

Original Portfolio Summary Characteristics**Deal Name :** Homestar Mortgage Acceptance Corp. 2004-3**Mortgage Rates/Interest Rates**

Weighted Average Mortgage Rates (Interest Rates)	5.53%
Weighted Average Mortgage Rates Range (Low)	3.00%
Weighted Average Mortgage Rates Range (High)	10.10%
Weighted Average Next Adjustment Date	38 months
% of Loans with Prepayment Charges	60.47%

Margin

Weighted Average Margin (applies to ARM loans only)	2.96%
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Principal Balances (at Cut-off Date)

Number of Loans	1647
Aggregate Mortgage Principal Balance	417,055,302.36
Average Mortgage Loan Principal Balance	253,221.00
Lowest Mortgage Loan Principal Balance	31,900.00
Highest Mortgage Loan Principal Balance	1,536,500.00

Original Principal Balances (at Origination Date)

Aggregate Original Principal Balance	417,428,406.20
Average Original Principal Balance	253,448.00

Property Type

Single Family	
Principal Balance	251,206,572.46
Percent	60.23%
Condo	
Principal Balance	39,898,114.86
Percent	9.57%
2-4 Family	
Principal Balance	48,195,102.43
Percent	11.56%
PUD (Planned Unit Development)	
Principal Balance	77,755,512.61
Percent	18.64%
Total	
Principal Balance	417,055,302.36
Percent	100.00%

Loan Purpose

Purchase	
Principal Balance	203,578,839.33
Percent	48.81%
Refinance -Rate Term	
Principal Balance	55,602,632.23
Percent	13.33%
Refinance - Cash out	
Principal Balance	157,873,830.80
Percent	37.85%
Total	
Principal Balance	417,055,302.36
Percent	100.00%

Occupancy Status

Primary	
Principal Balance	335,517,819.98
Percent	80.45%
Secondary	
Principal Balance	11,345,650.97
Percent	2.72%
Investor	
Principal Balance	70,182,831.41
Percent	16.83%
Total	
Principal Balance	417,055,302.36
Percent	100.00%

Loan-To-Value

Weighted Average Loan-to-Value	74.77%
Loan-to-Value Range (Low)	12.89%
Loan-to-Value Range (High)	100.00%

FICO

Weighted Average FICO (credit score)	698
Fico (Low)	570
Fico (High)	817

Geographic Distribution

Arizona (AZ)	
Principal Balance	4,229,827.23
Percent	1.01%
California (CA)	
Principal Balance	228,167,705.47
Percent	54.71%
Colorado (CO)	
Principal Balance	4,210,345.42
Percent	1.01%
Connecticut (CT)	
Principal Balance	4,910,909.83
Percent	1.18%
Florida (FL)	
Principal Balance	15,537,865.88
Percent	3.73%
Georgia (GA)	
Principal Balance	59,708,843.70
Percent	14.32%
Massachusetts (MA)	
Principal Balance	10,199,926.84
Percent	2.45%
New Jersey (NJ)	
Principal Balance	36,801,530.97
Percent	8.82%
New York (NY)	
Principal Balance	16,960,941.77
Percent	4.07%
Texas (TX)	
Principal Balance	4,752,755.53
Percent	1.14%

Washington (WA)	
Principal Balance	4,605,826.70
Percent	1.10%
Other	
Principal Balance	26,968,823.02
Percent	6.47%
Total	
Principal Balance	417,055,302.36
Percent	100.00%
Documentation Type	
<i>Full Documentation</i>	
Principal Balance	111,812,368.85
Percent	26.81%
<i>Stated Income Documentation</i>	
Principal Balance	237,279,368.97
Percent	56.89%
<i>No Documentation</i>	
Principal Balance	67,963,564.54
Percent	16.30%
Total	
Principal Balance	417,055,302.36
Percent	100.00%
Collateral Type	
<i>Six Month LIBOR ARM</i>	
Principal Balance	21,432,084.50
Percent	5.14%
<i>2/6 Hybrid ARM</i>	
Principal Balance	103,004,081.32
Percent	24.70%
<i>3/6 Hybrid ARM</i>	
Principal Balance	59,666,419.76
Percent	14.31%
<i>5/6 Hybrid ARM</i>	
Principal Balance	90,720,624.97
Percent	21.75%
<i>7/6 Hybrid ARM</i>	
Principal Balance	6,469,822.51
Percent	1.55%
<i>10/6 Hybrid ARM</i>	
Principal Balance	1,068,800.00
Percent	0.26%
<i>Fixed Rate</i>	
Principal Balance	134,693,469.30
Percent	32.30%
Total	
Principal Balance	417,055,302.36
Percent	100.00%