

Original Portfolio Summary Characteristics**Deal Name : Opteum Mortgage Acceptance Corp. 2005-5****Mortgage Rates/Interest Rates**

Weighted Average Mortgage Rates (Interest Rates)	6.21%
Weighted Average Mortgage Rates Range (Low)	4.00%
Weighted Average Mortgage Rates Range (High)	9.63%
Weighted Average Next Adjustment Date	41 months
% of Loans with Prepayment Charges	76.38%

Margin

Weighted Average Margin (applies to ARM loans only)	3.19%
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Principal Balances (at Cut-off Date)

Number of Loans	3246
Aggregate Mortgage Principal Balance	986,276,687.83
Average Mortgage Loan Principal Balance	303,844.00
Lowest Mortgage Loan Principal Balance	38,639.00
Highest Mortgage Loan Principal Balance	1,981,800.00

Original Principal Balances (at Origination Date)

Aggregate Original Principal Balance	986,276,687.83
Average Original Principal Balance	303,961.00

Property Type

Single Family	
Principal Balance	617,335,160.04
Percent	62.59%
Condo	
Principal Balance	79,775,066.06
Percent	8.09%
PUD (Planned Unit Development)	
Principal Balance	209,036,152.86
Percent	21.19%
Two- Family Unit	
Principal Balance	48,801,356.35
Percent	4.95%
Three-to Four- Family Unit	
Principal Balance	31,328,952.52
Percent	3.18%
Total	
Principal Balance	986,276,687.83
Percent	100.00%

Loan Purpose

Purchase	
Principal Balance	531,841,965.17
Percent	53.92%
Refinance - Cash out	
Principal Balance	382,285,344.46
Percent	38.76%
<i>No Cash-Out Refinance</i>	
Principal Balance	72,149,378.20
Percent	7.32%
Total	
Principal Balance	986,276,687.83
Percent	100.00%

Occupancy Status

Primary	
Principal Balance	851,471,536.52
Percent	86.52%
Secondary	
Principal Balance	34,746,677.87
Percent	3.52%
Investor	
Principal Balance	100,058,473.44
Percent	10.15%
Total	
Principal Balance	986,276,687.83
Percent	100.00%

Loan-To-Value

Weighted Average Loan-to-Value	74.06%
Loan-to-Value Range (Low)	12.84%
Loan-to-Value Range (High)	100.00%

FICO

Weighted Average FICO (credit score)	702
Fico (Low)	515
Fico (High)	822

Geographic Distribution

Alabama (AL)	
Principal Balance	1,465,536.10
Percent	0.15%
Arizona (AZ)	
Principal Balance	13,016,260.29
Percent	1.32%
California (CA)	
Principal Balance	545,577,274.26
Percent	55.32%
Colorado (CO)	
Principal Balance	14,793,098.90
Percent	1.50%
Connecticut (CT)	
Principal Balance	10,160,344.07
Percent	1.03%
Delaware (DE)	
Principal Balance	666,644.02
Percent	0.07%
District of Columbia (DC)	
Principal Balance	280,000.00
Percent	0.03%
Florida (FL)	
Principal Balance	53,976,751.08
Percent	5.47%
Georgia (GA)	
Principal Balance	100,178,387.96
Percent	10.16%
Hawaii (HI)	
Principal Balance	507,836.87
Percent	0.05%

Idaho (ID)	
Principal Balance	104,900.00
Percent	0.01%
Illinois (IL)	
Principal Balance	2,271,317.34
Percent	0.23%
Indiana (IN)	
Principal Balance	1,052,231.09
Percent	0.11%
Iowa (IA)	
Principal Balance	132,500.00
Percent	0.01%
Maine (ME)	
Principal Balance	356,748.44
Percent	0.04%
Maryland (MD)	
Principal Balance	9,665,942.98
Percent	0.98%
Massachusetts (MA)	
Principal Balance	15,350,236.70
Percent	1.56%
Michigan (MI)	
Principal Balance	2,204,160.96
Percent	0.22%
Minnesota (MN)	
Principal Balance	1,923,200.00
Percent	0.19%
Missouri (MO)	
Principal Balance	1,690,718.12
Percent	0.17%
Nebraska (NE)	
Principal Balance	190,661.98
Percent	0.02%
Nevada (NV)	
Principal Balance	17,136,898.84
Percent	1.74%
New Hampshire (NH)	
Principal Balance	1,353,854.19
Percent	0.14%
New Jersey (NJ)	
Principal Balance	75,068,786.83
Percent	7.61%
New Mexico (NM)	
Principal Balance	1,984,494.94
Percent	0.20%
New York (NY)	
Principal Balance	56,099,388.07
Percent	5.69%
North Carolina (NC)	
Principal Balance	4,676,381.87
Percent	0.47%

Ohio (OH)	
Principal Balance	2,769,284.91
Percent	0.28%
Oregon (OR)	
Principal Balance	3,866,349.56
Percent	0.39%
Pennsylvania (PA)	
Principal Balance	8,262,844.83
Percent	0.84%
Rhode Island (RI)	
Principal Balance	3,216,716.00
Percent	0.33%
South Carolina (SC)	
Principal Balance	2,777,995.22
Percent	0.28%
Tennessee (TN)	
Principal Balance	1,409,738.26
Percent	0.14%
Texas (TX)	
Principal Balance	4,656,597.69
Percent	0.47%
Utah (UT)	
Principal Balance	1,148,964.74
Percent	0.12%
Virginia (VA)	
Principal Balance	10,180,478.28
Percent	1.03%
Washington (WA)	
Principal Balance	16,103,162.44
Percent	1.63%
Total	
Principal Balance	986,276,687.83
Percent	100.00%
Documentation Type	
<i>Full Documentation</i>	
Principal Balance	202,920,645.63
Percent	20.57%
<i>No Income/No Assets</i>	
Principal Balance	120,545,481.84
Percent	12.22%
<i>No Ratio</i>	
Principal Balance	105,392,998.80
Percent	10.69%
<i>Stated Income/Stated Assets</i>	
Principal Balance	205,580,979.13
Percent	20.84%
<i>Stated Income/Verified Assets</i>	
Principal Balance	351,836,582.43
Percent	35.67%
Total	
Principal Balance	986,276,687.83
Percent	100.00%

Collateral Type

<i>10/6 Arm (IO)</i>	
Principal Balance	3,144,550.00
Percent	0.32%
<i>15Y Fixed Amort</i>	
Principal Balance	12,413,433.36
Percent	1.26%
<i>2/6 Arm</i>	
Principal Balance	53,411,289.15
Percent	5.42%
<i>2/6 Arm (IO)</i>	
Principal Balance	217,601,200.00
Percent	22.06%
<i>20Y Fixed Amort</i>	
Principal Balance	1,758,102.86
Percent	0.18%
<i>3/1 Arm</i>	
Principal Balance	324,729.71
Percent	0.03%
<i>3/6 Arm</i>	
Principal Balance	6821940.82
Percent	0.69%
<i>3/6 Arm (IO)</i>	
Principal Balance	27,405,899.00
Percent	2.78%
<i>30Y Fixed Amort</i>	
Principal Balance	159,207,717.08
Percent	16.14%
<i>30Y Fixed Amort (IO)</i>	
Principal Balance	200,981,829.00
Percent	20.38%
<i>5/6 Arm</i>	
Principal Balance	21,435,954.22
Percent	2.17%
<i>5/6 Arm (IO)</i>	
Principal Balance	254,823,117.00
Percent	25.84%
<i>6 Mo Libor Arm (IO)</i>	
Principal Balance	8,555,720.00
Percent	0.87%
<i>7/6 Arm</i>	
Principal Balance	654,593.26
Percent	0.07%
<i>7/6 Arm (IO)</i>	
Principal Balance	9,658,213.00
Percent	0.98%
<i>Fix Balloon (40 Yr Am)</i>	
Principal Balance	8,078,399.37
Percent	0.82%
Total	
Principal Balance	986,276,687.83
Percent	100.00%