External Collateral File Layout

November 2006

File Position	Data Format	Data Description	Data Type	Reference
1-10	X(10)	**Loan Number**	Text	
11-12	X(02)	**Property Type**	Text	See Code Translations: Dwelling_Type_Code
13-15	X(03)		FILLER	
16-16	X(01)	**Ownership**	Text	See Code Translations: Ownership_Type_Code
17-18	X(02)		FILLER	
19-20	X(02)	**Loan Purpose**	Text	See Code Translations: Loan_Purpose_Code
21-21	X(01)		FILLER	
22-23	X(02)	**Loan Type**	Text	See Code Translations: Loan_Type_Code
24-24	X(01)		FILLER	
25-30	9(3)V9(3)	**Current Loan Rate**	Number(3.3)	
31-34	X(04)		FILLER	
35-45	9(9)V9(2)	**Original Balance**	Number(9.2)	
46-56	9(9)V9(2)	**Current Balance**	Number(9.2)	
57-66	X(10)		FILLER	
67-70	X(04)	**1st Pay Date**	MMYY	
71-74	X(04)	**Maturity Date**	MMYY	
75-82	9(6)V9(2)	**Current P & I**	Number(6.2)	
83-87	9(2)V9(3)	**Servicer Fee Rate**	Number(2.3)	
88-90	X(3)	**Loan Term**		
91-91	X(1)		FILLER	
92-93	X(2)	**Delinquent Code**		See Code Translations: Action_Code_Type
94-94	X(1)		FILLER	
95-99	9(4)V9(1)	**LTV**	Number(4.1)	
100-100	X(1)		FILLER	
101-102	X(2)	**State**		
103-111	X(9)		FILLER	
112-117	X(6)	**Due For Date**	MMYYDD	Borrower's next payment date
118-126	X(09)		FILLER	
127-130	X(4)	**Servicer No**		
131-132	X(02)		FILLER	
133-143	9(9)V9(2)	**Balance at Issuance**	Number(9.2)	
144-162	X(19)		FILLER	
163-174	X(12)	**Delinquency History Flags**		0 = Current 1 = One month delinquent 2 = Two month delinquent 3 = 90+ day delinquent U = Unknown
175-175	X(01)		FILLER	
176-177	X(02)	**# Times Delinquent in last 12 Months**		
178-200	X(23)		FILLER	
201-206	9(3)V9(3)	**Initial Rate**	Number(3.3)	ARM loans only
207-207	X(1)		FILLER	
208-209	X(02)	**Index Code**		See Code Translations: ARM_Index_Code
210-210	X(1)		FILLER	
211-215	9(2)V9(3)	**Gross Margin**	Number(2.3)	
216-216	X(01)		FILLER	
217-220	X(04)	**Rate Chg Date****	MMYY	

File Position	Data Format	Data Description	Data Type	Reference
221-221	X(01)		FILLER	
222-225	X(04)	**P & I Chg Date****	MMYY	
226-226	X(01)		FILLER	
227-228	X(02)	**Rate Adj Freq**		
229-229	X(01)		FILLER	
230-231	X(02)	**Payment Adj Freq**		
232-232	X(01)		FILLER	
233-237	9(2)V9(3)	**Periodic Rate Cap**	Number(2.3)	
238-238	X(01)		FILLER	
239-244	9(3)V9(3)	**Payment Cap**	Number(3.3)	
245-245	X(01)		FILLER	
246-251	9(3)V9(3)	**Maximum Rate Cap**	Number(3.3)	
252-252	X(01)		FILLER	
253-258	9(3)V9(3)	**Minimum Rate Cap**	Number(9.3)	
259-259	X(01)		FILLER	
260-267	9(6)V9(2)	**Orig P&I Amt**		
268-275	X(08)		FILLER	
276-280	9(4)V9(1)	**Neg Am Limit**	Number(4.1)	
281-282	X(02)		FILLER	
283-283	X(01)	**Neg Am Code**		Y = "Yes"
284-295	X(12)		FILLER	
296-296	X(01)	**ARM Round Code**		N = Nearest D = Down U = Up Blank means no Round Flag
297-299	X(03)		FILLER	
300-300	X(01)	**ARM Convert Code**		Y = "Yes"
301-315	X(15)		FILLER	
316-326	X(11)		FILLER	
327-358	X(32)		FILLER	
359-359	X(01)		FILLER	
360-370	X(11)	**City**		
371-371	X(01)		FILLER	
372-376	X(05)	**Zip Code**		
377-423	X(47)		FILLER	
424-425	X(02)	**Document Type**		See Code Translations: Document_Type
426-428	X(03)		FILLER	
429-431	X(03)	**ARM Rate Lockout Period**		
432-434	X(03)	**ARM Payment Lockout Period**		
435-435	X(01)		FILLER	
436-438	X(03)	**Look Back Days**		
439-439	X(01)		FILLER	
440-444	9(2)V9(3)	**Round Factor**	Number(2.3)	
445-454	X(10)	**Pool Number**		
455-492	X(38)		FILLER	
493-500	9(2)V(6)	**Net Rate**	Number(2.6)	
501	X(01)	**Interest Only Flag**	Text	
502-504	9(3)	**Interest Only Original Term**	Number	
505-508	9(4)	**Interest Only End Date***	MMDD	
509	X	**Leasehold ID**		Y = Yes N = No Blank = Not Applicable
510-511	XX	**Account or Note Type Code**		See Code Translations: Note_Code_Type
512	X	**No Ratio ID**		Y = Yes N = No Blank = Not Applicable
513-515	XXX	**Investor ID**		Investor ID - For Internal Use Only
516-517	XX	**Pool Number**		Pool Number - (Update Tape) as needed (right justified)

File Position	Data Format	Data Description	Data Type	Reference
518-528	9(8).99	**Ending Scheduled Balance**		Actual decimal in column 526; zero fill left; NO insert "$"
529-536	9.999999	**Fixed Retained Yield Rate**		Actual decimal in column 530
537	X	**Foreign National Code**		"F" = Foreign National Blank = Not Applicable
538	9	**ECS Score Version**		Not used at this time
539-544	999.99	**ECS Score Raw #**		Not used at this time
545-546	XX	**ECS Score Code**		Not used at this time
547	X	**Adjustable Rate Mortgage (ARM) Indicator**		"A" implies Arm loan
548-549	XX	**Program Code**		ST = Non-Conforming "A" Paper Blank = Non-Conforming "A" Paper AA = Alternative A BC = B&C Shelf HE = Home Equity
550-551	XX	**Credit Grade**		Value as provided by underwriter
552-554	XXX	**Channel Code**		See Code Translations: Channel_Code
555	X	**Relocation Indicator**		Y = a relocation loan N = NOT a relocation loan
556	X	**Balloon Indicator**		"B" implies Balloon loan
557	X	**Lien Status**		1 = First Lien 2 = Second Lien Blank = Not Applicable
558-568	9(8).99	**Original Appraisal Value**		
569-571	999	**Prepayment Penalty Indicator**		Number of Years
572	X	**Interest Collection Code**		1= Interest in arrears 2 = Interest in advance 3 = Per diem 4 = Other
573-578	99.999	**Original Interest Rate**		Actual decimal in column 575
579-584	99.999	**Original Index Value**		Actual decimal in column 581
585-590	99.999	**Interest Rate at Next Reset Date**		Actual decimal in column 587 Projected rate after review (lookback); this field is only valid for loans that are paid through the current month
591-605	X(15)	**Mortgagor Last Name**		Not used at this time
606-615	X(1O)	**Mortgagor First Name**		Not used at this time
616-647	X(32)	**Property Street Address**		Not used at this time
648-651	99.9	**Underwriting Ratio I**		Not used at this time
652-655	99.9	**PMI Coverage Percent**		Percent of loan covered by PMI
656-657	X(2)	**PMI Insurer Code**		See Code Translations: Insurer_Co_ID
658-665	9(8)	**Origination Date or Note Date**	YYYYMMDD	
666-669	9(4)	**FICO Raw Score Number**		
670-672	XXX	**Product Type Code**		See Code Translations: Product_Type_Code
673-678	999.99	**CLTV**		Combined LTV Ratio
679-689	9(8).99	**Sale Balance**		Actual decimal in column 687; zero fill left
690-691	XX	**Document Type Code**		See Code Translations: Document_Code
692-695	XXXX	**Issue Year**	YYYY	
696-698	XXX	**Series**		
699-709	9(8).99	**Loss on Liquidated Property**		Actual decimal in column 707
710-720	9(8).99	**Actual Current Balance**		Actual decimal in column 718
721-731	9(8).99	**Prepayments in Full**		Actual decimal in column 729
732-742	9(8).99	**Partial Prepayments**		Actual decimal in column 740
743-750	9(8)	**Paid in Full Effective Date**	YYYYMMDD	
751-758	X(8)	**Issuer Identification**		Identifies Name of Shelf
759-766	9.999999	**Master Servicing Fee**		Actual decimal in column 760

File Position	Data Format	Data Description	Data Type	Reference
767-774	9.999999	**Trustee Fee**		Actual decimal in column 768
775-782	9.999999	**Pool Insurance Fee**		Actual decimal in column 776
783-790	9.999999	**Special Hazard Fee**		Actual decimal in column 784
791-798	9.999999	**Spread 1 Fee**		Actual decimal in column 792
799-806	9.999999	**Spread 2 Fee**		Actual decimal in column 800
807-824	X(18)	**Property County**		Left justify
825-849	X(25)	**Mortgagor Employer Name**		Populated only if Relo indicator (Field Position 555) equals “Y”
850-855	X(6)	**Subsidy Code**		See Code Translations: Subsidy_Code
856-860	X(5)	**LEX Lender Identification**		For Internal Use Only (left justified)
861-865	X(5)	**Client Code Identification**		For Internal Use Only (left justified)
866-869	X(4)	**PMI Aura Market Score**		Not Used At This Time.
870-873	X(4)	**PMI Aura Risk Score**		Not Used At This Time.
874-877	X(4)	**PMI Aura Score**		Not Used At This Time.
878-888	9(8).99	**Senior Lien**		Not Used At This Time.
889-896	9.999999	**Certificate Administration Fee**		Not Used At This Time
897-902	9(6)	**Paid Off Remittance Cycle**	YYYYMM	Not Used At This Time
903-910	9(8)	**Repurchase Date**	YYYYMMDD	Not Used At This Time
911-922	9(12)	**Substituted Loan Number**		Not Used At This Time
923-928	9(6)	**Remittance Cycle**	YYYYMM	Not Used At This Time
929	X	**Pledged Asset Mortgage Indicator**		Y = Yes
930-931	X(2)	**Group ID**		Identifies Group if applicable or 0 if not applicable
932-935	9(4)	**Current FICO Score Nbr**		Updated FICO Score
936-947	9(9).99	**Prepayment Penalty Amount**		Actual decimal in column 916; zero fill left; NO insert "$"
948-959	9(9).99	**Prepayment Penalty Waived Amount**		Actual decimal in column 928; zero fill left; NO insert "$"
960-967	9(8)	**Modification Date**	YYYYMMDD	
968-975	9(8)	**Substitution Date**	YYYYMMDD	
976-987	9(9).99	**Losses on Previously Liquidated Loans**		Actual decimal in column 956; zero fill left; NO insert "$"
988-1087	X(100)	**Servicer Name**		Servicer
1088-1094	99.9999	**Arm Rate Life Cap**		The maximum cap on the loan for life.
1095-1194	X(100)	**Originator Name**		The name of the entity that originated the loan.
1195-1294	X(100)	**Filler**		Not Used At This Time
1295	X	**hex 0A**		New Line Feed