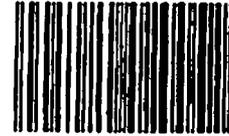
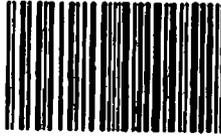
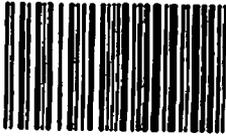


BPC: PFNLSU

Asset Cover Sheet



Loan Identification

Asset ID	10224511
Cafe Commit #	1485114-01
IMS Commit #	1054627
Pool Id	88
Deal Id	
Client Id	T76



Borrower Information

First Name	JESSIE
Middle Init	J
Last name	ROBINSON
Suffix	



AssetWise Information

AssetWise Submission Id	21844602
-------------------------	----------



Loan Information

Loan Amount	\$66,000.00
Actual Fund Date	11/8/2005
Property Addr	1146 HOLMES AVE
Property City	INDIANAPOLIS
Property State Code	IN
Property Zip	46222
Lien Priority Type Code	1
Custodian Name	WELLS FARGO BANK, N.A.
Disposition Status	Not in Disposition
Disposition Date	10/28/2005

Servicer Information

Servicer Loan Id	0440317880
Servicer name	Homscomings Financial Network
Svc Effective Xfer Date	11/8/2005
Prepayment Penalty Ind	1
ARM Conversion Ind	N
Servicing Released Ind	Y



Cover Sheet Information

Cover Sheet Printed by	RFCUJPearso1
Cover Sheet Print Date	11/9/2005
Cover Sheet Print Time	1:18:58 PM

EXHIBIT	3
WT:	Fossell
DATE:	8.13.09
JANET D. WINBERG	

Seller Name / Lender: Mercantile Mortgage Company / 2005090360
Borrower Name: ROBINSON, JESSIE
RFC Loan #: 10224511
D/S Loan #: 0442317900
Service Transfer Date: 1-15
First Payment Due Date: 11/01/2005
Sales Price (line 101 of HUD): \$0.00
Appraised Value: \$88,000.00
 No Due Tax Due No Due
Escrow Balance: \$
Monthly Escrow: \$
Comm Product: AltNet
Comm Program: 30 YR Fixed
Comm Exp: 11/07/2005
Commitment #: 1054627
MIN#: 100236400000166203

MONTHLY PAYMENT	
A. Principal and Interest	
B. County Taxes	
C. City Taxes	
D. School Taxes	
E. Other Taxes	
F. Hazard Insurance	
G. Flood Insurance	
H. Mortgage Insurance	
I. Other Escrows	
J. Temporary Buy-down	
TOTAL MONTHLY PAYMENT	\$530.58

SERVICING DOCUMENTS

Application Form 1003 (Required) Yes No
Home Improvement (Ref Only) Yes No
Food Certification (Required) Yes No
"Life Of Loan" Charged Yes No
HUD-1 Settlement Statement (Required) Yes No
Initial Escrow Account Disclosure (Optional) Yes No
Pay History (If Applicable) Yes No
Hazard Insurance Policy / Binder (Required) Yes No
Flood Insurance Policy / Binder (If Applicable) Yes No
Mortgage Insurance Certificate (If Applicable) Yes No
Source: HUD / TL / RAD / PMI Disclosure Yes No
CO Code - MI Pct - Cert: _____
Tax Information Sheet (If Provided) Yes No
ARM Adjustment Letter (If Applicable) Yes No
Temporary Buy-down Agreement (If Applicable) Yes No
U/W Producer/Note Term (If Applicable) Yes No
File Submission Form (If Applicable) Yes No
Correct Note Form Used Yes No
Bank Code _____

LEGAL REVIEW

Note (Required) Yes No
Org Match (Y / N) Yes No
Interest Only (Y / N) Yes No
Term: _____
End Date: _____
 TX Home Equity Affidavit/Agreement
 Loan Feature Code (PFO)
 Interlocking Endorsement / Allonge (If Applicable)
 Security Instrument with Riders (Required)
 Assignment to "Blank" (If Applicable)
 Interlocking Assignment (If Applicable) **MERS**
Title Insurance Policy / Binder (Required) Yes No
Final Signed Truth in Lending (Required) Yes No
Amount Financed (APR 9.370) _____
Signature Date: _____
App Date: _____
Compliance Test (Required) Yes No
Assurable Indicator (PFO) Yes No

LOAN INFORMATION

Note Date: 09/30/2005
Property Address: 1148 HOLMES AVE
City, State, Zip: INDIANAPOLIS, IN 46222-0000
Note Amount: \$66,000.00
Note Rate: 8.99%
Maturity Date: 10/01/2035
Paid to Date: 10-1-05
SSN #: 428-60-2298
Prop Type / Occ: 05 / 00

ARM INFORMATION

Note Margin: .000
Index Type: 0
Look Back Period: 0
First/Next In Change Date: -
First/Next Key Change Date: -
Periodic Inc / Dec: .000 / .000
Life Rate Floor / Ceiling: .000 / .000
Flat Rate Floor / Ceiling: .000 / .000
Note Round Method/Factor/Type X / 0 / X: _____

US Bank 0114

Reviewed By: S. [Signature] Date: 11/17
 Reconciled By: [Signature] Date: 11/17

In Id: 10224511

Commitment Id: 1054627

Product: AlterNet

Loan Program: 30 YR Fixed

Lender: Mercantile Mortgage Company

Borrower: ROBINSON, JESSIE

Assetwise Loan: Y N X

Evaluwise Indicator: Y N Y

History Pro Required: Y

Verify the Evaluated Product Group matches the Client Submitted Product OR that the Evaluated Product Group is an Upgrade (Evaluwise only)

Assetwise/Evaluwise Target Diligence completed by Underwriting (if applicable) **Yes** No

Loan amount matches the note Loan Amt 65000

Interest rate on the note is the same as or less than the interest rate on the Assetwise cert. (Assetwise only) Rate 8.99

Note matches product type on Assetwise cert. (ie. Arm, Fixed, Balloon)

Interest Only Note (Does the loan meet the I/O guidelines) Yes No

Purchase Price (if applicable) _____

Secondary financing listed on the HUD-1 is reflected in the CLTV Second Mtg N/A

Rate and Term Refinances - If a 2nd mortgage is being paid off, the second mortgage is at least 12 months old

Loan purpose matches the HUD-1 Rate/Term Refinance

If Seller and Buyers have the same last name (Full Underwrite)

Alternet - If doc type is stated, borrower must be self employed for at least 2 years

Loan Doc Type matches income documentation in the file and the quality code in IMS FLU/AN

Appraised Value 98000 LTV 75 CLTV _____

Property type matches appraisal. For Condos - Class I, II, III, Non Warrantable

Refinance - the property value matches the appraised value

Purchases - the property value is the lower of the appraised value or the purchase price.

The following section is used to determine if all appraisal documentation is in the file. If documentation is needed, send the Client.

Appraisal is completed "as is" OR

Completed "per plans and specs" or "subject to repairs" a Completion Cert. (442) is present.

Date of the appraisal is no later than 120 prior to closing OR

Date of the appraisal is 121-180 days prior to closing, a Recertification of Value is present.

Photos of the subject are present and no issues

Photos of all comparables are present and appear similar to the subject property

The comparable map is present

Refinances - There have been no sales of the subject property in the last 12 months

Property type Single Family Residence Units 1 is property type valid for Assetwise?

Purchases - The date of the last known sale is not within 180 days of the note date.

History Pro review complete (if applicable)

Assetwise Credit Diligence Closing Conditions (if applicable from messaging on Findings Report)	
Income Tolerance 6%	Y/N
Assets Tolerance 6%	Y/N
Slips met?	Y/N
Yes	No

Comments: Urban - OK 4 comps provided
216 in file no 1007 in file - OK to waive SFR

Occupancy type matches application. Non-Owner Occupied

Refinances - the appraisal indicates the same occupancy as the application

Refinances - the borrowers have owned the subject property for a minimum of 12 months.

Is borrower a First Time Homebuyer? (Select Core/Expanded Products) Yes **No**

Enter appropriate credit score from the credit report on Evaluwise Loans (P2FP) (Core/Expanded Products)

Verify that score matches the seller score on the Findings Report Score 586

Enter the credit score associated with the Evaluated Grade on Evaluwise Loans (P2FP) (Gap/AlterNet Products) Grade A/MAL

If seller score, verify seller score on Findings Report matches appropriate score on credit report DTI 23 OTH SE FX

Enter the credit score from the Assetwise cert. for Assetwise loans (P2FP)

Complete Employment type, DTI matches Findings Report (P2FP)

For Assetwise loans, Assetwise submission reference # in IMS is entered and is the same as the AW Cert in the file used for funding (P2FP)

Assetwise Submission Reference Number: 28141602 Mtg History (if applicable on Evaluwise) N/A

Approved 03 13 23 33 43 53 Pend 03 13 23 33 43 53 Declined 05 15 25 35 45 55 1st or 2nd or 3rd or 4th

IMS Code (circle one) 18A 18B 18C 18N 38S 38A 38D 38C 58S

COMMENTS:

Reviewed by [Signature] Date 10-28-05 2nd Signoff _____

Borrower Name <u>Kobron</u>	Loan Number <u>10004511</u>
Reviewer <u>J. Wilson</u>	Date <u>10-28-05</u>
Purchase Price (if applicable) <u>N/A</u>	Appraised Value <u>88000</u>

Points 100	<input type="checkbox"/>	No realtor was involved in the transaction (HUD-4)
90	<input type="checkbox"/>	Seller of property is a corporation, partnership or other business entity (HUD-4) (do not include lending or government institutions, builders or developers)
100	<input type="checkbox"/>	Seller-held and mg/or HUD-1 shows questions or payments to parties unrelated to the transaction (HUD-4)
100	<input type="checkbox"/>	Seller netted 75% or more of the sales price at closing (HUD-4)
80	<input type="checkbox"/>	Earrest money is less than \$500 (HUD-4, purchase agreement)
90	<input type="checkbox"/>	Non-purchasing spouse transaction (100% "Marital Status" & "Manner in Which Title Will Be Held")
100	<input type="checkbox"/>	LFC funded more than one loan for any one borrower (LFC query) (Make sure additional properties are disclosed on the 100g and occupancy makes sense.)
50	<input type="checkbox"/>	Current owner on the appraisal is incorrect or not identified (IP report, appraisal, title work, purchase agreement)
90	<input type="checkbox"/>	Investment property (100g)
Total Points <input type="checkbox"/>		Continue to step 3A.

Was Subject Property sold in the last 12 months? (IP report, title work, appraisal)

No - If total Points < 230 - Review for any additional appraisal diligence reason - HP review complete
 No - If total Points > 230 - Evaluate-Perform full manual underwrite, Assetwise-Check closing conditions

Yes - Prior sale in last 12 months

Was there an appreciation in value > 30%? - calculate percent of increase below

Appraised Value	Lowest Purchase Price	Difference	Percent Increase
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Percentage = Difference between Appraised Value and Lowest Purchase Price Divided by the Purchase Price

No - If total Points < 230 - Review for any additional appraisal diligence reason - HP review complete
 No - If total Points > 230 - Evaluate-Perform full manual underwrite, Assetwise-Check closing conditions

Yes - Appraisal must address increase in sales price. Evaluate-Perform full manual underwrite, Assetwise-Check closing conditions

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 REPORT P80 CHECKLIST27704.doc

GMAC RFC

Was Subject Property sold in the last 36 months? (HP report, title work, appraisal)

No - If Total Points < 230 - Review for any additional appraisal diligence reason - HP review complete.
 No - If Total Points ≥ 230 - Move to Step 3

Yes - Prior sale in last 36 months

Was there an appreciation in value > 30%? - calculate percent of increase below

Appraised Value	Purchase Price	Difference	Percent Increase
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Percentage = Difference between Appraised Value and Lowest Purchase Price Divided by the Purchase Price

No - Total Points < 230 - Review for any additional appraisal diligence reason - HP review complete
 No - Total Points ≥ 230 - Move to Step 3

Yes - Appreciation exceeds 30%.

Are all prior sales in the last 36 months disclosed on the appraisal?
 Yes - Move to Step 3

No - Decline the loan. USPAP violation for non-disclosure of prior sales, which potentially adversely impacted value in excess of 30% with layered risk factors present.

Was Subject Property Purchased ≥ 24 months? (HP report, title work, appraisal)

Yes - Review for any additional appraisal diligence reason - HP review complete
 No - calculate percent of increase below

Appraised Value Purchase Price Difference Percent Increase

Percentage = Difference between Appraised Value and Purchase Price Divided by the Purchase Price

Percent of increase > 40% (or for Rural Property, Percent of increase > 50%) - determine if value is supported - perform a thorough collateral review utilizing the HP Report

Percent of increase ≤ 40% (or for Rural Property, Percent of increase ≤ 50%) review for any additional appraisal diligence reason - HP review complete.

Was Subject Property Purchased ≥ 36 months? (HP report, title work, appraisal)

Yes - Review for any additional appraisal diligence reason - HP review complete
 No - calculate percent of increase below

Appraised Value Purchase Price Difference Percent Increase

Percentage = Difference between Appraised Value and Purchase Price Divided by the Purchase Price

Percent of increase > 40. Move to Step 3

Percent of increase ≤ 40% (or for Rural Property, Percent of increase ≤ 50%) review for any additional appraisal diligence reason - HP review complete.

4-26-04
value ↑ EIR

AVMSelect™

One Click: Delivers up to 15 AVM Systems and the ANSWERS you Need
 One click delivers 15 AVM systems in the user-defined priority sequence that best fits your organization's needs. Through one entry screen, users may order automated valuations as well as additional fraud prevention reports like HistoryPro™ and SaleCheck. Depending on your needs, you may select to receive individual or multiple reports. For more information call (888) 288-2098.

- ▣ Report Options
- ▣ Order New Report

User Entry Information		
Order #, Tracking ID1, ID2, ID3, ID4: W810737c84e890000071e5,		
Street Address: 1146 N Holmes Ave, Indianapolis, IN, 46222		
Customer Estimate: 88000		
AVM Property Review Results		
Final Decision:	Caution	Automated Valuation Estimate
Value Difference:	27%	User Estimate: \$88000
Decision Reason:	Value Not Within Tolerance (HP)	
HistoryPro Property Flip Scoring		
Flip Caution	Yes - High	F Score 8.0
T Ratio:	87.9	Subject 3YT Flag:
S Gain:	106.66	Subject 3YS Gain: 0.0

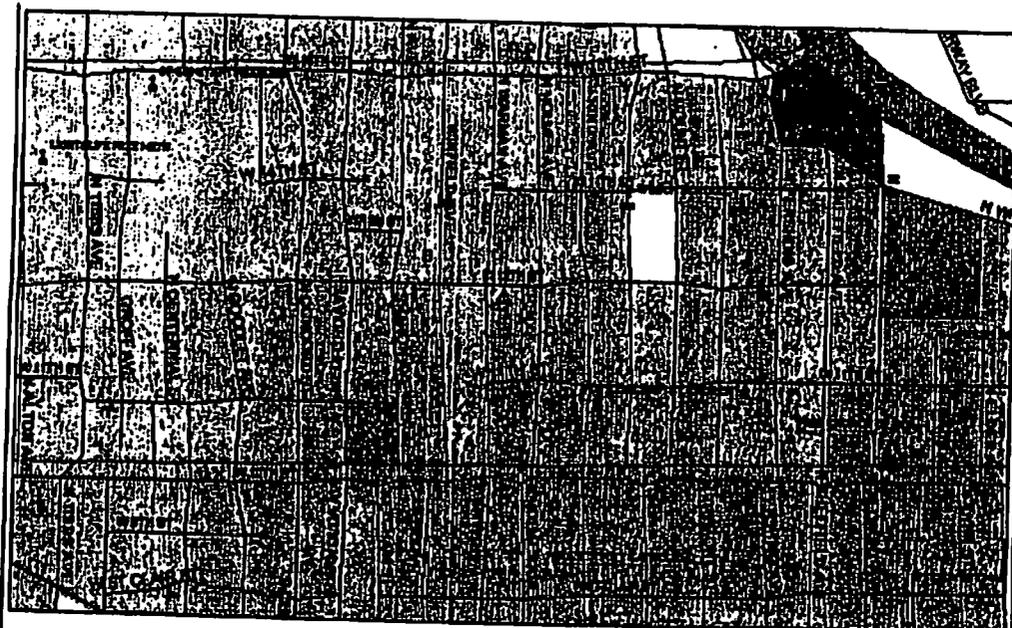
HistoryPro

C&S Marketing's HistoryPro information report is used to provide sales history and comps for a specific market in such detail as to clearly identify flips, flip markets, and valuation patterns.

Order Summary		
Input Address:	1146 N HOLMES AVE	Report Date: Oct 28, 2006
Input City-State-Zip:	INDIANAPOLIS, IN 46222-3633	Input Estimate: \$88,000
Final Analysis		
F Score:	8	
Market Analysis		
Nearby Sales:	35	Rural Flag: U
Max Distance:	0.25 Miles	High Price: \$88,179
Average Distance:	0.15 Miles	Average Price: \$80,037
T Score:	20 of 35	Median Price: \$83,840
T Ratio:	67.1%	Low Price: \$8,335
S Gain (Sale Pairs):	105.7%(8 of 35)	
L Gain (Loan Pairs):	229.5%(6 of 35)	
Subject Analysis		
Prior 3 Year Foreclosure:	No	APN: 9018596
Prior 3 Year Sale Gain:	0%	Last Sale Date: Apr 26, 2004
Prior 3 Year Loan Gain:	0%	Last Sale Price:
		Land Use Code: RSEF

Area Map

<http://www.csmarketing.com/A0Server/webapp/CNSRetrieve/ArchiveRetrieve?SEARCH...> 10/28/2005



Sixteen shades of Tan-to-Green shading are used to depict value: (TAN IS LOW) and (GREEN IS HIGH)

HUD Property Rules Report

Passes HUD Property Rules:	YES	There are no documented resales of this property in the last 3 years. There are no additional HUD property rule requirements associated with this property.
Sufficient Information:	YES	
Sales within last 90 days:	NO	
Sales within last 12 months:	NO	
Sales within last 3 years:	NO	

Subject Report

Site Address: 1148 N HOLMES AVE INDIANAPOLIS IN , 46222 -3633
 Mail Address: 1057 N BELLEVIEW PL INDIANAPOLIS IN , 46222 -3177
 Legal Desc: FERNDALE L 99
 County : Marion County
 MSA Name : INDIANAPOLIS, IN MSA
 MSA Code : 3480

Owner Information

Current Owner: ROBINSON JESSIE J and MAMIE
 Second Owner:
 Spouse:

Assessment

Assessed Land: \$4,400
 Assessed Improvement: \$52,300
 Assessed Total: \$56,700
 Assessed Market:

Last Sale

Sale Date: Apr 26, 2004
 Sale Price:

Property Details

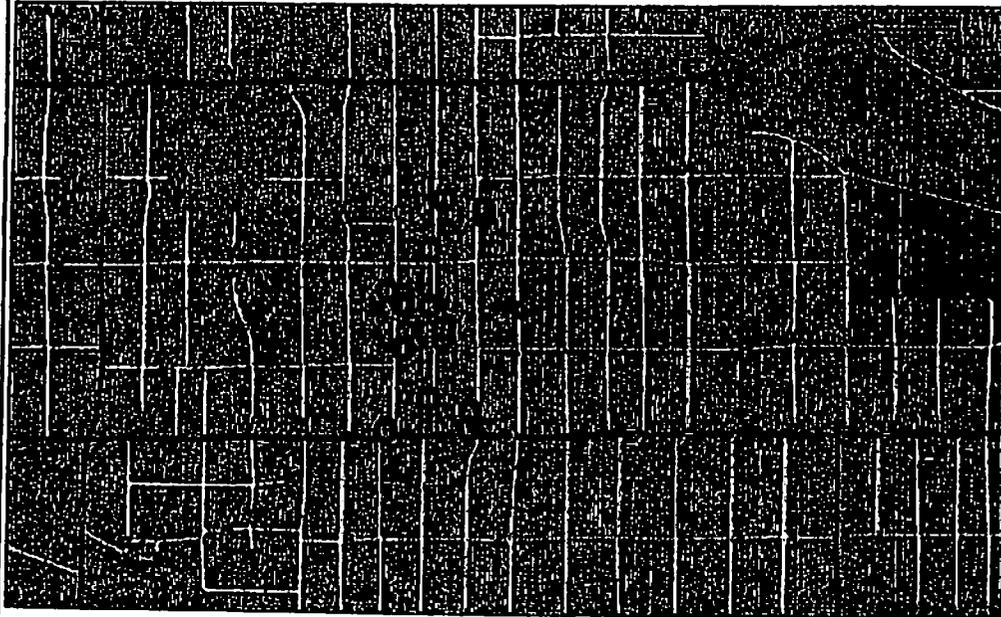
Use Code: RSFR	Building Sqft:	Living Sqft:	\$ per Sqft:
Lot Size:	Bedrooms:	Bathrooms:	Total Rooms:
View:	Improved: 92.0%	Heating:	Cooling:
Tax Amount: \$1,951	Garage:	Stories:	Year Built:
No. of Units:	Pool:	Fire Place:	Zoning:

Subject Property Sales and Loan History

<http://www.csmarketing.com/A0Server/webapp/CNSRetrieve/ArchiveRetrieve?SEARCH...> 10/28/2005

Transfer Date Apr 26, 2004	Transfer Value \$0	1st Loan \$80,000	2nd Loan \$0	Transfer Type Nominal
Buyer: ROBINSON JESSIE J and MAMIE		Deed Type: QUIT		Valued Sale:
Seller: ROBINSON MAMIE		Loan Type: CNV		Document Number: 67763
Lender: FIELDSTONE MTG CO		Rate Type: FX		

Nearby Properties Map



Nearby Properties are shown with letter designations

Nearby Sales

Miles	Address (Rec #)	Living SqFt	Lot SqFt	\$ SqFt	Assessment	Bed	Bath	Rooms	Year Bt	Land Use
0.14	1022 N WARMAN AVE (A) INDIANAPOLIS IN, 46222	0	0	\$0	\$57,900	0	0	0	0	RSFR
Zoning:		Legal Desc: STOUTS HAUGHVILLE ADD LOT 190								
Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller				
Jul 26, 2005	\$88,179	\$68,300	RESALE	GRANT	PERRY GLENDA	EDWARDS CARLETTA E				
0.14	1220 WINFIELD AYE (B) INDIANAPOLIS IN, 46222	0	0	\$0	\$41,200	0	0	0	0	RSFR
Zoning:		Legal Desc: STOUTS HAUGHVILLE ADD L69								
Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller				
Jun 29, 2005	\$79,800	\$64,000	RESALE	GRANT	ELLIS ALEXIA	AMERICAN PROP INVESTMENTS INC				
May 26, 2004	\$0	\$260,000	REFVCD	TRUST	AMERICAN PROP INVESTMENTS INC					
Apr 15, 2004	\$0	\$0	RESALE	GRANT	AMERICAN PROPERTY INVESTMENTS	FANNIE MAE				
Apr 8, 2004	\$0	\$0	RESALE	GRANT	AMERICAN PROPERTY INVESTMENTS	FANNIE MAE				
Oct 29, 2003	\$42,000	\$0	RESALE	TR	FRCL FEDERAL NATIONAL MORTGAGE ASSN	SHERIFF OF MARION COUNTY				
0.17	1161 SHARON AVE (C) INDIANAPOLIS IN, 46222	0	0	\$0	\$31,300	0	0	0	0	RSFR
Zoning:		Legal Desc: STOUTS HAUGHVILLE ADD L78								

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Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller	Miles	Address (Rec #)	Living Sq Ft	Lot Sq Ft	\$ Sq Ft	Assessment	Bed	Bath	Rooms	Year Bt	Land Use	
May 13, 2005	\$67,630	\$60,860	REBALE	GRANT	STAYTON STEVE	RODRIGUEZ DANILO A												
Feb 18, 2005	\$0	\$0	REBALE	GRANT	RODRIGUEZ DANILO	ONE FINANCE CO INC												
Jun 29, 2004	\$23,998	\$0	REBALE	TI FRCL	ONE FINANCE CO INC	SHERIFF OF MARION COUNTY												
Miles Address (Rec #: 164452663) Living Sq Ft Lot Sq Ft \$ Sq Ft Assessment Bed Bath Rooms Year Bt Land Use 0.11 1105 WINFIELD AVE 0 0 \$0 \$42,500 0 0 0 0 0 RSFR (D) INDIANAPOLIS IN 46222 Zoning: Legal Desc: STOUTS HAUGHVILLE L134 Date Sale Value 1st Loan Amt Transaction Deed Buyer Seller May 10, 2005 \$63,638 \$0 REBALE TI FRCL FEDERAL HOME LOAN MTG CORP SHERIFF OF MARION COUNTY																		
Miles Address (Rec #: 164449048) Living Sq Ft Lot Sq Ft \$ Sq Ft Assessment Bed Bath Rooms Year Bt Land Use 0.12 1309 N WYARMAN AVE 0 0 \$0 \$48,300 0 0 0 0 0 RSFR (E) INDIANAPOLIS IN 46222 Zoning: Legal Desc: A V BROWNS RIVERSIDE PARK ADD L 27 Date Sale Value 1st Loan Amt Transaction Deed Buyer Seller Apr 28, 2005 \$82,127 \$88,500 CNST GRANT MCKNIGHT DEJUAN HOWARD FRANKIE BR Mar 10, 2005 \$0 \$0 REBALE GRANT HOWARD FRANKIE VANCLEAVE WAYNE L																		
Miles Address (Rec #: 164460424) Living Sq Ft Lot Sq Ft \$ Sq Ft Assessment Bed Bath Rooms Year Bt Land Use 0.13 1329 N WYARMAN AVE 0 0 \$0 \$42,800 0 0 0 0 0 RSFR (F) INDIANAPOLIS IN 46222 Zoning: Legal Desc: A V BROWNS RIVERSIDE PARK ADD L 22 Date Sale Value 1st Loan Amt Transaction Deed Buyer Seller Apr 14, 2005 \$52,135 \$39,200 REBALE GRANT CLAY VIVIAN GRIFFIN KEITH Feb 11, 2005 \$0 \$0 REBALE GRANT GRIFFIN KEITH REALCAP LLC Feb 12, 2004 \$0 \$16,000 REFVCO TRUST REALCAP LLC Jan 28, 2004 \$0 \$0 REBALE GRANT REALCAP LLC CSFB ABS TRUST SERIES 2001-H Nov 8, 2003 \$24,827 \$0 REBALE TI FRCL CSFB ABS TRUST SERIES 2001-H23 0 SHERIFF OF MARION COUNTY																		
Miles Address (Rec #: 164447013) Living Sq Ft Lot Sq Ft \$ Sq Ft Assessment Bed Bath Rooms Year Bt Land Use 0.24 3014 W JOHN ST 0 0 \$0 \$83,900 0 0 0 0 0 RSFR (G) INDIANAPOLIS IN 46222 Zoning: Legal Desc: WILLIAM GARDNER'S FIRST ADDITION L 4 Date Sale Value 1st Loan Amt Transaction Deed Buyer Seller Apr 13, 2005 \$8,335 \$0 REBALE TI FRCL 2004 TAX LIEN ALLIANCE LLC AUDITOR OF MARION COUNTY																		
Miles Address (Rec #: 16444702) Living Sq Ft Lot Sq Ft \$ Sq Ft Assessment Bed Bath Rooms Year Bt Land Use 0.17 1040 WINFIELD AVE 0 0 \$0 \$54,500 0 0 0 0 0 RSFR (H) INDIANAPOLIS IN 46222 Zoning: Legal Desc: STOUTS HAUGHVILLE ADD L116 Date Sale Value 1st Loan Amt Transaction Deed Buyer Seller Jan 20, 2005 \$75,714 \$0 REBALE TI FRCL FEDERAL HOME LOAN MTG CORP SHERIFF OF MARION COUNTY																		
Miles Address (Rec #: 164481640) Living Sq Ft Lot Sq Ft \$ Sq Ft Assessment Bed Bath Rooms Year Bt Land Use 0.17 1109 SHARON AVE 0 0 \$0 \$33,000 0 0 0 0 0 RSFR (I) INDIANAPOLIS IN 46222 Zoning: Legal Desc: STOUTS HAUGHVILLE ADD 32FT N SIDE L65 Date Sale Value 1st Loan Amt Transaction Deed Buyer Seller Jan 14, 2005 \$48,488 \$34,200 REBALE GRANT CARY JERRY ARNOLD GARY Nov 8, 2004 \$0 \$0 REBALE GRANT ARNOLD GARY LFB INC Jun 2, 2004 \$0 \$8,000 REFVCO TRUST LFB INC May 26, 2004 \$0 \$0 REBALE GRANT LFB INC OPTION ONE MTG LOAN TRUST 20 Oct 28, 2003 \$80,400 \$0 REBALE TI FRCL OPTION ONE MTG LOAN TRUST 2000 -A SHERIFF OF MARION COUNTY																		
Miles Address (Rec #: 164481633) Living Sq Ft Lot Sq Ft \$ Sq Ft Assessment Bed Bath Rooms Year Bt Land Use 0.17 1143 SHARON AVE 0 0 \$0 \$32,500 0 0 0 0 0 RSFR (J) INDIANAPOLIS IN 46222 Zoning: Legal Desc: STOUTS HAUGHVILLE ADD L74 Date Sale Value 1st Loan Amt Transaction Deed Buyer Seller Jan 3, 2005 \$48,889 \$0 REBALE TI FRCL AMERIQUEST MTG SECURITIES INC SHERIFF OF MARION COUNTY May 20, 2003 \$83,835 \$49,500 REBALE GRANT DAWSON APRIL HOWARD LAMONT Mar 12, 2003 \$23,477 \$17,852 CNST GRANT HOWARD LAMONT BANKERS TRUST COMPANY																		
Miles Address (Rec #: 16448342) Living Sq Ft Lot Sq Ft \$ Sq Ft Assessment Bed Bath Rooms Year Bt Land Use 0.13 1158 WINFIELD AVE 0 0 \$0 \$41,300 0 0 0 0 0 RSFR (K) INDIANAPOLIS IN 46222																		

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Zoning:		Legal Desc: STOUTS HAUGHVILLE L68													
Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller	Living Sq Ft	Lot Sq Ft	\$ Sq Ft	Assessment	Bed	Bath	Rooms	Year Bt	Land Use
Dec 7, 2004	\$89,426	\$52,200	RESALE	GRANT	SMITH-WOODARD MARCIA	CAMILLE GROUP LLC	0	0	\$0	\$38,000	0	0	0	0	RSFR
Oct 15, 2004	\$23,772	\$17,874	CHST	GRANT	CAMILLE GROUP LLC	MCCOY TYRONE J									
Zoning:		Legal Desc: STOUTS HAUGHVILLE ADD L40													
Dec 3, 2004	\$62,822	\$0	RESALE	TI FRCL	FIFTH THIRD MORTGAGE CO	SHERIFF OF MARION COUNTY	0	0	\$0	\$49,300	0	0	0	0	RSFR
Nov 23, 2004	\$0	\$0	RESALE	GRANT	FEDERAL HOME LOAN MTO CORP	FIFTH THIRD MORTGAGE									
Zoning:		Legal Desc: STOUTS HAUGHVILLE ADD S1/2 OF W1/2 L212 BEG SW COR N 60FT X 120FT													
Nov 19, 2004	\$43,540	\$48,000	RESALE	GRANT	COSEY JERALD	NOCA GROUP LLC	0	0	\$0	\$49,300	0	0	0	0	RSFR
Nov 18, 2004	\$0	\$0	RESALE	GRANT	COSEY JERALD	NOCA GROUP LLC									
Sep 1, 2004	\$0	\$18,000	RESALE	CHST	RYBY LLC	COSEY JERALD P									
Aug 24, 2004	\$0	\$0	RESALE	TRUST	NOCA GROUP LLC	NOCA GROUP LLC									
Jun 30, 2004	\$42,000	\$0	RESALE	GRANT	NOCA GROUP LLC	NOCA GROUP LLC									
Jun 30, 2004	\$42,000	\$0	RESALE	TI FRCL	WELLS FARGO BANK MINNESOTA NA	WELLS FARGO BK MINNESOTA SHERIFF OF MARION COUNTY									
Zoning:		Legal Desc: STOUTS HAUGHVILLE ADD L138													
Nov 3, 2004	\$67,032	\$50,400	RESALE	GRANT	ARNOLD GARY	LFB INC	0	0	\$0	\$38,000	0	0	0	0	RSFR
Aug 26, 2004	\$0	\$0	RESALE	GRANT	ARNOLD GARY	LFB INC									
Jun 2, 2004	\$51,669	\$0	RESALE	TI FRCL	CSFB MBS SERIES 2002-10	CSFB MBS SERIES 2002-10 SHERIFF OF MARION COUNTY									
Zoning:		Legal Desc: ALMA POTTEBAUMS ADD L8													
Sep 24, 2004	\$39,601	\$29,700	RESALE	GRANT	CARY JERRY	WHITE FRED JR	0	0	\$0	\$38,000	0	0	0	0	RSFR

Graph of Sale Price & Assessed Value
 Sales Prices and Assessment Values for Recent Sales
 Ordered by Distance Left (closest) to Right (farthest)



0.2 miles	57	54%	25%	93%	4%	4%	005.2	\$39,226
0.2 miles	66	52%	35%	83%	15%	0%	005.3	\$40,912
0.21 miles	65	66%	14%	100%	0%	0%	005.9	\$52,192
0.21 miles	26	58%	25%	100%	0%	0%	005.4	\$50,508
0.22 miles	68	52%	45%	69%	31%	0%	005.0	\$41,248
0.23 miles	68	58%	29%	81%	19%	0%	005.7	\$40,070

Buyers and Sellers

Buyers Name	Sellers Name	Lender	Transaction Price	Year	ID
T 2004 TAX LIEN ALLIANCE LLC	ABN AMRO MORTGAGE GROUP INC		RESALE \$0	2005	
Q ABN AMRO MORTGAGE GROUP INC	AUDITOR OF MARION COUNTY		RESALE \$8,338	2005	(G)
T ABN AMRO MORTGAGE GROUP INC	FEDERAL HOME LOAN MTO CORP		RESALE \$0	2004	
T ABN AMRO MORTGAGE GROUP INC	SHERIFF OF MARION COUNTY		RESALE \$58,974	2004	
T ABN AMRO MORTGAGE GROUP INC	SHERIFF OF MARION COUNTY		RESALE \$22,100	2004	
AMERICAN PROP INVESTMENTS INC	MAXWELL INVESTMENT PROPS LLC		RESALE \$0	2004	
AMERICAN PROPERTY INVESTMENTS	FANNIE MAE		RESALE \$0	2004	(B)
AMERICAN PROPERTY INVESTMENTS	FANNIE MAE		RESALE \$0	2004	(B)
T AMERIQUEST MTO SECURITIES INC	SHERIFF OF MARION COUNTY		RESALE \$48,089	2005	(J)
ARNOLD GARY	LFB INC		RESALE \$0	2004	(I)
ARNOLD GARY	LFB INC	ARGENT MTO CO LLC	RESALE \$87,032	2004	(N)
T AURORA LOAN SERVICES INC	SHERIFF OF MARION COUNTY		RESALE \$49,000	2003	
T BINGHAM EUGENE	AUDITOR OF MARION COUNTY		RESALE \$2,726	2003	
CANILLE GROUP LLC	MCCOY TYRONE J	ASPEN GRP LLC	CNST \$23,772	2004	(K)
CARY JERRY	WHITE FRED JR	COUNTRYWIDE HM LNS INC	RESALE \$30,501	2004	(O)
CARY JERRY	ARNOLD GARY	COUNTRYWIDE HM LNS INC	RESALE \$45,499	2005	(I)
CLAY VIVIAN	GRIFFIN KEITH	FIRST FRANKLIN FINL	RESALE \$52,136	2005	(F)
COSEY JERALD	NOCA GROUP LLC	AMERICAS WHOLESALE LENDER	RESALE \$63,840	2004	(M)
T CSFB ABS TRUST SERIES 2001-HE3	SHERIFF OF MARION COUNTY		RESALE \$24,827	2003	(F)
T CSFB MBS SERIES 2002-10	SHERIFF OF MARION COUNTY		RESALE \$61,889	2004	(N)
T D AND L MANAGEMENT	AUDITOR OF MARION COUNTY		RESALE \$8,000	2003	
DAVIS ANGELA	JP MORGAN CHASE BANK		RESALE \$0	2003	
DAVIS ANGELA	BANK ONE NA		RESALE \$0	2003	
DAWSON APRIL	HOWARD LAMONT	ARGENT MTO CO LLC	RESALE \$69,835	2003	(J)
EDWARDS WILL	INTEGRATED RESIDENTIAL SVCS		RESALE \$0	2005	
ELLIS ALEXIA	AMERICAN PROP INVESTMENTS INC	FINANCE AMERICA LLC	RESALE \$79,600	2005	(B)
T EQUITY ONE	SHERIFF OF MARION COUNTY		RESALE \$48,450	2004	
ESTEVEZ BASILIO	FIRST BANK INC		RESALE \$0	2003	
T FEDERAL HOME LOAN MTO CORP	SHERIFF OF MARION COUNTY		RESALE \$75,714	2005	(H)
FEDERAL HOME LOAN MTO CORP	ABN AMRO MORTGAGE GROUP INC		RESALE \$0	2004	
FEDERAL HOME LOAN MTO CORP	FIFTH THIRD MORTGAGE		RESALE \$0	2004	(L)
T FEDERAL HOME LOAN MTO CORP	SHERIFF OF MARION COUNTY		RESALE \$63,638	2005	(C)
FEDERAL NATIONAL MORTGAGE ASSN	FEDERAL NATIONAL MORTGAGE ASSN		RESALE \$0	2004	
T FEDERAL NATIONAL MORTGAGE ASSN	SHERIFF OF MARION COUNTY		RESALE \$57,483	2003	
T FEDERAL NATIONAL MORTGAGE ASSN	SHERIFF OF MARION COUNTY		RESALE \$42,000	2003	(B)
T FIFTH THIRD MORTGAGE CO	SHERIFF OF MARION COUNTY		RESALE \$52,822	2004	(L)
FIRST BANK INC	MCKENS ADON L		RESALE \$0	2003	
GRIFFIN KEITH	REALCAP LLC		RESALE \$0	2005	
GRIFFIN KEITH	REALCAP LLC		RESALE \$0	2005	(F)
GURNELL LUBIE	GURNELL ORLANDO		NMNL \$0	2005	
Q HEDGE LISA	MCKAIG SAMUEL T		RESALE \$0	2005	
Q HEDGE LISA	MCKAIG SAMUEL T		RESALE \$0	2005	
HOWARD FRANCOE	VANCLEAVE WAYNE L		RESALE \$0	2005	(E)
HOWARD LAMONT	BANKERS TRUST COMPANY	ASPEN GRP LLC	CNST \$23,477	2003	(J)
HOWARD MARK	EQUITY ONE		RESALE \$0	2005	
HOWELL DARRY	ABN AMRO MORTGAGE GROUP INC		RESALE \$0	2005	
INTEGRATED RESIDL SVCS INC	MILAM GAIL		RESALE \$0	2005	
T JPMORGAN CHASE BANK	SHERIFF OF MARION COUNTY		RESALE \$48,921	2003	

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LFB INC	OPTION ONE MTG LOAN TRUST 20	RESALE	\$0	2004	(I)
LFB INC	CSFB MBS SERIES 2002-10	RESALE	\$0	2004	(N)
LONDON BRANDI	DENNY BRADLEY E	RESALE	\$0	2003	
MAXWELL INVESTMENT PROPS LLC	FANNIE MAE	RESALE	\$0	2004	
MCKAG SAMUEL	AURORA LOAN SERVICES INC	RESALE	\$0	2004	
MCKNIGHT DEJUAN	HOWARD FRANKIE SR	ARGENT MTG CO LLC	CNST	\$82,127	2005 (E)
Q MCNEAL ANTHONY	GAMBLE CLARA	RESALE	\$0	2005	
Q MCNEAL ANTHONY	GAMBLE CLARA	RESALE	\$0	2005	
MOCA GROUP LLC	WELLS FARGO BK MINNESOTA	RESALE	\$0	2004	(M)
T ONB FINANCE CO INC	SHERIFF OF MARION COUNTY	RESALE	\$23,908	2004	(C)
T OPTION ONE MTG LOAN TRUST 2000 -A	SHERIFF OF MARION COUNTY	RESALE	\$50,400	2003	(I)
ORDONEZ RUTH	DAVIS ANGELA	RESALE	\$0	2004	
PACK JAMES	PACK EMMA J	NMNL	\$0	2005	
Q PACK JUDY	PACK JAMES	NMNL	\$0	2005	
PERRY GLENDA	EDWARDS CARLETTA E	MILA INC	RESALE	\$58,179	2005 (A)
T PROVIDENT BANK	SHERIFF OF MARION COUNTY	RESALE	\$9,600	2004	
QUEST TRUST	HAYES RICHARD V	RESALE	\$0	2004	
RAMOS RICARDO	D AND L MANAGEMENT LLC	RESALE	\$0	2004	
REALCAP LLC	FIRST COMMUNITY BANK AND TRUST	RESALE	\$0	2003	
REALCAP LLC	CSFB ABS TRUST SERIES 2001-H	RESALE	\$0	2004	(F)
RICHARDSON ROBERT	RICHARDSON MOLLIE	NMNL	\$0	2003	
RICHARDSON ROWLAND	RICHARDSON ROBERT H BR	NMNL	\$0	2005	
RODRIGUEZ DANILLO	ONB FINANCE CO INC	RESALE	\$0	2005	(C)
ROSALES AURELIO	DAVIS ANGELA	RESALE	\$0	2004	
RUIZ DANIEL		DIAZ	CNST	\$0	2005
RUIZ DANIEL	PROVIDENT BANK	RESALE	\$0	2004	
Q RYBY LLC	COSEY JERALD P	RESALE	\$0	2004	(M)
SMITH ADDIE	RICHARDSON ROWLAND	RESALE	\$0	2005	
SMITH-WOODARD MARCIA	CAMILLE GROUP LLC	ARGENT MTG CO LLC	RESALE	\$89,428	2004 (I)
STAYTON STEVE	RODRIGUEZ DANILLO A	FINANCE AMERICA LLC	RESALE	\$87,630	2005 (C)
SUTAN LLC	AMERICAN PROP INVESTMENTS INC	RESALE	\$0	2004	
THOMAS MARK AND TAMMY	D AND L MANAGEMENT LLC	RESALE	\$0	2004	
T WELLS FARGO BANK MINNESOTA NA	SHERIFF OF MARION COUNTY	RESALE	\$42,900	2004	(M)
Q WILSON JANESE	EUGENE BINGHAM JR	RESALE	\$0	2005	
ZACKERY MARK	EDWARDS ARTHUR L	RESALE	\$0	2005	

Factors

\$0(QTE), 0%(POTE), 0%(PDPY), \$0(OPH_GTE), 0%(OPH_POTE), 0%(OPH_PDPY), \$0(OPH), \$0(OPHUNL), \$24,180(\$FM), 37.84%(P\$FM), 0 (FCORE), \$0(FSCORE2), \$0(NAM), \$0(LV), 0%(CD), 0%(CF), 0%(NY), HFF(INC), HFF(USD), HFF(NBP), HFF(SAZN), 07.14%(W\$3CDBQ), 114.28% (W\$3CDBQ), 34%(W\$3CDBQ), 49%(W\$3CDBQ), 1.7%(W\$3CDBQ), 2%(W\$3CDBQ), 47(1YRCD), 65(2YRCD), 1(1YRCD), 6(2YRCD), 48(1YRCD), 91(2YRCD) 17% (CD) 22%(CD) 1.8%(CD)

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C&S Marketing
 10380 Old Placerville Road, Suite 100
 Sacramento CA 95827
 P: (916) 248-2009 F: (916) 455-3851
 www.csmarketing.com

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RFC Loan Number: 10224511
 Commitment Number: 1034627
 Answer: Y
 Evaluation Method: AW
 Seller Name: Mercantile Mortgage Company
 Seller ID: T76
 CR: 2
 Seller Loan Number: 2003090360
 Primary Borrower: JESSIE ROBINSON
 Property Address: 1146 HOLMES AVB
 INDIANAPOLIS, IN 46222

Electronic Decision Summary
 Print Date: 10/28/2003

Final Results

Approved: Y
 Evaluated Product Group: AlterNet
 Product: 30 YR Fixed
 Interest Only Indicator: N
 Evaluated Grade: AM
 Credit Delinquency: N
 Appraisal Delinquency: Y
 Loan Purpose: Rate/Term Refinance
 Loan Amount: 66,000.00
 Loan Doc Type: Full/Alt
 Estimated LTV: 73.00
 Estimated CLTV: 75.00
 New Term Months: 360
 Amort Term Months: 360

Loan Detail

Occupancy: Non-Owner Occupied
 Cash Out Amount: .00
 Property Value: 88,000.00
 Property Type: Single Family Residence
 Stories: 1
 Front End Ratio: 30.87
 Back End Ratio: 22.22
 Total All Monthly Payments: 514.00
 Mortgage Late 30 days: 4
 Mortgage Late 60 days: 0
 Mortgage Late 90 days: 0
 Rolling Late 30 days: 0
 Rolling Late 60 days: 0
 Rolling Late 90 days: 0
 Major Derogatories Total Amount: 17973
 Bankruptcy Since Year:
 Foreclosure Since Year:
 First Time Home Buyer: N
 Interest Rate: 8.990
 Product Variation:
 Self Employed Ind: N
 FIP Score: 8
 FIP Report ID: W810737e64e99d4b071e5
 FIP Report Date: 10/28/2003 8:05:0

Evaluation Results

Client Submitted Product Groups	AlterNet
Credit Rating	
FHM Credit Score	342
Seller Credit Score	386
PA Rating	B
PA Score	341

Evaluation Comments (Observation & Referral)

Diligence Message:

Occupancy type = Investment and AVM Variance exceeds 10% or AVM was not available. Full Appraisal Diligence.

End of Report: 10224511 JESSIE ROBINSON