

Original Portfolio Summary Characteristics**Deal Name : Opteum Mortgage Acceptance Corp. 2005-1****Mortgage Rates/Interest Rates**

Weighted Average Mortgage Rates (Interest Rates)	6.11%
Weighted Average Mortgage Rates Range (Low)	3.63%
Weighted Average Mortgage Rates Range (High)	13.00%
Weighted Average Next Adjustment Date	30 months
% of Loans with Prepayment Charges	72.42%

Margin

Weighted Average Margin (applies to ARM loans only)	3.34%
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Principal Balances (at Cut-off Date)

Number of Loans	3667
Aggregate Mortgage Principal Balance	802,625,136.52
Average Mortgage Loan Principal Balance	218,878.00
Lowest Mortgage Loan Principal Balance	9,990.00
Highest Mortgage Loan Principal Balance	1,725,000.00

Original Principal Balances (at Origination Date)

Aggregate Original Principal Balance	803,177,931.00
Average Original Principal Balance	219,029.00

Property Type

Single Family	
Principal Balance	468,785,946.64
Percent	58.41%
Condo	
Principal Balance	70,547,190.11
Percent	8.79%
2-4 Family	
Principal Balance	67,740,864.82
Percent	8.44%
PUD (Planned Unit Development)	
Principal Balance	195,456,148.77
Percent	24.35%
Manufactured Housing	
Principal Balance	94,986.18
Percent	0.01%
Total	
Principal Balance	802,625,136.52
Percent	100.00%

Loan Purpose

Purchase	
Principal Balance	473,788,587.35
Percent	59.03%
Refinance -Rate Term	
Principal Balance	41,053,037.19
Percent	5.11%
Refinance - Cash out	
Principal Balance	287,783,511.98
Percent	35.86%
Total	
Principal Balance	802,625,136.52
Percent	100.00%

Occupancy Status

Primary	
Principal Balance	651,501,987.00
Percent	81.17%
Secondary	
Principal Balance	28,984,855.89
Percent	15.22%
Investor	
Principal Balance	122,138,293.39
Percent	3.61%
Total	
Principal Balance	802,625,136.52
Percent	100.00%

Loan-To-Value

Weighted Average Loan-to-Value	77.57%
Loan-to-Value Range (Low)	14.69%
Loan-to-Value Range (High)	100.00%

FICO

Weighted Average FICO (credit score)	689
Fico (Low)	580
Fico (High)	814

Geographic Distribution

Arizona (AZ)	
Principal Balance	17,586,885.43
Percent	2.19%
California (CA)	
Principal Balance	427,154,903.10
Percent	53.22%
Colorado (CO)	
Principal Balance	13,830,474.19
Percent	1.72%
Connecticut (CT)	
Principal Balance	15,166,393.48
Percent	1.89%
Florida (FL)	
Principal Balance	37,814,031.60
Percent	4.71%
Georgia (GA)	
Principal Balance	76,259,412.42
Percent	9.50%
Illinois (IL)	
Principal Balance	
Percent	
Maryland (MD)	
Principal Balance	8,542,046.79
Percent	1.06%
Massachusetts (MA)	
Principal Balance	11,567,720.40
Percent	1.44%
Nevada (NV)	
Principal Balance	30,622,406.03
Percent	3.82%

New Jersey (NJ)	
Principal Balance	47,731,630.73
Percent	5.95%
New York (NY)	
Principal Balance	30,191,078.94
Percent	3.76%
Pennsylvania (PA)	
Principal Balance	11,086,866.61
Percent	1.38%
Texas (TX)	
Principal Balance	9,179,134.36
Percent	1.14%
Virginia (VA)	
Principal Balance	
Percent	
Washington (WA)	
Principal Balance	11,095,764.44
Percent	1.38%
Other	
Principal Balance	54,796,388.00
Percent	6.83%
Total	
Principal Balance	802,625,136.52
Percent	100.00%
Documentation Type	
<i>Stated Income / Verified Assets (Lite Doc)</i>	
Principal Balance	365,612,761.62
Percent	45.55%
<i>Stated Income / Stated Asset</i>	
Principal Balance	211,311,815.79
Percent	26.33%
<i>Full Documentation</i>	
Principal Balance	133,821,684.20
Percent	16.67%
<i>No Income / No Asset</i>	
Principal Balance	72,570,378.39
Percent	9.04%
<i>Reduced</i>	
Principal Balance	19,308,496.52
Percent	2.41%
Total	
Principal Balance	802,625,136.52
Percent	100.00%
Collateral Type	
<i>6 M Arm</i>	
Principal Balance	38,970,589.39
Percent	4.86%
<i>1/6 Hybrid Arm</i>	
Principal Balance	384,000.00
Percent	0.05%

<i>2/6 Hybrid Arm</i>	
Principal Balance	362,888,668.59
Percent	45.21%
<i>3/6 Hybrid Arm</i>	
Principal Balance	82,401,531.75
Percent	10.27%
<i>5/6 Hybrid Arm</i>	
Principal Balance	101,087,882.82
Percent	12.59%
<i>7/6 Hybrid Arm</i>	
Principal Balance	5,201,261.42
Percent	0.65%
<i>10/1 Hybrid Arm</i>	
Principal Balance	488,650.00
Percent	0.06%
<i>10/6 Hybrid Arm</i>	
Principal Balance	2,184,900.00
Percent	0.27%
<i>Fixed</i>	
Principal Balance	209,017,652.55
Percent	26.04%
Total	
Principal Balance	802,625,136.52
Percent	100.00%