

BNC Mortgage, Inc.
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1901 Main Street
Irvine, CA 92614
Tel: (949) 260-6000
Fax: (949) 260-6035
www.bncmortgage.com

Top Company Officer:

Kelly W. Monahan
(949) 260-6000

Top Production Manager:

Gary Vander-Heaghen, SVP Sales
(949) 260-6000

Top Secondary Wholesale Contact:

Al Lapena
(949) 260-6000

Notes: BNC is owned by Lehman Brothers.

Total Mortgage Production Volume:

(dollars in millions)	2005	2004	% Change
Retail:	\$0	\$0	na
Wholesale:	\$15,739	\$10,858	45%
Correspondent:	\$349	\$284	23%
Total Production:	\$16,088	\$11,142	44%
Total Loans:	79,440	58,385	36%
Avg. Loan Size:	\$202,518	\$190,837	6%

Product Disbursement:

Whole Loan Sales Securitize Balance Sheet

Seconds funded in 2005: \$836

Most Popular Subprime products: A- B C D

Encore Credit Corporation
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1833 Alton Parkway
Irvine, CA 92606
Tel: (800) 472-2971
Fax: (949) 737-7670
www.encorecredit.com

Top Company Officer:

Steve Holder, Chairman & CEO
(949) 856-8301

Top Production Manager:

Troy Gotschall, EVP Production

Top Secondary Wholesale Contact:

Steve Szpytek
(630) 353-9118

Total Mortgage Production Volume:

(dollars in millions)	2005	2004	% Change
Retail:	\$572	\$737	-22%
Wholesale:	\$13,443	\$8,225	63%
Correspondent:	\$0	\$0	na
Total Production:	\$14,015	\$8,962	56%
Total Loans:	65,858	45,201	46%
Avg. Loan Size:	\$212,806	\$198,270	7%

Product Disbursement:

Whole Loan Sales Securitize Balance Sheet

Seconds funded in 2005: \$341

Most Popular Subprime products: A- B C D

Aegis Mortgage
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3250 Briarpark
Houston, TX 77042
Tel: (713) 787-0100
Fax: (713) 458-2790
www.aegismtg.com

Top Company Officer:

Richard Thompson, CEO
(713) 735-5277

Top Production Manager:

Dan Fouts
(888) 330-6412

Top Secondary Wholesale Contact:

Tim Coyle, SVP, Nat'l Sales

Total Mortgage Production Volume:

(dollars in millions)	2005	2004	% Change
Retail:	na	na	na
Wholesale:	na	na	na
Correspondent:	na	na	na
Total Production:	\$10,500	\$7,000	50%
Total Loans:	68,225	49,420	38%
Avg. Loan Size:	\$153,903	\$141,643	9%

Product Disbursement:

Whole Loan Sales Securitize Balance Sheet

Seconds funded in 2005: \$2,000

Most Popular Subprime products: A- B C D

Notes: Volumes involve estimates. Aegis is privately held and would not disclose results.