

**Original Portfolio Summary Characteristics****Deal Name : Opteum Mortgage Acceptance Corp. 2005-4****Mortgage Rates/Interest Rates**

Weighted Average Mortgage Rates (Interest Rates)	6.20%
Weighted Average Mortgage Rates Range (Low)	3.88%
Weighted Average Mortgage Rates Range (High)	11.00%
Weighted Average Next Adjustment Date	41 months
% of Loans with Prepayment Charges	

**Margin**

Weighted Average Margin (applies to ARM loans only)	3.07%
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**Principal Balances (at Cut-off Date)**

Number of Loans	4256
Aggregate Mortgage Principal Balance	1,146,871,180.00
Average Mortgage Loan Principal Balance	269,472.00
Lowest Mortgage Loan Principal Balance	40,000.00
Highest Mortgage Loan Principal Balance	2,000,000.00

**Original Principal Balances (at Origination Date)**

Aggregate Original Principal Balance	1,148,379,982.00
Average Original Principal Balance	269,826.00

**Property Type**

Single Family	
Principal Balance	677,083,572.00
Percent	59.04%
Condo	
Principal Balance	98,225,436.00
Percent	8.56%
2-4 Family	
Principal Balance	93,309,069.00
Percent	8.14%
PUD (Planned Unit Development)	
Principal Balance	278,253,103.00
Percent	24.26%
Total	
Principal Balance	1,146,871,180.00
Percent	100.00%

**Loan Purpose**

Purchase	
Principal Balance	681,113,241.00
Percent	59.39%
Refinance -Rate Term	
Principal Balance	82,622,947.00
Percent	7.20%
Refinance - Cash out	
Principal Balance	383,134,993.00
Percent	33.41%
Total	
Principal Balance	1,146,871,180.00
Percent	100.00%

**Occupancy Status**

Primary	
Principal Balance	962,228,802.00
Percent	83.90%
Secondary	
Principal Balance	41,759,167.00
Percent	3.64%
Investor	
Principal Balance	142,883,212.00
Percent	12.46%
Total	
Principal Balance	1,146,871,180.00
Percent	100.00%

**Loan-To-Value**

Weighted Average Loan-to-Value	75.59%
Loan-to-Value Range (Low)	10.61%
Loan-to-Value Range (High)	100.00%

**FICO**

Weighted Average FICO (credit score)	700
Fico (Low)	533
Fico (High)	821

**Geographic Distribution**

Arizona (AZ)	
Principal Balance	23,235,260.00
Percent	2.03%
California (CA)	
Principal Balance	561,518,925.00
Percent	48.96%
Colorado (CO)	
Principal Balance	15,217,649.00
Percent	1.33%
Connecticut (CT)	
Principal Balance	11,843,289.00
Percent	1.03%
Florida (FL)	
Principal Balance	66,897,194.00
Percent	5.83%
Georgia (GA)	
Principal Balance	148,114,385.00
Percent	12.91%
Maryland (MD)	
Principal Balance	11,499,352.00
Percent	1.00%
Massachusetts (MA)	
Principal Balance	21,979,733.00
Percent	1.92%
Michigan (MI)	
Principal Balance	10,072,920.00
Percent	0.88%
Nevada (NV)	
Principal Balance	24,584,925.00
Percent	2.14%

New Jersey (NJ)	
Principal Balance	80,616,974.00
Percent	7.03%
New York (NY)	
Principal Balance	70,929,267.00
Percent	6.18%
Pennsylvania (PA)	
Principal Balance	8,138,370.00
Percent	0.71%
Texas (TX)	
Principal Balance	15,949,526.00
Percent	1.39%
Washington (WA)	
Principal Balance	16,986,989.00
Percent	1.48%
Other	
Principal Balance	59,286,423.00
Percent	5.17%
Total	
Principal Balance	1,146,871,180.00
Percent	100.00%
<b>Documentation Type</b>	
<i>Full Documentation Provided</i>	
Principal Balance	237,451,357.00
Percent	20.70%
<i>No Income / No Asset</i>	
Principal Balance	136,154,577.00
Percent	11.87%
<i>No Ratio</i>	
Principal Balance	87,499,665.00
Percent	7.63%
<i>Stated Income / Stated Asset</i>	
Principal Balance	248,947,813.00
Percent	21.71%
<i>Stated Income / Verified Assets</i>	
Principal Balance	436,817,770.00
Percent	38.09%
Total	
Principal Balance	1,146,871,180.00
Percent	100.00%
<b>Collateral Type</b>	
10/6 Arm (IO)	
Principal Balance	11,477,458
Percent	1.00%
15Y Fixed Amort	
Principal Balance	14,459,457
Percent	1.26%
15Y Fixed Amort (IO)	
Principal Balance	1,880,000
Percent	0.16%

20Y Fixed Amort	
Principal Balance	3,761,582
Percent	0.33%
2/6 Month LIBOR	
Principal Balance	46,361,503
Percent	4.04%
2/6 Month LIBOR - 24 Month IO	
Principal Balance	2,427,350
Percent	0.21%
2/6 Month LIBOR - 60 Month IO	
Principal Balance	33,990,751
Percent	2.96%
2/6 Month LIBOR - 120 Month IO	
Principal Balance	204,467,310
Percent	17.83%
30Y Fixed Amort	
Principal Balance	173,580,162.00
Percent	15.14%
30Y Fixed Amort (IO)	
Principal Balance	239,551,655.00
Percent	20.89%
3/1 ARM 1 YR CMT	
Principal Balance	104,867.00
Percent	0.01%
3/6 Month LIBOR	
Principal Balance	7,439,489.00
Percent	0.65%
3/6 Month LIBOR - 24 Month IO	
Principal Balance	300,667.00
Percent	0.03%
3/6 Month LIBOR - 36 Month IO	
Principal Balance	6,822,650.00
Percent	0.59%
3/6 Month LIBOR - 60 Month IO	
Principal Balance	6,261,954.00
Percent	0.55%
3/6 Month LIBOR - 120 Month IO	
Principal Balance	34,821,851.00
Percent	3.04%
5/6 Month LIBOR	
Principal Balance	16,865,929.00
Percent	1.47%
5/6 Month LIBOR - 36 Month IO	
Principal Balance	584,650.00
Percent	0.05%
5/6 Month LIBOR - 60 Month IO	
Principal Balance	43,548,175.00
Percent	3.80%

*5/6 Month LIBOR - 120 Month IO*

Principal Balance	236,856,791.00
Percent	20.65%
Total	
Principal Balance	1,146,871,180.00
Percent	100.00%