

SunTrust Acquisition Closed-End Seconds Trust
Asset Backed Pass-Through Certificates
Series 2007-1

Contact: Customer Service - CTSLink
 Wells Fargo Bank, N.A.
 Securities Administration Services
 8480 Stagecoach Circle
 Frederick, MD 21701-4747
 www.ctslink.com
 Telephone: 1-866-846-4526
 Fax: 240-586-8675

27-Apr-2009 2:45:40PM

Certificateholder Distribution Summary

Class	CUSIP	Record Date	Certificate Pass-Through Rate	Beginning Certificate Balance	Interest Distribution	Principal Distribution	Current Realized Loss	Ending Certificate Balance	Total Distribution	Cumulative Realized Losses
A	86801CAA1	04/24/2009	0.84188 %	183,756,786.73	141,809.40	757,895.30	0.00	182,998,891.43	899,704.70	0.00
M-1	86801CAB9	04/24/2009	3.02188 %	0.00	0.00	0.00	0.00	0.00	0.00	11,605,782.59
M-2	86801CAC7	04/24/2009	3.02188 %	0.00	0.00	0.00	0.00	0.00	0.00	11,496,000.00
M-3	86801CAD5	04/24/2009	3.02188 %	0.00	0.00	0.00	0.00	0.00	0.00	14,834,000.00
M-4	86801CAE3	04/24/2009	3.02188 %	0.00	0.00	0.00	0.00	0.00	0.00	9,039,889.69
CE	ACE7STICE	03/31/2009	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	ACE7STIP1	03/31/2009	0.00000 %	100.00	0.00	0.00	0.00	100.00	0.00	0.00
R	ACE7STIR1	03/31/2009	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals				183,756,886.73	141,809.40	757,895.30	0.00	182,998,991.43	899,704.70	46,975,672.28

As Master Servicer, Wells Fargo Bank, N.A. has independently calculated collateral information based on loan level data received from external parties, which may include the Servicers, Issuer and other parties to the transaction. Wells Fargo Bank, N.A. expressly disclaims any responsibility for the accuracy or completeness of information furnished to it by those third parties.

All Record Dates are based upon the governing documents and logic set forth as of closing.

NOTE: On 4/27/09, Wells Fargo Bank was notified by Syncora Guarantee (f/k/a XL Capital Assurance Inc.) that under direction from the NY State Department of Insurance, they must suspend payment on any and all claims as of 4/26/09 until further notice.

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Principal Distribution Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Distribution	Accretion	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
A	317,075,000.00	183,756,786.73	0.00	757,895.30	0.00	0.00	757,895.30	182,998,891.43	0.57714702	757,895.30
M-1	7,232,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
M-2	11,496,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
M-3	14,834,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
M-4	16,689,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
CE	3,522,526.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
P	100.00	100.00	0.00	0.00	0.00	0.00	0.00	100.00	1.00000000	0.00
R	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
Totals	370,848,626.32	183,756,886.73	0.00	757,895.30	0.00	0.00	757,895.30	182,998,991.43	0.49346008	757,895.30

NOTE: Accretion amount also includes Net Negative Amortization, if applicable.

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Principal Distribution Factors Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Distribution	Accretion	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
A	317,075,000.00	579.53729159	0.00000000	2.39027139	0.00000000	0.00000000	2.39027139	577.14702020	0.57714702	2.39027139
M-1	7,232,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-2	11,496,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-3	14,834,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-4	16,689,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
CE	3,522,526.32	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
P	100.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
R	0.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

NOTE: Accretion amount also includes Net Negative Amortization, if applicable.

NOTE: All classes per \$1,000 denomination.

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Interest Distribution Statement

Class	Accrual Dates	Accrual Days	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall(1)	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(1)	Ending Certificate/ Notional Balance
A	03/25/09 - 04/26/09	33	0.84188 %	183,756,786.73	141,809.40	0.00	0.00	0.00	141,809.40	0.00	182,998,891.43
M-1	N/A	N/A	3.02188 %	0.00	0.00	0.00	0.00	0.00	0.00	11,190.66	0.00
M-2	N/A	N/A	3.02188 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-3	N/A	N/A	3.02188 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-4	N/A	N/A	3.02188 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CE	N/A	N/A	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	N/A	N/A	0.00000 %	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
R	N/A	N/A	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals					141,809.40	0.00	0.00	0.00	141,809.40	11,190.66	

(1) Amount also includes Coupon Cap or Basis Risk Shortfalls, if applicable.

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Interest Distribution Factors Statement

Class	Original Face Amount	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall(1)	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(1)	Ending Certificate/ Notional Balance
A	317,075,000.00	0.84188 %	579.53729159	0.44724245	0.00000000	0.00000000	0.00000000	0.44724245	0.00000000	577.14702020
M-1	7,232,000.00	3.02188 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	90660.00000000	0.00000000
M-2	11,496,000.00	3.02188 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-3	14,834,000.00	3.02188 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-4	16,689,000.00	3.02188 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
CE	3,522,526.32	0.00000 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
P	100.00	0.00000 %	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000
R	0.00	0.00000 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

(1) Amount also includes Coupon Cap or Basis Risk Shortfalls, if applicable.

NOTE: All classes per \$1,000 denomination.

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Certificateholder Account Statement

CERTIFICATE ACCOUNT	
Beginning Balance	0.00
Deposits	
Payments of Interest and Principal	7,267,433.24
Reserve Funds and Credit Enhancements	0.00
Proceeds from Repurchased Loans	0.00
Servicer Advances	518,435.69
Gains & Subsequent Recoveries (Realized Losses)	(5,755,462.19)
Prepayment Penalties	0.00
Swap/Cap Payments	0.00
Total Deposits	<u>2,030,406.74</u>
Withdrawals	
Swap Payments	479,565.46
Reserve Funds and Credit Enhancements	0.00
Reimbursement for Servicer Advances	532,919.66
Total Administration Fees	118,216.92
Payment of Interest and Principal	899,704.70
Total Withdrawals (Pool Distribution Amount)	<u>2,030,406.74</u>
Ending Balance	<u><u>0.00</u></u>

PREPAYMENT/CURTAILMENT INTEREST SHORTFALL	
Total Prepayment/Curtailment Interest Shortfall	0.00
Servicing Fee Support	<u>0.00</u>
Non-Supported Prepayment/Curtailment Interest Shortfall	<u><u>0.00</u></u>

ADMINISTRATION FEES	
Gross Servicing Fee*	76,565.37
Class A Insurer Premium - XL Capital Assurance Inc	38,742.06
Credit Risk Management Fee - Clayton Fixed Income	1,531.31
Master Servicing Fee - Wells Fargo Bank, N.A.	1,378.18
Supported Prepayment/Curtailment Interest Shortfall	<u>0.00</u>
Total Administration Fees	<u><u>118,216.92</u></u>

*Servicer Payees include: GMAC MORTGAGE, LLC

Servicer Advances are calculated as delinquent scheduled principal and interest.

Reserve and Guaranty Funds				
Account Name	Beginning Balance	Current Withdrawals	Current Deposits	Ending Balance
Reserve Fund-Wells Fargo Bank, N.A.	1,000.00	0.00	0.00	1,000.00
P Certificate Account-Wells Fargo Bank, N.A.	0.00	0.00	0.00	0.00
Supplemental Interest Trust	0.00	0.00	0.00	0.00
Hedge Funds				
Account Name		Funds In (A)	Funds Out (B)	Net Amount (A - B)
Swap Agreement-Bear Stearns Financial, FXNSC9506		61,302.02	540,867.48	(479,565.46)

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Collateral Statement

Group	Total
Collateral Description	Mixed Fixed & Arm
Weighted Average Coupon Rate	10.998668
Weighted Average Net Rate	10.498668
Weighted Average Pass-Through Rate	10.479668
Weighted Average Remaining Term	186
Principal and Interest Constant	1,790,849.16
Beginning Loan Count	3,420
Loans Paid in Full	95
Ending Loan Count	3,325
Beginning Scheduled Balance	183,756,886.73
Ending Scheduled Balance	177,455,594.09
Actual Ending Collateral Balance	177,595,964.69
Scheduled Principal	106,614.93
Unscheduled Principal	6,194,677.71
Negative Amortized Principal	0.00
Scheduled Interest	1,684,234.23
Servicing Fees	76,565.37
Master Servicing Fees	1,378.18
Trustee Fee	0.00
FRY Amount	0.00
Special Hazard Fee	0.00
Other Fee	1,531.31
Pool Insurance Fee	0.00
Spread 1	0.00
Spread 2	0.00
Spread 3	0.00
Net Interest	1,604,759.37
Realized Loss Amount	5,755,462.19
Cumulative Realized Loss	135,438,384.17
Percentage of Cumulative Losses	36.5212
Prepayment Penalty Waived Amount	0.00
Prepayment Penalty Waived Count	0
Prepayment Penalty Paid Amount	0.00
Prepayment Penalty Paid Count	0
Special Servicing Fee	0.00

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Additional Reporting - Deal Level

Miscellaneous Reporting	
XL Capital Assurance Principal Payment	5,543,397.34
Reimbursement to XL Capital Assurance	442,097.53
XL Capital Assurance Payment Not Paid	5,543,397.34
Structural Reporting	
Three-Month Rolling Average	18.701408%
Net Monthly Excess Cashflow	406,718.33
Overcollateralization Increase Amount	0.00
Overcollateralization Amount	0.00
Overcollateralization Reduction Amount	0.00
Credit Enhancement Percentage	0.000000%
Required Overcollateralization Amount	11,172,172.26
Extraordinary Trust Fund Expenses	0.00
Trigger Event Reporting	
Stepdown Occurred	NO
Trigger Event Occurred	NO
Enhancement Delinquency Trigger	
Trigger Result	Fail
Threshold Value	4.500000%
Calculated Value	19.195765%
Cumulative Loss Trigger	
Trigger Result	Pass
Threshold Value	4.250000%
Calculated Value	34.903607%
Trigger	
Trigger Result	Pass

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Delinquency Status

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance	
		0-29 Days	43	2,053,677.78		0	0.00		0	0.00		43	2,053,677.78	
30 Days	132	8,808,784.19	3	97,599.61		0	0.00		0	0.00		135	8,906,383.80	
60 Days	122	7,038,353.05	6	249,305.35		0	0.00		0	0.00		128	7,287,658.40	
90 Days	98	6,246,344.09	8	406,297.02		0	0.00		0	0.00		106	6,652,641.11	
120 Days	108	7,373,253.56	6	277,256.48		0	0.00		0	0.00		114	7,650,510.04	
150 Days	115	8,304,763.02	8	435,109.33		0	0.00		0	0.00		123	8,739,872.35	
180+ Days	21	1,634,971.41	0	0.00		0	0.00		0	0.00		21	1,634,971.41	
	596	39,406,469.32	74	3,519,245.57		0	0.00		0	0.00		670	42,925,714.89	
No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance	
		0-29 Days	1.293233 %	1.156376 %		0.000000 %	0.000000 %		0.000000 %	0.000000 %		1.293233 %	1.156376 %	
30 Days	3.969925 %	4.960014 %	0.090226 %	0.054956 %		0.000000 %	0.000000 %		0.000000 %	0.000000 %		4.060150 %	5.014970 %	
60 Days	3.669173 %	3.963127 %	0.180451 %	0.140378 %		0.000000 %	0.000000 %		0.000000 %	0.000000 %		3.849624 %	4.103504 %	
90 Days	2.947368 %	3.517166 %	0.240602 %	0.228776 %		0.000000 %	0.000000 %		0.000000 %	0.000000 %		3.187970 %	3.745942 %	
120 Days	3.248120 %	4.151701 %	0.180451 %	0.156116 %		0.000000 %	0.000000 %		0.000000 %	0.000000 %		3.428571 %	4.307817 %	
150 Days	3.458647 %	4.676212 %	0.240602 %	0.245000 %		0.000000 %	0.000000 %		0.000000 %	0.000000 %		3.699248 %	4.921211 %	
180+ Days	0.631579 %	0.920613 %	0.000000 %	0.000000 %		0.000000 %	0.000000 %		0.000000 %	0.000000 %		0.631579 %	0.920613 %	
	17.924812 %	22.188831 %	2.225564 %	1.981602 %		0.000000 %	0.000000 %		0.000000 %	0.000000 %		20.150376 %	24.170434 %	

Current Period Class A Insufficient Funds

0.00

Principal Balance of Contaminated Properties

0.00

Periodic Advance

518,435.69

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180+ Delinquency Summary

Days Delinquent	Summary		
	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)
180 - 209	12	851,073.49	0.479
210 - 239	4	193,205.10	0.109
240 - 269	3	392,883.49	0.221
270 - 299	1	81,161.36	0.046
480 - 509	1	116,647.97	0.066
Total	21	1,634,971.41	0.921

This report includes all loans greater than 180 days delinquent regardless of status (REO, Foreclosure, Bankruptcy)

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REO Detail - All Mortgage Loans in REO during Current Period

Summary - No REO Information to report this period.
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REO Loan Detail - All Mortgage Loans in REO during Current Period

Group	Loan Number	Month Loan Entered REO	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
				No REO Loans		this Period					

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Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period

Summary	12 Month Foreclosure History																																												
<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">New Foreclosure Loans</td> </tr> <tr> <td style="padding-left: 20px;">Loans in Foreclosure</td> <td align="right">0</td> </tr> <tr> <td style="padding-left: 20px;">Original Principal Balance</td> <td align="right">0.00</td> </tr> <tr> <td style="padding-left: 20px;">Current Actual Balance</td> <td align="right">0.00</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td colspan="2">Current Foreclosure Total</td> </tr> <tr> <td style="padding-left: 20px;">Loans in Foreclosure</td> <td align="right">0</td> </tr> <tr> <td style="padding-left: 20px;">Original Principal Balance</td> <td align="right">0.00</td> </tr> <tr> <td style="padding-left: 20px;">Current Actual Balance</td> <td align="right">0.00</td> </tr> </table>	New Foreclosure Loans		Loans in Foreclosure	0	Original Principal Balance	0.00	Current Actual Balance	0.00	 		Current Foreclosure Total		Loans in Foreclosure	0	Original Principal Balance	0.00	Current Actual Balance	0.00	<table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <caption>12 Month Foreclosure History Data</caption> <thead> <tr> <th>Month</th> <th>Percentage</th> </tr> </thead> <tbody> <tr><td>May 2008</td><td>0.075%</td></tr> <tr><td>June 2008</td><td>0.040%</td></tr> <tr><td>July 2008</td><td>0.042%</td></tr> <tr><td>Aug 2008</td><td>0.043%</td></tr> <tr><td>Sep 2008</td><td>0.000%</td></tr> <tr><td>Oct 2008</td><td>0.000%</td></tr> <tr><td>Nov 2008</td><td>0.000%</td></tr> <tr><td>Dec 2008</td><td>0.000%</td></tr> <tr><td>Jan 2009</td><td>0.000%</td></tr> <tr><td>Feb 2009</td><td>0.000%</td></tr> <tr><td>Mar 2009</td><td>0.000%</td></tr> <tr><td>Apr 2009</td><td>0.000%</td></tr> </tbody> </table>	Month	Percentage	May 2008	0.075%	June 2008	0.040%	July 2008	0.042%	Aug 2008	0.043%	Sep 2008	0.000%	Oct 2008	0.000%	Nov 2008	0.000%	Dec 2008	0.000%	Jan 2009	0.000%	Feb 2009	0.000%	Mar 2009	0.000%	Apr 2009	0.000%
New Foreclosure Loans																																													
Loans in Foreclosure	0																																												
Original Principal Balance	0.00																																												
Current Actual Balance	0.00																																												
Current Foreclosure Total																																													
Loans in Foreclosure	0																																												
Original Principal Balance	0.00																																												
Current Actual Balance	0.00																																												
Month	Percentage																																												
May 2008	0.075%																																												
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Jan 2009	0.000%																																												
Feb 2009	0.000%																																												
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Apr 2009	0.000%																																												

Foreclosure Loan Detail - All Mortgage Loans in Foreclosure during Current Period

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
No Foreclosure Loans this Period											

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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Summary	12 Month Bankruptcy History																		
<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">New Bankruptcy Loans</td> </tr> <tr> <td style="padding-left: 20px;">Loans in Bankruptcy</td> <td align="right">17</td> </tr> <tr> <td style="padding-left: 20px;">Original Principal Balance</td> <td align="right">862,414.00</td> </tr> <tr> <td style="padding-left: 20px;">Current Actual Balance</td> <td align="right">853,446.90</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td colspan="2">Current Bankruptcy Total</td> </tr> <tr> <td style="padding-left: 20px;">Loans in Bankruptcy</td> <td align="right">74</td> </tr> <tr> <td style="padding-left: 20px;">Original Principal Balance</td> <td align="right">3,568,007.00</td> </tr> <tr> <td style="padding-left: 20px;">Current Actual Balance</td> <td align="right">3,519,245.57</td> </tr> </table>	New Bankruptcy Loans		Loans in Bankruptcy	17	Original Principal Balance	862,414.00	Current Actual Balance	853,446.90	 		Current Bankruptcy Total		Loans in Bankruptcy	74	Original Principal Balance	3,568,007.00	Current Actual Balance	3,519,245.57	
New Bankruptcy Loans																			
Loans in Bankruptcy	17																		
Original Principal Balance	862,414.00																		
Current Actual Balance	853,446.90																		
Current Bankruptcy Total																			
Loans in Bankruptcy	74																		
Original Principal Balance	3,568,007.00																		
Current Actual Balance	3,519,245.57																		

Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
Summary	0039278619	Apr-2009	01-Apr-2007	GA	19.80	60,350.00	59,785.42	01-Dec-2008	2	10.375%	1,966.46
Summary	0146113618	Apr-2009	01-Mar-2007	MN	15.10	37,400.00	36,985.89	01-Apr-2009	(1)	10.750%	316.08
Summary	0146383062	Mar-2009	01-Apr-2007	KY	24.70	35,000.00	34,401.40	01-Feb-2009	0	10.000%	544.53
Summary	0204129043	Jan-2009	01-Oct-2006	IN	19.80	34,320.00	33,854.37	01-Mar-2009	0	10.500%	564.39
Summary	0260933061	Apr-2008	01-Dec-2006	GA	100.00	32,580.00	32,321.65	01-Feb-2009	0	12.500%	646.32
Summary	0260933184	Apr-2009	01-Dec-2006	UT	90.00	18,500.00	18,311.74	01-Oct-2008	4	12.500%	1,097.92
Summary	0260939261	Nov-2008	01-May-2006	IN	100.00	44,000.00	39,602.55	01-Apr-2009	(1)	11.125%	351.84
Summary	0260939281	Mar-2009	01-Dec-2006	MN	100.00	56,250.00	54,159.60	01-Jan-2009	1	10.750%	1,385.63
Summary	0260939504	Oct-2008	01-Jan-2007	NH	92.17	49,500.00	49,165.59	01-Mar-2009	0	13.250%	1,044.92
Summary	0260939522	Apr-2009	01-Dec-2006	IL	100.00	48,163.00	48,501.03	01-Nov-2008	3	8.500%	1,610.10
Summary	0260939546	Mar-2009	01-Dec-2006	CT	100.00	117,000.00	116,090.53	01-Apr-2009	(1)	13.875%	1,294.29
Summary	0260939690	Sep-2008	01-Jan-2007	GA	89.77	22,500.00	22,220.71	01-Mar-2009	0	12.000%	425.99
Summary	0260939724	Jan-2009	01-Jan-2007	MN	100.00	35,980.00	35,535.33	01-Mar-2009	0	10.375%	585.00
Summary	0260939784	Feb-2009	01-Dec-2006	ID	90.00	38,000.00	37,552.85	01-Sep-2008	5	9.500%	1,968.48
Summary	0260939847	Jan-2009	01-Dec-2006	WI	100.00	39,000.00	38,473.81	01-Mar-2009	0	10.250%	625.37
Summary	0260940003	Mar-2009	01-Dec-2006	NC	94.00	16,260.00	16,156.47	01-Apr-2009	(1)	14.125%	183.62
Summary	0260940319	Mar-2009	01-Dec-2006	DC	100.00	86,100.00	85,591.26	01-Oct-2008	4	13.250%	5,452.80
Summary	0260957524	Sep-2007	01-Oct-2006	TX	99.98	50,700.00	47,706.49	01-Feb-2009	0	13.500%	1,032.32
Summary	0260957767	Feb-2009	01-Jan-2007	MO	100.00	39,000.00	36,262.52	01-Feb-2009	0	10.125%	580.79
Summary	0260957848	Apr-2009	01-Jan-2007	WA	89.96	60,800.00	60,009.38	01-Sep-2008	5	8.750%	2,882.86
Summary	0260957969	Mar-2009	01-Jan-2007	CO	100.00	45,400.00	43,889.81	01-Nov-2008	3	8.750%	1,507.70
Summary	0260962669	Nov-2008	01-Dec-2006	CA	95.00	49,500.00	48,975.66	01-Mar-2009	0	11.375%	887.87
Summary	0260962702	Feb-2009	01-Dec-2006	AZ	100.00	47,866.00	47,605.79	01-Feb-2009	0	14.250%	1,090.83
Summary	0260962727	May-2008	01-Dec-2006	CO	100.00	27,600.00	27,441.43	01-Feb-2009	0	14.000%	617.36

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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
Summary	0261003038	Apr-2009	01-Dec-2006	CO	88.85	133,000.00	131,777.53	01-Mar-2009	0	12.000%	2,526.21
Summary	0261003221	Jan-2009	01-Jan-2007	GA	90.00	13,499.00	13,423.71	01-Feb-2009	0	14.000%	302.00
Summary	0261003295	Sep-2008	01-Jan-2007	MS	90.00	10,490.00	9,999.67	01-Sep-2008	5	13.625%	764.06
Summary	0261003335	Mar-2009	01-Jan-2007	WA	95.00	48,750.00	48,012.77	01-Apr-2009	(1)	9.875%	375.32
Summary	0261003572	Feb-2008	01-Jan-2007	AZ	100.00	50,450.00	49,927.17	01-Oct-2008	4	10.125%	2,399.79
Summary	0261003600	Dec-2008	01-Jan-2007	WV	100.00	75,600.00	74,103.82	01-Mar-2009	0	8.000%	926.68
Summary	0261003606	Jul-2008	01-Jan-2007	OH	100.00	19,600.00	19,514.75	01-Mar-2009	0	15.250%	479.79
Summary	0261003820	Apr-2009	01-Jan-2007	CT	95.00	68,750.00	68,396.50	01-Mar-2009	0	14.500%	1,596.10
Summary	0261003887	Dec-2007	01-Jan-2007	NM	100.00	55,780.00	55,127.37	01-Dec-2008	2	10.000%	1,744.26
Summary	0261003968	Oct-2007	01-Jan-2007	MN	100.00	26,400.00	25,614.83	01-Feb-2009	0	13.125%	538.82
Summary	0261004396	Mar-2009	01-Jan-2007	GA	100.00	83,737.00	85,909.01	01-Feb-2009	0	9.990%	1,358.40
Summary	0261004538	Apr-2009	01-Jan-2007	PA	100.00	46,200.00	44,270.69	01-Dec-2008	2	10.125%	1,418.60
Summary	0261004623	Feb-2009	01-Jan-2007	IL	95.00	10,485.00	10,414.11	01-Mar-2009	0	13.250%	221.33
Summary	0261004716	Apr-2009	01-Jan-2007	MI	100.00	22,500.00	22,303.28	01-Jan-2009	1	11.625%	620.06
Summary	0261020257	Apr-2009	01-Jan-2007	MI	94.56	57,500.00	57,043.72	01-Mar-2009	0	12.500%	1,141.07
Summary	0261038940	Feb-2009	01-Jan-2007	MD	100.00	15,300.00	15,263.59	01-Oct-2008	4	16.875%	1,249.31
Summary	0261097213	Nov-2008	01-Jan-2007	OR	95.00	25,305.00	25,010.84	01-Sep-2008	5	9.990%	1,382.58
Summary	0261097264	Apr-2009	01-Jan-2007	MD	100.00	117,000.00	115,691.01	01-Nov-2008	3	9.990%	4,577.10
Summary	0261097273	Nov-2008	01-Feb-2007	TX	100.00	25,388.00	24,792.47	01-Dec-2008	2	9.800%	767.79
Summary	0261111608	Feb-2009	01-Feb-2007	MN	100.00	74,400.00	73,490.19	01-Mar-2009	0	10.226%	1,191.59
Summary	0261174588	Dec-2008	01-Feb-2007	VA	94.99	76,050.00	74,613.69	01-Sep-2008	5	8.375%	3,420.72
Summary	0261174611	Nov-2008	01-Feb-2007	OH	91.50	27,400.00	27,034.48	01-Apr-2009	(1)	10.000%	214.14
Summary	0261174733	Jan-2009	01-Mar-2007	VA	99.99	66,050.00	65,037.08	01-Mar-2009	0	8.875%	908.11
Summary	0261174949	Apr-2009	01-Mar-2007	MI	90.00	21,500.00	21,136.73	01-Jan-2009	1	8.125%	402.60
Summary	0261179671	Jul-2008	01-Feb-2007	NJ	99.82	172,000.00	170,342.90	01-Mar-2009	0	11.375%	3,088.11
Summary	0261216693	Jan-2009	01-Feb-2007	NC	90.00	10,200.00	9,554.25	01-Apr-2009	(1)	12.125%	92.81
Summary	0261216718	Feb-2009	01-Mar-2007	ME	95.00	27,750.00	27,176.09	01-Nov-2008	3	13.000%	1,412.21
Summary	0261216740	Dec-2008	01-Feb-2007	OH	86.59	13,600.00	13,513.86	01-Nov-2008	3	12.750%	689.32
Summary	0261216808	Apr-2009	01-Mar-2007	MI	90.00	17,750.00	17,613.02	01-Mar-2009	0	12.500%	352.32
Summary	0261216875	Feb-2009	01-Mar-2007	NY	90.00	44,000.00	43,764.12	01-Nov-2008	3	13.000%	2,278.06
Summary	0261217082	Feb-2009	01-Feb-2007	CA	100.00	55,000.00	54,387.62	01-Feb-2009	0	12.625%	1,098.88
Summary	0261217563	Dec-2008	01-Mar-2007	FL	100.00	55,000.00	54,663.62	01-Sep-2008	5	11.875%	3,623.80
Summary	0261221267	Apr-2009	01-Feb-2007	NV	95.00	25,001.00	24,815.30	01-Mar-2009	0	13.250%	527.40
Summary	0261221655	Apr-2009	01-Feb-2007	NC	99.55	23,500.00	23,285.19	01-Mar-2009	0	11.625%	431.84
Summary	0261221661	Feb-2009	01-Mar-2007	NC	100.00	24,600.00	24,321.05	01-Mar-2009	0	10.375%	400.39
Summary	0261221668	Mar-2009	01-Mar-2007	MN	90.00	25,500.00	25,276.55	01-Mar-2009	0	14.625%	595.14
Summary	0261221684	Feb-2008	01-Mar-2007	NC	100.00	28,000.00	27,570.69	01-Mar-2009	0	8.875%	384.97
Summary	0261221703	Jan-2009	01-Mar-2007	MI	95.00	30,750.00	30,506.57	01-Nov-2008	3	13.250%	1,619.65
Summary	0261221811	Mar-2009	01-Mar-2007	WI	100.00	43,000.00	42,231.40	01-Feb-2009	0	13.000%	879.63
Summary	0261222062	Nov-2008	01-Feb-2007	VA	100.00	65,998.00	65,210.66	01-Feb-2009	0	10.125%	1,045.80

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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
Summary	0261222171	Sep-2008	01-Mar-2007	MA	100.00	84,000.00	83,254.53	01-Nov-2008	3	10.875%	3,595.73
Summary	0261222180	Mar-2009	01-Mar-2007	MD	96.72	86,400.00	84,932.34	01-Mar-2009	0	9.500%	1,274.39
Summary	0261222328	Dec-2008	01-Feb-2007	MA	92.98	139,000.00	137,596.20	01-Sep-2008	5	9.875%	7,514.16
Summary	0261222516	Mar-2009	01-Feb-2007	NV	94.98	35,850.00	35,663.08	01-Sep-2008	5	12.875%	2,572.47
Summary	0261222518	Apr-2009	01-Feb-2007	IL	99.98	38,150.00	37,803.47	01-Dec-2008	2	11.000%	1,322.24
Summary	0261222556	Apr-2009	01-Feb-2007	NV	99.98	66,350.00	65,717.00	01-Oct-2008	4	13.375%	4,231.42
Summary	0261222560	Mar-2009	01-Mar-2007	MD	100.00	73,000.00	72,172.24	01-Mar-2009	0	10.375%	1,188.14
Summary	0261252959	Sep-2008	01-Mar-2007	MO	100.00	50,000.00	49,391.88	01-Mar-2009	0	10.500%	823.41
Summary	0261253192	Aug-2008	01-Feb-2007	GA	100.00	43,000.00	42,445.72	01-Oct-2008	4	10.250%	2,066.60
Summary	0261253665	Jan-2009	01-Mar-2007	TX	100.00	27,705.00	27,525.93	01-Dec-2008	2	12.375%	1,089.02

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Realized Loss Detail Report - Loans with Losses during Current Period

Group	Inactive				Active				Totals			
	# Loans with Losses	Liquidated Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage	# Loans with Losses	Ending Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage	# Loans with Losses	Liquidated or Ending Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage
Total	*	*	*	*	*	*	*	*	9	570,935.36	44,188.54	0.000 %

Realized Loss Loan Detail Report - Loans with Losses during Current Period

Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term	Liquidated or Ending Actual Balance	Liquidation Effective Date	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
Summary	0260817932	70,500.00	11.250%	CA	100.00	180	0.00	*	(144.82)	71,849.21
Summary	0260933053	34,640.00	12.500%	CT	100.00	360	34,413.18	*	35,846.36	35,846.36
Summary	0260933097	71,400.00	8.999%	FL	100.00	360	70,470.72	*	72,665.53	72,665.53
Summary	0260933153	35,000.00	10.999%	AZ	100.00	360	34,693.37	*	36,047.49	36,047.49
Summary	0260939423	133,560.00	13.000%	NY	100.00	180	0.00	*	(18,653.49)	120,442.26
Summary	0260939540	68,000.00	13.500%	FL	100.00	180	67,673.27	*	70,800.38	70,800.38
Summary	0260939576	94,500.00	11.250%	CA	100.00	180	93,801.78	*	97,400.17	97,400.17
Summary	0260939578	170,000.00	13.500%	NY	100.00	180	169,269.48	*	165,076.69	165,076.69
Summary	0260939671	29,000.00	12.625%	SC	100.00	180	28,822.43	*	30,117.80	30,117.80
Summary	0260939672	26,600.00	12.625%	SC	100.00	180	26,437.18	*	27,632.21	27,632.21
Summary	0260939829	41,200.00	9.875%	FL	100.00	180	40,327.48	*	41,736.64	41,736.64
Summary	0260939834	82,500.00	13.625%	RI	95.00	180	0.00	*	(66.71)	85,776.75
Summary	0260940295	86,250.00	10.000%	IL	95.00	180	0.00	*	(5,992.43)	82,575.40
Summary	0260940371	74,400.00	10.250%	MD	100.00	180	73,685.67	*	76,284.34	76,284.34
Summary	0260940384	28,500.00	12.875%	WA	90.00	180	28,343.55	*	29,642.41	29,642.41
Summary	0260940460	46,470.00	12.875%	NC	100.00	180	46,167.85	*	24,418.53	24,418.53
Summary	0260940463	69,300.00	12.625%	AZ	94.98	180	68,897.07	*	71,878.12	71,878.12
Summary	0260940494	32,198.00	10.875%	FL	100.00	180	31,940.64	*	33,180.70	33,180.70
Summary	0260941605	122,000.00	19.375%	DC	100.00	180	121,838.11	*	129,788.96	129,788.96
Summary	0260957502	230,000.00	14.875%	CO	95.00	360	0.00	*	(8,400.00)	232,706.62
Summary	0260957528	99,500.00	11.125%	AZ	80.00	360	0.00	*	(6,920.13)	95,702.31
Summary	0260957582	53,900.00	9.875%	NV	99.98	180	53,007.70	*	556.79	556.79
Summary	0260957595	25,960.00	15.375%	GA	100.00	180	25,806.86	*	27,212.04	27,212.04
Summary	0260957613	250,000.00	16.750%	CO	100.00	180	0.00	*	(17,476.33)	246,207.52
Summary	0260957671	64,400.00	8.875%	CA	100.00	360	63,342.44	*	21,888.78	21,888.78
Summary	0260957781	43,000.00	9.250%	CO	100.00	360	0.00	*	(37.13)	42,399.23
Summary	0260957809	46,800.00	7.625%	LA	99.99	360	45,818.08	*	46,336.08	46,336.08
Summary	0260958017	57,000.00	9.250%	MI	100.00	180	56,329.31	*	56,580.31	56,580.31
Summary	0260962703	108,900.00	12.500%	NV	90.00	360	108,249.45	*	113,140.66	113,140.66
Summary	0260962798	77,000.00	13.500%	WA	100.00	180	0.00	*	(30.86)	79,223.26

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Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term	Liquidated or Ending Actual Balance	Liquidation Effective Date	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
Summary	0260962876	118,000.00	8.375%	CA	54.30	180	116,347.29	*	119,674.75	119,674.75
Summary	0261002630	13,900.00	13.375%	OH	95.00	240	12,905.06	*	13,561.88	13,561.88
Summary	0261002634	37,200.00	11.250%	FL	100.00	240	36,276.13	*	37,716.64	37,716.64
Summary	0261002736	29,375.00	12.750%	AL	95.00	180	29,144.53	*	30,465.56	30,465.56
Summary	0261002915	59,950.00	12.750%	IL	99.99	180	59,592.73	*	3,985.04	3,985.04
Summary	0261002936	46,250.00	12.000%	SC	88.79	180	0.00	*	(33.98)	46,893.39
Summary	0261003009	17,500.00	15.000%	MD	90.00	180	0.00	*	(154.90)	18,331.31
Summary	0261003047	56,729.00	12.500%	CA	100.00	180	56,390.29	*	58,821.75	58,821.75
Summary	0261003119	59,000.00	12.875%	AL	100.00	180	0.00	*	(452.83)	62,068.92
Summary	0261003329	100,000.00	12.500%	NY	94.81	180	99,273.41	*	84,470.16	84,470.16
Summary	0261003430	145,500.00	10.625%	HI	100.00	180	144,274.51	*	149,463.65	149,463.65
Summary	0261003488	90,000.00	10.500%	NY	100.00	180	0.00	*	(370.78)	89,607.67
Summary	0261003535	75,000.00	11.500%	MD	93.89	180	0.00	*	(280.00)	74,873.11
Summary	0261003537	63,000.00	10.125%	CA	100.00	180	62,379.59	*	3,352.73	3,352.73
Summary	0261003945	500,000.00	10.500%	FL	76.93	180	495,255.95	*	512,660.23	512,660.23
Summary	0261003946	20,750.00	12.625%	OK	95.00	180	20,586.13	*	21,535.02	21,535.02
Summary	0261004219	41,800.00	13.750%	AZ	100.00	180	41,609.85	*	43,599.25	43,599.25
Summary	0261004388	43,350.00	11.875%	CA	95.00	180	43,069.63	*	44,856.54	44,856.54
Summary	0261004474	29,033.00	9.875%	NV	90.00	180	28,631.94	*	57.19	57.19
Summary	0261004501	61,800.00	10.875%	CA	100.00	180	61,305.85	*	63,609.70	63,609.70
Summary	0261004553	66,600.00	14.500%	CT	100.00	180	66,312.16	*	69,599.20	69,599.20
Summary	0261004654	35,250.00	14.000%	TX	95.00	180	0.00	*	(14.48)	36,812.59
Summary	0261004779	77,000.00	13.375%	OR	100.00	180	0.00	*	(105.00)	80,054.30
Summary	0261038935	57,950.00	10.500%	VA	99.98	180	57,449.09	*	59,541.36	59,541.36
Summary	0261097125	67,456.00	11.550%	CA	100.00	180	66,821.29	*	61,422.48	61,422.48
Summary	0261097198	195,274.00	9.990%	VA	100.00	180	0.00	*	(13,560.49)	186,833.39
Summary	0261097347	76,500.00	11.250%	IL	95.63	180	0.00	*	(700.00)	78,237.44
Summary	0261097357	74,000.00	11.350%	MD	100.00	180	73,493.83	*	76,355.67	76,355.67
Summary	0261097386	61,200.00	11.250%	CA	100.00	180	60,433.95	*	62,781.65	62,781.65
Summary	0261097391	100,000.00	11.250%	CA	100.00	180	99,294.10	*	103,098.34	103,098.34
Summary	0261097412	38,000.00	9.990%	IL	100.00	180	0.00	*	(466.48)	37,999.95
Summary	0261111374	35,250.00	12.500%	MD	95.00	360	0.00	*	250.00	37,816.06
Summary	0261111379	26,480.00	12.500%	OK	100.00	360	0.00	*	(2,136.40)	23,326.35
Summary	0261111420	56,839.00	11.250%	FL	90.00	360	0.00	*	(2,100.00)	54,860.28
Summary	0261111427	24,000.00	12.500%	FL	95.00	360	0.00	*	500.00	25,524.57
Summary	0261111530	48,000.00	12.500%	WA	100.00	360	47,621.13	*	22,737.19	22,737.19
Summary	0261111532	48,800.00	12.500%	NC	99.99	360	48,512.29	*	50,110.82	50,110.82
Summary	0261111573	34,000.00	12.500%	NC	100.00	360	33,828.67	*	30,449.65	30,449.65
Summary	0261111580	39,450.00	12.500%	GA	95.00	360	0.00	*	(294.70)	39,899.58
Summary	0261159247	100,000.00	12.500%	FL	97.24	180	99,465.33	*	6,261.74	6,261.74

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Realized Loss Loan Detail Report - Loans with Losses during Current Period

Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term	Liquidated or Ending Actual Balance	Liquidation Effective Date	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
Summary	0261174787	78,200.00	8.250%	CA	100.00	180	77,031.27	*	79,230.23	79,230.23
Summary	0261216806	17,000.00	13.000%	CA	90.00	180	16,869.94	*	17,683.62	17,683.62
Summary	0261216841	28,990.00	11.000%	FL	90.00	180	28,776.51	*	29,913.96	29,913.96
Summary	0261216866	37,200.00	12.125%	CA	90.00	180	36,996.91	*	38,574.44	38,574.44
Summary	0261216908	95,000.00	12.250%	WA	90.00	180	0.00	*	(6,620.99)	91,990.97
Summary	0261217044	39,600.00	8.500%	NC	100.00	180	39,325.79	*	805.52	805.52
Summary	0261217051	42,800.00	12.875%	AZ	100.00	180	42,601.18	*	44,511.69	44,511.69
Summary	0261217069	48,000.00	12.250%	NY	81.02	180	47,729.14	*	49,273.35	49,273.35
Summary	0261217149	108,000.00	14.750%	FL	100.00	180	0.00	*	(7,000.00)	106,210.25
Summary	0261217207	284,397.00	10.625%	FL	100.00	180	282,260.67	*	292,333.51	292,333.51
Summary	0261217266	76,500.00	10.375%	GA	90.00	180	75,894.51	*	77,374.54	77,374.54
Summary	0261217663	31,000.00	11.875%	CA	90.00	180	30,821.30	*	32,123.66	32,123.66
Summary	0261217865	70,000.00	14.000%	FL	98.60	180	69,743.75	*	73,080.35	73,080.35
Summary	0261217917	87,080.00	13.500%	NY	100.00	180	0.00	*	(1.81)	88,822.30
Summary	0261217949	114,992.00	6.000%	AZ	90.00	180	114,096.77	*	4,102.18	4,102.18
Summary	0261217992	10,000.00	11.875%	FL	84.17	180	0.00	*	(5,600.00)	4,818.60
Summary	0261218136	70,500.00	11.500%	NY	90.00	180	70,059.58	*	72,826.65	72,826.65
Summary	0261221126	21,750.00	13.000%	GA	95.00	240	21,347.46	*	22,353.97	22,353.97
Summary	0261221256	21,700.00	12.250%	AL	94.97	180	21,569.24	*	22,682.54	22,682.54
Summary	0261221258	21,750.00	13.125%	GA	95.00	180	21,654.30	*	22,684.28	22,684.28
Summary	0261221322	44,750.00	12.250%	FL	95.00	180	44,497.53	*	46,396.61	46,396.61
Summary	0261221331	48,225.00	12.500%	WA	95.00	180	47,967.09	*	50,047.77	50,047.77
Summary	0261221334	52,550.00	12.500%	AZ	94.98	180	52,285.34	*	54,545.88	54,545.88
Summary	0261221337	54,000.00	14.875%	FL	95.00	180	53,839.04	*	56,590.81	56,590.81
Summary	0261221342	55,000.00	14.875%	FL	95.00	180	54,836.18	*	57,637.38	57,637.38
Summary	0261221365	84,975.00	11.625%	VA	95.00	180	84,426.88	*	87,779.57	87,779.57
Summary	0261221430	29,600.00	13.750%	OR	90.00	180	29,486.40	*	30,328.05	30,328.05
Summary	0261221449	35,300.00	13.000%	KY	99.83	180	34,839.99	*	36,519.86	36,519.86
Summary	0261221542	85,500.00	12.250%	CA	100.00	180	85,017.57	*	88,570.39	88,570.39
Summary	0261221706	30,900.00	9.750%	NC	99.93	180	0.00	*	(371.67)	30,685.52
Summary	0261221762	38,200.00	12.875%	FL	94.99	180	0.00	*	(15.40)	39,651.11
Summary	0261221771	39,000.00	14.000%	NC	100.00	180	38,849.95	*	40,745.33	40,745.33
Summary	0261221802	41,800.00	12.375%	AZ	100.00	180	41,570.44	*	43,367.40	43,367.40
Summary	0261221807	42,525.00	13.500%	ID	95.00	180	42,352.82	*	44,340.98	44,340.98
Summary	0261221858	47,000.00	8.500%	CT	100.00	180	46,390.52	*	47,786.52	47,786.52
Summary	0261221867	47,475.00	13.500%	ID	95.00	180	0.00	*	(19.03)	49,486.05
Summary	0261221874	48,200.00	9.875%	CA	90.00	180	0.00	*	(3,500.00)	46,045.49
Summary	0261222013	61,000.00	9.750%	AZ	100.00	180	0.00	*	(55.02)	61,859.57
Summary	0261222014	61,000.00	10.000%	WV	99.77	180	60,445.66	*	61,618.82	61,618.82
Summary	0261222030	63,000.00	9.875%	VA	100.00	180	62,405.62	*	64,541.14	64,541.14

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Realized Loss Loan Detail Report - Loans with Losses during Current Period

Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term	Liquidated or Ending Actual Balance	Liquidation Effective Date	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
Summary	0261222071	67,000.00	8.750%	AZ	100.00	180	66,217.45	*	68,229.85	68,229.85
Summary	0261222106	72,000.00	6.000%	MD	100.00	180	71,241.72	*	3,178.57	3,178.57
Summary	0261222154	80,850.00	13.500%	FL	95.00	180	80,363.20	*	84,061.06	84,061.06
Summary	0261222155	80,850.00	13.500%	FL	95.00	180	80,363.20	*	84,061.06	84,061.06
Summary	0261222158	81,250.00	12.500%	CA	95.00	180	80,363.52	*	83,793.11	83,793.11
Summary	0261222164	82,857.00	12.875%	AZ	100.00	180	82,448.61	*	86,068.48	86,068.48
Summary	0261222229	96,000.00	10.500%	IL	94.99	180	94,943.51	*	98,347.03	98,347.03
Summary	0261222245	99,999.00	11.875%	HI	94.95	180	0.00	*	(4,900.00)	98,716.25
Summary	0261222284	117,200.00	14.250%	FL	99.99	180	116,553.86	*	122,171.17	122,171.17
Summary	0261222310	130,000.00	12.750%	NY	100.00	180	0.00	*	(1,030.22)	128,550.36
Summary	0261222353	165,000.00	10.750%	CA	90.00	180	163,718.81	*	169,664.42	169,664.42
Summary	0261222521	40,000.00	12.750%	TX	90.00	180	39,677.64	*	41,446.09	41,446.09
Summary	0261222569	80,000.00	10.875%	MD	100.00	180	79,429.74	*	81,671.29	81,671.29
Summary	0261222571	84,000.00	13.125%	MA	100.00	180	83,555.48	*	83,723.48	83,723.48
Summary	0261223034	219,300.00	11.875%	VA	99.99	180	0.00	*	(770.00)	224,717.60
Summary	0261223055	197,000.00	11.875%	VA	100.00	180	195,864.32	*	203,707.40	203,707.40
Summary	0261252973	23,200.00	12.000%	CO	90.00	180	23,069.76	*	24,075.08	24,075.08

Realized Loss/(Gain) value may include Interest Loss, Principal Loss, and Expense amounts.

* This data is currently not provided for reporting.

** The current loss for this loan is associated with a modification; for further detail please see the Modification section.

SunTrust Acquisition Closed-End Seconds Trust
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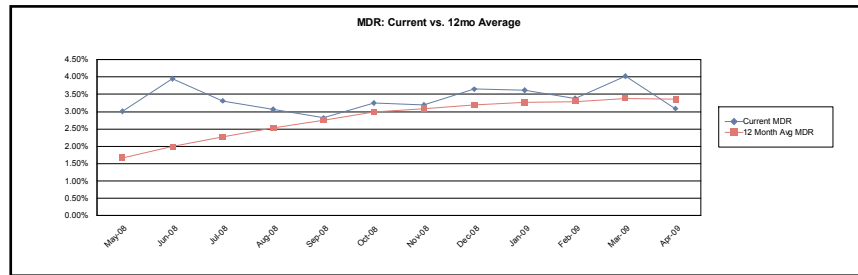
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Realized Loss Report - Collateral

Summary

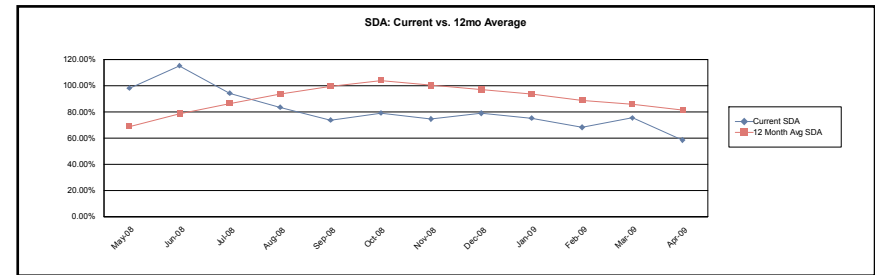
MDR

Current Month 3.093%
 3 Month Average 3.499%
 12 Month Average 3.366%



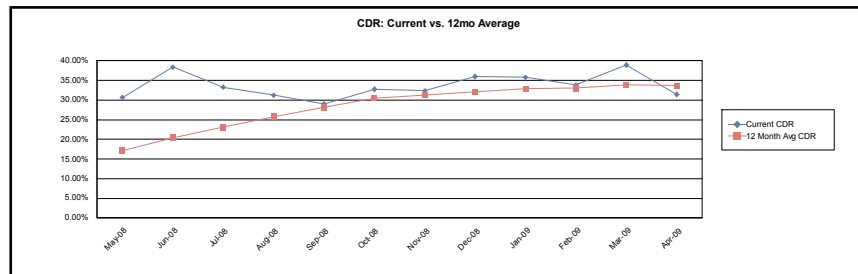
SDA

Current Month 58.723%
 3 Month Average 67.576%
 12 Month Average 81.464%



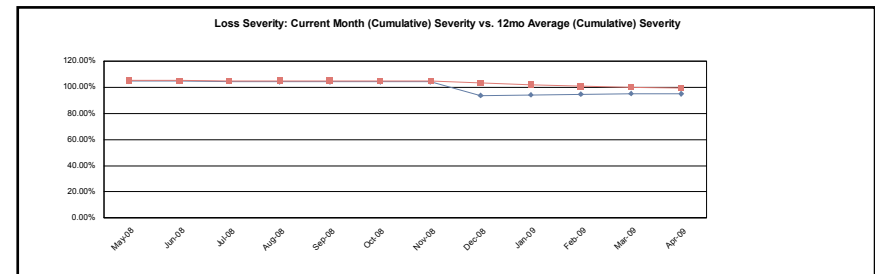
CDR

Current Month 31.411%
 3 Month Average 34.714%
 12 Month Average 33.629%



Loss Severity

Current Month (Cumulative) 94.961%
 3 Month Average (Cumulative) 94.901%
 12 Month Average (Cumulative) 100.245%



Calculation Methodology:

Monthly Default Rate (MDR): $\text{Sum}(\text{Beg Scheduled Balance of Liquidated Loans}) / \text{Sum}(\text{Beg Scheduled Balance})$.

Conditional Default Rate (CDR): $1 - ((1 - \text{MDR})^{12})$

SDA Standard Default Assumption: If $\text{WAS} \leq 30$ then $\text{CDR} / (\text{WAS} * 0.02)$ else if $30 < \text{WAS} \leq 60$ then $\text{CDR} / 0.6$ else if $60 < \text{WAS} \leq 120$ then $\text{CDR} / (0.6 - ((\text{WAS} - 60) * 0.0095))$ else if $\text{WAS} > 120$ then $\text{CDR} / 0.03$

Cumulative Loss Severity: $\text{Sum}(\text{All Realized Losses}) / \text{Sum}(\text{Actual Liquidated Balance for loans that have experienced a loss})$. 3 Month Average and 12 Month Average will not have values until the 3rd and 12th month respectively.

SunTrust Acquisition Closed-End Seconds Trust
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Prepayment Detail - Prepayments during Current Period

Summary													
	Loans Paid in Full			Repurchased Loans			Substitution Loans			Liquidated Loans			Curtailments
	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Curtailment Amount
Total	13	518,300.00	468,902.35	0	0.00	0.00	0	0.00	0.00	82	5,737,497.00	5,683,754.45	45,094.56

Prepayment Loan Detail - Prepayments during Current Period

Group	Loan Number	State	LTV at Origination	First Payment Date	Original Principal Balance	Prepayment Amount	PIF Type	Months Delinquent	Current Loan Rate	Original Term	Seasoning
Summary	0205079288	NJ	9.90	01-Apr-2007	34,300.00	33,835.67	Loan Paid in Full	0	9.500%	360	24
Summary	0260933053	CT	100.00	01-Dec-2006	34,640.00	34,355.86	Liquidation	5	12.500%	360	28
Summary	0260933097	FL	100.00	01-Nov-2006	71,400.00	70,237.36	Liquidation	5	8.999%	360	29
Summary	0260933153	AZ	100.00	01-Dec-2006	35,000.00	34,615.46	Liquidation	5	10.999%	360	28
Summary	0260939540	FL	100.00	01-Dec-2006	68,000.00	67,583.50	Liquidation	5	13.500%	180	28
Summary	0260939576	CA	100.00	01-Jan-2007	94,500.00	93,605.90	Liquidation	5	11.250%	180	27
Summary	0260939578	NY	100.00	01-Dec-2006	170,000.00	169,050.01	Liquidation	7	13.500%	180	28
Summary	0260939671	SC	100.00	01-Nov-2006	29,000.00	28,776.05	Liquidation	5	12.625%	180	29
Summary	0260939672	SC	100.00	01-Nov-2006	26,600.00	26,394.65	Liquidation	5	12.625%	180	29
Summary	0260939829	FL	100.00	01-Dec-2006	41,200.00	40,195.84	Liquidation	5	9.875%	180	28
Summary	0260940055	PA	100.00	01-Dec-2006	14,800.00	11,383.86	Loan Paid in Full	0	11.500%	180	28
Summary	0260940371	MD	100.00	01-Dec-2006	74,400.00	73,495.95	Liquidation	5	10.250%	180	28
Summary	0260940384	WA	90.00	01-Dec-2006	28,500.00	28,300.75	Liquidation	5	12.875%	180	28
Summary	0260940460	NC	100.00	01-Jan-2007	46,470.00	46,095.47	Liquidation	4	12.875%	180	27
Summary	0260940463	AZ	94.98	01-Dec-2006	69,300.00	68,787.36	Liquidation	5	12.625%	180	28
Summary	0260940494	FL	100.00	01-Jan-2007	32,198.00	31,868.69	Liquidation	5	10.875%	180	27
Summary	0260941605	DC	100.00	01-Nov-2006	122,000.00	121,792.66	Liquidation	5	19.375%	180	29
Summary	0260957595	GA	100.00	01-Jan-2007	25,960.00	25,779.16	Liquidation	5	15.375%	180	27
Summary	0260957716	WA	100.00	01-Dec-2006	39,000.00	38,486.32	Loan Paid in Full	0	12.750%	360	28
Summary	0260957809	LA	99.99	01-Jan-2007	46,800.00	45,777.97	Liquidation	5	7.625%	360	27
Summary	0260957972	CO	85.36	01-Jan-2007	18,500.00	13,323.76	Loan Paid in Full	0	8.125%	180	27
Summary	0260957994	PA	33.71	01-Jan-2007	60,000.00	34,492.98	Loan Paid in Full	0	8.375%	180	27
Summary	0260958017	MI	100.00	01-Jan-2007	57,000.00	56,294.60	Liquidation	4	9.250%	180	27
Summary	0260962703	NV	90.00	01-Dec-2006	108,900.00	108,072.54	Liquidation	5	12.500%	360	28
Summary	0260962876	CA	54.30	01-Dec-2006	118,000.00	115,916.91	Liquidation	5	8.375%	180	28
Summary	0261002630	OH	95.00	01-Jan-2007	13,900.00	12,788.79	Liquidation	5	13.375%	240	27
Summary	0261002634	FL	100.00	01-Jan-2007	37,200.00	36,020.22	Liquidation	5	11.250%	240	27
Summary	0261002736	AL	95.00	01-May-2006	29,375.00	29,095.71	Liquidation	5	12.750%	180	35

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Prepayment Loan Detail - Prepayments during Current Period

Group	Loan Number	State	LTV at Origination	First Payment Date	Original Principal Balance	Prepayment Amount	PIF Type	Months Delinquent	Current Loan Rate	Original Term	Seasoning
Summary	0261003047	CA	100.00	01-Dec-2006	56,729.00	56,298.19	Liquidation	5	12.500%	180	28
Summary	0261003329	NY	94.81	01-Jan-2007	100,000.00	99,172.88	Liquidation	0	12.500%	180	27
Summary	0261003430	HI	100.00	01-Jan-2007	145,500.00	143,932.87	Liquidation	5	10.625%	180	27
Summary	0261003945	FL	76.93	01-Jan-2007	500,000.00	494,033.70	Liquidation	5	10.500%	180	27
Summary	0261003946	OK	95.00	01-Jan-2007	20,750.00	20,550.96	Liquidation	5	12.625%	180	27
Summary	0261004038	PA	100.00	01-Jan-2007	14,800.00	14,713.01	Loan Paid in Full	0	14.750%	180	27
Summary	0261004219	AZ	100.00	01-Dec-2006	41,800.00	41,557.45	Liquidation	5	13.750%	180	28
Summary	0261004388	CA	95.00	01-Jan-2007	43,350.00	42,990.48	Liquidation	5	11.875%	180	27
Summary	0261004501	CA	100.00	01-Jan-2007	61,800.00	61,167.74	Liquidation	5	10.875%	180	27
Summary	0261004553	CT	100.00	01-Jan-2007	66,600.00	66,239.02	Liquidation	5	14.500%	180	27
Summary	0261038935	VA	99.98	01-Jan-2007	57,950.00	57,309.62	Liquidation	5	10.500%	180	27
Summary	0261097125	CA	100.00	01-Jan-2007	67,456.00	66,766.15	Liquidation	0	11.550%	180	27
Summary	0261097357	MD	100.00	01-Feb-2007	74,000.00	73,344.88	Liquidation	5	11.350%	180	26
Summary	0261097386	CA	100.00	01-Feb-2007	61,200.00	60,292.06	Liquidation	5	11.250%	180	26
Summary	0261097391	CA	100.00	01-Feb-2007	100,000.00	99,088.34	Liquidation	5	11.250%	180	26
Summary	0261111530	WA	100.00	01-Feb-2007	48,000.00	47,588.50	Liquidation	0	12.500%	360	26
Summary	0261111532	NC	99.99	01-Jan-2007	48,800.00	48,449.39	Liquidation	5	12.500%	360	27
Summary	0261111573	NC	100.00	01-Jan-2007	34,000.00	33,775.12	Liquidation	7	12.500%	360	27
Summary	0261174575	NH	93.98	01-Mar-2007	38,100.00	37,390.49	Loan Paid in Full	0	11.500%	180	25
Summary	0261174673	FL	25.43	01-Mar-2007	119,000.00	115,935.58	Loan Paid in Full	0	6.375%	180	25
Summary	0261174725	AL	94.32	01-Mar-2007	27,500.00	27,261.35	Loan Paid in Full	0	11.875%	180	25
Summary	0261174787	CA	100.00	01-Mar-2007	78,200.00	76,737.71	Liquidation	5	8.250%	180	25
Summary	0261216806	CA	90.00	01-Mar-2007	17,000.00	16,842.89	Liquidation	5	13.000%	180	25
Summary	0261216841	FL	90.00	01-Feb-2007	28,990.00	28,713.89	Liquidation	5	11.000%	180	26
Summary	0261216866	CA	90.00	01-Mar-2007	37,200.00	36,933.65	Liquidation	5	12.125%	180	25
Summary	0261217051	AZ	100.00	01-Mar-2007	42,800.00	42,538.83	Liquidation	5	12.875%	180	25
Summary	0261217069	NY	81.02	01-Feb-2007	48,000.00	47,665.14	Liquidation	5	12.250%	180	26
Summary	0261217207	FL	100.00	01-Mar-2007	284,397.00	281,604.57	Liquidation	5	10.625%	180	25
Summary	0261217266	GA	90.00	01-Mar-2007	76,500.00	75,784.16	Liquidation	5	10.375%	180	25
Summary	0261217610	PA	90.00	01-Mar-2007	20,300.00	11,629.05	Loan Paid in Full	0	13.625%	180	25
Summary	0261217663	CA	90.00	01-Mar-2007	31,000.00	30,765.78	Liquidation	5	11.875%	180	25
Summary	0261217865	FL	98.60	01-Mar-2007	70,000.00	69,663.23	Liquidation	5	14.000%	180	25
Summary	0261218024	MA	78.73	01-Mar-2007	35,000.00	34,706.01	Loan Paid in Full	1	11.375%	180	25
Summary	0261218136	NY	90.00	01-Mar-2007	70,500.00	69,923.21	Liquidation	5	11.500%	180	25
Summary	0261221126	GA	95.00	01-Feb-2007	21,750.00	21,227.10	Liquidation	5	13.000%	240	26
Summary	0261221256	AL	94.97	01-Feb-2007	21,700.00	21,532.48	Liquidation	5	12.250%	180	26
Summary	0261221258	GA	95.00	01-Mar-2007	21,750.00	21,624.21	Liquidation	5	13.125%	180	25
Summary	0261221322	FL	95.00	01-Feb-2007	44,750.00	44,422.60	Liquidation	5	12.250%	180	26
Summary	0261221331	WA	95.00	01-Feb-2007	48,225.00	47,890.34	Liquidation	5	12.500%	180	26
Summary	0261221334	AZ	94.98	01-Mar-2007	52,550.00	52,202.63	Liquidation	5	12.500%	180	25

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Prepayment Loan Detail - Prepayments during Current Period

Group	Loan Number	State	LTV at Origination	First Payment Date	Original Principal Balance	Prepayment Amount	PIF Type	Months Delinquent	Current Loan Rate	Original Term	Seasoning
Summary	0261221337	FL	95.00	01-Mar-2007	54,000.00	53,787.63	Liquidation	5	14.875%	180	25
Summary	0261221342	FL	95.00	01-Mar-2007	55,000.00	54,783.85	Liquidation	5	14.875%	180	25
Summary	0261221365	VA	95.00	01-Feb-2007	84,975.00	84,265.16	Liquidation	5	11.625%	180	26
Summary	0261221430	OR	90.00	01-Mar-2007	29,600.00	29,465.14	Liquidation	5	13.750%	180	25
Summary	0261221449	KY	99.83	01-Feb-2007	35,300.00	34,773.27	Liquidation	5	13.000%	180	26
Summary	0261221542	CA	100.00	01-Feb-2007	85,500.00	84,874.36	Liquidation	5	12.250%	180	26
Summary	0261221771	NC	100.00	01-Feb-2007	39,000.00	38,804.66	Liquidation	5	14.000%	180	26
Summary	0261221802	AZ	100.00	01-Mar-2007	41,800.00	41,502.24	Liquidation	4	12.375%	180	25
Summary	0261221807	ID	95.00	01-Mar-2007	42,525.00	42,298.51	Liquidation	5	13.500%	180	25
Summary	0261221858	CT	100.00	01-Feb-2007	47,000.00	46,224.23	Liquidation	4	8.500%	180	26
Summary	0261222014	WV	99.77	01-Mar-2007	61,000.00	60,350.04	Liquidation	5	10.000%	180	25
Summary	0261222022	SC	100.00	01-Feb-2007	62,000.00	60,744.19	Loan Paid in Full	0	7.875%	180	26
Summary	0261222030	VA	100.00	01-Feb-2007	63,000.00	62,235.27	Liquidation	5	9.875%	180	26
Summary	0261222071	AZ	100.00	01-Feb-2007	67,000.00	65,992.93	Liquidation	5	8.750%	180	26
Summary	0261222154	FL	95.00	01-Feb-2007	80,850.00	80,250.84	Liquidation	5	13.500%	180	26
Summary	0261222155	FL	95.00	01-Feb-2007	80,850.00	80,250.84	Liquidation	5	13.500%	180	26
Summary	0261222158	CA	95.00	01-Mar-2007	81,250.00	80,210.21	Liquidation	5	12.500%	180	25
Summary	0261222164	AZ	100.00	01-Feb-2007	82,857.00	82,326.64	Liquidation	5	12.875%	180	26
Summary	0261222229	IL	94.99	01-Feb-2007	96,000.00	94,702.36	Liquidation	5	10.500%	180	26
Summary	0261222284	FL	99.99	01-Feb-2007	117,200.00	116,411.45	Liquidation	5	14.250%	180	26
Summary	0261222353	CA	90.00	01-Feb-2007	165,000.00	163,344.19	Liquidation	5	10.750%	180	26
Summary	0261222515	SC	100.00	01-Feb-2007	35,000.00	34,322.57	Loan Paid in Full	0	10.250%	180	26
Summary	0261222521	TX	90.00	01-Mar-2007	40,000.00	39,610.70	Liquidation	5	12.750%	180	25
Summary	0261222569	MD	100.00	01-Mar-2007	80,000.00	79,289.94	Liquidation	5	10.875%	180	25
Summary	0261222571	MA	100.00	01-Mar-2007	84,000.00	83,531.95	Liquidation	5	13.125%	180	25
Summary	0261223055	VA	100.00	01-Mar-2007	197,000.00	195,511.46	Liquidation	5	11.875%	180	25
Summary	0261252973	CO	90.00	01-Mar-2007	23,200.00	23,029.26	Liquidation	5	12.000%	180	25

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Prepayment Penalty Detail - Prepayment Penalty Paid during Current Period

Summary	Loan Count	Prior Balance	Prepayment Penalty Amount	Prepayment Penalty Waived
Total	0	0.00	0.00	0.00

Prepayment Penalty Loan Detail - Prepayment Penalty Paid during Current Period

Group	Loan Number	Paid In Full Date	Prior Balance	Prepayment Penalty Amount	Prepayment Penalty Waived
No Prepayment Penalties this Period					

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Prepayment Rates

Summary

SMM

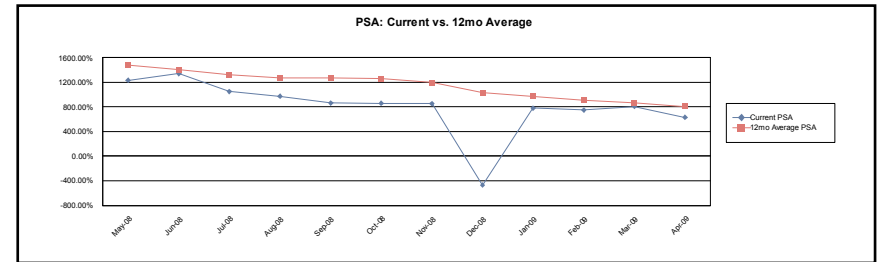
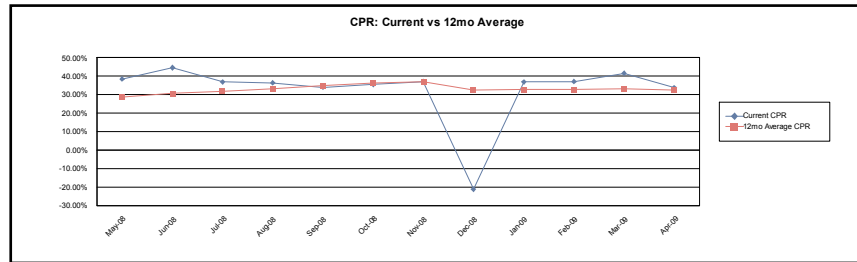
Current Month 3.373%
 3 Month Average 3.841%
 12 Month Average 4.343%

CPR

Current Month 33.751%
 3 Month Average 37.422%
 12 Month Average 32.512%

PSA

Current Month 630.993%
 3 Month Average 728.627%
 12 Month Average 805.088%



Calculation Methodology:

Single Month Mortality (SMM): $(\text{Partial and full prepayments} + \text{Repurchases}) / (\text{Beginning Scheduled Balance} - \text{Scheduled Principal})$

Conditional PrePayment Rate (CPR): $1 - ((1 - \text{SMM})^{12})$

PSA Standard Prepayment Model: $100 * \text{CPR} / (0.2 * \text{MIN}(30, \text{WAS}))$

Weighted Average Seasoning (WAS): $\text{sum}((\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance}))$

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Modifications						
Loan Number	Beginning Scheduled Balance	Current Scheduled Balance	Prior Rate	Modified Rate	Prior Payment	Modified Payment
0260846023	49,636.73	49,591.54	12.500%	7.500%	533.63	355.42
0261217044	39,286.42	39,296.67	12.500%	8.500%	422.63	307.68
0261217949	113,939.32	113,964.61	12.500%	6.000%	1,227.26	702.64
0261222106	71,087.12	71,158.70	10.000%	6.000%	631.85	439.23

NOTE: The Modification Detail now includes Future Modifications.

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Substitutions							
<u>Loans Repurchased</u>				<u>Loans Substituted</u>			
Loan Number	Current Scheduled Balance	Current Rate	Current Payment	Loan Number	Current Scheduled Balance	Current Rate	Current Payment
No Substitutions this Period							

Repurchases Due to Breaches				
Loan Number	Beginning Scheduled Balance	Payoff Balance	Current Rate	Current Payment
No Repurchases Due to Breaches this Period				

Repurchases Due To Other				
Loan Number	Beginning Scheduled Balance	Payoff Balance	Current Rate	Current Payment
No Repurchases Due to Other this Period				

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Interest Rate Stratification

Current Interest Rate Range (%)		Summary		
		Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)
< 5.000		0	0.00	0.000
5.000	5.499	4	371,941.90	0.210
5.500	5.999	7	491,186.94	0.277
6.000	6.499	8	454,288.18	0.256
6.500	6.999	20	1,595,658.95	0.899
7.000	7.499	23	1,335,939.87	0.753
7.500	7.999	92	6,212,174.61	3.501
8.000	8.499	105	5,203,542.29	2.932
8.500	8.999	192	10,314,191.51	5.812
9.000	9.499	154	9,389,265.75	5.291
9.500	9.999	349	18,977,735.21	10.694
10.000	10.499	354	19,751,768.35	11.131
10.500	10.999	271	16,959,982.68	9.557
11.000	11.499	199	12,612,831.95	7.108
11.500	11.999	248	13,624,428.09	7.678
12.000	12.499	270	13,478,435.35	7.595
12.500	12.999	398	18,967,745.46	10.689
13.000	13.499	247	11,572,716.10	6.521
13.500	13.999	183	8,536,968.45	4.811
14.000	14.499	98	3,935,140.62	2.218
14.500	14.999	50	2,121,568.04	1.196
15.000	15.499	21	683,616.82	0.385
15.500	15.999	16	470,046.29	0.265
16.000	16.499	4	92,794.40	0.052
16.500	16.999	4	111,500.44	0.063
17.000	17.499	4	97,913.50	0.055
17.500	17.999	1	21,538.11	0.012
18.000	18.499	0	0.00	0.000
18.500	18.999	1	20,955.54	0.012
19.000	19.499	0	0.00	0.000
19.500	19.999	2	49,718.69	0.028
>= 20.000		0	0.00	0.000
Total		3,325	177,455,594.09	100.000

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Supplemental Reporting

<u>Closing Date</u>
May 15, 2007
<u>Business Day</u>
Any day other than a Saturday, a Sunday or a day on which banking or savings and loan institutions in the States of New York, Maryland, Minnesota, Pennsylvania or in the city in which the Corporate Trust Office of the Trustee is located, are authorized or obligated by law or executive order to be closed.
<u>Determination Date</u>
With respect to each Distribution Date, the 15th day of the calendar month in which such Distribution Date occurs, or if such 15th day is not a Business Day, the Business Day immediately preceding such 15th day. The Determination Date for purposes of Article X hereof shall mean the 15th day of the month, or if such 15th day is not a Business Day, the first Business Day following such 15th day.
<u>Distribution Date</u>
The 25th day of any month, or if such 25th day is not a Business Day, the Business Day immediately following such 25th day, commencing in May 2007.
<u>Interest Determination Date</u>
With respect to the Class A Certificates, the Mezzanine Certificates, REMIC I Regular Interests and REMIC II Regular Interests (other than REMIC II Regular Interest P) and any Interest Accrual Period therefor, the second London Business Day preceding the commencement of such Interest Accrual Period.
<u>London Business Day</u>
Any day on which banks in the Cities of London and New York are open and conducting transactions in United States dollars.
<u>Record Date</u>
With respect to each Distribution Date and the Class A Certificates and the Mezzanine Certificates, the Business Day immediately preceding such Distribution Date for so long as such Certificates are Book-Entry Certificates. With respect to each Distribution Date and any other Class of Certificates, including any Definitive Certificates, the last day of the calendar month immediately preceding the month in which such Distribution Date occurs.
<u>Servicer Remittance Date</u>
With respect to any Distribution Date, by 12:00 p.m. New York time on the 18th day of the month in which such Distribution Date occurs; provided that if such 18th day of a given month is not a Business Day, the Servicer Remittance Date for such month shall be the Business Day immediately preceding such 18th day.

SunTrust Acquisition Closed-End Seconds Trust
Asset Backed Pass-Through Certificates
Distribution Date: 27-Apr-2009

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Supplemental Reporting

Miscellaneous Modification Reporting Footnote

In the absence of specific guidance in the governing agreements, Wells Fargo Bank, N.A. has determined that a reduction in principal agreed to by a servicer in connection with a loan modification should be treated in a manner similar to a realized principal loss on the related loan.