

Original Portfolio Summary Characteristics**Deal Name :** Homestar Mortgage Acceptance Corp. 2004-4**Mortgage Rates/Interest Rates**

Weighted Average Mortgage Rates (Interest Rates)	5.96%
Weighted Average Mortgage Rates Range (Low)	3.38%
Weighted Average Mortgage Rates Range (High)	12.50%
Weighted Average Next Adjustment Date	34 months
% of Loans with Prepayment Charges	73.63%

Margin

Weighted Average Margin (applies to ARM loans only)	3.67%
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Principal Balances (at Cut-off Date)

Number of Loans	1863
Aggregate Mortgage Principal Balance	410,125,325.00
Average Mortgage Loan Principal Balance	220,142.00
Lowest Mortgage Loan Principal Balance	13,393.00
Highest Mortgage Loan Principal Balance	1,470,000.00

Original Principal Balances (at Origination Date)

Aggregate Original Principal Balance	410,546,778.00
Average Original Principal Balance	220,369.00

Property Type

Single Family	
Principal Balance	251,981,367.00
Percent	61.44%
Planned Unit Development/ Low Rise Condo	
Principal Balance	117,074,427.00
Percent	28.55%
Two Unit	
Principal Balance	22,748,258.00
Percent	5.55%
Three to Four- Unit	
Principal Balance	17,801,273.00
Percent	4.34%
Modular	
Principal Balance	520,000.00
Percent	0.13%
Total	
Principal Balance	410,125,325.00
Percent	100.00%

Loan Purpose

Purchase	
Principal Balance	241,943,018.00
Percent	58.99%
Refinance -Rate Term	
Principal Balance	42,133,481.00
Percent	10.27%
Refinance - Cash out	
Principal Balance	126,048,826.00
Percent	30.73%
Total	
Principal Balance	410,125,325.00
Percent	100.00%

Occupancy Status

Primary	
Principal Balance	339,907,433.00
Percent	82.88%
Secondary	
Principal Balance	10,420,762.00
Percent	2.54%
Investor	
Principal Balance	59,797,130.00
Percent	14.58%
Total	
Principal Balance	410,125,325.00
Percent	100.00%

Loan-To-Value

Weighted Average Loan-to-Value	78.60%
Loan-to-Value Range (Low)	13.79%
Loan-to-Value Range (High)	100.00%

FICO

Weighted Average FICO (credit score)	692
Fico (Low)	581
Fico (High)	834

Geographic Distribution

Alabama (AL)	
Principal Balance	555,200.00
Percent	0.14%
Alaska (AK)	
Principal Balance	179,821.00
Percent	0.04%
Arizona (AZ)	
Principal Balance	12,089,471.00
Percent	2.95%
Arkansas (AR)	
Principal Balance	55,791.00
Percent	0.01%
California (CA)	
Principal Balance	229,792,711.00
Percent	56.03%
Colorado (CO)	
Principal Balance	8,130,009.00
Percent	1.98%
Connecticut (CT)	
Principal Balance	6,081,783.00
Percent	1.48%
Delaware (DE)	
Principal Balance	567,914.00
Percent	0.14%
Florida (FL)	
Principal Balance	21,064,625.00
Percent	5.14%
Georgia (GA)	
Principal Balance	36,113,480.00
Percent	8.81%

Hawaii (HI)	
Principal Balance	935,749.00
Percent	0.23%
Idaho (ID)	
Principal Balance	401,767.00
Percent	0.10%
Illinois (IL)	
Principal Balance	2,713,442.00
Percent	0.66%
Indiana (IN)	
Principal Balance	600,104.00
Percent	0.15%
Kentucky (KY)	
Principal Balance	108,450.00
Percent	0.03%
Louisiana (LA)	
Principal Balance	112,265.00
Percent	0.03%
Maine (ME)	
Principal Balance	369,387.00
Percent	0.09%
Maryland (MD)	
Principal Balance	1,723,768.00
Percent	0.42%
Massachusetts (MA)	
Principal Balance	9,882,471.00
Percent	2.41%
Michigan (MI)	
Principal Balance	2,232,162.00
Percent	0.54%
Minnesota (MN)	
Principal Balance	1,980,147.00
Percent	0.48%
Mississippi (MS)	
Principal Balance	544,585.00
Percent	0.13%
Missouri (MO)	
Principal Balance	531,299.00
Percent	0.13%
Montana (MT)	
Principal Balance	205,598.00
Percent	0.05%
Nevada (NV)	
Principal Balance	8,104,839.00
Percent	1.98%
New Hampshire (NH)	
Principal Balance	820,918.00
Percent	0.20%
New Jersey (NJ)	
Principal Balance	25,097,778.00
Percent	6.12%

New Mexico (NM)	
Principal Balance	161,421.00
Percent	0.04%
New York (NY)	
Principal Balance	13,159,097.00
Percent	3.21%
North Carolina (NC)	
Principal Balance	876,046.00
Percent	0.21%
Ohio (OH)	
Principal Balance	1,448,730.00
Percent	0.35%
Oklahoma (OK)	
Principal Balance	61,120.00
Percent	0.01%
Oregon (OR)	
Principal Balance	81,000.00
Percent	0.02%
Pennsylvania (PA)	
Principal Balance	5,061,812.00
Percent	1.23%
Rhode Island (RI)	
Principal Balance	615,793.00
Percent	0.15%
South Carolina (SC)	
Principal Balance	840,951.00
Percent	0.21%
Tennessee (TN)	
Principal Balance	946,534.00
Percent	0.23%
Texas (TX)	
Principal Balance	7,620,693.00
Percent	1.86%
Utah (UT)	
Principal Balance	2,018,256.00
Percent	0.49%
Virginia (VA)	
Principal Balance	962,700.00
Percent	0.23%
Washington (WA)	
Principal Balance	4,373,520.00
Percent	1.07%
Wisconsin (WI)	
Principal Balance	630,100.00
Percent	0.15%
Wyoming (WY)	
Principal Balance	272,019.00
Percent	0.07%
Total	
Principal Balance	410,125,325.00
Percent	100.00%

Documentation Type*Full Documentation*

Principal Balance 129,170,715.00
Percent 31.50%

Stated Income / Verified Assets

Principal Balance 139,662,280.00
Percent 34.05%

Stated Income / Stated Assets

Principal Balance 92,868,592.00
Percent 22.64%

No Income / No Assets

Principal Balance 33,233,826.00
Percent 8.10%

No Ratio

Principal Balance 15,189,912.00
Percent 3.70%

Total

Principal Balance 410,125,325.00
Percent 100.00%

Collateral Type*10/20 ARM*

Principal Balance 368,000.00
Percent 0.09%

2/28 ARM

Principal Balance 28,055,377.00
Percent 6.84%

3/27 ARM

Principal Balance 12,471,045.00
Percent 3.04%

5/25 ARM

Principal Balance 16,420,172.00
Percent 4.00%

7/23 ARM

Principal Balance 4,518,767.00
Percent 1.10%

2/28 ARM IO

Principal Balance 113,299,030.00
Percent 27.63%

3/27 ARM IO

Principal Balance 53,318,509.00
Percent 13.00%

5/25 ARM IO

Principal Balance 58,896,716.00
Percent 14.36%

6 Month LIBOR ARM

Principal Balance 840,516.00
Percent 0.20%

6 Month LIBOR ARM IO

Principal Balance 16,610,952.00
Percent 4.05%

7/23 ARM IO

Principal Balance	4,379,549.00
Percent	1.07%

Balloon - Fixed Rate

Principal Balance	13,516,250.00
Percent	3.30%

Fixed

Principal Balance	69,322,082.00
Percent	16.90%

Fixed - IO

Principal Balance	18,108,358.00
Percent	4.42%

Total

Principal Balance	410,125,325.00
Percent	100.00%