

**Original Portfolio Summary Characteristics****Deal Name :** Homestar Mortgage Acceptance Corp. 2004-1**Mortgage Rates/Interest Rates**

Weighted Average Mortgage Rates (Interest Rates)	6.11%
Weighted Average Mortgage Rates Range (Low)	3.50%
Weighted Average Mortgage Rates Range (High)	10.20%
Weighted Average Next Adjustment Date	27 months
% of Loans with Prepayment Charges	49.33%

**Margin**

Weighted Average Margin (applies to ARM loans only)	3.48%
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**Principal Balances (at Cut-off Date)**

Number of Loans	1350
Aggregate Mortgage Principal Balance	309,710,005.00
Average Mortgage Loan Principal Balance	229,415.00
Lowest Mortgage Loan Principal Balance	39,974.00
Highest Mortgage Loan Principal Balance	2,000,000.00

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

Aggregate Original Principal Balance	310,207,647.00
Average Original Principal Balance	229,783.00

**Property Type**

Condo	
Principal Balance	23,591,853.00
Percent	7.62%
PUD (Planned Unit Development)	
Principal Balance	71,573,969.00
Percent	23.11%
Single Family Attached	
Principal Balance	4,693,342.00
Percent	1.52%
Single Family Detached	
Principal Balance	185,080,004.00
Percent	59.76%
2-4 Family Detached	
Principal Balance	24,770,837.00
Percent	8.00%
Total	
Principal Balance	309,710,005.00
Percent	100.00%

**Loan Purpose**

Purchase	
Principal Balance	165,147,550.00
Percent	53.32%
Refinance -Rate Term	
Principal Balance	48,570,381.00
Percent	15.68%
Refinance - Cash out	
Principal Balance	95,992,074.00
Percent	30.99%
Total	
Principal Balance	309,710,005.00
Percent	100.00%

**Occupancy Status**

Primary	
Principal Balance	258,650,525.00
Percent	83.51%
Secondary	
Principal Balance	9,297,813.00
Percent	3.00%
Investor	
Principal Balance	41,761,667.00
Percent	13.48%
Total	
Principal Balance	309,710,005.00
Percent	100.00%

**Loan-To-Value**

Weighted Average Loan-to-Value	79.88%
Loan-to-Value Range (Low)	20.51%
Loan-to-Value Range (High)	100.00%

**FICO**

Weighted Average FICO (credit score)	690
Fico (Low)	520
Fico (High)	810

**Geographic Distribution**

Arizona (AZ)	
Principal Balance	8,179,952.00
Percent	2.64%
California (CA)	
Principal Balance	116,924,921.00
Percent	37.75%
Colorado (CO)	
Principal Balance	15,061,968.00
Percent	4.86%
Connecticut (CT)	
Principal Balance	7,318,189.00
Percent	2.36%
Florida (FL)	
Principal Balance	13,669,887.00
Percent	4.41%
Georgia (GA)	
Principal Balance	70,337,705.00
Percent	22.71%
Illinois (IL)	
Principal Balance	3,183,613.00
Percent	1.03%
Maryland (MD)	
Principal Balance	3,614,335.00
Percent	1.17%
Massachusetts (MA)	
Principal Balance	5,745,253.00
Percent	1.86%
Nevada (NV)	
Principal Balance	4,077,169.00
Percent	1.32%

New Jersey (NJ)	
Principal Balance	17,349,021.00
Percent	5.60%
New York (NY)	
Principal Balance	16,471,147.00
Percent	5.32%
Pennsylvania (PA)	
Principal Balance	3,667,384.00
Percent	1.18%
Texas (TX)	
Principal Balance	3,873,940.00
Percent	1.25%
Washington (WA)	
Principal Balance	5,619,430.00
Percent	1.81%
Other	
Principal Balance	14,616,089.00
Percent	4.72%
Total	
Principal Balance	309,710,005.00
Percent	100.00%

**Documentation Type**

*Full Income Documentation*

Principal Balance	65,901,523.00
Percent	21.28%

*Stated Income Documentation*

Principal Balance	184,622,108.00
Percent	59.61%

*Limited Documentation*

Principal Balance	11,854,196.00
Percent	3.83%

*No Income Documentation*

Principal Balance	47,332,178.00
Percent	15.28%

Total	
Principal Balance	309,710,005.00
Percent	100.00%

**Collateral Type**

*2/6 Hybrid ARM*

Principal Balance	122,976,863
Percent	39.71%

*30 Year Fixed*

Principal Balance	6,352,150
Percent	2.05%

*5/6 Hybrid ARM*

Principal Balance	50,256,906.00
Percent	16.23%

*6 Month ARM*

Principal Balance	45,808,188.00
Percent	14.79%

<i>3/6 Hybrid ARM</i>	
Principal Balance	16,776,713.00
Percent	5.42%
<i>15 Year Fixed</i>	
Principal Balance	7,965,901.00
Percent	2.57%
<i>7/6 Hybrid ARM</i>	
Principal Balance	951,920.00
Percent	0.31%
<i>20 Year Fixed</i>	
Principal Balance	900,376.00
Percent	0.29%
<i>10/6 Hybrid ARM</i>	
Principal Balance	251,485.00
Percent	0.08%
<i>30 Year Fixed Balloon</i>	
Principal Balance	188,283.00
Percent	0.06%
<i>3/1 Hybrid ARM</i>	
Principal Balance	111,866.00
Percent	0.04%
Total	
Principal Balance	309,710,005.00
Percent	100.00%