

**Original Portfolio Summary Characteristics****Deal Name : Opteum Mortgage Acceptance Corp. 2005-2****Mortgage Rates/Interest Rates**

Weighted Average Mortgage Rates (Interest Rates)	5.93%
Weighted Average Mortgage Rates Range (Low)	3.88%
Weighted Average Mortgage Rates Range (High)	12.50%
Weighted Average Next Adjustment Date	31 months
% of Loans with Prepayment Charges	77.33%

**Margin**

Weighted Average Margin (applies to ARM loans only)	3.11%
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**Principal Balances (at Cut-off Date)**

Number of Loans	3581
Aggregate Mortgage Principal Balance	883,652,562.00
Average Mortgage Loan Principal Balance	246,761.00
Lowest Mortgage Loan Principal Balance	24,452.00
Highest Mortgage Loan Principal Balance	1,993,441.00

**Original Principal Balances (at Origination Date)**

Aggregate Original Principal Balance	884,313,576.00
Average Original Principal Balance	246,946.00

**Property Type**

Single Family	
Principal Balance	534,252,667.00
Percent	60.46%
Condo	
Principal Balance	65,464,886.00
Percent	7.41%
2-4 Family	
Principal Balance	85,528,636.00
Percent	9.68%
PUD (Planned Unit Development)	
Principal Balance	198,406,373.00
Percent	22.45%
Total	
Principal Balance	883,652,562.00
Percent	100.00%

**Loan Purpose**

Purchase	
Principal Balance	510,063,226.00
Percent	57.72%
Refinance -Rate Term	
Principal Balance	58,164,703.00
Percent	6.58%
Refinance - Cash out	
Principal Balance	315,424,632.00
Percent	35.70%
Total	
Principal Balance	883,652,562.00
Percent	100.00%

**Occupancy Status**

Primary	
Principal Balance	726,209,698.00
Percent	82.18%
Secondary	
Principal Balance	30,665,087.00
Percent	3.47%
Investor	
Principal Balance	126,777,777.00
Percent	14.35%
Total	
Principal Balance	883,652,562.00
Percent	100.00%

**Loan-To-Value**

Weighted Average Loan-to-Value	76.17%
Loan-to-Value Range (Low)	8.33%
Loan-to-Value Range (High)	100.00%

**FICO**

Weighted Average FICO (credit score)	693
Fico (Low)	523
Fico (High)	815

**Geographic Distribution**

Alabama (AL)	
Principal Balance	1,857,238.00
Percent	0.21%
Alaska (AK)	
Principal Balance	200,000.00
Percent	0.02%
Arizona (AZ)	
Principal Balance	16,900,419.00
Percent	1.91%
Arkansas (AR)	
Principal Balance	51,500.00
Percent	0.01%
California (CA)	
Principal Balance	412,470,480.00
Percent	46.68%
Colorado (CO)	
Principal Balance	21,694,234.00
Percent	2.46%
Connecticut (CT)	
Principal Balance	18,164,944.00
Percent	2.06%
District of Columbia (DC)	
Principal Balance	432,000.00
Percent	0.05%
Florida (FL)	
Principal Balance	48,785,048.00
Percent	5.52%
Georgia (GA)	
Principal Balance	123,333,109.00
Percent	13.96%

Hawaii (HI)	
Principal Balance	4,528,261.00
Percent	0.51%
Idaho (ID)	
Principal Balance	154,317.00
Percent	0.02%
Illinois (IL)	
Principal Balance	3,764,494.00
Percent	0.43%
Indiana (IN)	
Principal Balance	910,897.00
Percent	0.10%
Iowa (IA)	
Principal Balance	142,400.00
Percent	0.02%
Kansas (KS)	
Principal Balance	303,847.00
Percent	0.03%
Kentucky (KY)	
Principal Balance	889,192.00
Percent	0.10%
Louisiana (LA)	
Principal Balance	948,074.00
Percent	0.11%
Maine (ME)	
Principal Balance	807,812.00
Percent	0.09%
Maryland (MD)	
Principal Balance	7,092,471.00
Percent	0.80%
Massachusetts (MA)	
Principal Balance	19,998,654.00
Percent	2.26%
Michigan (MI)	
Principal Balance	4,586,125.00
Percent	0.52%
Minnesota (MN)	
Principal Balance	2,360,091.00
Percent	0.27%
Mississippi (MS)	
Principal Balance	516,290.00
Percent	0.06%
Missouri (MO)	
Principal Balance	1,467,016.00
Percent	0.17%
Montana (MT)	
Principal Balance	250,474.00
Percent	0.03%
Nebraska (NE)	
Principal Balance	456,000.00
Percent	0.05%

Nevada (NV)	
Principal Balance	26,436,064.00
Percent	2.99%
New Hampshire (NH)	
Principal Balance	4,245,101.00
Percent	0.48%
New Jersey (NJ)	
Principal Balance	54,188,528.00
Percent	6.13%
New Mexico (NM)	
Principal Balance	973,743.00
Percent	0.11%
New York (NY)	
Principal Balance	34,918,057.00
Percent	3.95%
North Carolina (NC)	
Principal Balance	6,948,702.00
Percent	0.79%
Ohio (OH)	
Principal Balance	8,869,866.00
Percent	1.00%
Oklahoma (OK)	
Principal Balance	399,544.00
Percent	0.05%
Oregon (OR)	
Principal Balance	1,022,841.00
Percent	0.12%
Pennsylvania (PA)	
Principal Balance	7,586,583.00
Percent	0.86%
Rhode Island (RI)	
Principal Balance	2,265,344.00
Percent	0.26%
South Carolina (SC)	
Principal Balance	4,637,277.00
Percent	0.52%
Tennessee (TN)	
Principal Balance	3,481,331.00
Percent	0.39%
Texas (TX)	
Principal Balance	11,469,545.00
Percent	1.30%
Utah (UT)	
Principal Balance	766,690.00
Percent	0.09%
Vermont (VT)	
Principal Balance	691,000.00
Percent	0.08%
Virginia (VA)	
Principal Balance	10,584,671.00
Percent	1.20%

Washington (WA)	
Principal Balance	9,917,825.00
Percent	1.12%
West Virginia (WV)	
Principal Balance	188,671.00
Percent	0.02%
Wisconsin (WI)	
Principal Balance	866,800.00
Percent	0.10%
Wyoming (WY)	
Principal Balance	128,993.00
Percent	0.01%
Total	
Principal Balance	883,652,562.00
Percent	100.00%
<b>Documentation Type</b>	
<i>Full /Alternative Documentation</i>	
Principal Balance	186,180,909.00
Percent	21.07%
<i>No Documentation</i>	
Principal Balance	97,103,676.00
Percent	10.99%
<i>Reduced</i>	
Principal Balance	678,512.00
Percent	0.08%
<i>Stated Income</i>	
Principal Balance	398,794,140.00
Percent	45.13%
<i>Stated Income / Stated Asset</i>	
Principal Balance	200,895,324.00
Percent	22.73%
Total	
Principal Balance	883,652,562.00
Percent	100.00%
<b>Collateral Type</b>	
<i>10/6 LIBOR</i>	
Principal Balance	395,455.00
Percent	0.04%
<i>10/6 LIBOR IO</i>	
Principal Balance	8,696,700.00
Percent	0.98%
<i>2/6 LIBOR</i>	
Principal Balance	67,575,183.00
Percent	7.65%
<i>2/6 LIBOR IO</i>	
Principal Balance	293,634,366.00
Percent	33.23%
<i>3/6 LIBOR</i>	
Principal Balance	11,247,214.00
Percent	1.27%

<i>3/6 LIBOR IO</i>	
Principal Balance	76,569,811.00
Percent	8.67%
<i>5/6 LIBOR</i>	
Principal Balance	26055183
Percent	2.95%
<i>5/6 LIBOR IO</i>	
Principal Balance	111,551,818.00
Percent	12.62%
<i>6M LIBOR</i>	
Principal Balance	9,693,219.00
Percent	1.10%
<i>6M LIBOR IO</i>	
Principal Balance	42,200,174.00
Percent	4.78%
<i>7/6 LIBOR</i>	
Principal Balance	729,905.00
Percent	0.08%
<i>7/6 LIBOR IO</i>	
Principal Balance	8,224,282.00
Percent	0.93%
<i>Fixed 15YR</i>	
Principal Balance	11,335,344.00
Percent	1.28%
<i>Fixed 20YR</i>	
Principal Balance	2,118,511.00
Percent	24.00%
<i>Fixed 2nd Lien</i>	
Principal Balance	2,122,890.00
Percent	0.24%
<i>Fixed 30YR</i>	
Principal Balance	115,511,825.00
Percent	13.07%
<i>Fixed 30YR IO</i>	
Principal Balance	95,990,682.00
Percent	10.86%
Total	
Principal Balance	883,652,562.00
Percent	100.00%