

Deal Name (as it appears on absnet)  
Deal ID

Opteum Mortgage Acceptance Corp. 2006-1  
7/4/03

<b>Name</b>	<b>Total/Aggregate</b>	<b>I</b>	<b>II</b>
<b>Pool Name (as it appears on Prospectus)</b>	<b>Aggregate</b>	<b>Group 1</b>	<b>Group 2</b>
Collateral Type			
% of Fully Amortizing Mortgage Loans			
<b>Mortgage Rates/Interest Rates</b>			
Weighted Average Mortgage Rates (Interest Rates)	6.429%	6.485%	6.127%
Weighted Average Mortgage Rates Range (Low)	4.625%	4.625%	5.000%
Weighted Average Mortgage Rates Range (High)	9.750%	9.750%	7.750%
Weighted Average Next Adjustment Date	46 months	46 months	
% of Loans with Prepayment Charges	77.890%	76.810%	83.740%
<b>Margin</b>			
Weighted Average Margin (applies to ARM loans only)	3.040%	3.040%	
<b>Principal Balances (at Cut-off Date)</b>			
Number of Loans	3062	2632	430
Aggregate Mortgage Principal Balance	934,441,048.68	789,189,947.77	145,251,100.91
Average Mortgage Loan Principal Balance	305,173.43	299,844.21	337,793.26
Lowest Mortgage Loan Principal Balance	49,850.16	49,850.16	52,377.85
Highest Mortgage Loan Principal Balance	2,100,000.00	2,100,000.00	1,247,383.59
<b>Original Principal Balances (at Origination Date)</b>			
Aggregate Original Principal Balance			
Average Original Principal Balance	305,509.00	300,145.00	338,343.00
<b>Property Type</b>			
Single Family			
Principal Balance	604,852,451.63	500,324,329.96	104,528,121.67
Percent	64.730%	63.400%	71.960%
Condo			
Principal Balance	76,174,152.83	69,197,451.18	6,976,701.65
Percent	8.150%	8.770%	4.800%
2-4 Family			
Principal Balance	60,992,008.16	54,509,968.82	6,482,039.34
Percent	6.530%	6.910%	4.460%
PUD (Planned Unit Development)			
Principal Balance	192,422,436.06	165,158,197.81	27,264,238.25
Percent	20.590%	20.930%	18.770%
Total			
Principal Balance (Should equal Total Pool Balance)	934,441,048.68	789,189,947.77	145,251,100.91
Percent (Should equal 100%)	100.000%	100.000%	100.000%
<b>Loan Purpose</b>			
Purchase			
Principal Balance	438,737,681.49	404,107,532.26	34,630,149.23
Percent	46.950%	51.210%	23.840%
Cash Out Refi			
Principal Balance	413,361,323.54	326,628,961.63	86,732,361.91
Percent	44.240%	41.390%	59.710%
Rate & Term Refi			
Principal Balance	82,342,043.65	58,453,453.88	23,888,589.77
Percent	8.810%	7.410%	16.450%
Total			
Principal Balance (Should equal Total Pool Balance)	934,441,048.68	789,189,947.77	145,251,100.91
Percent (Should equal 100%)	100.000%	100.000%	100.000%
<b>Occupancy Status</b>			
Primary			
Principal Balance	834,627,432.56	700,372,095.95	134,255,336.61
Percent	89.320%	88.750%	92.430%
Secondary			
Principal Balance	25,447,407.48	22,885,666.94	2,561,740.54
Percent	2.720%	2.900%	1.760%
Investor			
Principal Balance	74,366,208.64	65,932,184.88	8,434,023.76
Percent	7.960%	8.350%	5.810%

Total			
Principal Balance (Should equal Total Pool Balance)	934,441,048.68	789,189,947.77	145,251,100.91
Percent (Should equal 100%)	100.000%	100.000%	100.000%
<b>Loan-To-Value</b>			
Weighted Average Loan-to-Value	72.530%	73.530%	65.380%
Loan-to-Value Range (Low)	10.810%	10.810%	11.330%
Loan-to-Value Range (High)	100.000%	100.000%	100.000%
<b>FICO</b>			
Weighted Average FICO (credit score)			
Fico (Low)			
Fico (High)			
<b>Geographic Distribution</b>			
Alabama (AL)			
Principal Balance	624,353.77	624,353.77	
Percent	0.070%	0.080%	
Arizona (AZ)			
Principal Balance	8,419,236.31	6,121,241.68	2,297,994.63
Percent	0.900%	0.780%	1.580%
California (CA)			
Principal Balance	582,700,774.58	481,643,173.33	101,057,601.25
Percent	62.360%	61.030%	69.570%
Colorado (CO)			
Principal Balance	3,694,085.39	2,856,843.40	837,241.99
Percent	0.400%	0.360%	0.580%
Connecticut (CT)			
Principal Balance	8,635,832.82	7,010,033.04	1,625,799.78
Percent	0.920%	0.890%	1.120%
Florida (FL)			
Principal Balance	39,275,539.82	36,063,880.23	3,211,659.59
Percent	4.200%	4.570%	2.210%
Georgia (GA)			
Principal Balance	98,247,396.33	94,956,573.65	3,290,822.68
Percent	10.510%	12.030%	2.270%
Hawaii (HI)			
Principal Balance	4,068,293.23	440,000.00	3,628,293.23
Percent	0.440%	0.060%	2.500%
Idaho (ID)			
Principal Balance	154,000.00	80,000.00	74,000.00
Percent	0.020%	0.010%	0.050%
Illinois (IL)			
Principal Balance	2,500,410.19	797,857.66	1,702,552.53
Percent	0.270%	0.100%	1.170%
Indiana (IN)			
Principal Balance	1,446,423.23	1,304,281.39	142,141.84
Percent	0.150%	0.170%	0.100%
Maine (ME)			
Principal Balance	475,693.53	475,693.53	
Percent	0.050%	0.060%	
Maryland (MD)			
Principal Balance	5,671,189.05	5,578,220.89	92,968.16
Percent	0.610%	0.710%	0.060%
Massachusetts (MA)			
Principal Balance	10,460,646.67	10,215,280.75	245,365.92
Percent	1.120%	1.290%	0.170%
Michigan (MI)			
Principal Balance	2,147,104.46	1,642,325.20	504,779.26
Percent	0.230%	0.210%	0.350%
Minnesota (MN)			
Principal Balance	842,852.27	709,956.02	132,896.25
Percent	0.090%	0.090%	0.090%
Mississippi (MS)			
Principal Balance	199,529.11	199,529.11	
Percent	0.020%	0.030%	
Missouri (MO)			

Principal Balance	3,148,641.19	1,322,549.24	1,826,091.95
Percent	0.340%	0.170%	1.260%
Nebraska (NE)			
Principal Balance	158,077.53	158,077.53	
Percent	0.020%	0.020%	
Nevada (NV)			
Principal Balance	9,725,437.32	9,089,208.90	636,228.42
Percent	1.040%	1.150%	0.440%
New Hampshire (NH)			
Principal Balance	942,061.96	942,061.96	
Percent	0.100%	0.120%	
New Jersey (NJ)			
Principal Balance	62,570,545.89	58,843,726.23	3,726,819.66
Percent	6.700%	7.460%	2.570%
New Mexico (NM)			
Principal Balance	128,400.00	128,400.00	
Percent	0.010%	0.020%	
New York (NY)			
Principal Balance	41,292,141.04	32,130,506.12	9,161,634.92
Percent	4.420%	4.070%	6.310%
North Carolina (NC)			
Principal Balance	3,601,625.45	3,406,708.91	194,916.54
Percent	0.390%	0.430%	0.130%
Ohio (OH)			
Principal Balance	1,207,259.10	1,207,259.10	
Percent	0.130%	0.150%	
Oklahoma (OK)			
Principal Balance	146,901.69	146,901.69	
Percent	0.020%	0.020%	
Oregon (OR)			
Principal Balance	4,861,927.83	3,093,513.77	1,768,414.06
Percent	0.520%	0.390%	1.220%
Pennsylvania (PA)			
Principal Balance	6,720,900.82	5,840,361.94	880,538.88
Percent	0.720%	0.740%	0.610%
Rhode Island (RI)			
Principal Balance	1,490,048.60	1,490,048.60	
Percent	0.160%	0.190%	
South Carolina (SC)			
Principal Balance	1,121,814.44	962,434.86	159,379.58
Percent	0.120%	0.120%	0.110%
Tennessee (TN)			
Principal Balance	694,221.68	619,470.23	74,751.45
Percent	0.070%	0.080%	0.050%
Texas (TX)			
Principal Balance	2,598,883.73	1,699,627.01	899,256.72
Percent	0.280%	0.220%	0.620%
Utah (UT)			
Principal Balance	1,388,592.45	694,580.68	694,011.77
Percent	0.150%	0.090%	0.480%
Vermont (VT)			
Principal Balance	382,058.26	382,058.26	
Percent	0.040%	0.050%	
Virginia (VA)			
Principal Balance	3,761,496.51	3,207,418.93	554,077.58
Percent	0.400%	0.410%	0.380%
Washington (WA)			
Principal Balance	18,936,652.43	13,105,790.16	5,830,862.27
Percent	2.030%	1.660%	4.010%
Total			
Principal Balance (Should equal Total Pool Balance)	934,441,048.68	789,189,947.77	145,251,100.91
Percent (Should equal 100%)	100.000%	100.000%	100.000%

**Documentation Type**

*Full Documentation Provided*

Principal Balance	185,983,990.62	157,674,054.04	28,309,936.58
Percent	19.900%	19.980%	19.490%
<i>No Income/No Asset</i>			
Principal Balance	173,692,084.80	116,040,098.39	57,651,986.41
Percent	18.590%	14.700%	39.690%
<i>No Ratio</i>			
Principal Balance	76,231,417.77	65,819,913.16	10,411,504.61
Percent	8.160%	8.340%	7.170%
<i>Stated Income/Stated Asset</i>			
Principal Balance	192,904,544.31	175,760,250.79	17,144,293.52
Percent	20.640%	22.270%	11.800%
<i>Stated Income</i>			
Principal Balance	305,629,011.18	273,895,631.39	31,733,379.79
Percent	32.710%	34.710%	21.850%
<b>Total</b>			
Principal Balance (Should equal Total Pool Balance)	934,441,048.68	789,189,947.77	145,251,100.91
Percent (Should equal 100%)	100.000%	100.000%	100.000%

**Collateral Type**

<b>1/1 LIBOR</b>	
Principal Balance	228,897
Percent	0.02%
<b>ARM 10/1 IO</b>	
Principal Balance	230,800
Percent	0.02%
<b>ARM 10/6 IO</b>	
Principal Balance	3,061,340
Percent	0.33%
<b>ARM 2/6</b>	
Principal Balance	33,293,105
Percent	3.56%
<b>ARM 2/6 IO</b>	
Principal Balance	114,374,581
Percent	12.24%
<b>ARM 3/1</b>	
Principal Balance	149,035
Percent	0.02%
<b>ARM 3/1 IO</b>	
Principal Balance	4,398,950
Percent	0.47%
<b>ARM 3/6</b>	
Principal Balance	3,120,451
Percent	0.33%
<b>ARM 3/6 IO</b>	
Principal Balance	24,271,958
Percent	2.60%
<b>ARM 5/1</b>	
Principal Balance	632,342
Percent	0.07%
<b>ARM 5/1 IO</b>	
Principal Balance	10,290,901
Percent	1.10%
<b>ARM 5/6</b>	
Principal Balance	25,555,652
Percent	2.73%
<b>ARM 5/6 IO</b>	
Principal Balance	271,896,170
Percent	29.10%
<b>ARM 6 ML</b>	
Principal Balance	154,378
Percent	0.02%
<b>ARM 6 ML IO</b>	
Principal Balance	5,185,197
Percent	0.55%
<b>ARM 7/1 IO</b>	

Principal Balance	899,650
Percent	0.10%
ARM 7/6	
Principal Balance	645,928
Percent	0.07%
ARM 7/6 IO	
Principal Balance	15,670,043
Percent	1.68%
Fixed 15 Year	
Principal Balance	9,203,303
Percent	0.98%
Fixed 20 Year	
Principal Balance	2,899,191
Percent	0.31%
Fixed 30 Year	
Principal Balance	201,288,285
Percent	21.54%
Fixed 30 Year IO	
Principal Balance	193,745,649
Percent	20.73%
Fixed 40/30 Year	
Principal Balance	13,245,243
Percent	1.42%
Total	
Principal Balance	934,441,049
Percent	100%