

Deal/Pool Name: HMAC 4

Performance Data

Report Period	30 Day Delq Bal	30 Day Delq Bal %	60 Day Delq Bal	60 Day Delq Bal %	90 Day Delq Bal	90 Day Delq Bal %	90+ Day Delq Bal	90+ Day Delq Bal %	Total Delq Bal	Total Delq Bal %	BK Balance	BK %	FC Balance	FC %	REO Balance	REO %	Loss Amount	Loss #	Liquidated Balance	Cumulative Liquidations	Cumulative Loss Frequency %	Cumulative Loss Severity %	Cumulative Loss %	Factor	1 Month CPR	Ending Pool Balance
Jun-06	955,280	0.46%	958,665	0.46%	64,381	0.03%	3,394,755	1.63%	5,373,080	0.95%	1,959,515	0.94%	1,852,651	0.89%	1,401,740	0.68%	-1,354	2	571,744	840,313	1.77%	8.66%	0.02%	50.47%	67.28%	207,648,834
May-06	2,286,411	1.01%	1,539,391	0.68%	912,692	0.40%	3,928,695	1.74%	6,667,188	2.10%	2,445,342	1.08%	3,439,049	1.52%	1,208,586	0.53%	54,673	2	153,095	268,568	1.80%	27.60%	0.02%	54.96%	39.62%	226,107,937
Apr-06	2,284,152	0.97%	566,296	0.24%	712,798	0.30%	3,746,752	1.59%	7,309,997	1.51%	2,306,999	0.98%	2,171,113	0.92%	1,703,805	0.72%	0	0	0	115,474	4.73%	16.84%	0.00%	57.22%	29.13%	235,416,529
Mar-06	1,881,998	0.78%	418,398	0.17%	124,000	0.05%	4,791,423	1.98%	7,215,817	1.00%	2,308,251	0.95%	2,941,789	1.22%	1,395,589	0.58%	0	0	0	115,474	4.73%	16.84%	0.00%	58.84%	32.08%	242,075,508
Feb-06	2,843,787	1.14%	179,481	0.07%	2,082,275	0.82%	3,727,748	1.49%	8,903,293	2.03%	2,244,863	0.90%	3,336,877	1.34%	1,275,303	0.51%	612	1	0	115,474	4.73%	16.84%	0.00%	60.71%	25.33%	249,753,423
Jan-06	2,024,159	0.79%	2,524,017	0.99%	422,590	0.17%	3,546,369	1.39%	8,517,133	1.94%	2,083,810	0.81%	3,742,954	1.46%	1,148,865	0.45%	134	1	0	115,474	4.88%	17.37%	0.00%	62.17%	19.70%	255,758,541
Dec-05	4,210,467	1.62%	1,034,744	0.40%	476,508	0.18%	4,197,121	1.61%	9,918,836	2.20%	2,217,797	0.85%	5,197,539	2.00%	861,424	0.33%	0	0	0	115,474	4.84%	17.26%	0.00%	63.29%	27.71%	260,392,513
Nov-05	2,518,325	0.94%	1,174,764	0.44%	2,100,431	0.79%	2,751,272	1.03%	8,544,792	2.17%	2,658,550	0.99%	3,727,355	1.39%	719,710	0.27%	19,927	2	115,474	115,474	4.84%	17.26%	0.00%	64.98%	32.91%	267,340,366
Oct-05	2,805,613	1.02%	2,038,376	0.74%	634,555	0.23%	2,673,679	0.97%	8,152,223	1.98%	2,659,509	0.96%	3,434,655	1.24%	810,956	0.29%	0	0	0	0	0.00%	0.00%	0.00%	67.11%	43.79%	276,086,492
Sep-05	3,907,517	1.30%	1,678,336	0.56%	131,315	0.04%	3,355,189	1.11%	9,072,358	1.90%	3,334,327	1.11%	3,762,038	1.25%	811,138	0.27%	0	0	0	0	0.00%	0.00%	0.00%	73.19%	38.86%	301,120,537
Aug-05	2,228,797	0.87%	653,204	0.20%	933,857	0.28%	3,140,543	0.95%	6,956,398	1.55%	2,653,685	0.82%	3,864,985	1.17%	535,088	0.16%	0	0	0	0	0.00%	0.00%	0.00%	80.33%	67.02%	330,493,288
Jul-05	2,672,554	0.81%	769,430	0.23%	657,233	0.20%	2,483,307	0.75%	6,582,523	1.24%	1,628,040	0.49%	3,683,444	1.11%	243,061	0.07%	0	0	0	0	0.00%	0.00%	0.00%	80.37%	36.88%	330,835,490
Jun-05	2,968,825	0.86%	1,673,003	0.49%	1,406,546	0.41%	1,345,695	0.39%	7,394,069	1.76%	1,353,323	0.39%	3,640,300	1.06%	91,061	0.03%	0	0	0	0	0.00%	0.00%	0.00%	83.62%	37.85%	344,004,325
May-05	2,253,815	0.64%	1,406,546	0.40%	24,612	0.01%	1,321,082	0.37%	5,006,056	1.04%	0	0.00%	2,224,426	0.63%	766,184	0.22%	0	0	0	0	0.00%	0.00%	0.00%	85.77%	26.03%	352,859,854
Apr-05	2,222,174	0.61%	49,544	0.01%	975,391	0.27%	1,022,744	0.28%	4,269,854	0.89%	0	0.00%	1,252,656	0.34%	419,018	0.12%	0	0	0	0	0.00%	0.00%	0.00%	88.42%	30.64%	363,769,329
Mar-05	2,878,538	0.78%	975,391	0.26%	822,378	0.22%	436,216	0.12%	5,112,523	1.26%	0	0.00%	1,097,574	0.30%	0	0.00%	0	0	0	0	0.00%	0.00%	0.00%	90.16%	20.50%	370,934,741
Feb-05	2,903,985	0.77%	1,358,529	0.36%	848,216	0.23%	0	0.00%	5,110,730	1.38%	0	0.00%	0	0.00%	0	0.00%	0	0	0	0	0.00%	0.00%	0.00%	91.62%	17.09%	376,918,938
Jan-05	3,774,358	0.99%	1,368,087	0.36%	0	0.00%	100,568	0.03%	5,243,014	1.35%	0	0.00%	0	0.00%	0	0.00%	0	0	0	0	0.00%	0.00%	0.00%	92.91%	15.06%	382,225,727
Dec-04	3,750,962	0.96%	767,490	0.20%	100,568	0.03%	0	0.00%	4,619,020	1.18%	0	0.00%	0	0.00%	0	0.00%	0	0	0	0	0.00%	0.00%	0.00%	95.12%	24.29%	391,330,842
Nov-04	1,917,516	0.48%	1,196,818	0.30%	0	0.00%	0	0.00%	3,114,335	0.79%	0	0.00%	0	0.00%	0	0.00%	0	0	0	0	0.00%	0.00%	0.00%	96.38%	14.21%	396,502,243
Oct-04	2,171,702	0.54%	0	0.00%	0	0.00%	0	0.00%	2,171,702	0.54%	0	0.00%	0	0.00%	0	0.00%	0	0	0	0	0.00%	0.00%	0.00%	97.41%	11.64%	400,755,358
Sep-04	270,841	0.07%	0	0.00%	0	0.00%	0	0.00%	270,841	0.07%	0	0.00%	0	0.00%	0	0.00%	0	0	0	0	0.00%	0.00%	0.00%	98.79%	15.21%	406,442,698
Aug-04	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0	0	0	0.00%	0.00%	0.00%	99.64%	9.29%	409,903,774