

**Flagstar Bank, FSB**
**34**

5151 Corporate Drive  
Troy, MI 48098  
Tel: (248) 312-2000  
Fax: (248) 312-6834  
Web: www.flagstar.com

**Top Servicing Managers:**

Joan Anderson, EVP  
(248) 312-2000  
John Marecki, ISC VP  
(248) 312-2000

**Top Servicing Technology Manager:**

Charles Kirkpatrick, EVP  
(248) 312-2000

**Servicing Balances at Dec. 31**

(dollars in millions - rounded)	2005	2004	% Change
Servicing Volume :	\$29,648	\$21,355	39%
Subservicing Volume :	\$4,959	\$9,146	-46%
<b>Total Servicing :</b>	<b>\$34,607</b>	<b>\$30,501</b>	<b>13%</b>
<b>Total Number of Loans:</b>	<b>248,421</b>	<b>224,566</b>	<b>11%</b>
<b>Average Loan Size:</b>	<b>\$139,308</b>	<b>\$135,822</b>	<b>3%</b>

**Portfolio Breakdown:**

<b>%Conv./%Nonprime./%Other:</b>	na	
<b>%FRMs vs. %ARMs:</b>	85%/15%	
<b>Total Past Due Rate:</b>	6.72%	
<b>30-59-day Delinquent Ratio:</b>	2.94%	
<b>Estimated Yield on Portfolio:</b>	6.1%	
<b>Dollar Volume of B&amp;C Servicing:</b>	na	
<b>Dollar Vol. of Seconds Serviced:</b>	\$1,029	# Lns: 27,301
<b>Servicing Software/Bureau Used:</b>	Glen Computers	

**EverBank/EverHome Mortgage**
**35**

8100 Nations Way  
Jacksonville, FL 32256  
Tel: (904) 281-6000  
Fax: (904) 281-2351  
Web: www.everbank.com

**Top Servicing Managers:**

Michael C. Koster, Executive VP  
(904) 281-6299  
Pam Rothenberg, Senior VP  
(904) 281-6103

**Top Servicing Technology Manager:**

Jane Gielincki, VP  
(904) 281-6389

**Servicing Balances at Dec. 31**

(dollars in millions - rounded)	2005	2004	% Change
Servicing Volume :	\$20,566	\$16,712	23%
Subservicing Volume :	\$13,756	\$16,448	-16%
<b>Total Servicing :</b>	<b>\$34,322</b>	<b>\$33,160</b>	<b>4%</b>
<b>Total Number of Loans:</b>	<b>307,443</b>	<b>279,670</b>	<b>10%</b>
<b>Average Loan Size:</b>	<b>\$111,637</b>	<b>\$118,568</b>	<b>-6%</b>

**Portfolio Breakdown:**

<b>%Conv./%Nonprime./%Other:</b>	na	
<b>%FRMs vs. %ARMs:</b>	76%/24%	
<b>Total Past Due Rate:</b>	na	
<b>30-59-day Delinquent Ratio:</b>	na	
<b>Estimated Yield on Portfolio:</b>	6.2%	
<b>Dollar Volume of B&amp;C Servicing:</b>	na	
<b>Dollar Vol. of Seconds Serviced:</b>	\$311	# Lns: 8,764
<b>Servicing Software/Bureau Used:</b>	Fidelity	

**Fifth Third Bank/Mortgage**
**36**

38 Fountain Square Plaza  
Cincinnati, OH 45202  
Tel: (513) 579-5300

Web: www.53.com

**Top Servicing Managers:**

Joe Treinen  
(513) 579-5686

**Top Servicing Technology Manager:**

Greg Carmichael, EVP

**Servicing Balances at Dec. 31**

(dollars in millions - rounded)	2005	2004	% Change
Servicing Volume :	\$33,988	\$30,526	11%
Subservicing Volume :	\$0	\$0	na
<b>Total Servicing :</b>	<b>\$33,988</b>	<b>\$30,526</b>	<b>11%</b>
<b>Total Number of Loans:</b>	<b>318,088</b>	<b>304,547</b>	<b>4%</b>
<b>Average Loan Size:</b>	<b>\$106,851</b>	<b>\$100,234</b>	<b>7%</b>

**Portfolio Breakdown:**

<b>%Conv./%Nonprime./%Other:</b>	na	
<b>%FRMs vs. %ARMs:</b>	87%/13%	
<b>Total Past Due Rate:</b>	na	
<b>30-59-day Delinquent Ratio:</b>	na	
<b>Estimated Yield on Portfolio:</b>	5.9%	
<b>Dollar Volume of B&amp;C Servicing:</b>	na	
<b>Dollar Vol. of Seconds Serviced:</b>	na	
<b>Servicing Software/Bureau Used:</b>	na	