

# Exhibit A to Sheeren Affidavit (Summary Table)

**Summary Table  
Exhibit D - OC Trusts  
Variants of Language in Governing Agreements Relating to Overcollateralization**

Variant	Description	Number Of Trusts	Representative Definitions in Governing Agreements		
			Overcollateralization Amount	Overcollateralization Release Amount Or Excess Overcollateralization Amount	Overcollateralization Target Amount
1	Overcollateralization Amount is generally defined as the trust's collateral, minus the trust's certificate balances " <u>after taking into account the payment of principal ... on such Certificates</u> "	117	<b>Overcollateralization Amount:</b> With respect to any Distribution Date, the excess, if any, of (a) the aggregate Stated Principal Balance of the Mortgage Loans for such Distribution Date over (b) the aggregate Certificate Principal Balance of the Offered Certificates and the Class B-3 Certificates on such Distribution Date ( <u>after taking into account the payment of principal other than any Extra Principal Distribution Amount on such Certificates</u> ).	<b>Overcollateralization Release Amount:</b> With respect to any Distribution Date is the lesser of (x) the sum of the amounts described in clauses (a) through (e) and (g) in the definition of Principal Funds for such Distribution Date and (y) the excess, if any, of (i) the Overcollateralization Amount for such Distribution Date (assuming that 100% of such Principal Funds is applied as a principal payment on such Distribution Date) over (ii) the Overcollateralization Target Amount for such Distribution Date (with the amount pursuant to clause (y) deemed to be \$0 if the Overcollateralization Amount is less than or equal to the Overcollateralization Target Amount on that Distribution Date).	<b>Overcollateralization Target Amount:</b> With respect to any Distribution Date (a) prior to the Stepdown Date, \$4,471,937, (b) on or after the Stepdown Date and if a Trigger Event is not in effect, the greater of (i) the lesser of (1) \$4,471,937 and (2) 1.10% of the then current aggregate Stated Principal Balance of the Mortgage Loans as of such Distribution Date and (ii) \$4,065,398 and (c) on or after the Stepdown Date and if a Trigger Event is in effect, the Overcollateralization Target Amount for the immediately preceding Distribution Date.
2	Overcollateralized Amount is generally defined as the trust's collateral, minus the trust's certificate balances " <u>assuming that 100% of the Principal Remittance Amount is applied as a principal payment on such Distribution Date</u> "	16	<b>OVERCOLLATERALIZED AMOUNT:</b> With respect to any Distribution Date, the amount, if any, by which (x) the aggregate Stated Principal Balance of the Mortgage Loans as of the last day of the related Due Period exceeds (y) the sum of the aggregate Outstanding Certificate Principal Balance of the Certificates as of such Distribution Date ( <u>assuming that 100% of the Principal Remittance Amount is applied as a principal payment on such Distribution Date</u> ). Initially, the Overcollateralized Amount will be \$5,225,290.69.	<b>OVERCOLLATERALIZATION RELEASE AMOUNT:</b> With respect to any Distribution Date, the lesser of (x) the Principal Remittance Amount for such Distribution Date and (y) the excess, if any, of (1) the Overcollateralized Amount for such Distribution Date over (2) the Overcollateralization Target Amount for such Distribution Date.	<b>OVERCOLLATERALIZATION TARGET AMOUNT:</b> With respect to any Distribution Date, (1) prior to the Step-Down Date, 1.10% of the aggregate Stated Principal Balance of the Mortgage Loans as of the Cut-off Date, (2) on or after the Step-Down Date, provided a Trigger Event is not in effect, the greater of (x) 2.20% of the aggregate Stated Principal Balance of the Mortgage Loans as of the last day of the related Due Period and (y) the Overcollateralization Floor, and (3) on or after the Step-Down Date, if a Trigger Event is in effect, the Overcollateralization Target Amount for the immediately preceding Distribution Date.

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			Overcollateralization Amount	Overcollateralization Release Amount Or Excess Overcollateralization Amount	Overcollateralization Target Amount
3	Overcollateralized Amount is generally defined as the trust's collateral, minus the trust's certificate balances " <u>taking into account the distributions of principal ... to be made on such Distribution Date</u> "	14	<b>Overcollateralization Amount:</b> With respect to any Distribution Date, the excess, if any, of (i) the aggregate principal balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Principal Prepayments and Realized Losses on the Mortgage Loans incurred during the related Due Period) over (ii) the aggregate Current Principal Amount of the Class A Certificates and the Class B Certificates, <u>after taking into account the distributions of principal, less Net Deferred Interest, to be made on such Distribution Date.</u>	<b>Overcollateralization Release Amount:</b> With respect to any Distribution Date for which the Excess Overcollateralization Amount is, or would be, after taking into account all other distributions to be made on that Distribution Date, greater than zero, an amount equal to the lesser of (i) the Excess Overcollateralization Amount for that Distribution Date and (ii) the Principal Funds for that Distribution Date.	<b>Overcollateralization Target Amount:</b> With respect to any Distribution Date . . . (ii) on or after the Stepdown Date provided a Trigger Event is not in effect, the greater of (x) (1) prior to the Distribution Date in November 2012, 1.875% of the then current aggregate Outstanding Principal Balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Principal Prepayments and Realized Losses on the Mortgage Loans incurred during the prior calendar month) and (2) on or after the Distribution Date in November 2012, 1.500% of the then current aggregate Outstanding Principal Balance of the Mortgage Loans as of the last day of the related Due Period (after giving effect to scheduled payments of principal due during the related Due Period, to the extent received or advanced, and unscheduled collections of principal received during the related Prepayment Period, and after reduction for Principal Prepayments and Realized Losses on the Mortgage Loans incurred during the prior calendar month) and (y) 0.50% of the aggregate principal balance of the Mortgage Loans as of the Cut-Off Date (\$2,553,290.16) or (iii) on or after the Stepdown Date and if a Trigger Event is in effect, the Overcollateralization Target Amount for the immediately preceding Distribution Date.
4	Overcollateralization Amount is generally defined as the trust's collateral, minus the trust's certificate balances " <u>after giving effect to payments to be made on such Payment Date</u> "	8	<b>Overcollateralization Amount:</b> With respect to any Payment Date is the amount, if any, by which the Invested Amount exceeds the aggregate Note Principal Balance of the Notes as of such Payment Date <u>after giving effect to payments to be made on such Payment Date.</u>	<b>Excess Overcollateralization Amount:</b> With respect to the HELOCs and any Payment Date, the excess, if any, of the Overcollateralization Amount on that Payment Date over the Overcollateralization Target Amount.	<b>Overcollateralization Target Amount:</b> With respect to any Payment Date (a) prior to the Stepdown Date, an amount equal to 3.85% of the Invested Amount as of the Cut-off Date, (b) on or after the Stepdown Date and if a Trigger Event is not in effect, the greater of (A) the lesser of (i) an amount equal to 3.85% of the Invested Amount as of the Cut-off Date and (ii) approximately 7.70% of the then current Invested Amount as of the last day of the Collection Period and (B) the Overcollateralization Floor or (c) on or after the Stepdown Date and if a Trigger Event is in effect, the Overcollateralization Target Amount for the immediately preceding Payment Date.