

**Original Portfolio Summary Characteristics****Deal Name : Opteum Mortgage Acceptance Corp. 2005-3****Mortgage Rates/Interest Rates**

Weighted Average Mortgage Rates (Interest Rates)	6.07%
Weighted Average Mortgage Rates Range (Low)	3.63%
Weighted Average Mortgage Rates Range (High)	13.50%
Weighted Average Next Adjustment Date	38 months

**Margin**

Weighted Average Margin (applies to ARM loans only)	2.94%
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**Principal Balances (at Cut-off Date)**

Number of Loans	3671
Aggregate Mortgage Principal Balance	934,114,436.00
Average Mortgage Loan Principal Balance	255,274.98
Lowest Mortgage Loan Principal Balance	40,000.00
Highest Mortgage Loan Principal Balance	1,839,800.00

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

Aggregate Original Principal Balance	937,620,703.00
Average Original Principal Balance	255,413.00

**Property Type**

Single Family	
Principal Balance	555,294,526.94
Percent	59.26%
Condo	
Principal Balance	83,401,283.53
Percent	8.90%
2-4 Family	
Principal Balance	76,719,562.45
Percent	8.19%
PUD (Planned Unit Development)	
Principal Balance	221,699,063.68
Percent	23.66%
Total	
Principal Balance	937,114,436.60
Percent	100.00%

**Loan Purpose**

Purchase	
Principal Balance	568,367,976.37
Percent	60.65%
No Cash-out Refinance	
Principal Balance	83,108,353.85
Percent	8.87%
Refinance - Cash out	
Principal Balance	285,638,106.38
Percent	30.48%
Total	
Principal Balance	937,114,436.60
Percent	100.00%

**Occupancy Status**

Primary	
Principal Balance	778,615,421.46
Percent	83.09%
Secondary	
Principal Balance	36,963,314.90
Percent	3.94%
Investor	
Principal Balance	121,535,700.24
Percent	12.97%
Total	
Principal Balance	937,114,436.60
Percent	100.00%

**Loan-To-Value**

Weighted Average Loan-to-Value	75.56%
Loan-to-Value Range (Low)	14.47%
Loan-to-Value Range (High)	100.00%

**FICO**

Weighted Average FICO (credit score)	699
Fico (Low)	585
Fico (High)	822

**Geographic Distribution**

Arizona (AZ)	
Principal Balance	17,326,806.97
Percent	1.85%
California (CA)	
Principal Balance	484,531,539.54
Percent	51.70%
Colorado (CO)	
Principal Balance	14,814,045.62
Percent	1.58%
Connecticut (CT)	
Principal Balance	
Percent	
Florida (FL)	
Principal Balance	64,985,334.09
Percent	6.93%
Georgia (GA)	
Principal Balance	125,915,207.96
Percent	13.44%
Maryland (MD)	
Principal Balance	10,186,852.21
Percent	1.09%
Massachusetts (MA)	
Principal Balance	17,693,369.52
Percent	1.89%
Michigan (MI)	
Principal Balance	18,736,802.60
Percent	2.00%
Nevada (NV)	
Principal Balance	17,493,219.33
Percent	1.87%

New Jersey (NJ)	
Principal Balance	41,774,555.57
Percent	4.46%
New York (NY)	
Principal Balance	27,592,697.08
Percent	2.94%
Pennsylvania (PA)	
Principal Balance	
Percent	
Texas (TX)	
Principal Balance	11,813,589.71
Percent	1.26%
Virginia (VA)	
Principal Balance	10,172,227.12
Percent	1.09%
Washington (WA)	
Principal Balance	10,857,927.36
Percent	1.16%
Other	
Principal Balance	63,220,261.92
Percent	6.75%
Total	
Principal Balance	937,114,436.60
Percent	100.00%
<b>Documentation Type</b>	
<i>Full / Alternative Documentation</i>	
Principal Balance	202,921,028.96
Percent	21.65%
<i>No Documentation / No Asset</i>	
Principal Balance	114,606,880.17
Percent	12.23%
<i>No Ratio</i>	
Principal Balance	80,628,729.33
Percent	8.60%
<i>Reduced</i>	
Principal Balance	1,218,400.00
Percent	0.13%
<i>Stated Income / Stated Asset</i>	
Principal Balance	182,995,012.47
Percent	19.53%
<i>Stated Income / Verified</i>	
Principal Balance	354,744,385.67
Percent	37.85%
<i>Full Documentation</i>	
Principal Balance	
Percent	
<i>No Income / No Asset</i>	
Principal Balance	
Percent	
Total	
Principal Balance	937,114,436.60
Percent	100.00%

**Collateral Type***Six Month Libor Arm*

Principal Balance 13,098,087.07

Percent 1.40%

*Six Month Libor Arm (IO)*

Principal Balance 57,820,454.00

Percent 6.17%

*2/6 Arm*

Principal Balance 33,234,781.60

Percent 3.55%

*2/6 Arm (IO)*

Principal Balance 212,622,520.00

Percent 22.69%

*3/6 Arm*

Principal Balance 7,222,542.48

Percent 0.77%

*3/6 Arm (IO)*

Principal Balance 54,082,440.00

Percent 5.77%

*5/6 Arm*

Principal Balance 28,131,546.69

Percent 3.00%

*5/6 Arm (IO)*

Principal Balance 244,452,059.00

Percent 26.09%

*7/6 Arm*

Principal Balance 779,197.07

Percent 0.08%

*7/6Arm (IO)*

Principal Balance 13,305,212.00

Percent 1.42%

*10/6 Arm*

Principal Balance 184,265.38

Percent 0.02%

*10/6 Arm (IO)*

Principal Balance 12,019,900.00

Percent 1.28%

*15 Year Fixed Amort*

Principal Balance 12,879,742.34

Percent 1.37%

*20 Year Fixed Amort*

Principal Balance 3,145,347.86

Percent 0.34%

*25 Year Fixed Amort*

Principal Balance 106,690.37

Percent 0.01%

*30 Year Fixed Amort*

Principal Balance 111,765,733.74

Percent 11.93%

*30 Year Fixed Amort (IO)*

Principal Balance	132,263,917.00
Percent	14.11%
Total	
Principal Balance	937,114,436.00
Percent	100.00%