27,544,805.00
Percent	6.66%
Georgia (GA)	
Principal Balance	41,310,411.00
Percent	9.98%
Hawaii (HI)	
Principal Balance	
Percent	
Illinois (IL)	
Principal Balance	7,261,678.00
Percent	1.75%
Massachusetts (MA)	
Principal Balance	12,508,425.00
Percent	3.02%
Nevada (NV)	
Principal Balance	12,933,702.00
Percent	3.13%

New Jersey (NJ)	
Principal Balance	29,572,960.00
Percent	7.15%
New York (NY)	
Principal Balance	21,911,449.00
Percent	5.29%
North Carolina (NC)	
Principal Balance	
Percent	
Pennsylvania (PA)	
Principal Balance	4,175,994.00
Percent	1.01%
Rhode Island (RI)	
Principal Balance	
Percent	
Texas (TX)	
Principal Balance	10,427,665
Percent	2.52%
Virginia (VA)	
Principal Balance	4,286,928.00
Percent	1.04%
Washington (WA)	
Principal Balance	5,221,171.00
Percent	1.26%
Other	
Principal Balance	34,482,447.00
Percent	8.33%
Total	
Principal Balance	413,874,752.00
Percent	100.00%
Documentation Type	
<i>Full Documentation</i>	
Principal Balance	102,187,595.00
Percent	24.69%
<i>No Income/ No Assets</i>	
Principal Balance	52,375,225.00
Percent	12.65%
<i>Stated Income/Stated Assets</i>	
Principal Balance	136,582,086.00
Percent	33.00%
<i>Stated Income/Verified Assets</i>	
Principal Balance	122,729,846.00
Percent	29.65%
<i>Stated Income/Verified Assets (Lite Doc)</i>	
Principal Balance	
Percent	
Total	
Principal Balance	413,874,752.00
Percent	100.00%

Collateral Type*6M Hybrid ARM*

Principal Balance	634,193.00
Percent	0.15%

6M Hybrid ARM Interest Only

Principal Balance	27,249,094.00
Percent	6.58%

2/6 Hybrid ARM

Principal Balance	67,023,628.00
Percent	16.19%

2/6 Hybrid ARM Interest Only

Principal Balance	74,760,197.00
Percent	18.06%

3/6 Hybrid ARM

Principal Balance	9,563,335.00
Percent	2.31%

3/6 Hybrid ARM Interest Only

Principal Balance	45,771,957.00
Percent	11.06%

5/6 Hybrid ARM

Principal Balance	9221999
Percent	2.23%

5/6 Hybrid ARM Interest Only

Principal Balance	45,254,222.00
Percent	10.93%

7/6 Hybrid ARM

Principal Balance	1,347,786.00
Percent	0.33%

7/6 Hybrid ARM Interest Only

Principal Balance	2,310,320.00
Percent	0.56%

10/6 Hybrid ARM

Principal Balance	349,267.00
Percent	0.08%

10/6 Hybrid ARM Interest Only

Principal Balance	285,000.00
Percent	0.07%

Fixed

Principal Balance	101,032,866.00
Percent	24.41%

Fixed Interest Only

Principal Balance	29,070,887.00
Percent	7.02%

Total

Principal Balance	413,874,752.00
Percent	100.00%