

**Commercial Capital Access One  
Series 3**

Payment Date Report  
Commercial Capital Access One Series 3

Payment Date: 15-Apr-04

| Class | Class Interest Rate | Beginning Balance | Interest Accrual | Interest Payment | Scheduled Principal Payment | Unscheduled Principal Payment | Losses | Total Distribution | Ending Balance   |
|-------|---------------------|-------------------|------------------|------------------|-----------------------------|-------------------------------|--------|--------------------|------------------|
| 3A-1  | 6.298%              | \$30,740,122.35   | \$161,334.41     | \$161,334.41     | \$702,482.88                | \$859,777.52                  | \$0.00 | \$1,723,594.81     | \$29,177,861.95  |
| 3A-2  | 6.615%              | \$200,612,000.00  | \$1,105,873.65   | \$1,105,873.65   | \$0.00                      | \$0.00                        | \$0.00 | \$1,105,873.65     | \$200,612,000.00 |
| 3X    | 4273.728%           | \$100,000.00      | \$356,144.04     | \$356,144.04     | \$0.00                      | \$0.00                        | \$0.00 | \$356,144.04       | \$100,000.00     |
| 3B    | 6.653%              | \$45,535,000.00   | \$252,453.63     | \$252,453.63     | \$0.00                      | \$0.00                        | \$0.00 | \$252,453.63       | \$45,535,000.00  |
| 3C    | 6.997%              | \$43,367,000.00   | \$252,865.75     | \$252,865.75     | \$0.00                      | \$0.00                        | \$0.00 | \$252,865.75       | \$43,367,000.00  |
| 3D    | 7.695%              | \$19,516,000.00   | \$125,149.19     | \$125,149.19     | \$0.00                      | \$0.00                        | \$0.00 | \$125,149.19       | \$19,516,000.00  |
| 3E    | 7.695%              | \$6,505,000.00    | \$41,714.26      | \$41,714.26      | \$0.00                      | \$0.00                        | \$0.00 | \$41,714.26        | \$6,505,000.00   |
| 3F    | 5.500%              | \$10,841,000.00   | \$49,687.92      | \$49,687.92      | \$0.00                      | \$0.00                        | \$0.00 | \$49,687.92        | \$10,841,000.00  |
| 3G    | 5.500%              | \$17,347,000.00   | \$79,507.08      | \$124,442.03     | \$0.00                      | \$0.00                        | \$0.00 | \$124,442.03       | \$17,347,000.00  |
| 3H    | 5.500%              | \$12,758,186.27   | \$58,475.02      | \$0.00           | \$0.00                      | \$0.00                        | \$0.00 | \$0.00             | \$12,758,186.27  |
|       |                     | \$387,321,308.62  | \$2,483,204.95   | \$2,469,664.88   | \$702,482.88                | \$859,777.52                  | \$0.00 | \$4,031,925.28     | \$385,759,048.22 |

| Class | Cusip      | Priority    | Principal Type | Interest Type |
|-------|------------|-------------|----------------|---------------|
| 3A-1  | 20162F AF5 | Senior      | Sequential     | Fixed         |
| 3A-2  | 20162F AG3 | Senior      | Sequential     | Fixed         |
| 3X    | 20162F AH1 | Senior      | Sequential     | Variable      |
| 3B    | 20162F AJ7 | Subordinate | Sequential     | Fixed         |
| 3C    | 20162F AK4 | Subordinate | Sequential     | Fixed         |
| 3D    | 20162F AL2 | Subordinate | Sequential     | WANR          |
| 3E    | 20162F AM0 | Subordinate | Sequential     | WANR          |
| 3F    | 20162F AN8 | Subordinate | Sequential     | Fixed         |
| 3G    | 20162F AP3 | Subordinate | Sequential     | Fixed         |
| 3H    | 20162F AQ1 | Subordinate | Sequential     | Fixed         |

Payments per Bond Denomination  
Commercial Capital Access One Series 3

Payment Date: 15-Apr-04

Amounts Per Individual Security

| Class | Original Balance | Original % of Pool | Integral Denomination | Record Date | Interest Accrual | Interest Payment | Principal Payment | Losses | Ending Balance   | Remaining Principal Factor |
|-------|------------------|--------------------|-----------------------|-------------|------------------|------------------|-------------------|--------|------------------|----------------------------|
| 3A-1  | \$72,500,000.00  | 16.72%             | \$1,000.00            | April-04    | 2.22530219       | 2.22530219       | 9.68941903        | \$0.00 | \$29,177,861.95  | 0.40245327                 |
| 3A-2  | \$200,612,000.00 | 46.26%             | \$1,000.00            | April-04    | 5.51250000       | 5.51250000       | 0.00000000        | \$0.00 | \$200,612,000.00 | 1.00000000                 |
| 3X    | \$100,000.00     | 0.02%              | \$1,000.00            | April-04    | 3561.44041267    | 3561.44041267    | 0.00000000        | \$0.00 | \$100,000.00     | 1.00000000                 |
| 3B    | \$45,535,000.00  | 10.50%             | \$1,000.00            | April-04    | 5.54416667       | 5.54416667       | 0.00000000        | \$0.00 | \$45,535,000.00  | 1.00000000                 |
| 3C    | \$43,367,000.00  | 10.00%             | \$1,000.00            | April-04    | 5.83083333       | 5.83083333       | 0.00000000        | \$0.00 | \$43,367,000.00  | 1.00000000                 |
| 3D    | \$19,516,000.00  | 4.50%              | \$1,000.00            | April-04    | 6.41264552       | 6.41264552       | 0.00000000        | \$0.00 | \$19,516,000.00  | 1.00000000                 |
| 3E    | \$6,505,000.00   | 1.50%              | \$1,000.00            | April-04    | 6.41264566       | 6.41264566       | 0.00000000        | \$0.00 | \$6,505,000.00   | 1.00000000                 |
| 3F    | \$10,841,000.00  | 2.50%              | \$1,000.00            | April-04    | 4.58333333       | 4.58333333       | 0.00000000        | \$0.00 | \$10,841,000.00  | 1.00000000                 |
| 3G    | \$17,347,000.00  | 4.00%              | \$1,000.00            | April-04    | 4.58333333       | 7.17369199       | 0.00000000        | \$0.00 | \$17,347,000.00  | 1.00000000                 |
| 3H    | \$12,758,186.63  | 4.00%              | \$1,000.00            | April-04    | 3.37080843       | 0.00000000       | 0.00000000        | \$0.00 | \$12,758,186.27  | 0.73544911                 |
|       | \$433,670,476.63 |                    |                       |             |                  |                  |                   |        | \$385,759,048.22 |                            |

**Commercial Capital Access One  
Series 3**

**Monthly Remittance Report**

Commercial Capital Access One Series 3

Payment Date: 15-Apr-04

**Collateral Proceeds Account:**

|  |                |                        |                |
|--|----------------|------------------------|----------------|
| Beginning Balance:                               | \$0.00         |                        |                |
| <u>Deposits:</u>                                 |                | <u>Withdrawals:</u>    |                |
| Principal  | \$1,562,260.40 | Principal Distribution | \$1,562,260.40 |
| Interest (net of all Servicing and Trustee Fees) | \$2,469,664.88 | Interest Payments      | \$2,469,664.88 |
| Loan Modification Expense                        | \$859,777.52   | Residual               | \$0.00         |
|  | \$4,891,702.80 |                        | \$4,031,925.28 |
|  |                | Ending Balance         | \$859,777.52   |

Credit Enhancement Summary  
Commercial Capital Access One Series 3

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Payment Date: 15-Apr-04

Subordination and Guaranty

| Type                   | Purpose | Initial Coverage |                | Beginning Period Coverage |                | Adjustments | Current Period | Ending Period Coverage |                |
|------------------------|---------|------------------|----------------|---------------------------|----------------|-------------|----------------|------------------------|----------------|
|                        |         | %                | \$             | %                         | \$             | \$          | \$             | %                      | \$             |
| Subordination Balance* |         | 37.00%           | 160,458,476.63 | 41.43%                    | 160,458,476.63 | 0.00        | 0.00           | 40.41%                 | 155,869,186.27 |

Sun America Limited Guaranty

| Type                    | Purpose | Initial Coverage |            | Beginning Period Coverage |            | Adjustments | Current Period | Sun Loans         | Ending Period Coverage |            |
|-------------------------|---------|------------------|------------|---------------------------|------------|-------------|----------------|-------------------|------------------------|------------|
|                         |         | %                | \$         | %                         | \$         | \$          | \$             | Principal Balance | %                      | \$         |
| Limited Guaranty Amount |         | 10.06%           | 14,448,710 | 10.30%                    | 14,448,710 | 0.00        | 0.00           | 134,447,453.52    | 10.75%                 | 14,448,710 |

Residual Distribution Amount

|          | Total Distribution |
|----------|--------------------|
| Residual | \$0.00             |

Number of Outstanding Mortgage Loans 108  
Scheduled Ending Principal Balance of Mortgage Loans \$385,759,048

Delinquency Statistics

|           | # of Loans | Current Balance | % of Current Balance |
|-----------|------------|-----------------|----------------------|
| 30 Days   | 5          | \$25,715,897    | 6.67%                |
| 60 Days   | 3          | \$33,525,372    | 8.69%                |
| 90 + days | 1          | \$8,154,015     | 2.11%                |
| F/C       | 0          | \$0             | 0.00%                |
| REO       | 0          | \$0             | 0.00%                |
|           | 9          | \$67,395,283    | 17.47%               |

Advances on Delinquencies : \$556,527

Non-Recoverable Advances on Delinquencies :

Note: Loan 800052 modified on 7/17/03

\* includes Classes B, C, E, F, G and H