

Original Portfolio Summary Characteristics**Deal Name :** Homestar Mortgage Acceptance Corp. 2004-6**Mortgage Rates/Interest Rates**

Weighted Average Mortgage Rates (Interest Rates)	6.35%
Weighted Average Mortgage Rates Range (Low)	3.75%
Weighted Average Mortgage Rates Range (High)	12.50%
Weighted Average Next Adjustment Date	28 months
% of Loans with Prepayment Charges	68.11%

Margin

Weighted Average Margin (applies to ARM loans only)	3.59%
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Principal Balances (at Cut-off Date)

Number of Loans	3788
Aggregate Mortgage Principal Balance	761,026,680.00
Average Mortgage Loan Principal Balance	200,905.00
Lowest Mortgage Loan Principal Balance	11,980.00
Highest Mortgage Loan Principal Balance	1,350,000.00

Original Principal Balances (at Origination Date)

Aggregate Original Principal Balance	761,652,150.00
Average Original Principal Balance	201,070.00

Property Type

Single Family	
Principal Balance	467,418,447.00
Percent	61.42%
PUD /Low Rise Condo	
Principal Balance	185,222,264.00
Percent	24.34%
Two Unit	
Principal Balance	47,921,805.00
Percent	6.30%
High Rise Condo	
Principal Balance	32,249,363.00
Percent	4.24%
Three/ Four Unit	
Principal Balance	28,214,801.00
Percent	3.71%
Total	
Principal Balance	761,026,680.00
Percent	100.00%

Loan Purpose

Purchase	
Principal Balance	465,575,716.00
Percent	61.18%
Refinance -Rate Term	
Principal Balance	43,996,060.00
Percent	5.78%
Refinance - Cash out	
Principal Balance	251,454,905.00
Percent	33.04%
Total	
Principal Balance	761,026,680.00
Percent	100.00%

Occupancy Status

Primary	
Principal Balance	640,142,448.00
Percent	84.12%
Secondary	
Principal Balance	20,017,821.00
Percent	2.63%
Investor	
Principal Balance	100,866,412.00
Percent	13.25%
Total	
Principal Balance	761,026,680.00
Percent	100.00%

Loan-To-Value

Weighted Average Loan-to-Value	80.83%
Loan-to-Value Range (Low)	14.94%
Loan-to-Value Range (High)	100.00%

FICO

Weighted Average FICO (credit score)	687
Fico (Low)	580
Fico (High)	817

Geographic Distribution

Alabama (AL)	
Principal Balance	2,217,227.00
Percent	0.29%
Alaska (AK)	
Principal Balance	324,000.00
Percent	0.04%
Arizona (AZ)	
Principal Balance	16,201,602.00
Percent	2.13%
Arkansas (AR)	
Principal Balance	609,228.00
Percent	0.08%
California (CA)	
Principal Balance	312,328,384.00
Percent	41.04%
Colorado (CO)	
Principal Balance	13,039,722.00
Percent	1.71%
Connecticut (CT)	
Principal Balance	14,715,404.00
Percent	1.93%
Delaware (DE)	
Principal Balance	321,336.00
Percent	0.04%
District of Columbia (DC)	
Principal Balance	395,578.00
Percent	0.05%
Florida (FL)	
Principal Balance	49,809,160.00
Percent	6.54%

Georgia (GA)	
Principal Balance	90,903,003.00
Percent	11.94%
Hawaii (HI)	
Principal Balance	3,887,067.00
Percent	0.51%
Idaho (ID)	
Principal Balance	946,752.00
Percent	0.12%
Illinois (IL)	
Principal Balance	21,244,545.00
Percent	2.79%
Indiana (IN)	
Principal Balance	1,135,410.00
Percent	0.15%
Iowa (IA)	
Principal Balance	82,260.00
Percent	0.01%
Kansas (KS)	
Principal Balance	589,377.00
Percent	0.08%
Kentucky (KY)	
Principal Balance	978,689.00
Percent	0.13%
Louisiana (LA)	
Principal Balance	1,543,002.00
Percent	0.20%
Maine (ME)	
Principal Balance	740,607.00
Percent	0.10%
Maryland (MD)	
Principal Balance	5,137,157.00
Percent	0.68%
Massachusetts (MA)	
Principal Balance	18,901,651.00
Percent	2.48%
Michigan (MI)	
Principal Balance	8,038,783.00
Percent	1.06%
Minnesota (MN)	
Principal Balance	4,945,376.00
Percent	0.65%
Mississippi (MS)	
Principal Balance	1,432,851.00
Percent	0.19%
Missouri (MO)	
Principal Balance	2,966,903.00
Percent	0.39%
Montana (MT)	
Principal Balance	199,799.00
Percent	0.03%

Nevada (NV)	
Principal Balance	15,591,998.00
Percent	2.05%
New Hampshire (NH)	
Principal Balance	1,864,326.00
Percent	0.24%
New Jersey (NJ)	
Principal Balance	56,655,042.00
Percent	7.44%
New Mexico (NM)	
Principal Balance	528,620.00
Percent	0.07%
New York (NY)	
Principal Balance	37,221,536.00
Percent	4.89%
North Carolina (NC)	
Principal Balance	6,827,849.00
Percent	0.90%
Ohio (OH)	
Principal Balance	6,719,461.00
Percent	0.88%
Oklahoma (OK)	
Principal Balance	718,951.00
Percent	0.09%
Oregon (OR)	
Principal Balance	3,185,999.00
Percent	0.42%
Pennsylvania (PA)	
Principal Balance	10,007,597.00
Percent	1.32%
Rhode Island (RI)	
Principal Balance	1,274,749.00
Percent	0.17%
South Carolina (SC)	
Principal Balance	4,260,500.00
Percent	0.56%
Tennessee (TN)	
Principal Balance	4,672,441.00
Percent	0.61%
Texas (TX)	
Principal Balance	13,299,352.00
Percent	1.75%
Utah (UT)	
Principal Balance	2,184,946.00
Percent	0.29%
Virginia (VA)	
Principal Balance	8,025,046.00
Percent	1.05%
Washington (WA)	
Principal Balance	12,580,170.00
Percent	1.65%

West Virginia (WV)	
Principal Balance	245,635.00
Percent	0.03%
Wisconsin (WI)	
Principal Balance	1,320,891.00
Percent	0.17%
Wyoming (WY)	
Principal Balance	206,697.00
Percent	0.03%
Total	
Principal Balance	761,026,680.00
Percent	100.00%
Documentation Type	
<i>Full Documentation</i>	
Principal Balance	134,372,102.00
Percent	17.66%
<i>Stated / Limited</i>	
Principal Balance	566,621,848.00
Percent	74.45%
<i>No Income / No Assets</i>	
Principal Balance	60,032,730.00
Percent	7.89%
Total	
Principal Balance	761,026,680.00
Percent	100.00%
Collateral Type	
<i>2/28 Hybrid ARM</i>	
Principal Balance	152,926,660.00
Percent	20.09%
<i>3/27 Hybrid ARM Interest Only</i>	
Principal Balance	8,511,672.00
Percent	1.12%
<i>5/25 Hybrid ARM</i>	
Principal Balance	11,100,209.00
Percent	1.46%
<i>6 Month LIBOR</i>	
Principal Balance	2,663,361.00
Percent	0.35%
<i>7/23 Hybrid ARM</i>	
Principal Balance	224,736.00
Percent	0.03%
<i>10/20 Hybrid ARM Interest Only</i>	
Principal Balance	1,275,200.00
Percent	0.17%
<i>2/28 Hybrid ARM Interest Only</i>	
Principal Balance	172738938
Percent	22.70%
<i>3/27 Hybrid ARM Interest Only</i>	
Principal Balance	75,194,695.00
Percent	9.88%

<i>5/25 Hybrid ARM Interest Only</i>	
Principal Balance	66,565,406.00
Percent	8.75%
<i>6 Month LIBOR Interest Only</i>	
Principal Balance	41,022,797.00
Percent	5.39%
<i>7/23 Hybrid ARM Interest Only</i>	
Principal Balance	2,383,200.00
Percent	0.31%
<i>Balloon Fix</i>	
Principal Balance	33,624,990.00
Percent	4.42%
<i>Fixed</i>	
Principal Balance	134,269,137.00
Percent	17.64%
<i>Fixed Interest Only</i>	
Principal Balance	58,525,681.00
Percent	7.69%
Total	
Principal Balance	761,026,680.00
Percent	100.00%