

# SALE ANNOUNCEMENT

## \$47,237,063 SMALL BALANCE COMMERCIAL LOAN PORTFOLIO SALE

**Property Types:** CRE (84.0% of UPB), Resi (5.7%), C&I (5.7%), Land (1.8%), and Unsecured (2.8%)

**Location:** Nationwide (39 states and four U.S. territories)

**Performance:** Performing (91.4%), Sub-Performing (3.8%), and Non-Performing (4.7%)

### Overview Summary

\$47,237,063 Small Balance Commercial Loan Portfolio Sale (the “Asset Sale”) conducted by Mission Capital Advisors, LLC (“Mission” or “Asset Sale Advisor”) on behalf of one or more unidentified Sellers (collectively, “Seller”).

### Sale Structure

Mission has been retained as the exclusive Asset Sale Advisor to the Seller for the sale of a portfolio of performing and sub-performing small balance commercial loans secured by various real estate and business assets located throughout the United States and U.S. territories (the “Portfolio”, “Loans”, or “Assets”). The Assets are being offered on a sealed bid basis.

On behalf of the Seller, Mission is soliciting non-contingent final bids from prospective bidders (the “Prospective Bidders” or “Final Bidders”) for the purchase of (a) any pool(s) individually, or (b) the entire portfolio pursuant to the Asset Sale timeline attached hereto. A bidder must determine and meet all applicable Small Business Administration (“SBA”) requirements for purchase of the SBA Pool.

| Pool                    | Count      | UPB                 | Average Balance    | WA Origination | WA Maturity   | WA Rate     |
|-------------------------|------------|---------------------|--------------------|----------------|---------------|-------------|
| 12+ Payment Multifamily | 184        | \$20,930,409        | \$113,752          | 4/19/01        | 6/2/28        | 5.1%        |
| 12+ Payment Non-Multi   | 264        | \$13,664,835        | \$51,761           | 9/27/00        | 3/10/24       | 5.3%        |
| SBA                     | 71         | \$9,053,581         | \$127,515          | 9/16/07        | 2/24/30       | 6.9%        |
| NPL / SPL               | 70         | \$3,588,238         | \$51,261           | 8/7/02         | 11/2/23       | 6.8%        |
| <b>Grand Total</b>      | <b>589</b> | <b>\$47,237,063</b> | <b>\$80,198.75</b> | <b>6/19/02</b> | <b>3/7/27</b> | <b>5.6%</b> |

Performance was calculated using 12-month cash velocity (cumulative 12 month cash flow divided by monthly payment amount), normalized for floating rate loans whose rates have reset. Loans showing 0 times 30 DPD were categorized as 12+ payment performers.

### Highlights & Sale Summary

- The Asset Sale offers Prospective Bidders the opportunity to acquire loans secured by real estate and business assets located throughout the United States.
- The Portfolio is comprised of loans acquired from several failed banks via cash sales conducted by the FDIC.
- Loans in the subject Portfolio are extremely seasoned and nearing the end of their term with a substantial portion of monthly payments going towards principal. T-12 cash flow represents more than 21% of current Portfolio UPB.
- The Portfolio has amortized significantly since acquisition and features 56% weighted average amortization.
- Performing loans in the Portfolio are primarily secured by commercial and residential real estate assets (74% of the Portfolio by UPB)
- Performing loans offer an attractive 5.5% WAC, with 65.3% of this subset accruing on a floating rate basis.
- The SBA Pool is comprised of SBA 7(a) Standard and Express loans. The 7(a) Loan Program is the SBA’s primary program for providing financial assistance to small businesses. The Express Program is a subset of SBA 7(a) loans and offers an accelerated timeline for SBA review compared to Standard 7(a) loans.
- Loans secured by residential properties are commercial / not subject to consumer regulations.
- No loans in the subject Portfolio are currently in bankruptcy or foreclosure.
- Detailed Portfolio stratifications can be found in Exhibit A (pg. 4-9).

## Sale Structure

Prospective Bidders are subject to qualification by Mission and/or Seller (qualification process will be initiated by Mission as deemed necessary). Access to the Due Diligence Materials will be provided to Prospective Bidders solely at the discretion of Mission and/or the Seller and may be withheld for any reason.

The Seller, in conjunction with Mission, have prepared a comprehensive array of due diligence data (the "Due Diligence Materials"), which will be made available to Prospective Bidders that have executed, and are subject to the terms of, the Confidentiality Agreement (the "Confidentiality Agreement"), which can be accessed on the transaction offering email or by visiting [www.missioncap.com/transactions](http://www.missioncap.com/transactions). Included in the Due Diligence Materials will be data tape for the Assets (the "Data Tape") prepared by Mission, comprehensive bidding instructions, the terms of sale and the Seller's required form of Asset Sale Agreement for Sale and Purchase of Assets (the "Asset Sale Agreement").

Mission, in conjunction with the Seller, is soliciting Final Bidders to complete final due diligence before submitting non-contingent offers on the Final Bid Date (the acceptance of which by Seller will require immediate execution of pre-negotiated Sale Agreement by Prospective Bidder accompanied by a 10% non-refundable wire funds deposit).

Additional information will be provided to Bidders via Mission's online due diligence site. Such information may include detailed loan documents, pay histories, environmental reports, litigation documents (if applicable), and financial statements, in both computer file and imaged formats.

Please e-sign or return an executed Confidentiality Agreement to Katie Juarez at [kjuarez@missioncap.com](mailto:kjuarez@missioncap.com). **PLEASE NOTE THAT E-SIGNATURES WILL BE PROCESSED IN TOP PRIORITY WHILE EMAIL SIGNATURES ARE PROCESSED AT THE END OF EACH BUSINESS DAY.**

**All inquiries should be directed through Mission Capital. Neither the Seller, Borrower, Borrower affiliates or Guarantors are to be contacted. Investors are required to strictly adhere to the terms of the Confidentiality Agreement.**

## Asset Sale Agreement

The Seller will make its required form of Asset Sale Agreement available to Bidders. Comments to the Asset Sale Agreement are due prior to the bid date on Friday, April 12, 2019. Pursuant to the Asset Sale Agreement, the Seller is selling its Assets subject only to those representations and warranties explicitly stated in the Asset Sale Agreement. No other representations or warranties, either expressed or implied, shall apply.

## Sale Timeline

The transaction contemplated herein has been scheduled as follows:

|   |                           |
|---|---------------------------|
| <b>Sale Announcement Distributed</b>            | Monday, March 18, 2019    |
| <b>Initial Data Distribution</b>                | Monday, March 18, 2019    |
| <b>Comments to Loan Sale Agreement Due</b>      | Friday, April 12, 2019    |
| <b>Best &amp; Final Bid Date – Non-SBA Pool</b> | Tuesday, April 16, 2019   |
| <b>Winning Bidder Selected</b>                  | Wednesday, April 17, 2019 |
| <b>10% Non-Refundable Deposit Due</b>           | Thursday, April 18, 2019  |
| <b>Closing Date - Non-SBA Pool</b>              | Tuesday, April 30, 2019   |
| <b>Best &amp; Final Bid Date – SBA Pool</b>     | Tuesday, May 7, 2019      |
| <b>Winning Bidder Selected</b>                  | Wednesday, May 8, 2019    |
| <b>10% Non-Refundable Deposit Due</b>           | Thursday, May 9, 2019     |
| <b>Closing Date - SBA Pool</b>                  | Tuesday, May 21, 2019     |

## Mission Capital Contacts

### MISSION CAPITAL ADVISORS, LLC

#### Asset Sale Discussions

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## Disclaimer

NO OBLIGATION TO SELL SHALL BE BINDING ON SELLER UNLESS AND UNTIL A WRITTEN CONTRACT OF SALE OR ASSET SALE AGREEMENT IS SIGNED AND DELIVERED BY SELLER. THE SELLER RESERVES THE RIGHT, AT ITS SOLE AND ABSOLUTE DISCRETION, TO WITHDRAW THE ASSETS FROM THE ASSET SALE, AT ANY TIME. THIS SALE ANNOUNCEMENT HAS BEEN PREPARED TO ASSIST THE RECIPIENT IN DECIDING WHETHER TO PROCEED WITH FURTHER INVESTIGATION OF THE ASSETS. WHILE THE INFORMATION INCLUDED HEREIN IS BELIEVED TO BE ACCURATE AND RELIABLE, SELLER, MISSION AND THEIR RESPECTIVE SUBSIDIARIES, AFFILIATES, AGENTS, ASSIGNEES, OFFICERS, TRUSTEES, DIRECTORS, SERVICERS AND EMPLOYEES MAKE NO REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE ACCURACY OR COMPLETENESS OF SUCH INFORMATION, INCLUDING BUT NOT LIMITED TO THE VALIDITY OR PRIORITY OF ANY LIENS AND THE VALUE OF ANY COLLATERAL. ONLY THOSE REPRESENTATIONS AND WARRANTIES THAT ARE MADE BY THE APPLICABLE SELLER TO A PROSPECTIVE BIDDER IN A DEFINITIVE, EXECUTED ASSET SALE AGREEMENT SHALL HAVE ANY LEGAL EFFECT.

## Exhibit A – Portfolio Stratifications

| Pool                    | Count      | % Count       | UPB                 | % UPB         | Average Balance    | Original Balance     | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|-------------------------|------------|---------------|---------------------|---------------|--------------------|----------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| 12+ Payment Multifamily | 184        | 31.2%         | \$20,930,409        | 44.3%         | \$113,752          | \$60,350,752         | 4/19/01        | 6/2/28        | 5.1%        | 2.5%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| 12+ Payment Non-Multi   | 264        | 44.8%         | \$13,664,835        | 28.9%         | \$51,761           | \$50,739,182         | 9/27/00        | 3/10/24       | 5.3%        | 2.4%        | 10         | 95.8%           | 2.9%                  | 1.3%                |
| SBA                     | 71         | 12.1%         | \$9,053,581         | 19.2%         | \$127,515          | \$37,395,402         | 9/16/07        | 2/24/30       | 6.9%        | 1.8%        | 234        | 91.7%           | 1.2%                  | 7.1%                |
| NPL / SPL               | 70         | 11.9%         | \$3,588,238         | 7.6%          | \$51,261           | \$9,446,546          | 8/7/02         | 11/2/23       | 6.8%        | 2.3%        | 705        | 24.2%           | 36.2%                 | 39.6%               |
| <b>Grand Total</b>      | <b>589</b> | <b>100.0%</b> | <b>\$47,237,063</b> | <b>100.0%</b> | <b>\$80,198.75</b> | <b>\$157,931,882</b> | <b>6/19/02</b> | <b>3/7/27</b> | <b>5.6%</b> | <b>2.3%</b> | <b>102</b> | <b>91.4%</b>    | <b>3.8%</b>           | <b>4.7%</b>         |

| Balance Bucket        | Count      | % Count       | UPB                 | % UPB         | Average Balance | Original Balance     | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|-----------------------|------------|---------------|---------------------|---------------|-----------------|----------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| \$0,000 - \$50,000    | 312        | 53.0%         | \$5,327,698         | 11.3%         | \$17,076        | \$38,895,025         | 2/13/98        | 5/6/23        | 5.1%        | 2.3%        | 137        | 89.0%           | 2.0%                  | 9.0%                |
| \$50,000 - \$100,000  | 111        | 18.8%         | \$7,855,313         | 16.6%         | \$70,769        | \$32,926,643         | 10/7/00        | 9/13/24       | 5.5%        | 2.4%        | 170        | 89.9%           | 2.3%                  | 7.8%                |
| \$100,000 - \$150,000 | 53         | 9.0%          | \$6,435,992         | 13.6%         | \$121,434       | \$21,668,092         | 5/11/03        | 2/8/26        | 5.7%        | 2.4%        | 94         | 92.9%           | 3.4%                  | 3.7%                |
| \$150,000 - \$200,000 | 42         | 7.1%          | \$7,398,201         | 15.7%         | \$176,148       | \$20,130,305         | 5/2/02         | 7/20/26       | 5.7%        | 2.4%        | 282        | 82.9%           | 4.8%                  | 12.3%               |
| \$200,000 - \$250,000 | 43         | 7.3%          | \$9,671,316         | 20.5%         | \$224,914       | \$24,606,617         | 12/29/02       | 6/8/28        | 5.5%        | 2.3%        | 5          | 90.2%           | 9.8%                  | 0.0%                |
| > \$250,000           | 28         | 4.8%          | \$10,548,544        | 22.3%         | \$376,734       | \$19,705,200         | 12/25/04       | 11/28/30      | 6.0%        | 2.1%        | 3          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b>    | <b>589</b> | <b>100.0%</b> | <b>\$47,237,063</b> | <b>100.0%</b> | <b>\$80,199</b> | <b>\$157,931,882</b> | <b>6/19/02</b> | <b>3/7/27</b> | <b>5.6%</b> | <b>2.3%</b> | <b>102</b> | <b>91.4%</b>    | <b>3.8%</b>           | <b>4.7%</b>         |

| Rate Bucket        | Count      | % Count       | UPB                 | % UPB         | Average Balance | Original Balance     | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|-----------------|----------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| <= 5.00%           | 368        | 62.5%         | \$23,546,946        | 49.8%         | \$63,986        | \$82,208,433         | 2/19/99        | 7/11/26       | 4.4%        | 2.3%        | 119        | 93.6%           | 1.7%                  | 4.7%                |
| 5.01% - 6.00%      | 71         | 12.1%         | \$7,899,499         | 16.7%         | \$111,261       | \$24,051,933         | 10/20/03       | 6/27/28       | 5.5%        | 2.7%        | 122        | 94.0%           | 2.2%                  | 3.8%                |
| 6.01% - 7.00%      | 58         | 9.8%          | \$5,303,449         | 11.2%         | \$91,439        | \$22,800,964         | 4/19/07        | 8/9/27        | 6.7%        | 1.6%        | 32         | 88.6%           | 10.3%                 | 1.0%                |
| 7.01% - 8.00%      | 62         | 10.5%         | \$8,078,879         | 17.1%         | \$130,305       | \$23,065,678         | 7/19/06        | 5/30/28       | 7.5%        | 2.2%        | 69         | 89.7%           | 5.7%                  | 4.7%                |
| 8.01% - 9.00%      | 22         | 3.7%          | \$1,717,964         | 3.6%          | \$78,089        | \$4,286,304          | 12/1/05        | 10/15/24      | 8.5%        | 3.1%        | 173        | 88.1%           | 0.0%                  | 11.9%               |
| 9.01% - 10.00%     | 5          | 0.8%          | \$385,597           | 0.8%          | \$77,119        | \$903,006            | 10/9/09        | 8/31/24       | 9.4%        | 4.2%        | 23         | 40.8%           | 58.6%                 | 0.6%                |
| > 10.00%           | 3          | 0.5%          | \$304,730           | 0.6%          | \$101,577       | \$615,563            | 1/4/04         | 7/15/20       | 15.4%       | NAP         | 108        | 37.4%           | 0.0%                  | 62.6%               |
| <b>Grand Total</b> | <b>589</b> | <b>100.0%</b> | <b>\$47,237,063</b> | <b>100.0%</b> | <b>\$80,199</b> | <b>\$157,931,882</b> | <b>6/19/02</b> | <b>3/7/27</b> | <b>5.6%</b> | <b>2.3%</b> | <b>102</b> | <b>91.4%</b>    | <b>3.8%</b>           | <b>4.7%</b>         |

| Rate Type          | Count      | % Count       | UPB                 | % UPB         | Average Balance | Original Balance     | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|-----------------|----------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| Floating           | 257        | 43.6%         | \$32,596,598        | 69.0%         | \$126,835       | \$90,579,183         | 3/20/04        | 7/27/28       | 6.0%        | 2.3%        | 14         | 94.7%           | 4.5%                  | 0.8%                |
| Fixed              | 332        | 56.4%         | \$14,640,465        | 31.0%         | \$44,098        | \$67,352,699         | 7/25/98        | 1/31/24       | 4.9%        | NAP         | 299        | 84.2%           | 2.2%                  | 13.5%               |
| <b>Grand Total</b> | <b>589</b> | <b>100.0%</b> | <b>\$47,237,063</b> | <b>100.0%</b> | <b>\$80,199</b> | <b>\$157,931,882</b> | <b>6/19/02</b> | <b>3/7/27</b> | <b>5.6%</b> | <b>2.3%</b> | <b>102</b> | <b>91.4%</b>    | <b>3.8%</b>           | <b>4.7%</b>         |

| Payment Type       | Count      | % Count       | UPB                 | % UPB         | Average Balance | Original Balance     | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|-----------------|----------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| P&I                | 557        | 94.6%         | \$45,704,823        | 96.8%         | \$82,055        | \$149,707,815        | 4/13/02        | 6/14/27       | 5.6%        | 2.3%        | 70         | 93.1%           | 4.0%                  | 3.0%                |
| IO                 | 9          | 1.5%          | \$783,009           | 1.7%          | \$87,001        | \$4,122,243          | 10/17/08       | 1/29/22       | 8.7%        | NAP         | 41         | 75.6%           | 0.0%                  | 24.4%               |
| NAV                | 21         | 3.6%          | \$705,461           | 1.5%          | \$33,593        | \$3,626,823          | 1/1/07         | 7/7/15        | 5.8%        | 1.5%        | 2,248      | 1.1%            | 0.0%                  | 98.9%               |
| Principal Only     | 2          | 0.3%          | \$43,771            | 0.1%          | \$21,885        | \$475,000            | 10/6/06        | 5/17/23       | 4.8%        | NAP         | 0          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b> | <b>589</b> | <b>100.0%</b> | <b>\$47,237,063</b> | <b>100.0%</b> | <b>\$80,199</b> | <b>\$157,931,882</b> | <b>6/19/02</b> | <b>3/7/27</b> | <b>5.6%</b> | <b>2.3%</b> | <b>102</b> | <b>91.4%</b>    | <b>3.8%</b>           | <b>4.7%</b>         |

## Exhibit A – Portfolio Stratifications (cont'd)

| Vintage            | Count      | % Count       | UPB                 | % UPB         | Average Balance | Original Balance     | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|-----------------|----------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| Pre-2000           | 328        | 55.7%         | \$13,610,143        | 28.8%         | \$41,494        | \$61,627,603         | 6/19/95        | 2/6/24        | 4.6%        | 2.6%        | 122        | 91.9%           | 2.1%                  | 6.0%                |
| 2000               | 25         | 4.2%          | \$2,475,830         | 5.2%          | \$99,033        | \$7,463,073          | 7/20/00        | 7/27/26       | 5.1%        | 2.4%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| 2001               | 31         | 5.3%          | \$4,323,635         | 9.2%          | \$139,472       | \$10,833,500         | 5/9/01         | 6/6/29        | 4.8%        | 2.4%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| 2002               | 31         | 5.3%          | \$5,097,604         | 10.8%         | \$164,439       | \$14,045,693         | 9/21/02        | 10/14/29      | 5.1%        | 2.4%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| 2003               | 14         | 2.4%          | \$2,058,062         | 4.4%          | \$147,004       | \$5,266,517          | 4/12/03        | 10/29/30      | 5.3%        | 2.6%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| 2004               | 28         | 4.8%          | \$3,952,908         | 8.4%          | \$141,175       | \$10,821,614         | 6/12/04        | 10/21/28      | 5.5%        | 2.5%        | 4          | 95.6%           | 4.4%                  | 0.0%                |
| 2005               | 22         | 3.7%          | \$1,459,402         | 3.1%          | \$66,336        | \$7,449,666          | 6/12/05        | 6/2/25        | 6.8%        | 1.7%        | 51         | 67.4%           | 31.3%                 | 1.3%                |
| 2006               | 27         | 4.6%          | \$1,856,909         | 3.9%          | \$68,774        | \$8,110,857          | 7/30/06        | 9/15/25       | 6.5%        | 1.6%        | 290        | 78.9%           | 13.3%                 | 7.8%                |
| 2007               | 23         | 3.9%          | \$2,160,539         | 4.6%          | \$93,936        | \$8,597,882          | 5/29/07        | 1/10/24       | 6.4%        | 2.0%        | 537        | 82.7%           | 0.0%                  | 17.3%               |
| 2008               | 32         | 5.4%          | \$7,419,553         | 15.7%         | \$231,861       | \$19,326,570         | 5/18/08        | 8/28/31       | 7.1%        | 2.0%        | 136        | 94.7%           | 1.4%                  | 3.9%                |
| Post-2008          | 28         | 4.8%          | \$2,822,478         | 6.0%          | \$100,803       | \$4,388,906          | 3/9/12         | 12/31/21      | 8.1%        | 2.3%        | 121        | 60.1%           | 18.7%                 | 21.2%               |
| <b>Grand Total</b> | <b>589</b> | <b>100.0%</b> | <b>\$47,237,063</b> | <b>100.0%</b> | <b>\$80,199</b> | <b>\$157,931,882</b> | <b>6/19/02</b> | <b>3/7/27</b> | <b>5.6%</b> | <b>2.3%</b> | <b>102</b> | <b>91.4%</b>    | <b>3.8%</b>           | <b>4.7%</b>         |

| Modification Flag  | Count      | % Count       | UPB                 | % UPB         | Average Balance | Original Balance     | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|-----------------|----------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| N                  | 549        | 93.2%         | \$42,888,382        | 90.8%         | \$78,121        | \$145,518,141        | 11/20/01       | 9/17/27       | 5.4%        | 2.3%        | 107        | 93.8%           | 2.0%                  | 4.2%                |
| Y                  | 40         | 6.8%          | \$4,348,681         | 9.2%          | \$108,717       | \$12,413,740         | 2/24/08        | 12/5/21       | 7.7%        | 2.1%        | 58         | 67.8%           | 21.7%                 | 10.5%               |
| <b>Grand Total</b> | <b>589</b> | <b>100.0%</b> | <b>\$47,237,063</b> | <b>100.0%</b> | <b>\$80,199</b> | <b>\$157,931,882</b> | <b>6/19/02</b> | <b>3/7/27</b> | <b>5.6%</b> | <b>2.3%</b> | <b>102</b> | <b>91.4%</b>    | <b>3.8%</b>           | <b>4.7%</b>         |

| Lien Position      | Count      | % Count       | UPB                 | % UPB         | Average Balance | Original Balance     | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|-----------------|----------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| First              | 318        | 54.0%         | \$35,890,667        | 76.0%         | \$112,864       | \$108,644,603        | 8/15/03        | 12/20/27      | 5.9%        | 2.3%        | 37         | 94.4%           | 2.9%                  | 2.6%                |
| Junior             | 61         | 10.4%         | \$3,136,980         | 6.6%          | \$51,426        | \$11,717,450         | 4/8/00         | 8/3/24        | 4.9%        | 1.7%        | 665        | 81.5%           | 1.8%                  | 16.8%               |
| Unsecured          | 95         | 16.1%         | \$1,344,594         | 2.8%          | \$14,154        | \$6,775,867          | 11/14/01       | 4/4/24        | 5.0%        | 2.3%        | 466        | 76.0%           | 1.3%                  | 22.7%               |
| Unknown            | 115        | 19.5%         | \$6,864,822         | 14.5%         | \$59,694        | \$30,793,962         | 7/15/97        | 10/24/24      | 4.7%        | 2.1%        | 118        | 83.3%           | 9.9%                  | 6.8%                |
| <b>Grand Total</b> | <b>589</b> | <b>100.0%</b> | <b>\$47,237,063</b> | <b>100.0%</b> | <b>\$80,199</b> | <b>\$157,931,882</b> | <b>6/19/02</b> | <b>3/7/27</b> | <b>5.6%</b> | <b>2.3%</b> | <b>102</b> | <b>91.4%</b>    | <b>3.8%</b>           | <b>4.7%</b>         |

| Property Type      | Count      | % Count       | UPB                 | % UPB         | Average Balance | Original Balance     | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|-----------------|----------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| CRE                | 369        | 62.6%         | \$39,672,932        | 84.0%         | \$107,515       | \$127,430,091        | 4/14/02        | 12/4/27       | 5.6%        | 2.3%        | 23         | 94.4%           | 4.3%                  | 1.3%                |
| C&I                | 55         | 9.3%          | \$2,684,421         | 5.7%          | \$48,808        | \$12,839,560         | 11/7/99        | 9/21/22       | 4.9%        | 2.5%        | 506        | 77.1%           | 0.0%                  | 22.9%               |
| RESI               | 57         | 9.7%          | \$2,680,589         | 5.7%          | \$47,028        | \$8,455,090          | 2/19/07        | 8/6/21        | 7.0%        | 1.9%        | 693        | 68.7%           | 2.8%                  | 28.5%               |
| Unsecured          | 95         | 16.1%         | \$1,344,594         | 2.8%          | \$14,154        | \$6,775,867          | 11/14/01       | 4/4/24        | 5.0%        | 2.3%        | 466        | 76.0%           | 1.3%                  | 22.7%               |
| Land               | 13         | 2.2%          | \$854,528           | 1.8%          | \$65,733        | \$2,431,275          | 5/1/05         | 9/29/28       | 6.7%        | 1.8%        | 77         | 92.4%           | 1.6%                  | 5.9%                |
| <b>Grand Total</b> | <b>589</b> | <b>100.0%</b> | <b>\$47,237,063</b> | <b>100.0%</b> | <b>\$80,199</b> | <b>\$157,931,882</b> | <b>6/19/02</b> | <b>3/7/27</b> | <b>5.6%</b> | <b>2.3%</b> | <b>102</b> | <b>91.4%</b>    | <b>3.8%</b>           | <b>4.7%</b>         |

| Property State     | Count      | % Count       | UPB                 | % UPB         | Average Balance | Original Balance     | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|-----------------|----------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| CA                 | 109        | 18.5%         | \$12,151,223        | 25.7%         | \$111,479       | \$41,198,795         | 9/17/00        | 11/6/27       | 5.4%        | 2.3%        | 36         | 97.2%           | 0.0%                  | 2.8%                |
| Other              | 127        | 21.6%         | \$8,229,934         | 17.4%         | \$64,803        | \$31,769,231         | 8/30/02        | 9/3/24        | 5.7%        | 2.4%        | 266        | 87.3%           | 6.4%                  | 6.3%                |
| IL                 | 77         | 13.1%         | \$7,557,565         | 16.0%         | \$98,150        | \$21,253,100         | 10/31/01       | 1/19/28       | 5.5%        | 2.6%        | 5          | 97.0%           | 2.3%                  | 0.7%                |
| GA                 | 29         | 4.9%          | \$3,583,661         | 7.6%          | \$123,575       | \$16,452,250         | 1/9/07         | 5/9/30        | 6.9%        | 1.7%        | 31         | 99.2%           | 0.0%                  | 0.8%                |
| WA                 | 17         | 2.9%          | \$2,498,808         | 5.3%          | \$146,989       | \$6,455,400          | 10/13/00       | 12/8/29       | 4.7%        | 2.3%        | 8          | 96.5%           | 0.5%                  | 3.0%                |
| TX                 | 22         | 3.7%          | \$1,624,961         | 3.4%          | \$73,862        | \$5,557,227          | 7/10/02        | 5/15/26       | 5.6%        | 2.6%        | 7          | 95.2%           | 3.5%                  | 1.4%                |
| FL                 | 26         | 4.4%          | \$1,585,071         | 3.4%          | \$60,964        | \$4,247,430          | 6/10/02        | 7/28/25       | 5.8%        | 2.4%        | 11         | 78.9%           | 20.0%                 | 1.1%                |
| NAV                | 34         | 5.8%          | \$1,549,121         | 3.3%          | \$45,562        | \$7,825,460          | 10/16/02       | 11/7/21       | 5.3%        | 2.5%        | 717        | 71.2%           | 0.0%                  | 28.8%               |
| MN                 | 13         | 2.2%          | \$1,365,281         | 2.9%          | \$105,022       | \$4,275,319          | 4/29/01        | 9/24/26       | 4.9%        | 2.3%        | 1          | 100.0%          | 0.0%                  | 0.0%                |
| Unsecured          | 95         | 16.1%         | \$1,344,594         | 2.8%          | \$14,154        | \$6,775,867          | 11/14/01       | 4/4/24        | 5.0%        | 2.3%        | 466        | 76.0%           | 1.3%                  | 22.7%               |
| CO                 | 8          | 1.4%          | \$1,330,983         | 2.8%          | \$166,373       | \$2,955,300          | 2/13/01        | 9/19/28       | 4.7%        | 2.5%        | 3          | 100.0%          | 0.0%                  | 0.0%                |
| OR                 | 6          | 1.0%          | \$1,163,304         | 2.5%          | \$193,884       | \$2,409,300          | 12/3/01        | 11/4/30       | 4.9%        | 2.3%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| AZ                 | 9          | 1.5%          | \$1,115,250         | 2.4%          | \$123,917       | \$2,344,922          | 3/8/04         | 9/10/26       | 7.1%        | 2.5%        | 12         | 64.1%           | 35.9%                 | 0.0%                |
| NV                 | 7          | 1.2%          | \$1,073,986         | 2.3%          | \$153,427       | \$2,687,036          | 3/14/06        | 7/1/31        | 6.1%        | 1.9%        | 169        | 95.3%           | 0.0%                  | 4.7%                |
| LA                 | 10         | 1.7%          | \$1,063,323         | 2.3%          | \$106,332       | \$1,725,246          | 5/25/12        | 6/23/21       | 8.6%        | 1.0%        | 59         | 35.4%           | 28.4%                 | 36.2%               |
| <b>Grand Total</b> | <b>589</b> | <b>100.0%</b> | <b>\$47,237,063</b> | <b>100.0%</b> | <b>\$80,199</b> | <b>\$157,931,882</b> | <b>6/19/02</b> | <b>3/7/27</b> | <b>5.6%</b> | <b>2.3%</b> | <b>102</b> | <b>91.4%</b>    | <b>3.8%</b>           | <b>4.7%</b>         |

## Exhibit A – Portfolio Stratifications – 12+ Payment Multifamily

| Balance Bucket        | Count      | % Count       | UPB                 | % UPB         | Average Balance  | Original Balance    | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|-----------------------|------------|---------------|---------------------|---------------|------------------|---------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| \$0,000 - \$50,000    | 62         | 33.7%         | \$1,563,028         | 7.5%          | \$25,210         | \$12,946,400        | 3/31/98        | 1/13/23       | 5.6%        | 2.6%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| \$50,000 - \$100,000  | 41         | 22.3%         | \$3,009,477         | 14.4%         | \$73,402         | \$11,515,132        | 6/21/98        | 11/20/24      | 5.2%        | 2.5%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| \$100,000 - \$150,000 | 18         | 9.8%          | \$2,245,744         | 10.7%         | \$124,764        | \$6,155,100         | 12/31/00       | 3/12/27       | 5.1%        | 2.4%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| \$150,000 - \$200,000 | 20         | 10.9%         | \$3,545,156         | 16.9%         | \$177,258        | \$7,695,300         | 3/27/02        | 11/18/28      | 5.1%        | 2.5%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| \$200,000 - \$250,000 | 24         | 13.0%         | \$5,425,950         | 25.9%         | \$226,081        | \$12,141,520        | 1/17/02        | 3/15/30       | 5.0%        | 2.4%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| > \$250,000           | 19         | 10.3%         | \$5,141,054         | 24.6%         | \$270,582        | \$9,897,300         | 8/2/02         | 6/17/30       | 4.9%        | 2.4%        | 3          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b>    | <b>184</b> | <b>100.0%</b> | <b>\$20,930,409</b> | <b>100.0%</b> | <b>\$113,752</b> | <b>\$60,350,752</b> | <b>4/19/01</b> | <b>6/2/28</b> | <b>5.1%</b> | <b>2.5%</b> | <b>2</b>   | <b>100.0%</b>   | <b>0.0%</b>           | <b>0.0%</b>         |

| Rate Bucket        | Count      | % Count       | UPB                 | % UPB         | Average Balance  | Original Balance    | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|------------------|---------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| <= 5.00%           | 108        | 58.7%         | \$13,579,289        | 64.9%         | \$125,734        | \$37,766,932        | 2/27/01        | 3/22/28       | 4.6%        | 2.3%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| 5.01% - 6.00%      | 41         | 22.3%         | \$5,328,885         | 25.5%         | \$129,973        | \$12,914,800        | 6/21/02        | 12/15/29      | 5.5%        | 2.8%        | 3          | 100.0%          | 0.0%                  | 0.0%                |
| 6.01% - 7.00%      | 9          | 4.9%          | \$684,820           | 3.3%          | \$76,091         | \$3,343,100         | 2/19/02        | 3/29/29       | 6.2%        | 3.0%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| 7.01% - 8.00%      | 18         | 9.8%          | \$986,689           | 4.7%          | \$54,816         | \$4,967,420         | 4/19/97        | 12/9/23       | 7.5%        | 3.0%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| 8.01% - 9.00%      | 8          | 4.3%          | \$350,726           | 1.7%          | \$43,841         | \$1,358,500         | 8/13/98        | 9/4/23        | 8.3%        | 3.0%        | 4          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b> | <b>184</b> | <b>100.0%</b> | <b>\$20,930,409</b> | <b>100.0%</b> | <b>\$113,752</b> | <b>\$60,350,752</b> | <b>4/19/01</b> | <b>6/2/28</b> | <b>5.1%</b> | <b>2.5%</b> | <b>2</b>   | <b>100.0%</b>   | <b>0.0%</b>           | <b>0.0%</b>         |

| Rate Type          | Count      | % Count       | UPB                 | % UPB         | Average Balance  | Original Balance    | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|------------------|---------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| Floating           | 150        | 81.5%         | \$18,899,001        | 90.3%         | \$125,993        | \$49,801,200        | 9/26/01        | 9/15/28       | 5.1%        | 2.5%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| Fixed              | 34         | 18.5%         | \$2,031,408         | 9.7%          | \$59,747         | \$10,549,552        | 3/31/97        | 9/26/25       | 5.1%        | NAP         | 1          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b> | <b>184</b> | <b>100.0%</b> | <b>\$20,930,409</b> | <b>100.0%</b> | <b>\$113,752</b> | <b>\$60,350,752</b> | <b>4/19/01</b> | <b>6/2/28</b> | <b>5.1%</b> | <b>2.5%</b> | <b>2</b>   | <b>100.0%</b>   | <b>0.0%</b>           | <b>0.0%</b>         |

| Payment Type       | Count      | % Count       | UPB                 | % UPB         | Average Balance  | Original Balance    | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|------------------|---------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| P&I                | 184        | 100.0%        | \$20,930,409        | 100.0%        | \$113,752        | \$60,350,752        | 4/19/01        | 6/2/28        | 5.1%        | 2.5%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b> | <b>184</b> | <b>100.0%</b> | <b>\$20,930,409</b> | <b>100.0%</b> | <b>\$113,752</b> | <b>\$60,350,752</b> | <b>4/19/01</b> | <b>6/2/28</b> | <b>5.1%</b> | <b>2.5%</b> | <b>2</b>   | <b>100.0%</b>   | <b>0.0%</b>           | <b>0.0%</b>         |

| Vintage            | Count      | % Count       | UPB                 | % UPB         | Average Balance  | Original Balance    | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|------------------|---------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| Pre-2000           | 79         | 42.9%         | \$4,569,255         | 21.8%         | \$57,839         | \$20,663,432        | 2/9/97         | 12/23/23      | 5.4%        | 2.7%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| 2000               | 21         | 11.4%         | \$2,215,113         | 10.6%         | \$105,482        | \$5,622,700         | 7/8/00         | 2/5/27        | 5.0%        | 2.5%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| 2001               | 27         | 14.7%         | \$4,230,310         | 20.2%         | \$156,678        | \$9,534,000         | 5/9/01         | 7/10/29       | 4.8%        | 2.4%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| 2002               | 27         | 14.7%         | \$4,739,731         | 22.6%         | \$175,546        | \$12,316,200        | 9/21/02        | 4/6/30        | 4.9%        | 2.4%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| 2003               | 10         | 5.4%          | \$1,941,333         | 9.3%          | \$194,133        | \$4,073,200         | 4/7/03         | 5/21/31       | 5.2%        | 2.6%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| 2004               | 20         | 10.9%         | \$3,234,668         | 15.5%         | \$161,733        | \$8,141,220         | 6/2/04         | 9/5/29        | 5.4%        | 2.5%        | 3          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b> | <b>184</b> | <b>100.0%</b> | <b>\$20,930,409</b> | <b>100.0%</b> | <b>\$113,752</b> | <b>\$60,350,752</b> | <b>4/19/01</b> | <b>6/2/28</b> | <b>5.1%</b> | <b>2.5%</b> | <b>2</b>   | <b>100.0%</b>   | <b>0.0%</b>           | <b>0.0%</b>         |

| Modification Flag  | Count      | % Count       | UPB                 | % UPB         | Average Balance  | Original Balance    | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|------------------|---------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| N                  | 184        | 100.0%        | \$20,930,409        | 100.0%        | \$113,752        | \$60,350,752        | 4/19/01        | 6/2/28        | 5.1%        | 2.5%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b> | <b>184</b> | <b>100.0%</b> | <b>\$20,930,409</b> | <b>100.0%</b> | <b>\$113,752</b> | <b>\$60,350,752</b> | <b>4/19/01</b> | <b>6/2/28</b> | <b>5.1%</b> | <b>2.5%</b> | <b>2</b>   | <b>100.0%</b>   | <b>0.0%</b>           | <b>0.0%</b>         |

## Exhibit A – Portfolio Stratifications – 12+ Payment Multifamily

| Lien Position      | Count      | % Count       | UPB                 | % UPB         | Average Balance  | Original Balance    | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|------------------|---------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| First              | 162        | 88.0%         | \$19,524,945        | 93.3%         | \$120,524        | \$53,167,652        | 10/24/01       | 9/21/28       | 5.1%        | 2.5%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| Junior             | 9          | 4.9%          | \$416,707           | 2.0%          | \$46,301         | \$1,503,600         | 6/10/96        | 2/24/24       | 4.1%        | 2.3%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| Unknown            | 13         | 7.1%          | \$988,758           | 4.7%          | \$76,058         | \$5,679,500         | 3/15/93        | 3/15/24       | 4.3%        | 2.5%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b> | <b>184</b> | <b>100.0%</b> | <b>\$20,930,409</b> | <b>100.0%</b> | <b>\$113,752</b> | <b>\$60,350,752</b> | <b>4/19/01</b> | <b>6/2/28</b> | <b>5.1%</b> | <b>2.5%</b> | <b>2</b>   | <b>100.0%</b>   | <b>0.0%</b>           | <b>0.0%</b>         |

| Property Type      | Count      | % Count       | UPB                 | % UPB         | Average Balance  | Original Balance    | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|------------------|---------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| CRE                | 184        | 100.0%        | \$20,930,409        | 100.0%        | \$113,752        | \$60,350,752        | 4/19/01        | 6/2/28        | 5.1%        | 2.5%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b> | <b>184</b> | <b>100.0%</b> | <b>\$20,930,409</b> | <b>100.0%</b> | <b>\$113,752</b> | <b>\$60,350,752</b> | <b>4/19/01</b> | <b>6/2/28</b> | <b>5.1%</b> | <b>2.5%</b> | <b>2</b>   | <b>100.0%</b>   | <b>0.0%</b>           | <b>0.0%</b>         |

| Property State     | Count      | % Count       | UPB                 | % UPB         | Average Balance  | Original Balance    | WA Origination | WA Maturity   | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|------------------|---------------------|----------------|---------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| IL                 | 72         | 39.1%         | \$7,024,385         | 33.6%         | \$97,561         | \$19,809,200        | 9/4/01         | 4/11/28       | 5.4%        | 2.6%        | 3          | 100.0%          | 0.0%                  | 0.0%                |
| CA                 | 41         | 22.3%         | \$4,204,636         | 20.1%         | \$102,552        | \$13,547,100        | 9/10/99        | 1/13/28       | 4.6%        | 2.3%        | 1          | 100.0%          | 0.0%                  | 0.0%                |
| WA                 | 12         | 6.5%          | \$2,140,340         | 10.2%         | \$178,362        | \$5,058,000         | 10/11/01       | 10/15/30      | 4.8%        | 2.3%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| Other              | 19         | 10.3%         | \$1,841,838         | 8.8%          | \$96,939         | \$6,402,052         | 3/27/01        | 1/19/26       | 5.3%        | 2.5%        | 3          | 100.0%          | 0.0%                  | 0.0%                |
| CO                 | 8          | 4.3%          | \$1,330,983         | 6.4%          | \$166,373        | \$2,955,300         | 2/13/01        | 9/19/28       | 4.7%        | 2.5%        | 3          | 100.0%          | 0.0%                  | 0.0%                |
| MN                 | 8          | 4.3%          | \$1,259,206         | 6.0%          | \$157,401        | \$3,727,000         | 12/15/01       | 12/27/26      | 4.9%        | 2.4%        | 1          | 100.0%          | 0.0%                  | 0.0%                |
| OR                 | 4          | 2.2%          | \$969,817           | 4.6%          | \$242,454        | \$1,886,800         | 1/11/02        | 3/16/31       | 4.8%        | 2.4%        | 3          | 100.0%          | 0.0%                  | 0.0%                |
| TX                 | 10         | 5.4%          | \$926,849           | 4.4%          | \$92,685         | \$3,429,800         | 8/12/02        | 4/3/28        | 5.3%        | 2.6%        | 1          | 100.0%          | 0.0%                  | 0.0%                |
| FL                 | 3          | 1.6%          | \$484,053           | 2.3%          | \$161,351        | \$1,236,600         | 9/5/01         | 2/11/29       | 6.5%        | 2.8%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| AZ                 | 4          | 2.2%          | \$336,854           | 1.6%          | \$84,213         | \$910,900           | 1/24/02        | 2/4/27        | 5.1%        | 2.6%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| NV                 | 2          | 1.1%          | \$296,809           | 1.4%          | \$148,404        | \$1,040,000         | 11/7/02        | 11/13/32      | 4.8%        | 2.3%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| GA                 | 1          | 0.5%          | \$114,640           | 0.5%          | \$114,640        | \$348,000           | 7/2/99         | 8/1/24        | 5.6%        | 3.0%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b> | <b>184</b> | <b>100.0%</b> | <b>\$20,930,409</b> | <b>100.0%</b> | <b>\$113,752</b> | <b>\$60,350,752</b> | <b>4/19/01</b> | <b>6/2/28</b> | <b>5.1%</b> | <b>2.5%</b> | <b>2</b>   | <b>100.0%</b>   | <b>0.0%</b>           | <b>0.0%</b>         |



## Exhibit A – Portfolio Stratifications – 12+ Payment Non-Multifamily

| Balance Bucket        | Count      | % Count       | UPB                 | % UPB         | Average Balance | Original Balance    | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|-----------------------|------------|---------------|---------------------|---------------|-----------------|---------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| \$0,000 - \$50,000    | 175        | 66.3%         | \$2,556,387         | 18.7%         | \$14,608        | \$13,701,732        | 11/20/96       | 10/3/23        | 4.6%        | 1.9%        | 3          | 97.8%           | 1.5%                  | 0.7%                |
| \$50,000 - \$100,000  | 39         | 14.8%         | \$2,704,701         | 19.8%         | \$69,351        | \$10,851,609        | 9/13/00        | 3/20/24        | 5.4%        | 2.3%        | 1          | 100.0%          | 0.0%                  | 0.0%                |
| \$100,000 - \$150,000 | 21         | 8.0%          | \$2,507,887         | 18.4%         | \$119,423       | \$8,758,672         | 3/26/03        | 6/4/23         | 5.4%        | 2.7%        | 3          | 95.4%           | 4.6%                  | 0.0%                |
| \$150,000 - \$200,000 | 12         | 4.5%          | \$2,019,920         | 14.8%         | \$168,327       | \$6,161,518         | 10/27/98       | 2/15/23        | 5.5%        | 2.7%        | 50         | 92.1%           | 0.0%                  | 7.9%                |
| \$200,000 - \$250,000 | 14         | 5.3%          | \$3,097,217         | 22.7%         | \$221,230       | \$8,331,350         | 2/2/03         | 2/28/26        | 5.6%        | 2.2%        | 5          | 92.0%           | 8.0%                  | 0.0%                |
| > \$250,000           | 3          | 1.1%          | \$778,722           | 5.7%          | \$259,574       | \$2,934,300         | 2/11/01        | 11/28/22       | 5.2%        | 2.0%        | 3          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b>    | <b>264</b> | <b>100.0%</b> | <b>\$13,664,835</b> | <b>100.0%</b> | <b>\$51,761</b> | <b>\$50,739,182</b> | <b>9/27/00</b> | <b>3/10/24</b> | <b>5.3%</b> | <b>2.4%</b> | <b>10</b>  | <b>95.8%</b>    | <b>2.9%</b>           | <b>1.3%</b>         |

| Rate Bucket        | Count      | % Count       | UPB                 | % UPB         | Average Balance | Original Balance    | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|-----------------|---------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| <= 5.00%           | 199        | 75.4%         | \$7,941,016         | 58.1%         | \$39,905        | \$35,301,695        | 7/7/95         | 4/30/24        | 4.0%        | 3.1%        | 14         | 95.8%           | 1.9%                  | 2.2%                |
| 5.01% - 6.00%      | 13         | 4.9%          | \$1,291,955         | 9.5%          | \$99,381        | \$3,787,116         | 9/12/05        | 9/24/26        | 5.5%        | 2.4%        | 1          | 99.9%           | 0.0%                  | 0.1%                |
| 6.01% - 7.00%      | 26         | 9.8%          | \$1,656,700         | 12.1%         | \$63,719        | \$5,150,320         | 4/1/09         | 3/28/22        | 6.6%        | 1.2%        | 12         | 85.1%           | 14.9%                 | 0.0%                |
| 7.01% - 8.00%      | 14         | 5.3%          | \$1,543,796         | 11.3%         | \$110,271       | \$3,743,676         | 9/26/08        | 6/20/21        | 7.5%        | 2.3%        | 3          | 100.0%          | 0.0%                  | 0.0%                |
| 8.01% - 9.00%      | 9          | 3.4%          | \$1,094,174         | 8.0%          | \$121,575       | \$2,223,704         | 8/2/07         | 11/4/25        | 8.6%        | 3.2%        | 1          | 100.0%          | 0.0%                  | 0.0%                |
| 9.01% - 10.00%     | 2          | 0.8%          | \$127,902           | 0.9%          | \$63,951        | \$385,000           | 4/5/10         | 3/3/34         | 9.4%        | 3.8%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| > 10.00%           | 1          | 0.4%          | \$9,292             | 0.1%          | \$9,292         | \$147,669           | 1/31/95        | 1/1/20         | 10.3%       | NAP         | 0          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b> | <b>264</b> | <b>100.0%</b> | <b>\$13,664,835</b> | <b>100.0%</b> | <b>\$51,761</b> | <b>\$50,739,182</b> | <b>9/27/00</b> | <b>3/10/24</b> | <b>5.3%</b> | <b>2.4%</b> | <b>10</b>  | <b>95.8%</b>    | <b>2.9%</b>           | <b>1.3%</b>         |

| Rate Type          | Count      | % Count       | UPB                 | % UPB         | Average Balance | Original Balance    | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|-----------------|---------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| Fixed              | 213        | 80.7%         | \$9,037,885         | 66.1%         | \$42,431        | \$39,547,869        | 11/1/96        | 12/6/23        | 4.4%        | NAP         | 13         | 96.3%           | 1.7%                  | 2.0%                |
| Floating           | 51         | 19.3%         | \$4,626,950         | 33.9%         | \$90,725        | \$11,191,312        | 5/13/08        | 9/10/24        | 7.0%        | 2.4%        | 5          | 94.7%           | 5.3%                  | 0.0%                |
| <b>Grand Total</b> | <b>264</b> | <b>100.0%</b> | <b>\$13,664,835</b> | <b>100.0%</b> | <b>\$51,761</b> | <b>\$50,739,182</b> | <b>9/27/00</b> | <b>3/10/24</b> | <b>5.3%</b> | <b>2.4%</b> | <b>10</b>  | <b>95.8%</b>    | <b>2.9%</b>           | <b>1.3%</b>         |

| Payment Type       | Count      | % Count       | UPB                 | % UPB         | Average Balance | Original Balance    | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|-----------------|---------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| P&I                | 262        | 99.2%         | \$13,659,602        | 100.0%        | \$52,136        | \$50,531,682        | 9/29/00        | 3/11/24        | 5.3%        | 2.4%        | 10         | 95.8%           | 2.9%                  | 1.3%                |
| NAV                | 2          | 0.8%          | \$5,233             | 0.0%          | \$2,617         | \$207,500           | 7/8/85         | 1/19/19        | 3.7%        | NAP         | 148        | 67.9%           | 0.0%                  | 32.1%               |
| <b>Grand Total</b> | <b>264</b> | <b>100.0%</b> | <b>\$13,664,835</b> | <b>100.0%</b> | <b>\$51,761</b> | <b>\$50,739,182</b> | <b>9/27/00</b> | <b>3/10/24</b> | <b>5.3%</b> | <b>2.4%</b> | <b>10</b>  | <b>95.8%</b>    | <b>2.9%</b>           | <b>1.3%</b>         |

| Vintage            | Count      | % Count       | UPB                 | % UPB         | Average Balance | Original Balance    | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|-----------------|---------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| Pre-2000           | 197        | 74.6%         | \$7,495,895         | 54.9%         | \$38,050        | \$34,556,438        | 8/23/94        | 4/19/24        | 4.1%        | 2.0%        | 15         | 95.6%           | 2.0%                  | 2.4%                |
| 2000               | 3          | 1.1%          | \$224,869           | 1.6%          | \$74,956        | \$1,420,373         | 11/15/00       | 7/17/21        | 6.0%        | 1.8%        | 4          | 100.0%          | 0.0%                  | 0.0%                |
| 2002               | 3          | 1.1%          | \$297,788           | 2.2%          | \$99,263        | \$879,493           | 9/4/02         | 8/18/23        | 7.4%        | 3.4%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| 2003               | 2          | 0.8%          | \$87,147            | 0.6%          | \$43,573        | \$672,217           | 8/28/03        | 12/24/20       | 7.2%        | 2.8%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| 2004               | 4          | 1.5%          | \$509,204           | 3.7%          | \$127,301       | \$1,410,094         | 9/17/04        | 5/19/23        | 6.2%        | 3.2%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| 2005               | 9          | 3.4%          | \$557,463           | 4.1%          | \$61,940        | \$2,437,678         | 8/8/05         | 5/18/22        | 6.2%        | 1.5%        | 1          | 100.0%          | 0.0%                  | 0.0%                |
| 2006               | 13         | 4.9%          | \$711,108           | 5.2%          | \$54,701        | \$2,230,534         | 6/9/06         | 4/30/23        | 6.3%        | 1.9%        | 5          | 100.0%          | 0.0%                  | 0.0%                |
| 2007               | 9          | 3.4%          | \$958,528           | 7.0%          | \$106,503       | \$2,025,874         | 7/3/07         | 3/7/23         | 6.7%        | 2.7%        | 1          | 100.0%          | 0.0%                  | 0.0%                |
| 2008               | 5          | 1.9%          | \$988,348           | 7.2%          | \$197,670       | \$2,216,250         | 6/25/08        | 7/8/29         | 7.1%        | 2.7%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| Post-2008          | 19         | 7.2%          | \$1,834,485         | 13.4%         | \$96,552        | \$2,890,231         | 9/6/12         | 1/28/23        | 7.3%        | 2.0%        | 8          | 86.6%           | 13.4%                 | 0.0%                |
| <b>Grand Total</b> | <b>264</b> | <b>100.0%</b> | <b>\$13,664,835</b> | <b>100.0%</b> | <b>\$51,761</b> | <b>\$50,739,182</b> | <b>9/27/00</b> | <b>3/10/24</b> | <b>5.3%</b> | <b>2.4%</b> | <b>10</b>  | <b>95.8%</b>    | <b>2.9%</b>           | <b>1.3%</b>         |

| Modification Flag  | Count      | % Count       | UPB                 | % UPB         | Average Balance | Original Balance    | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|-----------------|---------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| N                  | 237        | 89.8%         | \$10,787,186        | 78.9%         | \$45,516        | \$43,880,655        | 10/14/98       | 10/8/24        | 4.8%        | 2.8%        | 10         | 98.0%           | 0.4%                  | 1.7%                |
| Y                  | 27         | 10.2%         | \$2,877,648         | 21.1%         | \$106,580       | \$6,858,526         | 1/26/08        | 1/4/22         | 7.2%        | 2.1%        | 10         | 87.5%           | 12.5%                 | 0.0%                |
| <b>Grand Total</b> | <b>264</b> | <b>100.0%</b> | <b>\$13,664,835</b> | <b>100.0%</b> | <b>\$51,761</b> | <b>\$50,739,182</b> | <b>9/27/00</b> | <b>3/10/24</b> | <b>5.3%</b> | <b>2.4%</b> | <b>10</b>  | <b>95.8%</b>    | <b>2.9%</b>           | <b>1.3%</b>         |



## Exhibit A – Portfolio Stratifications – 12+ Payment Non-Multifamily

| Lien Position      | Count      | % Count       | UPB                 | % UPB         | Average Balance | Original Balance    | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|-----------------|---------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| First              | 87         | 33.0%         | \$7,224,019         | 52.9%         | \$83,035        | \$23,803,513        | 12/17/03       | 12/8/23        | 6.0%        | 2.4%        | 4          | 95.0%           | 5.0%                  | 0.0%                |
| Junior             | 35         | 13.3%         | \$1,339,560         | 9.8%          | \$38,273        | \$4,848,400         | 4/19/97        | 12/18/23       | 4.6%        | 1.8%        | 4          | 97.6%           | 1.3%                  | 1.1%                |
| Unsecured          | 63         | 23.9%         | \$656,170           | 4.8%          | \$10,415        | \$2,488,161         | 8/13/98        | 1/10/25        | 5.0%        | 2.3%        | 1          | 99.6%           | 0.0%                  | 0.4%                |
| Unknown            | 79         | 29.9%         | \$4,445,087         | 32.5%         | \$56,267        | \$19,599,108        | 11/9/96        | 7/18/24        | 4.4%        | 2.6%        | 22         | 95.9%           | 0.5%                  | 3.6%                |
| <b>Grand Total</b> | <b>264</b> | <b>100.0%</b> | <b>\$13,664,835</b> | <b>100.0%</b> | <b>\$51,761</b> | <b>\$50,739,182</b> | <b>9/27/00</b> | <b>3/10/24</b> | <b>5.3%</b> | <b>2.4%</b> | <b>10</b>  | <b>95.8%</b>    | <b>2.9%</b>           | <b>1.3%</b>         |

| Property Type      | Count      | % Count       | UPB                 | % UPB         | Average Balance | Original Balance    | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|-----------------|---------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| CRE                | 115        | 43.6%         | \$9,363,046         | 68.5%         | \$81,418        | \$34,438,001        | 5/20/00        | 6/18/24        | 5.2%        | 2.5%        | 14         | 94.0%           | 4.1%                  | 1.9%                |
| C&I                | 38         | 14.4%         | \$1,876,686         | 13.7%         | \$49,386        | \$8,628,674         | 3/24/97        | 5/15/24        | 4.4%        | 2.8%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| RESI               | 39         | 14.8%         | \$1,489,529         | 10.9%         | \$38,193        | \$3,924,652         | 2/25/08        | 3/10/22        | 6.8%        | 2.0%        | 1          | 99.8%           | 0.2%                  | 0.0%                |
| Unsecured          | 63         | 23.9%         | \$656,170           | 4.8%          | \$10,415        | \$2,488,161         | 8/13/98        | 1/10/25        | 5.0%        | 2.3%        | 1          | 99.6%           | 0.0%                  | 0.4%                |
| Land               | 9          | 3.4%          | \$279,404           | 2.0%          | \$31,045        | \$1,259,694         | 9/13/01        | 7/2/22         | 6.6%        | 2.9%        | 4          | 95.0%           | 5.0%                  | 0.0%                |
| <b>Grand Total</b> | <b>264</b> | <b>100.0%</b> | <b>\$13,664,835</b> | <b>100.0%</b> | <b>\$51,761</b> | <b>\$50,739,182</b> | <b>9/27/00</b> | <b>3/10/24</b> | <b>5.3%</b> | <b>2.4%</b> | <b>10</b>  | <b>95.8%</b>    | <b>2.9%</b>           | <b>1.3%</b>         |

| Property State     | Count      | % Count       | UPB                 | % UPB         | Average Balance | Original Balance    | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|------------|---------------|---------------------|---------------|-----------------|---------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| Other              | 87         | 33.0%         | \$4,803,254         | 35.2%         | \$55,210        | \$18,287,429        | 3/29/02        | 11/9/22        | 5.6%        | 2.2%        | 4          | 96.8%           | 2.9%                  | 0.3%                |
| CA                 | 43         | 16.3%         | \$4,331,073         | 31.7%         | \$100,723       | \$17,828,719        | 6/9/97         | 5/10/25        | 4.7%        | 2.7%        | 23         | 96.3%           | 0.0%                  | 3.7%                |
| NAV                | 19         | 7.2%          | \$910,288           | 6.7%          | \$47,910        | \$3,992,474         | 11/26/99       | 6/22/24        | 4.8%        | 2.8%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| Unsecured          | 63         | 23.9%         | \$656,170           | 4.8%          | \$10,415        | \$2,488,161         | 8/13/98        | 1/10/25        | 5.0%        | 2.3%        | 1          | 99.6%           | 0.0%                  | 0.4%                |
| FL                 | 18         | 6.8%          | \$637,223           | 4.7%          | \$35,401        | \$1,671,226         | 8/1/00         | 11/19/23       | 4.6%        | 2.8%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| LA                 | 6          | 2.3%          | \$515,728           | 3.8%          | \$85,955        | \$837,158           | 4/3/13         | 8/16/23        | 6.5%        | 1.0%        | 30         | 52.2%           | 47.8%                 | 0.0%                |
| TX                 | 8          | 3.0%          | \$462,934           | 3.4%          | \$57,867        | \$1,269,443         | 7/8/04         | 9/21/24        | 6.3%        | 3.0%        | 6          | 99.6%           | 0.0%                  | 0.4%                |
| AZ                 | 3          | 1.1%          | \$377,666           | 2.8%          | \$125,889       | \$829,118           | 2/28/05        | 9/24/22        | 8.7%        | 3.2%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| WA                 | 4          | 1.5%          | \$282,680           | 2.1%          | \$70,670        | \$998,700           | 10/11/95       | 10/4/25        | 4.0%        | NAP         | 2          | 95.7%           | 4.3%                  | 0.0%                |
| IL                 | 1          | 0.4%          | \$207,858           | 1.5%          | \$207,858       | \$560,000           | 1/28/08        | 2/1/23         | 6.7%        | NAP         | 5          | 100.0%          | 0.0%                  | 0.0%                |
| NV                 | 3          | 1.1%          | \$202,792           | 1.5%          | \$67,597        | \$732,036           | 10/31/05       | 7/1/29         | 5.9%        | 2.3%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| MN                 | 5          | 1.9%          | \$106,075           | 0.8%          | \$21,215        | \$548,319           | 11/12/93       | 9/9/23         | 5.9%        | 2.0%        | 3          | 100.0%          | 0.0%                  | 0.0%                |
| OR                 | 1          | 0.4%          | \$101,118           | 0.7%          | \$101,118       | \$397,500           | 10/7/94        | 10/20/24       | 4.0%        | NAP         | 0          | 100.0%          | 0.0%                  | 0.0%                |
| GA                 | 3          | 1.1%          | \$69,977            | 0.5%          | \$23,326        | \$298,900           | 11/12/95       | 7/24/24        | 4.2%        | 0.5%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b> | <b>264</b> | <b>100.0%</b> | <b>\$13,664,835</b> | <b>100.0%</b> | <b>\$51,761</b> | <b>\$50,739,182</b> | <b>9/27/00</b> | <b>3/10/24</b> | <b>5.3%</b> | <b>2.4%</b> | <b>10</b>  | <b>95.8%</b>    | <b>2.9%</b>           | <b>1.3%</b>         |

## Exhibit A – Portfolio Stratifications – SBA Pool

| Balance Bucket        | Count     | % Count       | UPB                | % UPB         | Average Balance  | Original Balance    | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|-----------------------|-----------|---------------|--------------------|---------------|------------------|---------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| \$0,000 - \$50,000    | 29        | 40.8%         | \$608,366          | 6.7%          | \$20,978         | \$9,040,200         | 11/8/04        | 12/7/22        | 6.6%        | 1.7%        | 695        | 75.1%           | 0.0%                  | 24.9%               |
| \$50,000 - \$100,000  | 20        | 28.2%         | \$1,377,144        | 15.2%         | \$68,857         | \$8,407,173         | 11/11/06       | 3/27/26        | 6.1%        | 1.8%        | 757        | 77.1%           | 0.0%                  | 22.9%               |
| \$100,000 - \$150,000 | 9         | 12.7%         | \$1,084,113        | 12.0%         | \$120,457        | \$5,497,342         | 9/19/07        | 2/25/30        | 7.0%        | 1.8%        | 7          | 90.1%           | 9.9%                  | 0.0%                |
| \$150,000 - \$200,000 | 5         | 7.0%          | \$903,545          | 10.0%         | \$180,709        | \$4,596,586         | 1/21/08        | 9/17/27        | 6.0%        | 1.5%        | 707        | 80.7%           | 0.0%                  | 19.3%               |
| \$200,000 - \$250,000 | 2         | 2.8%          | \$451,646          | 5.0%          | \$225,823        | \$2,980,500         | 4/21/07        | 1/26/30        | 6.6%        | 1.1%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| > \$250,000           | 6         | 8.5%          | \$4,628,768        | 51.1%         | \$771,461        | \$6,873,600         | 4/20/08        | 9/30/32        | 7.4%        | 1.9%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b>    | <b>71</b> | <b>100.0%</b> | <b>\$9,053,581</b> | <b>100.0%</b> | <b>\$127,515</b> | <b>\$37,395,402</b> | <b>9/16/07</b> | <b>2/24/30</b> | <b>6.9%</b> | <b>1.8%</b> | <b>234</b> | <b>91.7%</b>    | <b>1.2%</b>           | <b>7.1%</b>         |

| Rate Bucket        | Count     | % Count       | UPB                | % UPB         | Average Balance  | Original Balance    | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|-----------|---------------|--------------------|---------------|------------------|---------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| <= 5.00%           | 12        | 16.9%         | \$497,771          | 5.5%          | \$41,481         | \$3,549,700         | 10/5/07        | 4/1/23         | 4.6%        | NAP         | 2,268      | 29.9%           | 0.0%                  | 70.1%               |
| 5.01% - 6.00%      | 15        | 21.1%         | \$1,190,386        | 13.1%         | \$79,359         | \$7,109,436         | 10/31/07       | 3/16/24        | 5.4%        | NAP         | 791        | 67.6%           | 9.0%                  | 23.5%               |
| 6.01% - 7.00%      | 18        | 25.4%         | \$2,604,813        | 28.8%         | \$144,712        | \$13,420,900        | 5/2/07         | 6/24/31        | 6.9%        | 1.4%        | 6          | 99.9%           | 0.0%                  | 0.1%                |
| 7.01% - 8.00%      | 23        | 32.4%         | \$4,704,960        | 52.0%         | \$204,563        | \$12,855,265        | 11/23/07       | 10/5/31        | 7.5%        | 2.0%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| 8.01% - 9.00%      | 2         | 2.8%          | \$26,134           | 0.3%          | \$13,067         | \$260,100           | 8/31/04        | 7/25/19        | 8.3%        | 2.8%        | 992        | 60.7%           | 0.0%                  | 39.3%               |
| 9.01% - 10.00%     | 1         | 1.4%          | \$29,517           | 0.3%          | \$29,517         | \$200,000           | 8/24/07        | 4/13/22        | 10.0%       | NAP         | 0          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b> | <b>71</b> | <b>100.0%</b> | <b>\$9,053,581</b> | <b>100.0%</b> | <b>\$127,515</b> | <b>\$37,395,402</b> | <b>9/16/07</b> | <b>2/24/30</b> | <b>6.9%</b> | <b>1.8%</b> | <b>234</b> | <b>91.7%</b>    | <b>1.2%</b>           | <b>7.1%</b>         |

| Rate Type          | Count     | % Count       | UPB                | % UPB         | Average Balance  | Original Balance    | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|-----------|---------------|--------------------|---------------|------------------|---------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| Floating           | 40        | 56.3%         | \$7,296,951        | 80.6%         | \$182,424        | \$25,996,265        | 9/12/07        | 9/2/31         | 7.3%        | 1.8%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| Fixed              | 31        | 43.7%         | \$1,756,630        | 19.4%         | \$56,665         | \$11,399,136        | 10/1/07        | 11/5/23        | 5.3%        | NAP         | 1,201      | 57.4%           | 6.1%                  | 36.5%               |
| <b>Grand Total</b> | <b>71</b> | <b>100.0%</b> | <b>\$9,053,581</b> | <b>100.0%</b> | <b>\$127,515</b> | <b>\$37,395,402</b> | <b>9/16/07</b> | <b>2/24/30</b> | <b>6.9%</b> | <b>1.8%</b> | <b>234</b> | <b>91.7%</b>    | <b>1.2%</b>           | <b>7.1%</b>         |

| Payment Type       | Count     | % Count       | UPB                | % UPB         | Average Balance  | Original Balance    | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|-----------|---------------|--------------------|---------------|------------------|---------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| P&I                | 50        | 70.4%         | \$7,972,641        | 88.1%         | \$159,453        | \$30,432,965        | 9/19/07        | 8/12/31        | 7.1%        | 1.8%        | 85         | 96.1%           | 1.3%                  | 2.5%                |
| IO                 | 8         | 11.3%         | \$592,129          | 6.5%          | \$74,016         | \$3,915,350         | 2/11/08        | 3/1/23         | 5.6%        | NAP         | 0          | 100.0%          | 0.0%                  | 0.0%                |
| NAV                | 11        | 15.5%         | \$445,041          | 4.9%          | \$40,458         | \$2,572,086         | 1/31/07        | 12/4/13        | 5.2%        | NAP         | 3,239      | 1.0%            | 0.0%                  | 99.0%               |
| Principal Only     | 2         | 2.8%          | \$43,771           | 0.5%          | \$21,885         | \$475,000           | 10/6/06        | 5/17/23        | 4.8%        | NAP         | 0          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b> | <b>71</b> | <b>100.0%</b> | <b>\$9,053,581</b> | <b>100.0%</b> | <b>\$127,515</b> | <b>\$37,395,402</b> | <b>9/16/07</b> | <b>2/24/30</b> | <b>6.9%</b> | <b>1.8%</b> | <b>234</b> | <b>91.7%</b>    | <b>1.2%</b>           | <b>7.1%</b>         |

| Vintage            | Count     | % Count       | UPB                | % UPB         | Average Balance  | Original Balance    | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|-----------|---------------|--------------------|---------------|------------------|---------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| Pre-2000           | 2         | 2.8%          | \$52,849           | 0.6%          | \$26,425         | \$722,000           | 2/26/99        | 2/26/24        | 7.6%        | 2.1%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| 2000               | 1         | 1.4%          | \$35,849           | 0.4%          | \$35,849         | \$420,000           | 7/10/00        | 7/10/25        | 6.3%        | 0.8%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| 2001               | 4         | 5.6%          | \$93,326           | 1.0%          | \$23,331         | \$1,299,500         | 5/8/01         | 2/5/25         | 7.4%        | 1.9%        | 2          | 100.0%          | 0.0%                  | 0.0%                |
| 2002               | 1         | 1.4%          | \$60,085           | 0.7%          | \$60,085         | \$850,000           | 10/23/02       | 10/23/22       | 6.8%        | 1.3%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| 2003               | 2         | 2.8%          | \$29,582           | 0.3%          | \$14,791         | \$521,100           | 2/26/03        | 2/26/23        | 7.9%        | 2.4%        | 5          | 100.0%          | 0.0%                  | 0.0%                |
| 2004               | 1         | 1.4%          | \$25,346           | 0.3%          | \$25,346         | \$461,000           | 3/17/04        | 8/6/25         | 8.0%        | NAP         | 0          | 100.0%          | 0.0%                  | 0.0%                |
| 2005               | 9         | 12.7%         | \$431,278          | 4.8%          | \$47,920         | \$4,317,400         | 7/25/05        | 4/21/26        | 6.9%        | 1.7%        | 20         | 98.8%           | 0.0%                  | 1.2%                |
| 2006               | 13        | 18.3%         | \$899,170          | 9.9%          | \$69,167         | \$5,380,323         | 8/26/06        | 9/8/28         | 6.5%        | 1.5%        | 580        | 83.8%           | 0.0%                  | 16.2%               |
| 2007               | 12        | 16.9%         | \$1,126,869        | 12.4%         | \$93,906         | \$6,445,736         | 4/24/07        | 11/3/24        | 6.2%        | 1.2%        | 968        | 70.2%           | 0.0%                  | 29.8%               |
| 2008               | 26        | 36.6%         | \$6,299,227        | 69.6%         | \$242,278        | \$16,978,342        | 5/12/08        | 11/6/31        | 7.1%        | 1.9%        | 79         | 95.8%           | 1.7%                  | 2.5%                |
| <b>Grand Total</b> | <b>71</b> | <b>100.0%</b> | <b>\$9,053,581</b> | <b>100.0%</b> | <b>\$127,515</b> | <b>\$37,395,402</b> | <b>9/16/07</b> | <b>2/24/30</b> | <b>6.9%</b> | <b>1.8%</b> | <b>234</b> | <b>91.7%</b>    | <b>1.2%</b>           | <b>7.1%</b>         |

## Exhibit A – Portfolio Stratifications – SBA Pool

| Modification Flag  | Count     | % Count       | UPB                | % UPB         | Average Balance  | Original Balance    | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|-----------|---------------|--------------------|---------------|------------------|---------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| N                  | 65        | 91.5%         | \$8,572,168        | 94.7%         | \$131,880        | \$33,664,960        | 9/29/07        | 6/6/30         | 6.9%        | 1.8%        | 230        | 91.9%           | 1.2%                  | 6.9%                |
| Y                  | 6         | 8.5%          | \$481,413          | 5.3%          | \$80,236         | \$3,730,442         | 1/12/07        | 3/22/25        | 6.9%        | 1.6%        | 308        | 89.4%           | 0.0%                  | 10.6%               |
| <b>Grand Total</b> | <b>71</b> | <b>100.0%</b> | <b>\$9,053,581</b> | <b>100.0%</b> | <b>\$127,515</b> | <b>\$37,395,402</b> | <b>9/16/07</b> | <b>2/24/30</b> | <b>6.9%</b> | <b>1.8%</b> | <b>234</b> | <b>91.7%</b>    | <b>1.2%</b>           | <b>7.1%</b>         |

| Lien Position      | Count     | % Count       | UPB                | % UPB         | Average Balance  | Original Balance    | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|-----------|---------------|--------------------|---------------|------------------|---------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| First              | 47        | 66.2%         | \$7,486,340        | 82.7%         | \$159,284        | \$27,692,352        | 9/10/07        | 3/10/31        | 7.1%        | 1.8%        | 115        | 95.2%           | 1.4%                  | 3.4%                |
| Junior             | 10        | 14.1%         | \$883,524          | 9.8%          | \$88,352         | \$4,046,350         | 11/4/07        | 11/13/26       | 6.1%        | 1.4%        | 887        | 72.6%           | 0.0%                  | 27.4%               |
| Unsecured          | 10        | 14.1%         | \$503,256          | 5.6%          | \$50,326         | \$3,582,000         | 11/3/07        | 11/8/23        | 5.2%        | NAP         | 949        | 70.8%           | 0.0%                  | 29.2%               |
| Unknown            | 4         | 5.6%          | \$180,461          | 2.0%          | \$45,115         | \$2,074,700         | 4/29/07        | 10/8/20        | 6.4%        | 1.0%        | 1          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b> | <b>71</b> | <b>100.0%</b> | <b>\$9,053,581</b> | <b>100.0%</b> | <b>\$127,515</b> | <b>\$37,395,402</b> | <b>9/16/07</b> | <b>2/24/30</b> | <b>6.9%</b> | <b>1.8%</b> | <b>234</b> | <b>91.7%</b>    | <b>1.2%</b>           | <b>7.1%</b>         |

| Property Type      | Count     | % Count       | UPB                | % UPB         | Average Balance  | Original Balance    | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|-----------|---------------|--------------------|---------------|------------------|---------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| C&I                | 9         | 12.7%         | \$455,274          | 5.0%          | \$50,586         | \$3,237,786         | 3/2/07         | 4/28/16        | 5.8%        | 1.0%        | 2,112      | 39.6%           | 0.0%                  | 60.4%               |
| CRE                | 43        | 60.6%         | \$7,243,667        | 80.0%         | \$168,457        | \$26,993,365        | 9/10/07        | 9/7/31         | 7.2%        | 1.8%        | 23         | 97.8%           | 1.5%                  | 0.7%                |
| Land               | 1         | 1.4%          | \$524,415          | 5.8%          | \$524,415        | \$815,000           | 2/25/08        | 2/25/33        | 7.0%        | 1.5%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| RESI               | 8         | 11.3%         | \$326,968          | 3.6%          | \$40,871         | \$2,767,250         | 11/27/07       | 5/8/20         | 5.1%        | 2.0%        | 1,577      | 48.3%           | 0.0%                  | 51.7%               |
| Unsecured          | 10        | 14.1%         | \$503,256          | 5.6%          | \$50,326         | \$3,582,000         | 11/3/07        | 11/8/23        | 5.2%        | NAP         | 949        | 70.8%           | 0.0%                  | 29.2%               |
| <b>Grand Total</b> | <b>71</b> | <b>100.0%</b> | <b>\$9,053,581</b> | <b>100.0%</b> | <b>\$127,515</b> | <b>\$37,395,402</b> | <b>9/16/07</b> | <b>2/24/30</b> | <b>6.9%</b> | <b>1.8%</b> | <b>234</b> | <b>91.7%</b>    | <b>1.2%</b>           | <b>7.1%</b>         |

| Property State     | Count     | % Count       | UPB                | % UPB         | Average Balance  | Original Balance    | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|-----------|---------------|--------------------|---------------|------------------|---------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| GA                 | 25        | 35.2%         | \$3,399,044        | 37.5%         | \$135,962        | \$15,805,350        | 7/5/07         | 9/1/30         | 7.0%        | 1.6%        | 32         | 99.1%           | 0.0%                  | 0.9%                |
| CA                 | 15        | 21.1%         | \$3,092,523        | 34.2%         | \$206,168        | \$7,850,642         | 12/13/07       | 10/16/31       | 7.4%        | 2.1%        | 70         | 98.0%           | 0.0%                  | 2.0%                |
| Other              | 7         | 9.9%          | \$807,838          | 8.9%          | \$115,405        | \$5,280,600         | 8/30/07        | 3/4/32         | 6.2%        | 1.5%        | 217        | 77.2%           | 13.2%                 | 9.6%                |
| NV                 | 2         | 2.8%          | \$574,386          | 6.3%          | \$287,193        | \$915,000           | 1/22/08        | 6/30/31        | 6.8%        | 1.5%        | 315        | 91.3%           | 0.0%                  | 8.7%                |
| Unsecured          | 10        | 14.1%         | \$503,256          | 5.6%          | \$50,326         | \$3,582,000         | 11/3/07        | 11/8/23        | 5.2%        | NAP         | 949        | 70.8%           | 0.0%                  | 29.2%               |
| NAV                | 9         | 12.7%         | \$455,274          | 5.0%          | \$50,586         | \$3,237,786         | 3/2/07         | 4/28/16        | 5.8%        | 1.0%        | 2,112      | 39.6%           | 0.0%                  | 60.4%               |
| FL                 | 2         | 2.8%          | \$128,891          | 1.4%          | \$64,445         | \$599,023           | 8/8/06         | 7/12/29        | 7.0%        | 2.0%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| OR                 | 1         | 1.4%          | \$92,369           | 1.0%          | \$92,369         | \$125,000           | 8/21/08        | 8/21/33        | 7.5%        | 2.0%        | 0          | 100.0%          | 0.0%                  | 0.0%                |
| <b>Grand Total</b> | <b>71</b> | <b>100.0%</b> | <b>\$9,053,581</b> | <b>100.0%</b> | <b>\$127,515</b> | <b>\$37,395,402</b> | <b>9/16/07</b> | <b>2/24/30</b> | <b>6.9%</b> | <b>1.8%</b> | <b>234</b> | <b>91.7%</b>    | <b>1.2%</b>           | <b>7.1%</b>         |

## Exhibit A – Portfolio Stratifications – NPL / SPL Pool

| Balance Bucket        | Count     | % Count       | UPB                | % UPB         | Average Balance | Original Balance   | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|-----------------------|-----------|---------------|--------------------|---------------|-----------------|--------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| \$0,000 - \$50,000    | 46        | 65.7%         | \$599,918          | 16.7%         | \$13,042        | \$3,206,692        | 3/17/96        | 10/27/22       | 4.4%        | 1.7%        | 499        | 36.9%           | 11.6%                 | 51.5%               |
| \$50,000 - \$100,000  | 11        | 15.7%         | \$763,990          | 21.3%         | \$69,454        | \$2,152,728        | 1/26/99        | 12/2/22        | 5.6%        | 2.4%        | 370        | 37.6%           | 23.8%                 | 38.6%               |
| \$100,000 - \$150,000 | 5         | 7.1%          | \$598,248          | 16.7%         | \$119,650       | \$1,256,978        | 10/29/04       | 12/7/25        | 7.3%        | 2.5%        | 980        | 60.2%           | 0.0%                  | 39.8%               |
| \$150,000 - \$200,000 | 5         | 7.1%          | \$929,579          | 25.9%         | \$185,916       | \$1,676,901        | 10/13/04       | 12/20/23       | 8.4%        | 2.1%        | 1,435      | 0.0%            | 37.8%                 | 62.2%               |
| \$200,000 - \$250,000 | 3         | 4.3%          | \$696,503          | 19.4%         | \$232,168       | \$1,153,247        | 2/21/07        | 9/28/23        | 7.8%        | 2.5%        | 39         | 0.0%            | 100.0%                | 0.0%                |
| <b>Grand Total</b>    | <b>70</b> | <b>100.0%</b> | <b>\$3,588,238</b> | <b>100.0%</b> | <b>\$51,261</b> | <b>\$9,446,546</b> | <b>8/7/02</b>  | <b>11/2/23</b> | <b>6.8%</b> | <b>2.3%</b> | <b>705</b> | <b>24.2%</b>    | <b>36.2%</b>          | <b>39.6%</b>        |

| Rate Bucket        | Count     | % Count       | UPB                | % UPB         | Average Balance | Original Balance   | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|-----------|---------------|--------------------|---------------|-----------------|--------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| <= 5.00%           | 49        | 70.0%         | \$1,528,871        | 42.6%         | \$31,201        | \$5,590,106        | 3/3/97         | 11/25/23       | 4.3%        | 2.2%        | 1,006      | 45.6%           | 16.0%                 | 38.4%               |
| 5.01% - 6.00%      | 2         | 2.9%          | \$88,273           | 2.5%          | \$44,136        | \$240,580          | 1/11/02        | 5/28/23        | 5.5%        | 2.5%        | 53         | 0.0%            | 79.5%                 | 20.5%               |
| 6.01% - 7.00%      | 5         | 7.1%          | \$357,115          | 10.0%         | \$71,423        | \$886,644          | 11/21/07       | 1/29/21        | 6.8%        | 1.4%        | 369        | 1.1%            | 84.5%                 | 14.4%               |
| 7.01% - 8.00%      | 7         | 10.0%         | \$843,434          | 23.5%         | \$120,491       | \$1,499,316        | 11/3/05        | 9/5/27         | 7.4%        | 1.9%        | 647        | 1.2%            | 54.2%                 | 44.6%               |
| 8.01% - 9.00%      | 3         | 4.3%          | \$246,930          | 6.9%          | \$82,310        | \$444,000          | 1/12/09        | 4/3/22         | 8.2%        | 2.8%        | 1,088      | 21.4%           | 0.0%                  | 78.6%               |
| 9.01% - 10.00%     | 2         | 2.9%          | \$228,178          | 6.4%          | \$114,089       | \$318,006          | 10/9/09        | 8/25/19        | 9.3%        | 4.3%        | 39         | 0.0%            | 99.0%                 | 1.0%                |
| > 10.00%           | 2         | 2.9%          | \$295,438          | 8.2%          | \$147,719       | \$467,893          | 4/15/04        | 7/21/20        | 15.6%       | NAP         | 111        | 35.4%           | 0.0%                  | 64.6%               |
| <b>Grand Total</b> | <b>70</b> | <b>100.0%</b> | <b>\$3,588,238</b> | <b>100.0%</b> | <b>\$51,261</b> | <b>\$9,446,546</b> | <b>8/7/02</b>  | <b>11/2/23</b> | <b>6.8%</b> | <b>2.3%</b> | <b>705</b> | <b>24.2%</b>    | <b>36.2%</b>          | <b>39.6%</b>        |

| Rate Type          | Count     | % Count       | UPB                | % UPB         | Average Balance | Original Balance   | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|-----------|---------------|--------------------|---------------|-----------------|--------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| Fixed              | 54        | 77.1%         | \$1,814,543        | 50.6%         | \$33,603        | \$5,856,141        | 10/5/99        | 3/23/23        | 6.7%        | NAP         | 1,187      | 32.1%           | 3.8%                  | 64.0%               |
| Floating           | 16        | 22.9%         | \$1,773,696        | 49.4%         | \$110,856       | \$3,590,405        | 7/3/05         | 6/18/24        | 7.0%        | 2.3%        | 212        | 16.1%           | 69.4%                 | 14.5%               |
| <b>Grand Total</b> | <b>70</b> | <b>100.0%</b> | <b>\$3,588,238</b> | <b>100.0%</b> | <b>\$51,261</b> | <b>\$9,446,546</b> | <b>8/7/02</b>  | <b>11/2/23</b> | <b>6.8%</b> | <b>2.3%</b> | <b>705</b> | <b>24.2%</b>    | <b>36.2%</b>          | <b>39.6%</b>        |

| Payment Type       | Count     | % Count       | UPB                | % UPB         | Average Balance | Original Balance   | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|-----------|---------------|--------------------|---------------|-----------------|--------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| P&I                | 61        | 87.1%         | \$3,142,172        | 87.6%         | \$51,511        | \$8,392,416        | 9/17/01        | 8/8/24         | 6.2%        | 2.3%        | 749        | 27.6%           | 41.4%                 | 31.0%               |
| NAV                | 8         | 11.4%         | \$255,187          | 7.1%          | \$31,898        | \$847,237          | 4/18/07        | 3/18/18        | 6.9%        | 1.5%        | 562        | 0.0%            | 0.0%                  | 100.0%              |
| IO                 | 1         | 1.4%          | \$190,879          | 5.3%          | \$190,879       | \$206,893          | 12/1/10        | 9/18/18        | 18.0%       | NAP         | 169        | 0.0%            | 0.0%                  | 100.0%              |
| <b>Grand Total</b> | <b>70</b> | <b>100.0%</b> | <b>\$3,588,238</b> | <b>100.0%</b> | <b>\$51,261</b> | <b>\$9,446,546</b> | <b>8/7/02</b>  | <b>11/2/23</b> | <b>6.8%</b> | <b>2.3%</b> | <b>705</b> | <b>24.2%</b>    | <b>36.2%</b>          | <b>39.6%</b>        |

| Vintage            | Count     | % Count       | UPB                | % UPB         | Average Balance | Original Balance   | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|-----------|---------------|--------------------|---------------|-----------------|--------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| Pre-2000           | 50        | 71.4%         | \$1,492,144        | 41.6%         | \$29,843        | \$5,685,734        | 6/1/94         | 6/23/23        | 5.0%        | 2.5%        | 1,037      | 47.9%           | 9.4%                  | 42.7%               |
| 2004               | 3         | 4.3%          | \$183,690          | 5.1%          | \$61,230        | \$809,300          | 3/27/04        | 11/30/28       | 5.0%        | 2.5%        | 32         | 4.7%            | 95.3%                 | 0.0%                |
| 2005               | 4         | 5.7%          | \$470,662          | 13.1%         | \$117,665       | \$694,588          | 2/24/05        | 3/20/28        | 7.2%        | 1.8%        | 138        | 0.0%            | 97.1%                 | 2.9%                |
| 2006               | 1         | 1.4%          | \$246,631          | 6.9%          | \$246,631       | \$500,000          | 9/15/06        | 9/15/21        | 7.0%        | 1.5%        | 50         | 0.0%            | 100.0%                | 0.0%                |
| 2007               | 2         | 2.9%          | \$75,142           | 2.1%          | \$37,571        | \$126,272          | 8/22/07        | 8/12/22        | 5.4%        | 1.0%        | 907        | 49.8%           | 0.0%                  | 50.2%               |
| 2008               | 1         | 1.4%          | \$131,978          | 3.7%          | \$131,978       | \$131,978          | 4/15/08        | 8/15/38        | 8.0%        | NAP         | 3,824      | 0.0%            | 0.0%                  | 100.0%              |
| Post-2008          | 9         | 12.9%         | \$987,992          | 27.5%         | \$109,777       | \$1,498,675        | 4/8/11         | 1/1/20         | 9.7%        | 3.3%        | 331        | 10.9%           | 28.5%                 | 60.7%               |
| <b>Grand Total</b> | <b>70</b> | <b>100.0%</b> | <b>\$3,588,238</b> | <b>100.0%</b> | <b>\$51,261</b> | <b>\$9,446,546</b> | <b>8/7/02</b>  | <b>11/2/23</b> | <b>6.8%</b> | <b>2.3%</b> | <b>705</b> | <b>24.2%</b>    | <b>36.2%</b>          | <b>39.6%</b>        |

## Exhibit A – Portfolio Stratifications – NPL / SPL Pool

| Modification Flag  | Count     | % Count       | UPB                | % UPB         | Average Balance | Original Balance   | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|-----------|---------------|--------------------|---------------|-----------------|--------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| N                  | 63        | 90.0%         | \$2,598,618        | 72.4%         | \$41,248        | \$7,621,774        | 3/9/00         | 4/6/25         | 5.8%        | 2.2%        | 945        | 33.4%           | 27.5%                 | 39.0%               |
| Y                  | 7         | 10.0%         | \$989,620          | 27.6%         | \$141,374       | \$1,824,772        | 12/5/08        | 2/3/20         | 9.6%        | 2.6%        | 75         | 0.0%            | 59.0%                 | 41.0%               |
| <b>Grand Total</b> | <b>70</b> | <b>100.0%</b> | <b>\$3,588,238</b> | <b>100.0%</b> | <b>\$51,261</b> | <b>\$9,446,546</b> | <b>8/7/02</b>  | <b>11/2/23</b> | <b>6.8%</b> | <b>2.3%</b> | <b>705</b> | <b>24.2%</b>    | <b>36.2%</b>          | <b>39.6%</b>        |

| Lien Position      | Count     | % Count       | UPB                | % UPB         | Average Balance | Original Balance   | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|-----------|---------------|--------------------|---------------|-----------------|--------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| First              | 22        | 31.4%         | \$1,655,363        | 46.1%         | \$75,244        | \$3,981,086        | 1/22/05        | 1/27/22        | 8.5%        | 2.8%        | 229        | 23.1%           | 35.2%                 | 41.7%               |
| Junior             | 7         | 10.0%         | \$497,190          | 13.9%         | \$71,027        | \$1,319,100        | 1/12/98        | 8/10/22        | 4.2%        | NAP         | 2,602      | 38.1%           | 7.8%                  | 54.0%               |
| Unsecured          | 22        | 31.4%         | \$185,168          | 5.2%          | \$8,417         | \$705,706          | 3/11/97        | 8/17/22        | 4.5%        | NAP         | 797        | 6.3%            | 9.1%                  | 84.6%               |
| Unknown            | 19        | 27.1%         | \$1,250,517        | 34.9%         | \$65,817        | \$3,440,654        | 12/15/01       | 11/2/26        | 6.1%        | 1.6%        | 568        | 22.8%           | 52.9%                 | 24.3%               |
| <b>Grand Total</b> | <b>70</b> | <b>100.0%</b> | <b>\$3,588,238</b> | <b>100.0%</b> | <b>\$51,261</b> | <b>\$9,446,546</b> | <b>8/7/02</b>  | <b>11/2/23</b> | <b>6.8%</b> | <b>2.3%</b> | <b>705</b> | <b>24.2%</b>    | <b>36.2%</b>          | <b>39.6%</b>        |

| Property Type      | Count     | % Count       | UPB                | % UPB         | Average Balance | Original Balance   | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|-----------|---------------|--------------------|---------------|-----------------|--------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| CRE                | 27        | 38.6%         | \$2,135,809        | 59.5%         | \$79,104        | \$5,647,972        | 12/1/01        | 6/26/25        | 6.6%        | 2.3%        | 272        | 30.3%           | 56.7%                 | 13.0%               |
| RESI               | 10        | 14.3%         | \$864,091          | 24.1%         | \$86,409        | \$1,763,188        | 2/5/05         | 1/18/21        | 8.1%        | 1.0%        | 1,551      | 22.9%           | 8.4%                  | 68.7%               |
| C&I                | 8         | 11.4%         | \$352,460          | 9.8%          | \$44,058        | \$973,100          | 5/13/04        | 3/18/22        | 6.5%        | 2.7%        | 1,124      | 3.4%            | 0.0%                  | 96.6%               |
| Unsecured          | 22        | 31.4%         | \$185,168          | 5.2%          | \$8,417         | \$705,706          | 3/11/97        | 8/17/22        | 4.5%        | NAP         | 797        | 6.3%            | 9.1%                  | 84.6%               |
| Land               | 3         | 4.3%          | \$50,709           | 1.4%          | \$16,903        | \$356,580          | 3/4/96         | 7/28/17        | 4.1%        | NAP         | 1,282      | 0.0%            | 0.0%                  | 100.0%              |
| <b>Grand Total</b> | <b>70</b> | <b>100.0%</b> | <b>\$3,588,238</b> | <b>100.0%</b> | <b>\$51,261</b> | <b>\$9,446,546</b> | <b>8/7/02</b>  | <b>11/2/23</b> | <b>6.8%</b> | <b>2.3%</b> | <b>705</b> | <b>24.2%</b>    | <b>36.2%</b>          | <b>39.6%</b>        |

| Property State     | Count     | % Count       | UPB                | % UPB         | Average Balance | Original Balance   | WA Origination | WA Maturity    | WA Rate     | WA Spread   | WA Days PD | Balance Current | Balance 30-90 Days PD | Balance 90+ Days PD |
|--------------------|-----------|---------------|--------------------|---------------|-----------------|--------------------|----------------|----------------|-------------|-------------|------------|-----------------|-----------------------|---------------------|
| Other              | 14        | 20.0%         | \$777,003          | 21.7%         | \$55,500        | \$1,799,150        | 6/18/03        | 11/9/24        | 6.7%        | 3.5%        | 2,567      | 9.0%            | 35.8%                 | 55.2%               |
| LA                 | 4         | 5.7%          | \$547,594          | 15.3%         | \$136,899       | \$888,088          | 8/4/11         | 6/15/19        | 10.5%       | 1.0%        | 86         | 19.6%           | 10.1%                 | 70.3%               |
| CA                 | 10        | 14.3%         | \$522,992          | 14.6%         | \$52,299        | \$1,972,334        | 4/1/93         | 8/30/23        | 5.5%        | NAP         | 233        | 78.4%           | 0.0%                  | 21.6%               |
| AZ                 | 2         | 2.9%          | \$400,730          | 11.2%         | \$200,365       | \$604,904          | 1/17/05        | 2/1/30         | 7.3%        | 1.8%        | 33         | 0.0%            | 100.0%                | 0.0%                |
| FL                 | 3         | 4.3%          | \$334,904          | 9.3%          | \$111,635       | \$740,580          | 6/21/05        | 2/25/22        | 6.6%        | 1.7%        | 51         | 0.0%            | 94.6%                 | 5.4%                |
| IL                 | 4         | 5.7%          | \$325,323          | 9.1%          | \$81,331        | \$883,900          | 3/23/01        | 4/11/26        | 5.9%        | 2.6%        | 57         | 30.7%           | 53.8%                 | 15.4%               |
| TX                 | 4         | 5.7%          | \$235,177          | 6.6%          | \$58,794        | \$857,984          | 3/29/98        | 3/5/22         | 5.4%        | 2.2%        | 31         | 67.3%           | 24.0%                 | 8.7%                |
| Unsecured          | 22        | 31.4%         | \$185,168          | 5.2%          | \$8,417         | \$705,706          | 3/11/97        | 8/17/22        | 4.5%        | NAP         | 797        | 6.3%            | 9.1%                  | 84.6%               |
| NAV                | 6         | 8.6%          | \$183,558          | 5.1%          | \$30,593        | \$595,200          | 4/3/06         | 7/16/22        | 6.7%        | 2.6%        | 810        | 6.5%            | 0.0%                  | 93.5%               |
| WA                 | 1         | 1.4%          | \$75,789           | 2.1%          | \$75,789        | \$398,700          | 6/1/91         | 6/1/21         | 4.0%        | NAP         | 186        | 0.0%            | 0.0%                  | 100.0%              |
| <b>Grand Total</b> | <b>70</b> | <b>100.0%</b> | <b>\$3,588,238</b> | <b>100.0%</b> | <b>\$51,261</b> | <b>\$9,446,546</b> | <b>8/7/02</b>  | <b>11/2/23</b> | <b>6.8%</b> | <b>2.3%</b> | <b>705</b> | <b>24.2%</b>    | <b>36.2%</b>          | <b>39.6%</b>        |