

Original Portfolio Summary Characteristics**Deal Name : Opteum Mortgage Acceptance Corp. 2006-2****Mortgage Rates/Interest Rates**

Weighted Average Mortgage Rates (Interest Rates)	6.84%
Weighted Average Mortgage Rates Range (Low)	4.25%
Weighted Average Mortgage Rates Range (High)	11.25%
Weighted Average Next Adjustment Date	52 months
% of Loans with Prepayment Charges	77.65%

Margin

Weighted Average Margin (applies to ARM loans only)	2.70%
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Principal Balances (at Cut-off Date)

Number of Loans	1527
Aggregate Mortgage Principal Balance	491,571,939.00
Average Mortgage Loan Principal Balance	321,923.00
Lowest Mortgage Loan Principal Balance	40,000.00
Highest Mortgage Loan Principal Balance	1,950,000.00

Original Principal Balances (at Origination Date)

Aggregate Original Principal Balance	491,714,735.00
Average Original Principal Balance	322,020.00

Property Type

Single Family	
Principal Balance	328,708,214.00
Percent	66.87%
Condo	
Principal Balance	42,005,960.00
Percent	8.55%
2-4 Family	
Principal Balance	31,535,640.00
Percent	6.42%
PUD (Planned Unit Development)	
Principal Balance	89,322,125.00
Percent	18.17%
Total	
Principal Balance	491,571,939.00
Percent	100.00%

Loan Purpose

Purchase	
Principal Balance	302,019,247
Percent	61.44%
Refinance -Rate Term	
Principal Balance	20,038,308
Percent	4.08%
Refinance - Cash out	
Principal Balance	169,514,383
Percent	34.48%
Total	
Principal Balance	491,571,939.00
Percent	100.00%

Occupancy Status

Primary	
Principal Balance	445,845,113
Percent	90.70%
Secondary	
Principal Balance	8,281,545
Percent	1.68%
Investor	
Principal Balance	37,445,281
Percent	7.62%
Total	
Principal Balance	491,571,939.00
Percent	100.00%

Loan-To-Value

Weighted Average Loan-to-Value	77.02%
Loan-to-Value Range (Low)	12.50%
Loan-to-Value Range (High)	100.00%

FICO

Weighted Average FICO (credit score)	691
Fico (Low)	580
Fico (High)	843

Geographic Distribution

Arizona (AZ)	
Principal Balance	6,867,826.00
Percent	1.40%
California (CA)	
Principal Balance	346,085,636.00
Percent	70.40%
Colorado (CO)	
Principal Balance	5,690,686.00
Percent	1.16%
Connecticut (CT)	
Principal Balance	5,293,131.00
Percent	1.08%
Florida (FL)	
Principal Balance	20,505,326.00
Percent	4.17%
Georgia (GA)	
Principal Balance	24,156,565.00
Percent	4.91%
Hawaii (HI)	
Principal Balance	2,957,471.00
Percent	0.60%
Illinois (IL)	
Principal Balance	1,951,289.00
Percent	0.40%
Indiana (IN)	
Principal Balance	483,390.00
Percent	0.10%
Kansas (KS)	
Principal Balance	305,280.00
Percent	0.06%

Kentucky (KY)	
Principal Balance	206,581.00
Percent	0.04%
Maine (ME)	
Principal Balance	368,000.00
Percent	0.07%
Maryland (MD)	
Principal Balance	2,770,999.00
Percent	0.56%
Massachusetts (MA)	
Principal Balance	7,353,585.00
Percent	1.50%
Michigan (MI)	
Principal Balance	53,200.00
Percent	0.01%
Missouri (MO)	
Principal Balance	1,958,077.00
Percent	0.40%

Nevada (NV)	
Principal Balance	7,128,951.00
Percent	1.45%
New Hampshire (NH)	
Principal Balance	195,729.00
Percent	0.04%
New Jersey (NJ)	
Principal Balance	18,747,633.00
Percent	3.81%
New York (NY)	
Principal Balance	11,024,694.00
Percent	2.24%
North Carolina (NC)	
Principal Balance	619,700.00
Percent	0.13%
Ohio (OH)	
Principal Balance	1,029,841.00
Percent	0.21%
Oregon (OR)	
Principal Balance	4,779,884.00
Percent	0.97%
Pennsylvania (PA)	
Principal Balance	1,486,639.00
Percent	0.30%
Rhode Island (RI)	
Principal Balance	208,000.00
Percent	0.04%
Tennessee (TN)	
Principal Balance	2,035,847.00
Percent	0.41%
Texas (TX)	
Principal Balance	903,924.00
Percent	0.18%
Utah (UT)	
Principal Balance	1,010,038.00
Percent	0.21%
Virginia (VA)	
Principal Balance	3,419,730.00
Percent	0.70%

Washington (WA)	
Principal Balance	11,974,289.00
Percent	2.44%
Total	
Principal Balance	491,571,939.00
Percent	100.00%
Documentation Type	
<i>Full /Alternative Documentation</i>	
Principal Balance	55,256,462
Percent	11.24%
<i>No Documentation</i>	
Principal Balance	45,066,266
Percent	9.17%
<i>Reduced</i>	
Principal Balance	49,922,996
Percent	10.16%
<i>Stated Income</i>	
Principal Balance	221,740,640
Percent	45.11%
<i>Stated Income / Stated Asset</i>	
Principal Balance	119,585,576
Percent	24.33%
Total	
Principal Balance	491,571,939.00
Percent	100.00%
Collateral Type	
<i>10/6 LIBOR IO</i>	
Principal Balance	456,000
Percent	0.09%
<i>2/6 LIBOR</i>	
Principal Balance	13,117,242
Percent	2.67%
<i>2/6 LIBOR IO</i>	
Principal Balance	46,827,298
Percent	9.53%
<i>3/6 LIBOR</i>	
Principal Balance	3,902,230
Percent	0.79%

<i>3/6 LIBOR IO</i>	
Principal Balance	31,252,602
Percent	6.36%
<i>5/6 LIBOR</i>	
Principal Balance	27,825,799
Percent	5.66%
<i>5/6 LIBOR IO</i>	
Principal Balance	354,539,295
Percent	72.12%
<i>6M LIBOR IO</i>	
Principal Balance	1,071,000
Percent	0.22%
<i>7/6 LIBOR</i>	
Principal Balance	341,773
Percent	0.07%
<i>7/6 LIBOR IO</i>	
Principal Balance	1,051,000
Percent	0.21%
<i>ARM 3/1 IO</i>	
Principal Balance	1,248,010
Percent	0.25%
<i>ARM 10/1 IO</i>	
Principal Balance	306,000
Percent	0.06%
<i>ARM 5/1</i>	
Principal Balance	598,950
Percent	0.12%
<i>ARM 5/1 IO</i>	
Principal Balance	8,394,947
Percent	1.71%
<i>ARM 7/1</i>	
Principal Balance	639,793
Percent	0.13%
Total	
Principal Balance	491,571,939.00
Percent	100.00%