

DEAL CHARACTERISTICS : NAAC 2005-WF1

Deal Name	Deal Type	Deal Product Types	Principal Balance	Depositor	Closing Date	Cut-off Date	Bloomberg Ticker	Intex Ticker
NAAC 2005-WF1	ALTA	ALTA	\$483,641,714.29	Nomura Asset Acceptance Corporation	05/26/2005	05/01/2005	NAA 2005-WF1 Mtge naa05wf1	

DEAL POOL SPECIFICATION : Balance Information

Group Name	Principle Balance	Loan Count	Product Type	Range of Mortgage Rate		Weighed Average Mortgage Rate (%)	Range of Remaining Term to Stated Maturity		Weighed Avg Remaining Term to Stated Maturity (Months)	Range of Principal Balances		Avg Principal Balance(\$)
				Low(%)	High(%)		Low	High		Low(\$)	High(\$)	
Mortgage Pool	\$483,641,714.29	2,830	FIXED	5.250%	8.500%	6.734%	166	357	345	\$15,072.00	\$994,994.00	\$170,898.00

DEAL POOL SPECIFICATION : Credit Information

Group Name	Principle Balance	Range of Orig LTV Ratio		Weighed Average Orig LTV Ratios (%)	Weighed Avg Seasoning (Months)	Range of Credit Score		Weighed Average Credit Score	Mortgage loans with MI (LTV>80%)	Mortgage loans without MI (LTV>80%)	Purchase loan purpose (%)	Rate/Term Refi Loan Purpose (%)	Cash-out Refi Loan Purpose (%)
		Low(%)	High(%)			Low	High						
Mortgage Pool	\$483,641,714.29	19.73%	95.00%	80.97%	5	620	818	688	49.93%	0.01%	48.41%	8.86%	42.72%

DEAL POOL SPECIFICATION : Geographic Information

Group Name	Principle Balance	Geographic Concentration 1(%)	Geographic Concentration 2(%)	Geographic Concentration 3(%)	Geographic Concentration 4(%)
Mortgage Pool	\$483,641,714.29	CA:17.63	FL:13.39	NY:5.7	PA:4.63

VIEW PERFORMANCE DELINQUENCY GRIDS : NAAC 2005-WF1

Group	Period	Remit Date	Delinquency 30 Balance	Delinquency 30 %	Delinquency 60 Balance	Delinquency 60 %	Delinquency 90 Balance	Delinquency 90 %	FCL Balance	FCL %	REO Balance	REO %
Mortgage Pool	1	Jun 2005	\$1,486,300.67	0.310%	\$0.00	0.000%	\$0.00	0.000%	\$0.00	0.00%	\$0.00	0.00%
	2	Jul 2005	\$2,072,119.35	0.440%	\$664,748.09	0.141%	\$0.00	0.000%	\$0.00	0.00%	\$0.00	0.00%
	3	Aug 2005	\$2,269,871.82	0.489%	\$0.00	0.000%	\$0.00	0.000%	\$1,110,542.61	0.24%	\$0.00	0.00%
	4	Sep 2005	\$1,951,858.79	0.427%	\$0.00	0.000%	\$0.00	0.000%	\$1,054,522.66	0.23%	\$0.00	0.00%

5	Oct 2005	\$3,106,301.21	0.691%	\$391,717.51	0.087%	\$0.00	0.000%	\$1,708,165.42	0.38%	\$0.00	0.00%
6	Nov 2005	\$4,112,850.98	0.930%	\$327,363.46	0.074%	\$0.00	0.000%	\$2,031,370.78	0.46%	\$501,341.43	0.11%
7	Dec 2005	\$3,983,699.36	0.927%	\$1,616,281.78	0.376%	\$66,335.86	0.016%	\$1,406,583.61	0.33%	\$627,106.90	0.15%
8	Jan 2006	\$2,528,345.76	0.599%	\$328,401.86	0.078%	\$993,347.27	0.235%	\$719,208.38	0.17%	\$1,113,116.29	0.26%
9	Feb 2006	\$2,912,382.10	0.699%	\$755,820.75	0.181%	\$663,885.45	0.159%	\$1,423,566.81	0.34%	\$943,881.87	0.23%
9	Mar 2006	\$5,389,003.09	1.310%	\$220,017.97	0.054%	\$738,554.19	0.180%	\$2,248,709.01	0.55%	\$943,881.87	0.23%
10	Apr 2006	\$5,714,551.58	1.421%	\$794,491.02	0.198%	\$218,601.76	0.054%	\$1,882,122.15	0.47%	\$1,006,400.90	0.25%
11	May 2006	\$2,796,862.00	0.707%	\$955,971.57	0.242%	\$186,978.51	0.047%	\$3,586,563.51	0.91%	\$1,411,843.94	0.36%
12	Jun 2006	\$2,409,906.82	0.619%	\$212,310.81	0.055%	\$677,902.77	0.174%	\$3,903,695.85	1.00%	\$1,489,189.27	0.38%
13	Jul 2006	\$4,589,681.27	1.199%	\$477,984.36	0.125%	\$374,676.42	0.098%	\$4,525,056.09	1.18%	\$1,934,764.22	0.51%
14	Aug 2006	\$2,763,280.77	0.734%	\$2,262,564.16	0.601%	\$505,424.89	0.134%	\$4,002,180.72	1.06%	\$1,934,764.22	0.51%
15	Sep 2006	\$2,618,295.37	0.709%	\$1,060,707.59	0.287%	\$383,379.61	0.104%	\$3,169,034.03	0.86%	\$2,067,217.66	0.56%
16	Oct 2006	\$3,191,888.41	0.872%	\$1,419,968.57	0.388%	\$359,005.56	0.098%	\$2,895,456.22	0.79%	\$2,589,649.81	0.71%
17	Nov 2006	\$3,191,048.49	0.885%	\$2,106,762.42	0.585%	\$473,779.63	0.131%	\$2,313,613.70	0.64%	\$2,912,843.08	0.81%
18	Dec 2006	\$2,658,256.70	0.749%	\$3,440,636.91	0.969%	\$774,960.01	0.218%	\$1,823,845.64	0.51%	\$3,285,388.81	0.93%
19	Jan 2007	\$2,112,473.78	0.612%	\$920,798.04	0.267%	\$504,140.85	0.146%	\$3,528,773.84	1.02%	\$3,292,768.78	0.95%
20	Feb 2007	\$2,671,262.73	0.791%	\$1,236,437.51	0.366%	\$591,829.80	0.175%	\$2,898,593.09	0.86%	\$3,274,088.48	0.97%
21	Mar 2007	\$1,535,166.20	0.466%	\$1,329,386.79	0.403%	\$422,053.96	0.128%	\$2,535,777.33	0.77%	\$3,522,935.96	1.07%

VIEW PERFORMANCE LOSS PREPAYMENT GRIDS : NAAC 2005-WF1

Group	Period	Remit Date	Cumulative Losses	Pre-Payments	CPR	Factor	Balance
Mortgage Pool	1	Jun 2005	\$0.00	22	10.9000	98.9434	\$478,531,605.44
	2	Jul 2005	\$0.00	32	17.5000	97.2693	\$470,434,908.25
	3	Aug 2005	\$0.00	33	14.3000	95.9217	\$463,917,222.96
	4	Sep 2005	\$0.00	37	16.4000	94.4038	\$456,575,941.81
	5	Oct 2005	\$0.00	40	17.3000	92.8247	\$448,938,757.81
	6	Nov 2005	\$0.00	33	15.2000	87.1490	\$442,351,841.23
	7	Dec 2005	\$0.00	35	29.1000	88.7791	\$429,372,733.22

8	Jan 2006	\$0.00	22	18.9000	86.1068	\$421,488,861.00
9	Feb 2006	\$0.00	20	12.3000	86.1068	\$416,448,313.69
9	Mar 2006	(\$268.84)	14	13.1500	0.8501	\$411,124,790.17
10	Apr 2006	\$3,371.97	29	21.9500	83.1744	\$402,266,096.66
11	May 2006	\$6,758.61	21	17.2500	81.7792	\$395,518,320.42
12	Jun 2006	\$6,788.65	28	15.8500	80.5188	\$389,422,406.37
13	Jul 2006	\$6,562.02	23	Not Avail.	0.7917	\$382,880,562.55
14	Aug 2006	\$6,562.02	21	Not Avail.	0.7786	Not Avail.
15	Sep 2006	\$6,026.04	26	19.8070	0.7635	\$369,281,033.97
16	Oct 2006	\$20,172.17	10	9.3460	0.7564	\$365,840,639.24
17	Nov 2006	\$21,222.70	19	15.1910	0.7452	\$360,421,352.00
18	Dec 2006	\$21,222.70	9	15.2860	0.7341	\$355,045,537.37
19	Jan 2007	\$29,806.41	2	27.1581	0.7141	\$345,373,689.15
20	Feb 2007	\$409,093.87	Not Avail.	23.6526	0.6974	\$337,279,447.81
21	Mar 2007	\$411,614.83	0	23.8713	0.6809	\$329,291,838.21

DEAL POOL SPECIFICATION : Balance Information												
Group Name	Principle Balance	Loan Count	Product Type	Range of Mortgage Rate		Weighed Average Mortgage Rate (%)	Range of Remaining Term to Stated Maturity		Weighed Avg Remaining Term to Stated Maturity (Months)	Range of Principal Balances		Avg Principal Balance(\$)
				Low(%)	High(%)		Low (Months)	High (Months)		Low(\$)	High(\$)	
Group 1	\$192,025,387.08	1,196	FIXED	5.375%	6.950%	6.489%	349	357	355	\$26,473.00	\$595,830.00	\$160,556.00

DEAL POOL SPECIFICATION : Credit Information													
Group Name	Principle Balance	Range of Orig LTV Ratio		Weighed Average Orig LTV Ratios (%)	Weighed Avg Seasoning (Months)	Range of Credit Score		Weighed Average Credit Score	Mortgage loans with MI (LTV>80%)	Mortgage loans without MI (LTV>80%)	Purchase loan purpose (%)	Rate/Term Refi Loan Purpose (%)	Cash-out Refi Loan Purpose (%)
		Low(%)	High(%)			Low	High						
Group 1	\$192,025,387.08	20.00%	95.00%	77.33%	Not Avail.	620	810	691	33.63%	0.00%	44.93%	8.17%	46.90%

DEAL POOL SPECIFICATION : Geographic Information

Group Name	Principle Balance	Geographic Concentration 1(%)	Geographic Concentration 2(%)	Geographic Concentration 3(%)	Geographic Concentration 4(%)
Group 1	\$192,025,387.08	CA:22.15	FL:15.19	AZ:5.59	TX:4.76

VIEW PERFORMANCE DELINQUENCY GRIDS : NAAC 2005-WF1

Group	Period	Remit Date	Delinquency 30 Balance	Delinquency 30 %	Delinquency 60 Balance	Delinquency 60 %	Delinquency 90 Balance	Delinquency 90 %	FCL Balance	FCL %	REO Balance	REO %
Group 1	1	Jun 2005	\$761,927.87	0.399%	\$0.00	0.000%	\$0.00	0.000%	\$0.00	0.00%	\$0.00	0.00%
	4	Sep 2005	\$239,579.58	0.130%	\$0.00	0.000%	\$0.00	0.000%	\$501,341.43	0.27%	\$0.00	0.00%
	5	Oct 2005	\$631,066.97	0.345%	\$87,326.08	0.048%	\$0.00	0.000%	\$501,341.43	0.27%	\$0.00	0.00%
	6	Nov 2005	\$571,128.94	0.316%	\$80,504.90	0.045%	\$0.00	0.000%	\$383,372.81	0.21%	\$501,341.43	0.28%
	7	Dec 2005	\$1,128,886.64	0.638%	\$283,496.34	0.160%	\$0.00	0.000%	\$383,170.36	0.22%	\$501,341.43	0.28%
	8	Jan 2006	\$611,819.91	0.350%	\$135,763.68	0.078%	\$138,835.91	0.079%	\$220,402.38	0.13%	\$353,212.39	0.20%
	9	Feb 2006	\$1,087,398.77	0.629%	\$155,836.01	0.090%	\$225,645.24	0.131%	\$279,648.80	0.16%	\$74,446.79	0.04%
	9	Mar 2006	\$2,022,948.43	1.177%	\$220,017.97	0.128%	\$138,569.45	0.081%	\$339,575.89	0.20%	\$74,446.79	0.04%
	10	Apr 2006	\$1,766,616.03	1.051%	\$100,207.98	0.060%	\$218,601.76	0.130%	\$650,320.00	0.39%	\$74,446.79	0.04%
	11	May 2006	\$209,611.72	0.127%	\$135,307.29	0.082%	\$186,978.51	0.113%	\$872,954.08	0.53%	\$74,446.79	0.04%
	12	Jun 2006	\$944,161.86	0.577%	\$51,432.33	0.031%	\$138,164.32	0.084%	\$437,088.55	0.27%	\$115,257.13	0.07%
	13	Jul 2006	\$1,108,177.77	0.689%	\$217,545.26	0.135%	\$224,569.59	0.140%	\$699,300.58	0.43%	\$174,914.08	0.11%
	14	Aug 2006	\$936,305.81	0.591%	\$205,194.48	0.130%	\$355,435.82	0.224%	\$956,384.16	0.60%	\$174,914.08	0.11%
	15	Sep 2006	\$1,053,955.01	0.680%	\$252,994.99	0.163%	\$0.00	0.000%	\$976,335.52	0.63%	\$174,914.08	0.11%
	16	Oct 2006	\$1,539,379.95	0.998%	\$471,468.06	0.306%	\$115,381.16	0.075%	\$654,952.42	0.42%	\$236,893.95	0.15%
	17	Nov 2006	\$452,979.53	0.299%	\$927,715.01	0.612%	\$163,766.80	0.108%	\$654,703.79	0.43%	\$236,893.95	0.16%
	18	Dec 2006	\$633,591.52	0.425%	\$861,992.47	0.579%	\$286,841.04	0.193%	\$332,439.52	0.22%	\$558,762.93	0.38%
	19	Jan 2007	\$692,765.26	0.478%	\$199,263.13	0.138%	\$311,050.95	0.215%	\$699,891.39	0.48%	\$558,762.93	0.39%
	20	Feb 2007	\$787,261.44	0.556%	\$431,176.59	0.304%	\$86,047.32	0.061%	\$679,328.33	0.48%	\$615,443.93	0.43%
	21	Mar 2007	\$250,885.66	0.182%	\$344,533.40	0.250%	\$168,295.37	0.122%	\$109,261.98	0.08%	\$1,031,881.00	0.75%

VIEW PERFORMANCE LOSS PREPAYMENT GRIDS : NAAC 2005-WF1

Group	Period	Remit Date	Cumulative Losses		Pre-Payments	CPR	Factor	Balance
Group 1	1	Jun 2005	\$0.00		8	7.7000	99.2449	\$190,575,448.48
	4	Sep 2005	\$0.00		13	15.8000	95.9471	\$184,242,698.54
	5	Oct 2005	\$0.00		10	9.7000	95.0451	\$182,510,777.82
	6	Nov 2005	\$0.00		12	9.5000	90.9885	\$180,830,058.86
	7	Dec 2005	\$0.00		Not Avail.	22.3000	92.1241	\$176,901,725.44
	8	Jan 2006	\$0.00		Not Avail.	12.8000	89.8786	\$174,721,034.82
	9	Feb 2006	\$0.00		Not Avail.	12.7000	89.8786	\$172,589,782.33
	9	Mar 2006	(\$268.84)		Not Avail.	5.0200	0.8940	\$171,678,650.24
	10	Apr 2006	\$3,371.97		19	21.6730	87.5140	\$168,049,015.94
	11	May 2006	\$3,371.97		13	14.7800	86.2674	\$165,655,328.98
	12	Jun 2006	\$3,371.97		12	13.3400	85.1566	\$163,522,304.33
	13	Jul 2006	\$3,371.97		15	Not Avail.	0.8374	\$160,801,532.95
	14	Aug 2006	\$3,371.97		13	Not Avail.	0.8246	Not Avail.
	15	Sep 2006	\$3,371.97		16	21.8770	0.8069	\$154,953,721.60
	16	Oct 2006	\$17,518.10		3	4.5220	0.8030	\$154,193,775.79
	17	Nov 2006	\$17,541.52		12	18.0370	0.7889	\$151,497,207.61
	18	Dec 2006	\$17,541.52		6	17.4640	0.7756	\$148,933,067.53
	19	Jan 2007	\$17,541.52		1	27.2077	0.7545	\$144,886,379.89
	20	Feb 2007	\$17,009.52		Not Avail.	23.4548	0.7371	\$141,540,148.42
	21	Mar 2007	\$17,009.52		0	28.8728	0.7157	\$137,426,743.99

DEAL POOL SPECIFICATION : Balance Information

Group Name	Principle Balance	Loan Count	Product Type	Range of Mortgage Rate		Weighed Average Mortgage Rate (%)	Range of Remaining Term to Stated Maturity		Weighed Avg Remaining Term to Stated Maturity (Months)	Range of Principal Balances		Avg Principal Balance(\$)
				Low(%)	High(%)		Low (Months)	High (Months)		Low(\$)	High(\$)	
Group 2	\$291,616,327.21	1,634	FIXED	5.250%	8.500%	6.896%	166	357	339	\$15,072.00	\$994,994.00	\$178,468.00

DEAL POOL SPECIFICATION : Credit Information

Group Name	Principle Balance	Range of LTV Ratio Low(%)	Orig High(%)	Weighed Average Orig LTV Ratios (%)	Weighed Avg Seasoning (Months)	Range of Credit Score Low	High	Weighed Average Credit Score	Mortgage loans with MI (LTV>80%)	Mortgage loans without MI (LTV>80%)	Purchase loan purpose (%)	Rate/Term Refi Loan Purpose (%)	Cash-out Refi Loan Purpose (%)
Group 2	\$291,616,327.21	19.73%	95.00%	83.37%	Not Avail.	620	818	686	60.66%	0.01%	50.71%	9.32%	39.97%

DEAL POOL SPECIFICATION : Geographic Information

Group Name	Principle Balance	Geographic Concentration 1(%)	Geographic Concentration 2(%)	Geographic Concentration 3(%)	Geographic Concentration 4(%)
Group 2	\$291,616,327.21	CA:14.65	FL:12.2	NY:8.37	NJ:5.86

VIEW PERFORMANCE DELINQUENCY GRIDS : NAAC 2005-WF1

Group	Period	Remit Date	Delinquency 30 Balance	Delinquency 30 %	Delinquency 60 Balance	Delinquency 60 %	Delinquency 90 Balance	Delinquency 90 %	FCL Balance	FCL %	REO Balance	REO %
Group 2	1	Jun 2005	\$724,372.80	0.251%	\$0.00	0.000%	\$0.00	0.000%	\$0.00	0.00%	\$0.00	0.00%
	4	Sep 2005	\$1,712,279.21	0.628%	\$0.00	0.000%	\$0.00	0.000%	\$553,181.23	0.20%	\$0.00	0.00%
	5	Oct 2005	\$2,475,234.24	0.928%	\$304,391.43	0.114%	\$0.00	0.000%	\$1,206,823.99	0.45%	\$0.00	0.00%
	6	Nov 2005	\$3,541,722.04	1.354%	\$246,858.56	0.094%	\$0.00	0.000%	\$1,647,997.97	0.63%	\$0.00	0.00%
	7	Dec 2005	\$2,854,812.72	1.131%	\$1,332,785.44	0.527%	\$66,335.86	0.527%	\$1,023,413.25	0.40%	\$125,765.47	0.05%
	8	Jan 2006	\$1,916,525.85	0.776%	\$192,638.18	0.078%	\$854,511.36	0.346%	\$498,806.00	0.20%	\$759,903.90	0.31%
	9	Feb 2006	\$1,824,983.33	0.748%	\$599,984.74	0.246%	\$438,240.21	0.180%	\$1,143,918.01	0.47%	\$869,435.08	0.36%
	9	Mar 2006	\$3,366,054.66	1.404%	\$0.00	0.000%	\$599,984.74	0.250%	\$1,909,133.12	0.80%	\$869,435.08	0.36%
	10	Apr 2006	\$3,947,935.55	1.686%	\$694,283.04	0.296%	\$0.00	0.000%	\$1,231,802.15	0.53%	\$931,954.11	0.40%
	11	May 2006	\$2,587,250.28	1.126%	\$820,664.28	0.357%	\$0.00	0.000%	\$2,713,609.43	1.18%	\$1,337,397.15	0.58%
	12	Jun 2006	\$1,465,744.96	0.649%	\$160,878.48	0.071%	\$539,738.45	0.239%	\$3,466,607.30	1.53%	\$1,373,932.14	0.61%
	13	Jul 2006	\$3,481,503.50	1.568%	\$260,439.10	0.117%	\$150,106.83	0.068%	\$3,825,755.51	1.72%	\$1,759,850.14	0.79%
	14	Aug 2006	\$1,826,974.96	0.837%	\$2,057,369.68	0.943%	\$149,989.07	0.069%	\$3,045,796.56	1.40%	\$1,759,850.14	0.81%
	15	Sep 2006	\$1,564,340.36	0.730%	\$807,712.60	0.377%	\$383,379.61	0.179%	\$2,192,698.51	1.02%	\$1,892,303.58	0.88%
	16	Oct 2006	\$1,652,508.46	0.781%	\$948,500.51	0.448%	\$243,624.40	0.115%	\$2,240,503.80	1.06%	\$2,352,755.86	1.11%
	17	Nov 2006	\$2,738,068.96	1.311%	\$1,179,047.41	0.564%	\$310,012.83	0.148%	\$1,658,909.91	0.79%	\$2,675,949.13	1.28%

18	Dec 2006	\$2,024,665.18	0.982%	\$2,578,644.44	1.251%	\$488,118.97	0.237%	\$1,491,406.12	0.72%	\$2,726,625.88	1.32%
19	Jan 2007	\$1,419,708.52	0.708%	\$721,534.91	0.360%	\$193,089.90	0.096%	\$2,828,882.45	1.41%	\$2,734,005.85	1.36%
20	Feb 2007	\$1,884,001.29	0.961%	\$805,260.92	0.411%	\$505,782.48	0.258%	\$2,219,264.76	1.13%	\$2,658,644.55	1.36%
21	Mar 2007	\$1,284,280.54	0.668%	\$984,853.39	0.512%	\$253,758.59	0.132%	\$2,426,515.35	1.26%	\$2,491,054.96	1.30%

VIEW PERFORMANCE LOSS PREPAYMENT GRIDS : NAAC 2005-WF1

Group	Period	Remit Date	Cumulative Losses	Pre-Payments	CPR	Factor	Balance
Group 2	1	Jun 2005	\$0.00	14	12.9000	98.7449	\$287,956,156.96
	4	Sep 2005	\$0.00	24	16.8000	93.3875	\$272,333,243.27
	5	Oct 2005	\$0.00	30	22.1000	91.3625	\$266,427,979.99
	6	Nov 2005	\$0.00	21	18.9000	84.6207	\$261,521,782.37
	7	Dec 2005	\$0.00	Not Avail.	33.6000	86.5764	\$252,471,007.78
	8	Jan 2006	\$0.00	Not Avail.	22.9000	83.6231	\$246,767,826.18
	9	Feb 2006	\$0.00	Not Avail.	12.0000	83.6231	\$243,858,531.36
	9	Mar 2006	\$0.00	Not Avail.	18.5200	0.8211	\$239,446,139.93
	10	Apr 2006	\$0.00	10	22.1570	80.3169	\$234,217,080.72
	11	May 2006	\$3,386.64	8	18.9820	78.8238	\$229,862,991.44
	12	Jun 2006	\$3,416.68	16	17.6200	77.4648	\$225,900,102.04
	13	Jul 2006	\$3,190.05	8	Not Avail.	0.7615	\$222,079,029.60
	14	Aug 2006	\$3,190.05	8	Not Avail.	0.7484	Not Avail.
	15	Sep 2006	\$2,654.07	10	18.2740	0.7350	\$214,327,312.37
	16	Oct 2006	\$2,654.07	7	12.6940	0.7258	\$211,646,863.45
	17	Nov 2006	\$3,681.18	7	13.0610	0.7164	\$208,924,144.39
	18	Dec 2006	\$3,681.18	3	13.6740	0.7068	\$206,112,469.84
	19	Jan 2007	\$12,264.89	1	27.1222	0.6875	\$200,487,309.26
	20	Feb 2007	\$392,084.35	Not Avail.	23.7952	0.6712	\$195,739,299.39
	21	Mar 2007	\$394,605.31	0	20.0551	0.6579	\$191,865,094.22

