



Nomura Home Equity Loan, Inc. 2007-2

Pool Summary	August-08		
Delinquency Status Summary:			
	%	\$	#
Current	59.60%	\$416,501,868	3,851
30 Day DQ	6.98%	\$48,778,239	-
60 Day DQ	3.18%	\$22,222,751	-
90+ Day DQ	5.62%	\$39,274,169	-
Bankruptcy	2.06%	\$14,395,870	-
Foreclosure	12.63%	\$88,262,057	-
Real Estate Owned (REO)	9.93%	\$69,393,684	-
Total 90+ Days Bucket	30.24%	\$211,325,780	-
Total	100.00%	\$698,828,638	3,851

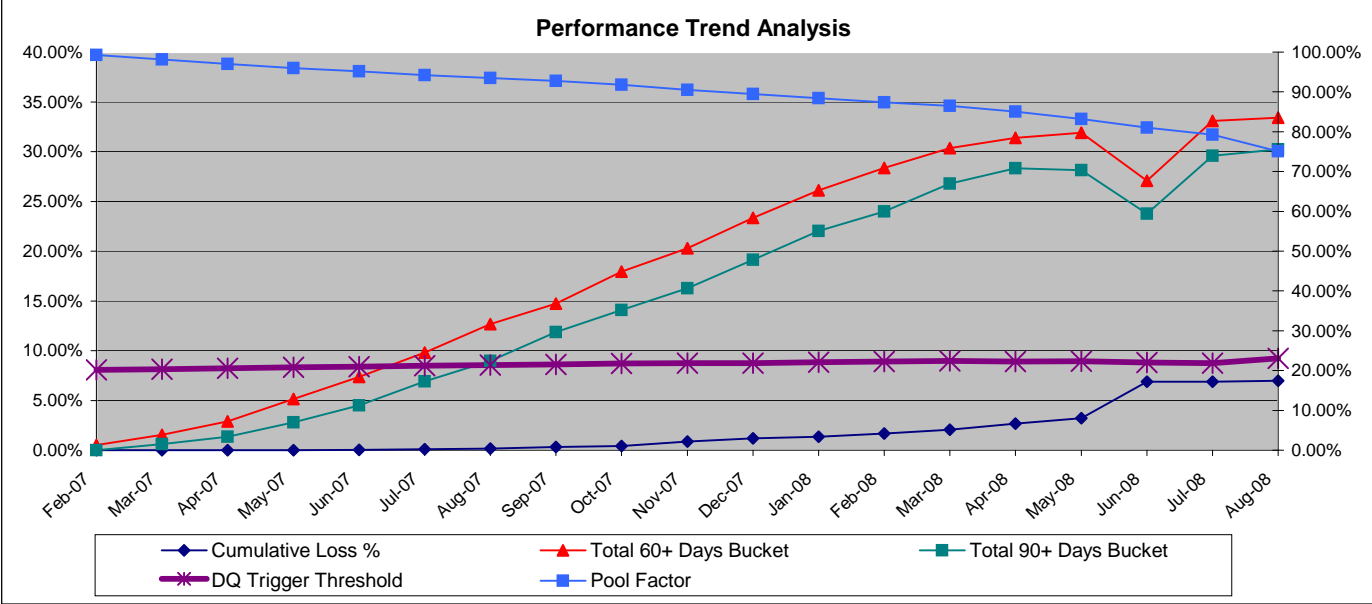
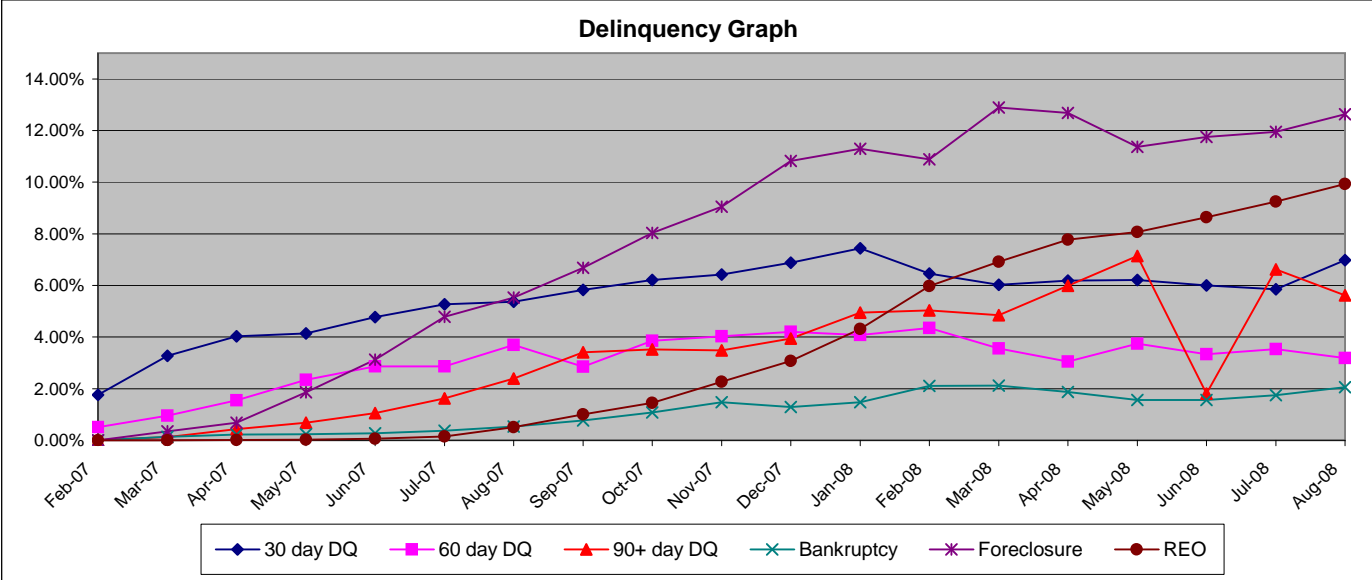
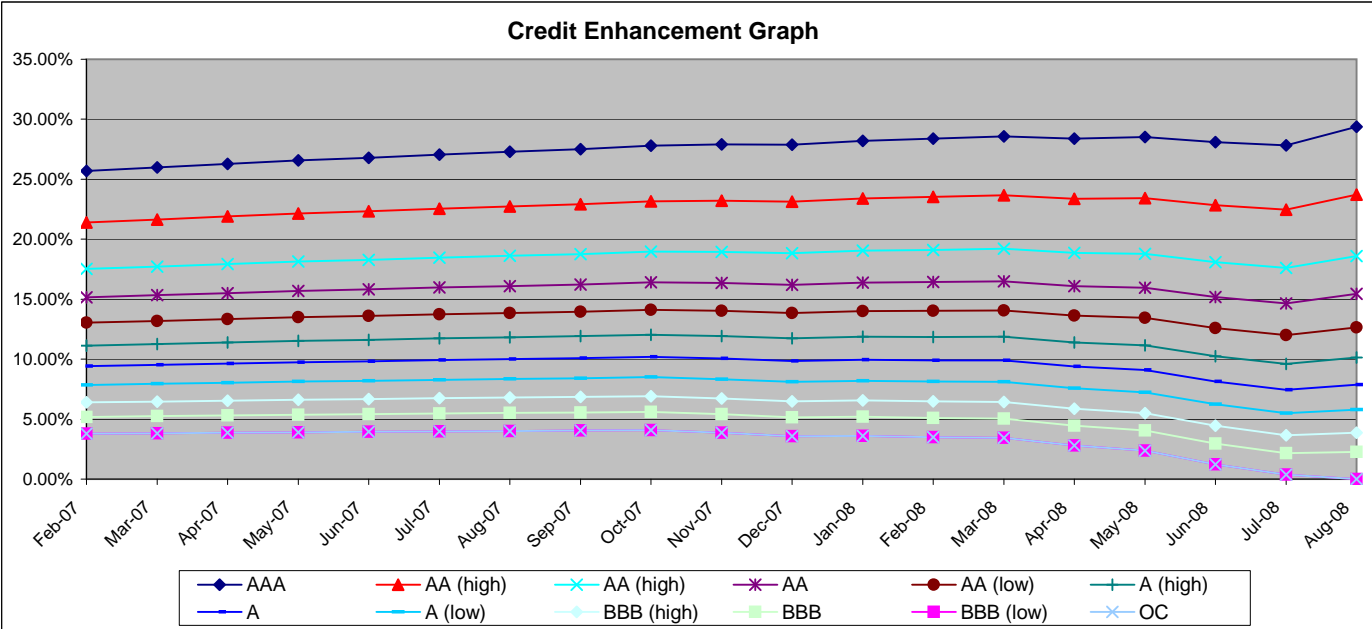
Excess Spread, Delinquency and Loss Analysis:			
	%	\$	
Excess Spread (XS) Annualized	-22.63%	(158,164,339)	
Monthly XS - 3 month average	-4.92%	(34,402,194)	
Total 90+ Days Bucket - 3 month average	27.92%	195,141,679	
Delinquency Coverage Ratio:	(0.34)		
3 Month Average XS + OC / potential losses from Total 90+ Days Bucket			
DBRS Single B Cum loss assumption at Deal inception	4.50%	41,878,270	
Monthly losses - 3 month average	1.44%	13,418,798	
Cumulative Losses to date as a percent of original balance	6.98%	64,947,232.78	

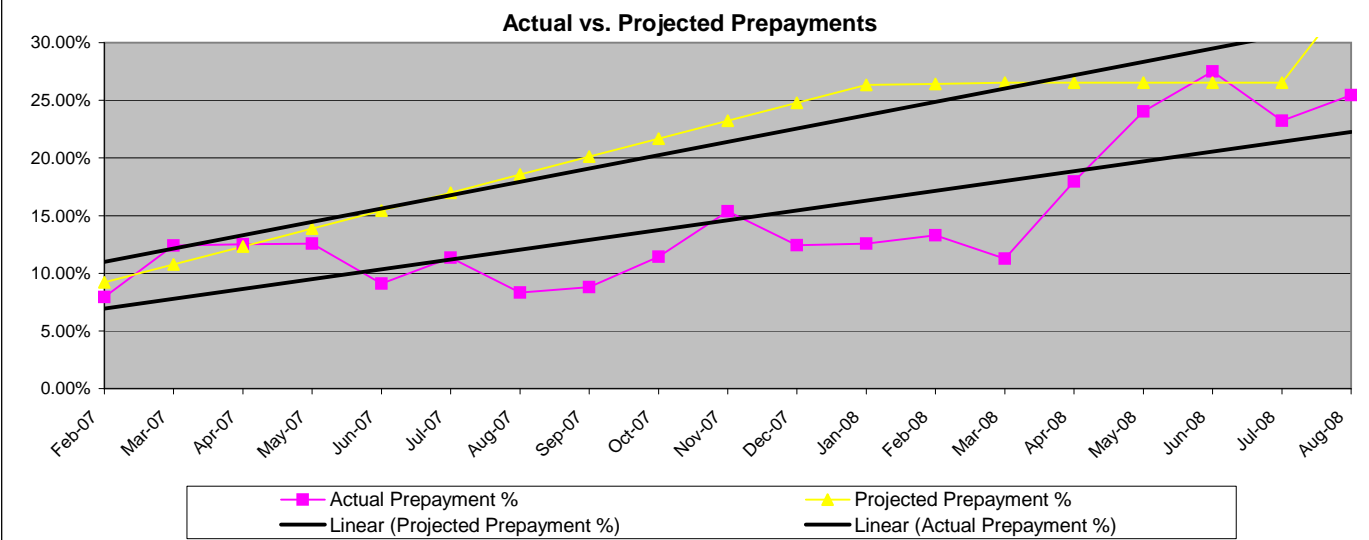
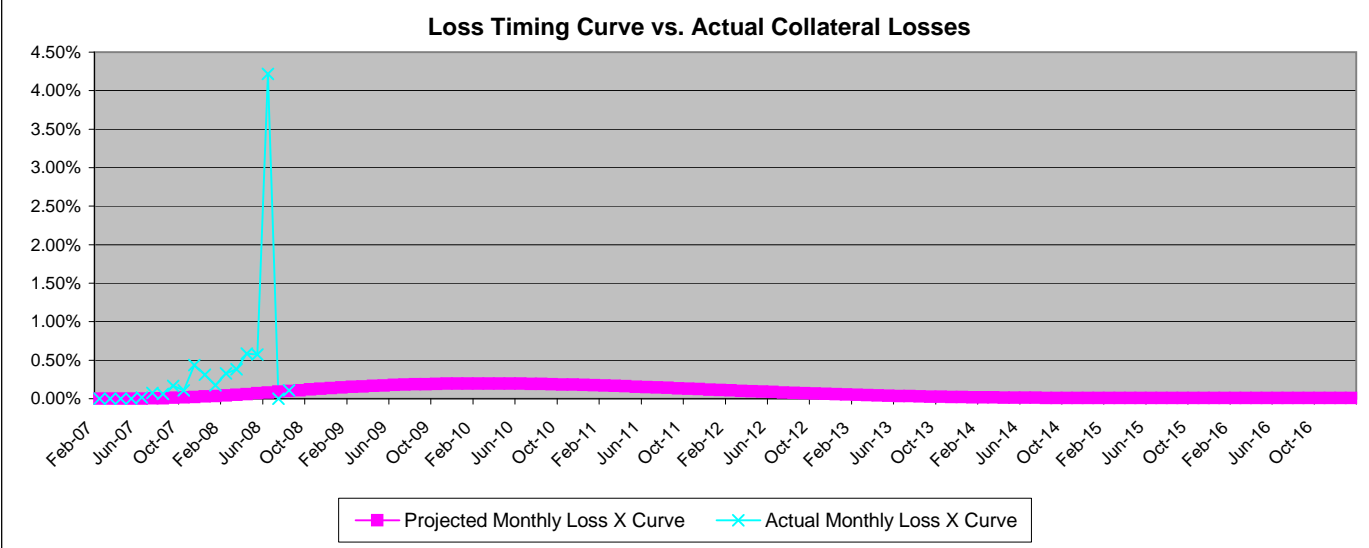
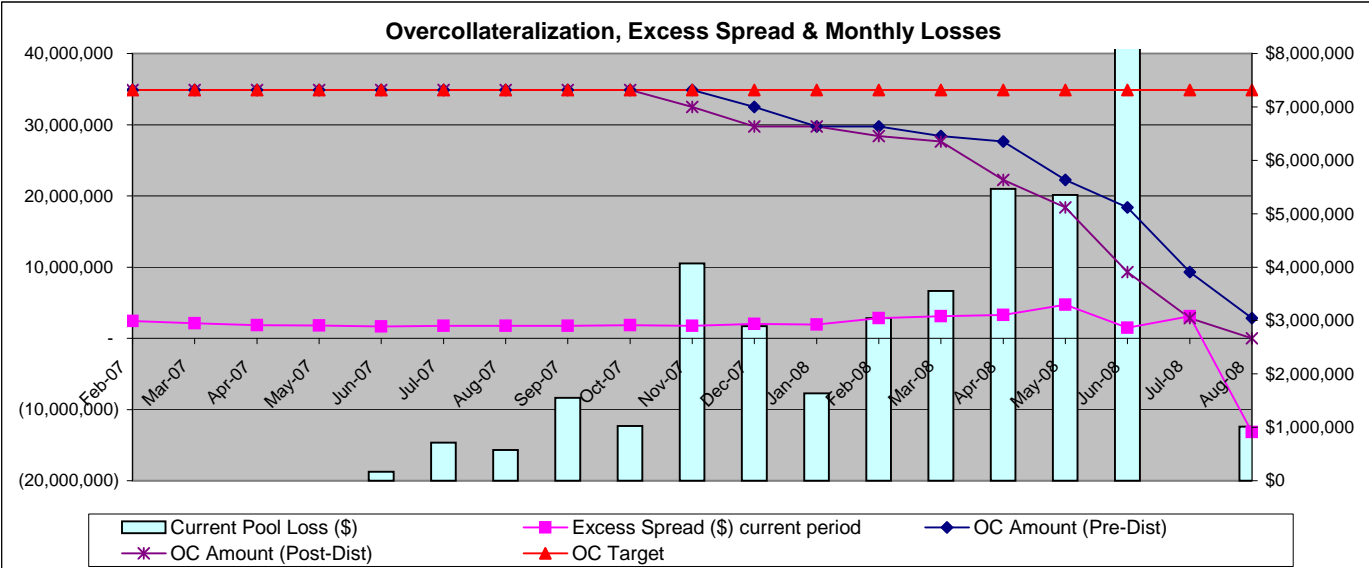
Pool Statistics:			
Current:		Original	
Mortgage Originator	Ownit Mortgage Solutions 42%, First NLC Financial Services 12%	Balance	930,628,229
Servicer	Ocwen Loan Servicing 93%, Equity One 7%, Wells Fargo Bank 1%	Mortgage Insurer	NA
Provider of Reps and Warranties	Nomura Credit and Capital Inc.	% of loans with MI	-
Trustee	HSBC Bank USA N.A.	DT LTV Coverage	-
Repurchase/EPDs	NA	LTV	82.64%
% of original balance with modifications	NA	Combined LTV	88.89%
% repayment plan/forebearance	NA	FICO	633
Current balance	\$698,828,638	RWFICO	615
Pool Factor	75.09%	WAM	357
Current OC as % of current Balance	0.00%	WAC	8.32%
Months of seasoning	19	OC (At Issuance)	3.75%
Pricing CPR	28.80%	OC Target	3.75%
Current CPR	25.46%	Fixed	23.98%
WAM	423	ARM	76.02%
WAC	7.67%	average month to reset	27
Trigger & Step-down Analysis:		Cash-out	48.91%
DQ Trigger	FAIL	Purchase	47.20%
Total 60+ days Bucket	33.42%	1st lien with piggy back	37.75%
DQ Trigger Threshold	9.21%	Second Liens	6.04%
Cum Loss Trigger	FAIL	Fully Amortizing	36.45%
Cumulative Losses to date as a percent of original balance	6.98%	Balloons	51.68%
Cum Loss Trigger Threshold	3.80%	Interest Only	11.87%
Step-down Date	No	average I/O period	62
		Investor Owned	4.58%
		Single Family	88.30%
		Full Doc	-
		Limited Doc	86.42%
		Stated Doc	13.29%

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Class Information

Class Name	Original Rating	Current Rating	Original CE %	Current CE %	Gross Loss %	Current Bond Balance \$	Current Period Writedown \$	Class Factor %	Curr CE / Orig. CE	Delinquency Coverage Ratio
I-A-1	AAA	AAA	25.50%	29.37%	26.50%	266,278,333	-	74.20%	1.15	1.70
II-A-1	AAA	AAA	25.50%	29.37%	26.50%	152,196,282	-	68.94%	1.15	1.70
II-A-2	AAA	AAA	25.50%	29.37%	26.50%	26,333,000	-	100.00%	1.15	1.70
II-A-3	AAA	AAA	25.50%	29.37%	26.50%	65,731,000	-	100.00%	1.15	1.70
II-A-4	AAA	AAA	25.50%	29.37%	26.50%	21,643,000	-	100.00%	1.15	1.70
M-1	AA (high)	AA (high)	21.25%	23.71%	21.33%	39,551,000	-	100.00%	1.12	1.31
M-2	AA (high)	A (high)	17.40%	18.58%	21.33%	35,829,000	-	100.00%	1.07	0.95
M-3	AA	A (low)	15.05%	15.45%	18.75%	21,869,000	-	100.00%	1.03	0.73
M-4	AA (low)	BBB (high)	12.95%	12.66%	16.92%	19,543,000	-	100.00%	0.98	0.54
M-5	A (high)	BBB	11.05%	10.13%	15.08%	17,681,000	-	100.00%	0.92	0.36
M-6	A	BBB (low)	9.35%	7.86%	13.25%	15,820,000	-	100.00%	0.84	0.20
M-7	A (low)	BB (high)	7.80%	5.80%	11.83%	14,424,000	-	100.00%	0.74	0.06
M-8	BBB (high)	BB	6.35%	3.87%	10.42%	13,494,000	-	100.00%	0.61	-0.07
M-9	BBB	BB (low)	5.15%	2.27%	9.00%	11,167,000	-	100.00%	0.44	-0.18
B-1	BBB (low)	B (high)	3.75%	0.40%	8.17%	13,028,000	-	100.00%	0.11	-0.31
OC	NR	NR	3.75%	0.00%	-	2,827,844	-	8.10%	0.00	-
P	NR	NR	3.75%	0.00%	-	100	-	100.00%	0.00	-





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