

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2006-01-05** | Period of Report: **2005-12-27**
SEC Accession No. **0001056404-06-000150**

([HTML Version](#) on secdatabase.com)

FILER

Merrill Lynch Mortgage Investor Trust Series MLCC 2005-3

CIK: **1343097** | State of Incorporation: **DE** | Fiscal Year End: **1228**
Type: **8-K** | Act: **34** | File No.: **333-127233-15** | Film No.: **06509376**
SIC: **6189** Asset-backed securities

Mailing Address
*WORLD FINANCIAL CTR N
TOWER
250 VESEY ST 10TH FL
NEW YORK NY 10281-1310*

Business Address
*4LD FINANCIAL CENTER
FLOOR 10
NEW YORK NY 10281-1310
2124491000*

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington D. C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): December 27, 2005

MERRILL LYNCH MORTGAGE INVESTORS, INC.
Mortgage Pass-Through Certificates, Series 2005-3
(Exact name of registrant as specified in its charter)

New York (governing law of Pooling and Servicing Agreement) (State or other jurisdiction of Incorporation)	333-127233-15 (Commission File Number)	54-2186736 54-2186737 54-2186738 54-6688624 IRS EIN
--	--	---

c/o Wells Fargo Bank, N.A.
9062 Old Annapolis Road
Columbia, MD
(Address of principal executive offices)

21045
(Zip Code)

Registrant's telephone number, including area code: (410) 884-2000

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

ITEM 8.01 Other Events

On December 27, 2005 a distribution was made to holders of MERRILL LYNCH MORTGAGE INVESTORS, INC., Mortgage Pass-Through Certificates, Series 2005-3 Trust.

ITEM 9.01 Financial Statements and Exhibits

(c) Exhibits

Exhibit Number	Description
EX-99.1	Monthly report distributed to holders of Mortgage Pass-Through Certificates, Series 2005-3 Trust, relating to the December 27, 2005 distribution.

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

MERRILL LYNCH MORTGAGE INVESTORS, INC.
Mortgage Pass-Through Certificates, Series 2005-3 Trust
(Registrant)

By: Wells Fargo Bank, N.A. as Master Servicer

By: /s/ Beth Belfield as Officer
 By: Beth Belfield as Officer
 Date: 12/30/2005

INDEX TO EXHIBITS

Exhibit Number Description
 EX-99.1 Monthly report distributed to holders of Mortgage
 Pass-Through Certificates, Series 2005-3 Trust,
 relating to the December 27, 2005 distribution.

EX-99.1

Merrill Lynch Credit Corp
 Mortgage Pass-Through Certificates

Record Date: 11/30/2005
 Distribution Date: 12/27/2005

Merrill Lynch Credit Corp
 Mortgage Pass-Through Certificates
 Series MLCC 2005-3

Contact: Customer Service - CTSLink
 Wells Fargo Bank, N.A.
 Securities Administration Services
 7485 New Horizon Way
 Frederick, MD 21703
 www.ctslink.com
 Telephone: (301) 815-6600
 Fax: (301) 815-6660

<TABLE>
 <CAPTION>

Certificateholder Distribution Summary

Class	CUSIP	Certificate Pass-Through Rate	Beginning Certificate Balance	Interest Distribution
<s> 1-A	<c> 59020UL37	<c> 5.05500%	<c> 334,695,739.60	<c> 1,409,905.80
1-A-IO	59020UL86	0.00000%	0.00	0.00
2-A	59020UL45	4.96360%	187,057,401.22	773,731.39
2-A-IO	59020UL94	0.00000%	0.00	0.00
3-A	59020UL52	5.05000%	273,935,157.04	1,152,810.45
3-A-IO	59020UM28	0.00000%	0.00	0.00
4-A	59020UL60	4.44375%	229,881,747.72	851,280.85
4-A-IO	59020UM36	0.79830%	0.00	152,929.14
5-A	59020UL78	4.44375%	93,744,711.07	347,148.38
5-A-IO	59020UM44	0.43999%	0.00	34,372.44
M-1	59020UM51	5.13648%	17,093,914.09	0.00
M-2	59020UM69	5.13648%	10,020,363.45	0.00
M-3	59020UM77	5.13648%	6,483,588.12	0.00
B-1	59020UM85	5.13648%	2,946,812.80	0.00
B-2	59020UM93	5.13648%	2,356,850.28	0.00
B-3	59020UN27	5.13648%	5,309,405.31	0.00
R-1	59020UN35	0.00000%	0.00	0.00
R-2	59020UN43	0.00000%	0.00	0.00
R-3	59020UN50	0.00000%	0.00	0.00
Totals			1,163,525,690.70	4,722,178.45

</TABLE>

<TABLE>
 <CAPTION>

Certificateholder Distribution Summary (continued)

Class	Principal Distribution	Current Realized Loss	Ending Certificate Balance	Total Distribution	Cummulative Realized Losses
<s> 1-A	<c> 4,732,639.36	<c> 0.00	<c> 329,963,100.24	<c> 6,142,545.16	<c> 0.00
1-A-IO	0.00	0.00	0.00	0.00	0.00

2-A	4,281,469.16	0.00	182,775,932.06	5,055,200.55	0.00
2-A-IO	0.00	0.00	0.00	0.00	0.00
3-A	4,717,243.54	0.00	269,217,913.50	5,870,053.99	0.00
3-A-IO	0.00	0.00	0.00	0.00	0.00
4-A	14,423,122.09	0.00	215,458,625.63	15,274,402.94	0.00
4-A-IO	0.00	0.00	0.00	152,929.14	0.00
5-A	2,608,070.88	0.00	91,136,640.18	2,955,219.26	0.00
5-A-IO	0.00	0.00	0.00	34,372.44	0.00
M-1	0.00	0.00	17,093,914.09	0.00	0.00
M-2	0.00	0.00	10,020,363.45	0.00	0.00
M-3	0.00	0.00	6,483,588.12	0.00	0.00
B-1	0.00	0.00	2,946,812.80	0.00	0.00
B-2	0.00	0.00	2,356,850.28	0.00	0.00
B-3	0.00	133,712.21	5,175,693.10	0.00	133,712.21
R-1	0.00	0.00	0.00	0.00	0.00
R-2	0.00	0.00	0.00	0.00	0.00
R-3	0.00	0.00	0.00	0.00	0.00
Totals	30,762,545.03	133,712.21	1,132,629,433.45	35,484,723.48	133,712.21

</TABLE>

<TABLE>
<CAPTION>

Principal Distribution Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	UnScheduled Principal Distribution	Accretion	Realized Loss
<s>	<c>	<c>	<c>	<c>	<c>	<c>
1-A	334,745,000.00	334,695,739.60	42,272.68	4,690,366.68	0.00	0.00
1-A-IO	0.00	0.00	0.00	0.00	0.00	0.00
2-A	189,051,000.00	187,057,401.22	17,758.33	4,263,710.83	0.00	0.00
2-A-IO	0.00	0.00	0.00	0.00	0.00	0.00
3-A	275,146,000.00	273,935,157.04	7,570.25	4,709,673.29	0.00	0.00
3-A-IO	0.00	0.00	0.00	0.00	0.00	0.00
4-A	239,736,000.00	229,881,747.72	49.23	14,423,072.86	0.00	0.00
4-A-IO	0.00	0.00	0.00	0.00	0.00	0.00
5-A	96,094,000.00	93,744,711.07	3,614.72	2,604,456.16	0.00	0.00
5-A-IO	0.00	0.00	0.00	0.00	0.00	0.00
B-1	2,947,000.00	2,946,812.80	0.00	0.00	0.00	0.00
B-2	2,357,000.00	2,356,850.28	0.00	0.00	0.00	0.00
B-3	5,309,742.59	5,309,405.31	0.00	0.00	0.00	133,712.21
R-1	0.00	0.00	0.00	0.00	0.00	0.00
R-2	0.00	0.00	0.00	0.00	0.00	0.00
R-3	0.00	0.00	0.00	0.00	0.00	0.00
Totals	1,145,385,742.59	1,129,927,825.04	71,265.21	30,691,279.82	0.00	133,712.21

</TABLE>

<TABLE>
<CAPTION>

Principal Distribution Statement (continued)

Class	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
<s>	<c>	<c>	<c>	<c>
1-A	4,732,639.36	329,963,100.24	0.985715	4,732,639.36
1-A-IO	0.00	0.00	0.000000	0.00
2-A	4,281,469.16	182,775,932.06	0.966808	4,281,469.16
2-A-IO	0.00	0.00	0.000000	0.00
3-A	4,717,243.54	269,217,913.50	0.978455	4,717,243.54
3-A-IO	0.00	0.00	0.000000	0.00
4-A	14,423,122.09	215,458,625.63	0.898733	14,423,122.09
4-A-IO	0.00	0.00	0.000000	0.00
5-A	2,608,070.88	91,136,640.18	0.948411	2,608,070.88
5-A-IO	0.00	0.00	0.000000	0.00
B-1	0.00	2,946,812.80	0.999936	0.00
B-2	0.00	2,356,850.28	0.999936	0.00
B-3	133,712.21	5,175,693.10	0.974754	0.00
R-1	0.00	0.00	0.000000	0.00
R-2	0.00	0.00	0.000000	0.00
R-3	0.00	0.00	0.000000	0.00
Totals	30,896,257.24	1,099,031,567.79	0.959530	30,762,545.03

</TABLE>

<TABLE>
<CAPTION>

Principal Distribution Factors Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	UnScheduled Principal Distribution	Accretion
1-A	334,745,000.00	999.852842	0.126283	14.011760	0.000000
1-A-IO	0.00	0.000000	0.000000	0.000000	0.000000
2-A	189,051,000.00	989.454704	0.093934	22.553231	0.000000
2-A-IO	0.00	0.000000	0.000000	0.000000	0.000000
3-A	275,146,000.00	995.599271	0.027514	17.116997	0.000000
3-A-IO	0.00	0.000000	0.000000	0.000000	0.000000
4-A	239,736,000.00	958.895400	0.000205	60.162315	0.000000
4-A-IO	0.00	0.000000	0.000000	0.000000	0.000000
5-A	96,094,000.00	975.552179	0.037617	27.103213	0.000000
5-A-IO	0.00	0.000000	0.000000	0.000000	0.000000
M-1	17,095,000.00	999.936478	0.000000	0.000000	0.000000
M-2	10,021,000.00	999.936478	0.000000	0.000000	0.000000
M-3	6,484,000.00	999.936477	0.000000	0.000000	0.000000
B-1	2,947,000.00	999.936478	0.000000	0.000000	0.000000
B-2	2,357,000.00	999.936479	0.000000	0.000000	0.000000
B-3	5,309,742.59	999.936479	0.000000	0.000000	0.000000
R-1	0.00	0.000000	0.000000	0.000000	0.000000
R-2	0.00	0.000000	0.000000	0.000000	0.000000
R-3	0.00	0.000000	0.000000	0.000000	0.000000

</TABLE>

<TABLE>
<CAPTION>

Principal Distribution Factors Statement (continued)

Class	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
1-A	0.000000	14.138043	985.714799	0.985715	14.138043
1-A-IO	0.000000	0.000000	0.000000	0.000000	0.000000
2-A	0.000000	22.647165	966.807539	0.966808	22.647165
2-A-IO	0.000000	0.000000	0.000000	0.000000	0.000000
3-A	0.000000	17.144511	978.454760	0.978455	17.144511
3-A-IO	0.000000	0.000000	0.000000	0.000000	0.000000
4-A	0.000000	60.162521	898.732880	0.898733	60.162521
4-A-IO	0.000000	0.000000	0.000000	0.000000	0.000000
5-A	0.000000	27.140830	948.411349	0.948411	27.140830
5-A-IO	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	0.000000	0.000000	999.936478	0.999936	0.000000
M-2	0.000000	0.000000	999.936478	0.999936	0.000000
M-3	0.000000	0.000000	999.936477	0.999936	0.000000
B-1	0.000000	0.000000	999.936478	0.999936	0.000000
B-2	0.000000	0.000000	999.936479	0.999936	0.000000
B-3	25.182428	25.182428	974.754051	0.974754	0.000000
R-1	0.000000	0.000000	0.000000	0.000000	0.000000
R-2	0.000000	0.000000	0.000000	0.000000	0.000000
R-3	0.000000	0.000000	0.000000	0.000000	0.000000

</TABLE>

<TABLE>
<CAPTION>

Interest Distribution Statement

Class	Accrual Dates	Accrual Days	Current Certificate Rate	Beginning Certificate Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall
1-A	11/25/05 - 12/24/05	30	5.05500%	334,695,739.60	1,409,905.80	0.00
1-A-IO	N/A	N/A	0.00000%	334,695,739.60	0.00	0.00
2-A	11/25/05 - 12/24/05	30	4.96360%	187,057,401.22	773,731.39	0.00
2-A-IO	N/A	N/A	0.00000%	187,057,401.22	0.00	0.00
3-A	11/25/05 - 12/24/05	30	5.05000%	273,935,157.04	1,152,810.45	0.00
3-A-IO	N/A	N/A	0.00000%	273,935,157.04	0.00	0.00
4-A	11/25/05 - 12/24/05	30	4.44375%	229,881,747.72	851,280.85	0.00
4-A-IO	11/01/05 - 11/30/05	30	0.79830%	229,881,747.72	152,929.14	0.00
5-A	11/25/05 - 12/24/05	30	4.44375%	93,744,711.07	347,148.38	0.00
5-A-IO	11/01/05 - 11/30/05	30	0.43999%	93,744,711.07	34,372.44	0.00
M-1	11/01/05 - 11/30/05	30	5.13648%	17,093,914.09	73,168.78	0.00
M-2	11/01/05 - 11/30/05	30	5.13648%	10,020,363.45	42,891.16	0.00
M-3	11/01/05 - 11/30/05	30	5.13648%	6,483,588.12	27,752.35	0.00
B-1	11/01/05 - 11/30/05	30	5.13648%	2,946,812.80	12,613.54	0.00
B-2	11/01/05 - 11/30/05	30	5.13648%	2,356,850.28	10,088.26	0.00
B-3	11/01/05 - 11/30/05	30	5.13648%	5,309,405.31	22,726.37	0.00
R-1	N/A	N/A	0.00000%	0.00	0.00	0.00
R-2	N/A	N/A	0.00000%	0.00	0.00	0.00
R-3	N/A	N/A	0.00000%	0.00	0.00	0.00
Totals					4,911,418.91	0.00

</TABLE>

<TABLE>
<CAPTION>

Interest Distribution Statement (continued)

Class	Current Interest Shortfall (1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall (2)	Ending Certificate/Notional Balance
<s>	<c>	<c>	<c>	<c>	<c>
1-A	0.00	0.00	1,409,905.80	0.00	329,963,100.24
1-A-IO	0.00	0.00	0.00	0.00	329,963,100.24
2-A	0.00	0.00	773,731.39	0.00	182,775,932.06
2-A-IO	0.00	0.00	0.00	0.00	182,775,932.06
3-A	0.00	0.00	1,152,810.45	0.00	269,217,913.50
3-A-IO	0.00	0.00	0.00	0.00	269,217,913.50
4-A	0.00	0.00	851,280.85	0.00	215,458,625.63
4-A-IO	0.00	0.00	152,929.14	0.00	215,458,625.63
5-A	0.00	0.00	347,148.38	0.00	91,136,640.18
5-A-IO	0.00	0.00	34,372.44	0.00	91,136,640.18
M-1	73,168.78	0.00	0.00	73,168.78	17,093,914.09
M-2	42,891.16	0.00	0.00	42,891.16	10,020,363.45
M-3	27,752.35	0.00	0.00	27,752.35	6,483,588.12
B-1	12,613.54	0.00	0.00	12,613.54	2,946,812.80
B-2	10,088.26	0.00	0.00	10,088.26	2,356,850.28
B-3	22,726.37	0.00	0.00	22,726.37	5,175,693.10
R-1	0.00	0.00	0.00	0.00	0.00
R-2	0.00	0.00	0.00	0.00	0.00
R-3	0.00	0.00	0.00	0.00	0.00
Totals	189,240.46	0.00	4,722,178.45	189,240.46	

<FN>
(1,2) Amount also includes coupon cap or basis risk shortfalls,if applicable

</FN>
</TABLE>

<TABLE>
<CAPTION>

Interest Distribution Factors Statement

Class	Accrual Dates	Original Face Amount	Current Certificate Rate	Beginning Certificate/Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall
<s>	<c>	<c>	<c>	<c>	<c>	<c>
1-A	11/25/05 - 12/24/05	334,745,000.00	5.05500%	999.852842	4.211880	0.000000
1-A-IO	N/A	0.00	0.00000%	999.852842	0.000000	0.000000
2-A	11/25/05 - 12/24/05	189,051,000.00	4.96360%	989.454704	4.092712	0.000000
2-A-IO	N/A	0.00	0.00000%	989.454704	0.000000	0.000000
3-A	11/25/05 - 12/24/05	275,146,000.00	5.05000%	995.599271	4.189814	0.000000
3-A-IO	N/A	0.00	0.00000%	995.599271	0.000000	0.000000
4-A	11/25/05 - 12/24/05	239,736,000.00	4.44375%	958.895400	3.550910	0.000000
4-A-IO	11/01/05 - 11/30/05	0.00	0.79830%	958.895400	0.637906	0.000000
5-A	11/25/05 - 12/24/05	96,094,000.00	4.44375%	975.552179	3.612592	0.000000
5-A-IO	11/01/05 - 11/30/05	0.00	0.43999%	975.552179	0.357696	0.000000
M-1	11/01/05 - 11/30/05	17,095,000.00	5.13648%	999.936478	4.280128	73168780.000000
M-2	11/01/05 - 11/30/05	10,021,000.00	5.13648%	999.936478	4.280128	42891160.000000
M-3	11/01/05 - 11/30/05	6,484,000.00	5.13648%	999.936477	4.280128	27752350.000000
B-1	11/01/05 - 11/30/05	2,947,000.00	5.13648%	999.936478	4.280129	4.280129
B-2	11/01/05 - 11/30/05	2,357,000.00	5.13648%	999.936479	4.280127	4.280127
B-3	11/01/05 - 11/30/05	5,309,742.59	5.13648%	999.936479	4.280127	4.280127
R-1	N/A	0.00	0.00000%	0.000000	0.000000	0.000000
R-2	N/A	0.00	0.00000%	0.000000	0.000000	0.000000
R-3	N/A	0.00	0.00000%	0.000000	0.000000	0.000000

</TABLE>
<TABLE>
<CAPTION>

Interest Distribution Factors Statement (continued)

Class	Current Interest Shortfall (1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall (2)	Ending Certificate/Notional Balance
<s>	<c>	<c>	<c>	<c>	<c>
1-A	0.000000	0.000000	4.211880	0.000000	985.714799
1-A-IO	0.000000	0.000000	0.000000	0.000000	985.714799
2-A	0.000000	0.000000	4.092712	0.000000	966.807539
2-A-IO	0.000000	0.000000	0.000000	0.000000	966.807539
3-A	0.000000	0.000000	4.189814	0.000000	978.454760
3-A-IO	0.000000	0.000000	0.000000	0.000000	978.454760
4-A	0.000000	0.000000	3.550910	0.000000	898.732880
4-A-IO	0.000000	0.000000	0.637906	0.000000	898.732880
5-A	0.000000	0.000000	3.612592	0.000000	948.411349
5-A-IO	0.000000	0.000000	0.357696	0.000000	948.411349
M-1	4.280128	0.000000	0.000000	73168780.000000	999.936478

M-2	4.280128	0.000000	0.000000	42891160.000000	999.936478
M-3	4.280128	0.000000	0.000000	27752350.000000	999.936477
B-1	4.280129	0.000000	0.000000	4.280129	999.936478
B-2	4.280127	0.000000	0.000000	4.280127	999.936479
B-3	4.280127	0.000000	0.000000	4.280127	974.754051
R-1	0.000000	0.000000	0.000000	0.000000	0.000000
R-2	0.000000	0.000000	0.000000	0.000000	0.000000
R-3	0.000000	0.000000	0.000000	0.000000	0.000000

<FN>
(1,2) Amount also includes coupon cap or basis risk shortfalls,if applicable.

Per \$1 denomination.

</FN>
</TABLE>

<TABLE>
<CAPTION>

Certificateholder Component Statement

Class	Component Pass-Through Rate	Beginning Notional Balance	Ending Notional Balance	Beginning Component Balance	Ending Component Balance	Ending Component Percentage
<s>	<c>	<c>	<c>	<c>	<c>	<c>

</TABLE>
<TABLE>
<CAPTION>

CERTIFICATEHOLDER ACCOUNT STATEMENT

CERTIFICATE ACCOUNT

<s>	<c>	
Beginning Balance		0.00
Deposits		
Payments of Interest and Principal		35,682,097.72
Reserve Funds and Credit Enhancements		0.00
Proceeds from Repurchased Loans		0.00
Servicer Advances		79,092.87
Realized Loss (Gains, Subsequent Expenses & Recoveries)		0.00
Prepayment Penalties		0.00
Swap/Cap Payments		0.00
Total Deposits		35,761,190.59
Withdrawals		
Swap Payments		0.00
Reserve Funds and Credit Enhancements		0.00
Reimbursement for Servicer Advances		30,003.90
Total Administration Fees		246,463.21
Payment of Interest and Principal		35,484,723.48
Total Withdrawals (Pool Distribution Amount)		35,761,190.59
Ending Balance		0.00

</TABLE>

<TABLE>
<CAPTION>

PREPAYMENT/CURTAILMENT INTEREST SHORTFALL

<s>	<c>	
Total Prepayment/Curtailment Interest Shortfall		0.00
Servicing Fee Support		0.00
Non-Supported Prepayment/Curtailment Interest Shortfall		0.00

</TABLE>

<TABLE>
<CAPTION>

ADMINISTRATION FEES

<s>	<c>	
Gross Servicing Fee*		246,463.21
Supported Prepayment/Curtailment Interest Shortfall		0.00
Total Administration Fees		246,463.21

<FN>

*Servicer Payees include: FIRST REPUBLIC BANK; PHH US MTG CORP; WELLS FARGO BANK, N.A.

</FN>
</TABLE>

<TABLE>
<CAPTION>

COLLATERAL STATEMENT

<S>	<C>	
Collateral Description		Mixed ARM
Weighted Average Gross Coupon		5.390407%
Weighted Average Net Coupon		5.136217%
Weighted Average Pass-Through Rate		5.136217%
Weighted Average Remaining Term		343
Beginning Scheduled Collateral Loan Count		2,410
Number Of Loans Paid In Full		60
Ending Scheduled Collateral Loan Count		2,350
Beginning Scheduled Collateral Balance		1,163,525,690.70
Ending Scheduled Collateral Balance		1,132,629,433.46
Ending Actual Collateral Balance at 30-Nov-2005		1,132,685,014.79
Monthly P&I Constant		5,300,618.23
Special Servicing Fee		0.00
Prepayment Penalty Waived Amount		0.00
Prepayment Penalty Waived Count		0
Prepayment Penalty Paid Amount		0.00
Prepayment Penalty Paid Count		0
Realized Loss Amount		0.00
Cumulative Realized Loss		0.00
Scheduled Principal		74,054.20
Unscheduled Principal		30,822,203.04

</TABLE>

<TABLE>
<CAPTION>

Group Level Collateral Statement

<s>	<c>	<c>		
Group		1	2	3
Collateral Description		Mixed ARM	Mixed ARM	Mixed ARM
Weighted Average Coupon Rate		5.344963	5.213597	5.552042
Weighted Average Net Rate		5.094963	4.963597	5.302042
Weighted Average Remaining Term		358	354	357
Beginning Loan Count		847	420	481
Loans Paid In Full		10	7	6
Ending Loan Count		837	413	475
Beginning Scheduled Balance		347,736,708.13	194,423,081.44	284,655,817.15
Ending Scheduled Balance		343,002,421.67	190,140,913.02	279,938,277.34
Record Date		11/30/2005	11/30/2005	11/30/2005
Principal And Interest Constant		1,592,786.19	863,160.53	1,324,884.18
Scheduled Principal		43,919.78	18,457.59	7,866.52
Unscheduled Principal		4,690,366.68	4,263,710.83	4,709,673.29
Scheduled Interest		1,548,866.41	844,702.94	1,317,017.66
Servicing Fee		72,445.15	40,504.81	59,303.30
Master Servicing Fee		0.00	0.00	0.00
Trustee Fee		0.00	0.00	0.00
FRY Amount		0.00	0.00	0.00
Special Hazard Fee		0.00	0.00	0.00
Other Fee		0.00	0.00	0.00
Pool Insurance Fee		0.00	0.00	0.00
Spread 1		0.00	0.00	0.00
Spread 2		0.00	0.00	0.00
Spread 3		0.00	0.00	0.00
Net Interest		1,476,421.26	804,198.13	1,257,714.36
Realized Loss Amount		0.00	0.00	0.00
Cumulative Realized Loss		0.00	0.00	0.00
Percentage of Cumulative Losses		0.0000	0.0000	0.0000
Prepayment Penalty Waived Amount		0.00	0.00	0.00
Prepayment Penalty Waived Count		0	0	0
Prepayment Penalty Paid Amount		0.00	0.00	0.00
Prepayment Penalty Paid Count		0	0	0
Special Servicing Fee		0.00	0.00	0.00
Pass-Through Rate		5.094963	4.963597	5.302042

<FN>

</FN>
</TABLE>
<TABLE>
<CAPTION>

Group Level Collateral Statement

<s>	<c>	<c>		
Group		4	5	Total
Collateral Description		Mixed ARM	Mixed ARM	Mixed ARM

Weighted Average Coupon Rate	5.492051	5.183742	5.390407
Weighted Average Net Rate	5.242051	4.883742	5.136217
Weighted Average Remaining Term	295	345	343
Beginning Loan Count	554	108	2,410
Loans Paid In Full	33	4	60
Ending Loan Count	521	104	2,350
Beginning Scheduled Balance	239,221,642.52	97,488,441.46	1,163,525,690.70
Ending scheduled Balance	224,798,518.43	94,749,303.00	1,132,629,433.46
Record Date	11/30/2005	11/30/2005	11/30/2005
Principal And Interest Constant	1,094,899.14	424,888.19	5,300,618.23
Scheduled Principal	51.23	3,759.08	74,054.20
Unscheduled Principal	14,423,072.86	2,735,379.38	30,822,203.04
Scheduled Interest	1,094,847.91	421,129.11	5,226,564.03
Servicing Fee	49,837.84	24,372.11	246,463.21
Master Servicing Fee	0.00	0.00	0.00
Trustee Fee	0.00	0.00	0.00
FRY Amount	0.00	0.00	0.00
Special Hazard Fee	0.00	0.00	0.00
Other Fee	0.00	0.00	0.00
Pool Insurance Fee	0.00	0.00	0.00
Spread 1	0.00	0.00	0.00
Spread 2	0.00	0.00	0.00
Spread 3	0.00	0.00	0.00
Net Interest	1,045,010.07	396,757.00	4,980,100.82
Realized Loss Amount	0.00	0.00	0.00
Cumulative Realized Loss	0.00	0.00	0.00
Percentage of Cumulative Losses	0.0000	0.0000	0.0000
Prepayment Penalty Waived Amount	0.00	0.00	0.00
Prepayment Penalty Waived Count	0	0	0
Prepayment Penalty Paid Amount	0.00	0.00	0.00
Prepayment Penalty Paid Count	0	0	0
Special Servicing Fee	0.00	0.00	0.00
Pass-Through Rate	5.242051	4.883742	5.136217

<FN>

</FN>

</TABLE>

<TABLE>

<CAPTION>

LOAN STATUS STRATIFICATION/CREDIT ENHANCEMENT STATEMENT

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c>	<c>	<c>	<c>	<c>
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		0 0.00	0 0.00	0 0.00	0 0.00
30 Days	33 17,149,950.47	0 0.00	0 0.00	0 0.00	33 17,149,950.47
60 Days	1 730,000.00	0 0.00	0 0.00	0 0.00	1 730,000.00
90 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
120 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
150 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	34 17,879,950.47	0 0.00	0 0.00	0 0.00	34 17,879,950.47
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
30 Days	1.404255% 1.514097%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.404255% 1.514097%
60 Days	0.042553% 0.064449%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.042553% 0.064449%

90 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
120 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
150 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
180+ Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
Totals	1.446809%	0.000000%	0.000000%	0.000000%	1.446809%
	1.578546%	0.000000%	0.000000%	0.000000%	1.578546%

</TABLE>

<TABLE>
<CAPTION>

OTHER INFORMATION

<s>	<c>
Current Period Class A Insufficient Funds	0.00
Principal Balance of Contaminated Properties	0.00
Periodic Advance	79,092.87

</TABLE>

<TABLE>
<CAPTION>

Delinquency Status By Group

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c>	<c>	<c>	<c>	<c>
1					
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
30 Days	9 5,071,771.28	0 0.00	0 0.00	0 0.00	9 5,071,771.28
60 Days	1 730,000.00	0 0.00	0 0.00	0 0.00	1 730,000.00
90 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
120 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
150 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	10 5,801,771.28	0 0.00	0 0.00	0 0.00	10 5,801,771.28
0-29 Days		0.000000%	0.000000%	0.000000%	0.000000%
		0.000000%	0.000000%	0.000000%	0.000000%
30 Days	1.075269% 1.478487%	0.000000%	0.000000%	0.000000%	1.075269% 1.478487%
60 Days	0.119474% 0.212804%	0.000000%	0.000000%	0.000000%	0.119474% 0.212804%
90 Days	0.000000% 0.000000%	0.000000%	0.000000%	0.000000%	0.000000% 0.000000%
120 Days	0.000000% 0.000000%	0.000000%	0.000000%	0.000000%	0.000000% 0.000000%
150 Days	0.000000% 0.000000%	0.000000%	0.000000%	0.000000%	0.000000% 0.000000%
180+ Days	0.000000% 0.000000%	0.000000%	0.000000%	0.000000%	0.000000% 0.000000%
Totals	1.194743%	0.000000%	0.000000%	0.000000%	1.194743%

	1.691291%	0.000000%	0.000000%	0.000000%	1.691291%
<CAPTION>	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c>	<c>	<c>	<c>	<c>
2					
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		0 0.00	0 0.00	0 0.00	0 0.00
30 Days	5 3,014,370.87	0 0.00	0 0.00	0 0.00	5 3,014,370.87
60 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
90 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
120 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
150 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	5 3,014,370.87	0 0.00	0 0.00	0 0.00	5 3,014,370.87

0-29 Days		0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
30 Days	1.210654% 1.585232%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.210654% 1.585232%
60 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
90 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
120 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
150 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
180+ Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
Totals	1.210654% 1.585232%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.210654% 1.585232%

<CAPTION>	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c>	<c>	<c>	<c>	<c>
3					
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		0 0.00	0 0.00	0 0.00	0 0.00
30 Days	5 2,442,194.92	0 0.00	0 0.00	0 0.00	5 2,442,194.92
60 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
90 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
120 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
150 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00

180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	5 2,442,194.92	0 0.00	0 0.00	0 0.00	5 2,442,194.92
0-29 Days		0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
30 Days	1.052632% 0.872393%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.052632% 0.872393%
60 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
90 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
120 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
150 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
180+ Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
Totals	1.052632% 0.872393%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.052632% 0.872393%

<CAPTION> <s> 4	DELINQUENT <c>	BANKRUPTCY <c>	FORECLOSURE <c>	REO <c>	TOTAL <c>
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		0 0.00	0 0.00	0 0.00	0 0.00
30 Days	14 6,621,613.40	0 0.00	0 0.00	0 0.00	14 6,621,613.40
60 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
90 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
120 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
150 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	14 6,621,613.40	0 0.00	0 0.00	0 0.00	14 6,621,613.40
0-29 Days		0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
30 Days	2.687140% 2.945577%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	2.687140% 2.945577%
60 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
90 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
120 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
150 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
180+ Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%

Totals	2.687140%	0.000000%	0.000000%	0.000000%	2.687140%
	2.945577%	0.000000%	0.000000%	0.000000%	2.945577%

<CAPTION>	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c>	<c>	<c>	<c>	<c>
5					
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		0 0.00	0 0.00	0 0.00	0 0.00
30 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
60 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
90 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
120 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
150 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00

0-29 Days		0.000000%	0.000000%	0.000000%	0.000000%
		0.000000%	0.000000%	0.000000%	0.000000%
30 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
60 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
90 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
120 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
150 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
180+ Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
Totals	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%

</TABLE>

<TABLE>

REO Detail - All Mortgage Loans in REO during Current Period

<CAPTION>

Summary		12 Month REO History*
New REO Loans		Month REO Percentage
<s>	<c>	<s> <c>
Loans in REO	0	Jan-05 0.000%
Original Principal Balance	0.00	Feb-05 0.000%
Current Principal Balance	0.00	Mar-05 0.000%
		Apr-05 0.000%
Current REO Total		May-05 0.000%
Loans in REO	0	Jun-05 0.000%
Original Principal Balance	0.00	Jul-05 0.000%
Current Principal Balance	0.00	Aug-05 0.000%
		Sep-05 0.000%
		Oct-05 0.000%
		Nov-05 0.000%

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

1			12 Month REO History*	
New REO Loans			Month	REO Percentage
<s>	<c>		<s>	<c>
Loans in REO		0	Jan-05	0.000%
Original Principal Balance		0.00	Feb-05	0.000%
Current Principal Balance		0.00	Mar-05	0.000%
			Apr-05	0.000%
Current REO Total			May-05	0.000%
Loans in REO		0	Jun-05	0.000%
Original Principal Balance		0.00	Jul-05	0.000%
Current Principal Balance		0.00	Aug-05	0.000%
			Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	0.000%

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

2			12 Month REO History*	
New REO Loans			Month	REO Percentage
<s>	<c>		<s>	<c>
Loans in REO		0	Jan-05	0.000%
Original Principal Balance		0.00	Feb-05	0.000%
Current Principal Balance		0.00	Mar-05	0.000%
			Apr-05	0.000%
Current REO Total			May-05	0.000%
Loans in REO		0	Jun-05	0.000%
Original Principal Balance		0.00	Jul-05	0.000%
Current Principal Balance		0.00	Aug-05	0.000%
			Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	0.000%

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

3			12 Month REO History*	
New REO Loans			Month	REO Percentage
<s>	<c>		<s>	<c>
Loans in REO		0	Jan-05	0.000%
Original Principal Balance		0.00	Feb-05	0.000%
Current Principal Balance		0.00	Mar-05	0.000%
			Apr-05	0.000%
Current REO Total			May-05	0.000%
Loans in REO		0	Jun-05	0.000%
Original Principal Balance		0.00	Jul-05	0.000%
Current Principal Balance		0.00	Aug-05	0.000%
			Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	0.000%

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

4			12 Month REO History*	
New REO Loans			Month	REO Percentage
<s>	<c>		<s>	<c>
Loans in REO		0	Jan-05	0.000%
Original Principal Balance		0.00	Feb-05	0.000%
Current Principal Balance		0.00	Mar-05	0.000%
			Apr-05	0.000%
Current REO Total			May-05	0.000%
Loans in REO		0	Jun-05	0.000%
Original Principal Balance		0.00	Jul-05	0.000%
Current Principal Balance		0.00	Aug-05	0.000%

<CAPTION>

1			12 Month Foreclosure History*	
New Foreclosure Loans			Month	Foreclosure Percentage
<s>	<c>		<s>	<c>
Loans in Foreclosure	0		Jan-05	0.000%
Original Principal Balance	0.00		Feb-05	0.000%
Current Principal Balance	0.00		Mar-05	0.000%
			Apr-05	0.000%
Current Foreclosure Total			May-05	0.000%
Loans in Foreclosure	0		Jun-05	0.000%
Original Principal Balance	0.00		Jul-05	0.000%
Current Principal Balance	0.00		Aug-05	0.000%
			Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	0.000%

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

2			12 Month Foreclosure History*	
New Foreclosure Loans			Month	Foreclosure Percentage
<s>	<c>		<s>	<c>
Loans in Foreclosure	0		Jan-05	0.000%
Original Principal Balance	0.00		Feb-05	0.000%
Current Principal Balance	0.00		Mar-05	0.000%
			Apr-05	0.000%
Current Foreclosure Total			May-05	0.000%
Loans in Foreclosure	0		Jun-05	0.000%
Original Principal Balance	0.00		Jul-05	0.000%
Current Principal Balance	0.00		Aug-05	0.000%
			Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	0.000%

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

3			12 Month Foreclosure History*	
New Foreclosure Loans			Month	Foreclosure Percentage
<s>	<c>		<s>	<c>
Loans in Foreclosure	0		Jan-05	0.000%
Original Principal Balance	0.00		Feb-05	0.000%
Current Principal Balance	0.00		Mar-05	0.000%
			Apr-05	0.000%
Current Foreclosure Total			May-05	0.000%
Loans in Foreclosure	0		Jun-05	0.000%
Original Principal Balance	0.00		Jul-05	0.000%
Current Principal Balance	0.00		Aug-05	0.000%
			Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	0.000%

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

4			12 Month Foreclosure History*	
New Foreclosure Loans			Month	Foreclosure Percentage
<s>	<c>		<s>	<c>
Loans in Foreclosure	0		Jan-05	0.000%
Original Principal Balance	0.00		Feb-05	0.000%
Current Principal Balance	0.00		Mar-05	0.000%
			Apr-05	0.000%
Current Foreclosure Total			May-05	0.000%
Loans in Foreclosure	0		Jun-05	0.000%
Original Principal Balance	0.00		Jul-05	0.000%
Current Principal Balance	0.00		Aug-05	0.000%
			Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	0.000%

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

5			12 Month Foreclosure History*	
New Foreclosure Loans			Month	Foreclosure Percentage
<s>	<c>		<s>	<c>
Loans in Foreclosure	0		Jan-05	0.000%
Original Principal Balance	0.00		Feb-05	0.000%
Current Principal Balance	0.00		Mar-05	0.000%
			Apr-05	0.000%
			May-05	0.000%
Current Foreclosure Total			Jun-05	0.000%
Loans in Foreclosure	0		Jul-05	0.000%
Original Principal Balance	0.00		Aug-05	0.000%
Current Principal Balance	0.00		Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	0.000%

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

</TABLE>
<TABLE>
<CAPTION>

Foreclosure Loan Detail - All Mortgage Loans in Foreclosure during Current Period

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance
<s>	<c>	<c>	<c>	<c>	<c>	<c>

No Foreclosure loans this period.

</TABLE>
<TABLE>
<CAPTION>

Foreclosure Loan Detail - All Mortgage Loans in Foreclosure during Current Period (continued)

Group	Loan Number	Current Principal Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
<s>	<c>	<c>	<c>	<c>	<c>	<c>

No Foreclosure loans this period.

</TABLE>
<TABLE>

Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

<CAPTION>

Summary			12 Month Bankruptcy History*	
New Bankruptcy Loans			Month	Bankruptcy Percentage
<s>	<c>		<s>	<c>
Loans in Bankruptcy	0		Jan-05	0.000%
Original Principal Balance	0.00		Feb-05	0.000%
Current Principal Balance	0.00		Mar-05	0.000%
			Apr-05	0.000%
			May-05	0.000%
Current Bankruptcy Total			Jun-05	0.000%
Loans in Bankruptcy	0		Jul-05	0.000%
Original Principal Balance	0.00		Aug-05	0.000%
Current Principal Balance	0.00		Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	0.000%

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

1		
New Bankruptcy Loans		
<s>	<c>	
Loans in Bankruptcy		0
Original Principal Balance		0.00
Current Principal Balance		0.00
Current Bankruptcy Total		
Loans in Bankruptcy		0
Original Principal Balance		0.00
Current Principal Balance		0.00

12 Month Bankruptcy History*	
Month	Bankruptcy Percentage
<s>	<c>
Jan-05	0.000%
Feb-05	0.000%
Mar-05	0.000%
Apr-05	0.000%
May-05	0.000%
Jun-05	0.000%
Jul-05	0.000%
Aug-05	0.000%
Sep-05	0.000%
Oct-05	0.000%
Nov-05	0.000%
Dec-05	0.000%

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

2		
New Bankruptcy Loans		
<s>	<c>	
Loans in Bankruptcy		0
Original Principal Balance		0.00
Current Principal Balance		0.00
Current Bankruptcy Total		
Loans in Bankruptcy		0
Original Principal Balance		0.00
Current Principal Balance		0.00

12 Month Bankruptcy History*	
Month	Bankruptcy Percentage
<s>	<c>
Jan-05	0.000%
Feb-05	0.000%
Mar-05	0.000%
Apr-05	0.000%
May-05	0.000%
Jun-05	0.000%
Jul-05	0.000%
Aug-05	0.000%
Sep-05	0.000%
Oct-05	0.000%
Nov-05	0.000%
Dec-05	0.000%

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

3		
New Bankruptcy Loans		
<s>	<c>	
Loans in Bankruptcy		0
Original Principal Balance		0.00
Current Principal Balance		0.00
Current Bankruptcy Total		
Loans in Bankruptcy		0
Original Principal Balance		0.00
Current Principal Balance		0.00

12 Month Bankruptcy History*	
Month	Bankruptcy Percentage
<s>	<c>
Jan-05	0.000%
Feb-05	0.000%
Mar-05	0.000%
Apr-05	0.000%
May-05	0.000%
Jun-05	0.000%
Jul-05	0.000%
Aug-05	0.000%
Sep-05	0.000%
Oct-05	0.000%
Nov-05	0.000%
Dec-05	0.000%

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

4		
New Bankruptcy Loans		
<s>	<c>	
Loans in Bankruptcy		0
Original Principal Balance		0.00
Current Principal Balance		0.00
Current Bankruptcy Total		
Loans in Bankruptcy		0
Original Principal Balance		0.00
Current Principal Balance		0.00

12 Month Bankruptcy History*	
Month	Bankruptcy Percentage
<s>	<c>
Jan-05	0.000%
Feb-05	0.000%
Mar-05	0.000%
Apr-05	0.000%
May-05	0.000%
Jun-05	0.000%
Jul-05	0.000%
Aug-05	0.000%
Sep-05	0.000%
Oct-05	0.000%
Nov-05	0.000%
Dec-05	0.000%

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

5		12 Month Bankruptcy History*	
New Bankruptcy Loans		Month	Bankruptcy Percentage
<s>	<c>	<s>	<c>
Loans in Bankruptcy	0	Jan-05	0.000%
Original Principal Balance	0.00	Feb-05	0.000%
Current Principal Balance	0.00	Mar-05	0.000%
Current Bankruptcy Total		Apr-05	0.000%
Loans in Bankruptcy	0	May-05	0.000%
Original Principal Balance	0.00	Jun-05	0.000%
Current Principal Balance	0.00	Jul-05	0.000%
		Aug-05	0.000%
		Sep-05	0.000%
		Oct-05	0.000%
		Nov-05	0.000%
		Dec-05	0.000%

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

</TABLE>

<TABLE>

<CAPTION>

Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance
<s>	<c>	<c>	<c>	<c>	<c>	<c>

No Bankruptcy Loans this Period

</TABLE>

<TABLE>

<CAPTION>

Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period (continued)

Group	Loan Number	Current Principal Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
<s>	<c>	<c>	<c>	<c>	<c>	<c>

No Bankruptcy Loans this Period

</TABLE>

<TABLE>

<CAPTION>

Realized Loss Detail Report - Loans with Losses during Current Period

Summary		# Loans with Losses	Prior Principal Balance	Realized Loss/(Gain) Amount	Current Loss Percentage
Group	<c>	<c>	<c>	<c>	<c>
1		0	0.00	0.00	0.000%
2		0	0.00	0.00	0.000%
3		0	0.00	0.00	0.000%
4		0	0.00	0.00	0.000%
5		0	0.00	0.00	0.000%
Total		0	0.00	0.00	0.000%

</TABLE>

<TABLE>

<CAPTION>

Realized Loss Loan Detail Report - Loans With Losses during Current Period

Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term
<s>	<c>	<c>	<c>	<c>	<c>	<c>

No losses this period.

</TABLE>

<TABLE>
<CAPTION>

Realized Loss Loan Detail Report - Loans With Losses during Current Period (continued)

Group	Loan Number	Prior Principal Balance	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
-------	-------------	-------------------------	----------------------	---------------------------------

No losses this period.

</TABLE>

<TABLE>
<CAPTION>

Realized Loss Report - Collateral

Summary

MDR	SDA
Current Month	Current Month
3 Month Average	3 Month Average
12 Month Average	12 Month Average

<CAPTION>

MDR: Current vs 12mo Average*			SDA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.000%	N/A	Dec-2005	0.000%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

CDR	Loss Severity Approximation
Current Month	Current Month
3 Month Average	3 Month Average
12 Month Average	12 Month Average

<CAPTION>

CDR: Current vs 12mo Average*			Loss Severity: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.000%	N/A	Dec-2005	0.000%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The

*The text reported in the above table is presented graphically on the monthly bond remittance report. The

<CAPTION>

MDR			SDA		
<s>	<c>		<s>	<c>	
Current Month		0.000%	Current Month		0.000%
3 Month Average		0.000%	3 Month Average		0.000%
12 Month Average		0.000%	12 Month Average		0.000%

<CAPTION>

MDR: Current vs 12mo Average*			SDA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.000%	N/A	Dec-2005	0.000%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

CDR			Loss Severity Approximation		
<s>	<c>		<s>	<c>	
Current Month		0.000%	Current Month		0.000%
3 Month Average		0.000%	3 Month Average		0.000%
12 Month Average		0.000%	12 Month Average		0.000%

<CAPTION>

CDR: Current vs 12mo Average*			Loss Severity: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.000%	N/A	Dec-2005	0.000%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

MDR			SDA	
<s>	<c>		<s>	<c>
Current Month		0.000%	Current Month	0.000%
3 Month Average		0.000%	3 Month Average	0.000%
12 Month Average		0.000%	12 Month Average	0.000%

<CAPTION>

MDR: Current vs 12mo Average*			SDA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.000%	N/A	Dec-2005	0.000%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

CDR			Loss Severity Approximation	
<s>	<c>		<s>	<c>
Current Month		0.000%	Current Month	0.000%
3 Month Average		0.000%	3 Month Average	0.000%
12 Month Average		0.000%	12 Month Average	0.000%

<CAPTION>

CDR: Current vs 12mo Average*			Loss Severity: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.000%	N/A	Dec-2005	0.000%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

3

<CAPTION>

MDR			SDA	
<s>	<c>		<s>	<c>
Current Month		0.000%	Current Month	0.000%
3 Month Average		0.000%	3 Month Average	0.000%
12 Month Average		0.000%	12 Month Average	0.000%

<CAPTION>

MDR: Current vs 12mo Average*			SDA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>

Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.000%	N/A	Dec-2005	0.000%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

CDR			Loss Severity Approximation		
<s>	<c>		<s>	<c>	
Current Month		0.000%	Current Month		0.000%
3 Month Average		0.000%	3 Month Average		0.000%
12 Month Average		0.000%	12 Month Average		0.000%

<CAPTION>

CDR: Current vs 12mo Average*			Loss Severity: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.000%	N/A	Dec-2005	0.000%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

4

<CAPTION>

MDR			SDA		
<s>	<c>		<s>	<c>	
Current Month		0.000%	Current Month		0.000%
3 Month Average		0.000%	3 Month Average		0.000%
12 Month Average		0.000%	12 Month Average		0.000%

<CAPTION>

MDR: Current vs 12mo Average*			SDA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A

Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.000%	N/A	Dec-2005	0.000%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

CDR			Loss Severity Approximation		
<s>	<c>		<s>	<c>	
Current Month	0.000%		Current Month	0.000%	
3 Month Average	0.000%		3 Month Average	0.000%	
12 Month Average	0.000%		12 Month Average	0.000%	

<CAPTION>

CDR: Current vs 12mo Average*			Loss Severity: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.000%	N/A	Dec-2005	0.000%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

5

<CAPTION>

MDR			SDA		
<s>	<c>		<s>	<c>	
Current Month	0.000%		Current Month	0.000%	
3 Month Average	0.000%		3 Month Average	0.000%	
12 Month Average	0.000%		12 Month Average	0.000%	

<CAPTION>

MDR: Current vs 12mo Average*			SDA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.000%	N/A	Dec-2005	0.000%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

CDR			Loss Severity Approximation		
<s>	<c>		<s>	<c>	
Current Month	0.000%		Current Month	0.000%	
3 Month Average	0.000%		3 Month Average	0.000%	
12 Month Average	0.000%		12 Month Average	0.000%	

<CAPTION>

CDR: Current vs 12mo Average*			Loss Severity: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.000%	N/A	Dec-2005	0.000%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<FN>

Calculation Methodology:

Monthly Default Rate (MDR): $\text{sum}(\text{Beg Principal Balance of Liquidated Loans}) / \text{sum}(\text{Beg Principal Balance})$.

Conditional Default Rate (CDR): $1 - ((1 - \text{MDR})^{12})$

SDA Standard Default Assumption: If WAS is less than or equal to 30 then $\text{CDR} / (\text{WAS} * 0.02)$ else if WAS is greater than 30 and less than or equal to 60 then $\text{CDR} / 0.6$ else if WAS is greater than 60 and less than or equal to 120 then $\text{CDR} / (0.6 - ((\text{WAS} - 60) * 0.0095))$ else if WAS is greater than 120 then $\text{CDR} / 0.03$

Loss Severity Approximation for current period: $\text{sum}(\text{Realized Loss Amount}) / \text{sum}(\text{Beg Principal Balance of Liquidated Loans})$

</FN>

</TABLE>

<TABLE>

<CAPTION>

Prepayment Detail - Prepayments during Current Period

Summary		Loans Paid In Full			Repurchased Loans		
Group	Count	Original Principal Balance	Current Principal Balance	Count	Original Principal Balance	Current Principal Balance	
<s>	<c>	<c>	<c>	<c>	<c>	<c>	
1	10	4,130,065.00	4,129,453.57	0	0.00	0.00	
2	7	2,825,680.00	2,810,927.51	0	0.00	0.00	
3	6	3,726,318.00	3,718,626.35	0	0.00	0.00	
4	33	14,399,530.00	13,660,616.53	0	0.00	0.00	
5	4	2,312,000.00	2,254,400.00	0	0.00	0.00	
Total	60	27,393,593.00	26,574,023.96	0	0.00	0.00	

</TABLE>

<TABLE>

<CAPTION>

Prepayment Detail - Prepayments during Current Period (continued)

Summary		Substitution Loans		Liquidated Loans		Curtailments
	Original Principal	Current Principal	Original Principal	Current Principal	Curtailment	

Group	Count	Balance	Balance	Count	Balance	Balance	Amount
<s>	<c>	<c>	<c>	<c>	<c>	<c>	<c>
1	0	0.00	0.00	0	0.00	0.00	560,913.11
2	0	0.00	0.00	0	0.00	0.00	1,453,375.80
3	0	0.00	0.00	0	0.00	0.00	991,364.30
4	0	0.00	0.00	0	0.00	0.00	762,498.10
5	0	0.00	0.00	0	0.00	0.00	480,979.38
Total	0	0.00	0.00	0	0.00	0.00	4,249,130.69

</TABLE>
<TABLE>
<CAPTION>

Prepayment Loan Detail - Prepayments during Current Period

Group	Loan Number	State	LTV at Origination	First Payment Date	Original Principal Balance	Prepayment Amount
<s>	<c>	<c>	<c>	<c>	<c>	<c>
1	0045533254	NC	80.00	01-Oct-2005	608,000.00	608,000.00
1	0049429699	MD	57.68	01-Oct-2005	499,000.00	499,000.00
1	0051352367	MD	80.00	01-Oct-2005	246,242.00	246,242.00
1	0057162356	AZ	74.94	01-Sep-2005	320,000.00	319,388.57
1	0057640583	AZ	54.29	01-Oct-2005	950,000.00	950,000.00
1	0058643305	AZ	80.00	01-Oct-2005	163,283.00	163,283.00
1	0145438891	FL	79.97	01-Sep-2005	178,200.00	178,200.00
1	0145467072	CA	80.00	01-Oct-2005	329,920.00	329,920.00
1	0145937298	AZ	79.47	01-Sep-2005	185,420.00	185,420.00
1	0146091541	NM	63.60	01-Oct-2005	650,000.00	650,000.00
2	7077228273	PA	95.00	01-Apr-2004	204,250.00	198,365.66
2	7079722166	ID	75.00	01-Oct-2003	88,500.00	84,932.67
2	7079946849	WI	75.00	01-Jan-2004	114,750.00	109,185.50
2	7100001713	MN	54.25	01-Jun-2005	895,180.00	894,975.08
2	7100253652	FL	100.00	01-Oct-2005	265,000.00	265,000.00
2	7100269039	FL	99.23	01-Oct-2005	258,000.00	257,876.12
2	7100288724	OR	43.48	01-Oct-2005	1,000,000.00	1,000,000.00
3	7075910427	MD	70.70	01-Oct-2002	173,918.00	170,298.82
3	7077476856	NY	70.00	01-Oct-2004	945,000.00	945,000.00
3	7077768237	TX	64.94	01-Nov-2004	250,000.00	245,610.17
3	7077901846	CA	75.00	01-Apr-2005	1,237,500.00	1,237,500.00
3	7077994320	SC	50.00	01-Oct-2005	1,000,000.00	1,000,000.00
3	7100181051	PA	100.00	01-Sep-2005	119,900.00	119,900.00
4	7076479208	AZ	80.00	01-Aug-2005	634,560.00	634,560.00
4	7077765282	WA	61.96	01-Jul-2005	1,000,000.00	1,000,000.00
4	7077910276	CA	66.67	01-Jul-2005	580,000.00	580,000.00
4	7077918535	CO	65.95	01-May-2005	107,500.00	105,720.26
4	7077918980	NV	80.00	01-May-2005	223,998.00	223,998.72
4	7077919129	MD	63.14	01-May-2005	197,000.00	146,553.17
4	7077919483	CA	79.84	01-May-2005	511,000.00	511,000.00
4	7077919673	RI	70.31	01-May-2005	322,000.00	321,890.41
4	7077919798	CA	43.50	01-May-2005	245,800.00	245,699.97
4	7077920002	MD	62.49	01-May-2005	145,600.00	145,600.00
4	7077920218	CT	72.60	01-May-2005	151,000.00	150,643.45
4	7077920457	VT	73.80	01-May-2005	147,600.00	147,558.67
4	7077920739	WA	79.74	01-May-2005	244,000.00	243,901.78
4	7077920846	FL	66.23	01-May-2005	102,000.00	97,560.17
4	7077920945	NJ	78.18	01-May-2005	344,000.00	341,500.71
4	7077920994	CA	79.54	01-May-2005	346,000.00	345,799.18
4	7077921430	CA	37.72	01-May-2005	162,197.00	162,197.00
4	7077921570	NJ	67.47	01-May-2005	280,000.00	279,987.78
4	7077921646	CA	79.58	01-May-2005	290,469.00	290,467.18
4	7077921703	NJ	77.30	01-May-2005	630,000.00	626,072.08
4	7077921836	WI	79.30	01-May-2005	101,500.00	101,500.00
4	7077922172	NJ	75.43	01-May-2005	709,000.00	708,960.46
4	7077922206	MD	80.00	01-May-2005	228,000.00	226,861.86
4	7077922420	MD	61.08	01-May-2005	226,000.00	221,705.03
4	7077922446	FL	79.70	01-May-2005	171,354.00	170,910.19
4	7077922461	CA	75.95	01-May-2005	319,000.00	317,500.00
4	7079701053	OH	100.00	01-Sep-2004	422,000.00	420,523.93
4	7079707027	AZ	78.91	01-Jun-2005	434,000.00	434,000.00
4	7079989047	NY	80.00	01-Jul-2005	2,260,000.00	1,709,958.23
4	7100170013	IL	63.29	01-Sep-2005	1,057,000.00	1,057,000.00
4	7100171177	CT	31.25	01-Oct-2005	1,000,000.00	1,000,000.00
4	7100202345	ID	62.50	01-Sep-2005	250,000.00	134,483.64
4	7100217558	IL	69.62	01-Sep-2005	556,950.00	556,460.89
5	0220677997	MO	80.00	01-Jan-2004	560,000.00	560,000.00
5	0220693572	NV	80.00	01-Apr-2004	464,000.00	464,000.00
5	0220697094	NJ	80.00	01-Apr-2004	288,000.00	230,400.00
5	0220723999	MA	80.00	01-Sep-2004	1,000,000.00	1,000,000.00

</TABLE>
<TABLE>
<CAPTION>

Prepayment Loan Detail - Prepayments during Current Period (continued)

<s>	Group	<c>	Loan Number	PIF Type	Months Delinquent	<c>	Current Loan Rate	Original Term	Seasoning
	1		0045533254	Loan Paid in Full	0		5.250%	360	2
	1		0049429699	Loan Paid in Full	0		5.375%	360	2
	1		0051352367	Loan Paid in Full	(1)		5.250%	360	2
	1		0057162356	Loan Paid in Full	0		5.375%	360	3
	1		0057640583	Loan Paid in Full	0		5.375%	360	2
	1		0058643305	Loan Paid in Full	0		5.125%	360	2
	1		0145438891	Loan Paid in Full	(1)		5.375%	360	3
	1		0145467072	Loan Paid in Full	0		5.250%	360	2
	1		0145937298	Loan Paid in Full	0		5.500%	360	3
	1		0146091541	Loan Paid in Full	0		5.125%	360	2
	2		7077228273	Loan Paid in Full	0		4.500%	360	20
	2		7079722166	Loan Paid in Full	0		4.125%	360	26
	2		7079946849	Loan Paid in Full	0		4.750%	360	23
	2		7100001713	Loan Paid in Full	0		5.222%	360	6
	2		7100253652	Loan Paid in Full	0		5.750%	360	2
	2		7100269039	Loan Paid in Full	(1)		5.750%	360	2
	2		7100288724	Loan Paid in Full	0		5.750%	360	2
	3		7075910427	Loan Paid in Full	0		5.375%	360	38
	3		7077476856	Loan Paid in Full	0		5.625%	360	14
	3		7077768237	Loan Paid in Full	0		5.000%	360	13
	3		7077901846	Loan Paid in Full	0		5.875%	360	8
	3		7077994320	Loan Paid in Full	0		5.500%	360	2
	3		7100181051	Loan Paid in Full	0		5.440%	360	3
	4		7076479208	Loan Paid in Full	1		5.125%	300	4
	4		7077765282	Loan Paid in Full	0		5.125%	300	5
	4		7077910276	Loan Paid in Full	(1)		4.500%	300	5
	4		7077918535	Loan Paid in Full	0		6.125%	300	7
	4		7077918980	Loan Paid in Full	0		6.125%	300	7
	4		7077919129	Loan Paid in Full	0		6.125%	300	7
	4		7077919483	Loan Paid in Full	0		5.750%	300	7
	4		7077919673	Loan Paid in Full	(1)		5.750%	300	7
	4		7077919798	Loan Paid in Full	0		5.750%	300	7
	4		7077920002	Loan Paid in Full	(1)		5.750%	300	7
	4		7077920218	Loan Paid in Full	0		5.750%	300	7
	4		7077920457	Loan Paid in Full	0		5.750%	300	7
	4		7077920739	Loan Paid in Full	0		5.750%	300	7
	4		7077920846	Loan Paid in Full	0		6.125%	300	7
	4		7077920945	Loan Paid in Full	0		5.750%	300	7
	4		7077920994	Loan Paid in Full	0		5.750%	300	7
	4		7077921430	Loan Paid in Full	0		5.750%	300	7
	4		7077921570	Loan Paid in Full	0		5.750%	300	7
	4		7077921646	Loan Paid in Full	0		6.125%	300	7
	4		7077921703	Loan Paid in Full	0		5.750%	300	7
	4		7077921836	Loan Paid in Full	0		6.125%	300	7
	4		7077922172	Loan Paid in Full	0		5.750%	300	7
	4		7077922206	Loan Paid in Full	0		5.750%	300	7
	4		7077922420	Loan Paid in Full	(1)		5.750%	300	7
	4		7077922446	Loan Paid in Full	0		6.125%	300	7
	4		7077922461	Loan Paid in Full	0		5.750%	300	7
	4		7079701053	Loan Paid in Full	(1)		5.750%	300	15
	4		7079707027	Loan Paid in Full	0		6.000%	300	6
	4		7079989047	Loan Paid in Full	0		5.500%	300	5
	4		7100170013	Loan Paid in Full	0		5.500%	300	3
	4		7100171177	Loan Paid in Full	0		5.500%	300	2
	4		7100202345	Loan Paid in Full	(1)		5.500%	300	3
	4		7100217558	Loan Paid in Full	0		5.500%	300	3
	5		0220677997	Loan Paid in Full	0		5.500%	360	23
	5		0220693572	Loan Paid in Full	0		5.500%	360	20
	5		0220697094	Loan Paid in Full	0		5.500%	360	20
	5		0220723999	Loan Paid in Full	0		5.375%	360	15

</TABLE>

<TABLE>

Prepayment - Voluntary Prepayments

<CAPTION>

Summary

SMM	<c>	CPR	<c>	PSA	<c>
Current Month	2.649%	Current Month	27.544%	Current Month	3,002.319%
3 Month Average	0.000%	3 Month Average	0.000%	3 Month Average	0.000%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

CPR: Current vs 12mo Average*			PSA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>

Jan-2005	N/A	N/A
Feb-2005	N/A	N/A
Mar-2005	N/A	N/A
Apr-2005	N/A	N/A
May-2005	N/A	N/A
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	N/A	N/A
Oct-2005	N/A	N/A
Nov-2005	14.591%	N/A
Dec-2005	27.544%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

Jan-2005	N/A	N/A
Feb-2005	N/A	N/A
Mar-2005	N/A	N/A
Apr-2005	N/A	N/A
May-2005	N/A	N/A
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	N/A	N/A
Oct-2005	N/A	N/A
Nov-2005	2,003.664%	N/A
Dec-2005	3,002.319%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>
1

SMM	<c>	CPR	<c>	PSA	<c>
<s>		<s>		<s>	
Current Month	1.349%	Current Month	15.039%	Current Month	3,361.361%
3 Month Average	0.000%	3 Month Average	0.000%	3 Month Average	0.000%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

CPR: Current vs 12mo Average*			PSA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	0.025%	N/A	Nov-2005	10.025%	N/A
Dec-2005	15.039%	N/A	Dec-2005	3,361.361%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>
2

SMM	<c>	CPR	<c>	PSA	<c>
<s>		<s>		<s>	
Current Month	2.193%	Current Month	23.365%	Current Month	2,010.503%
3 Month Average	0.000%	3 Month Average	0.000%	3 Month Average	0.000%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

CPR: Current vs 12mo Average*			PSA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	11.427%	N/A	Nov-2005	1,190.614%	N/A
Dec-2005	23.365%	N/A	Dec-2005	2,010.503%	N/A

*The text reported in the above table is presented

*The text reported in the above table is presented

graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

3

SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	1.655%	Current Month	18.144%	Current Month	2,944.399%
3 Month Average	0.000%	3 Month Average	0.000%	3 Month Average	0.000%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

CPR: Current vs 12mo Average*			PSA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	4.950%	N/A	Nov-2005	1,143.230%	N/A
Dec-2005	18.144%	N/A	Dec-2005	2,944.399%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

4

SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	6.029%	Current Month	52.585%	Current Month	4,602.532%
3 Month Average	0.000%	3 Month Average	0.000%	3 Month Average	0.000%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

CPR: Current vs 12mo Average*			PSA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	38.403%	N/A	Nov-2005	4,077.958%	N/A
Dec-2005	52.585%	N/A	Dec-2005	4,602.532%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<CAPTION>

5

SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	2.806%	Current Month	28.932%	Current Month	1,164.874%
3 Month Average	0.000%	3 Month Average	0.000%	3 Month Average	0.000%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

CPR: Current vs 12mo Average*
 Month Current 12mo Avg.
 <s> <c> <c>

Jan-2005	N/A	N/A
Feb-2005	N/A	N/A
Mar-2005	N/A	N/A
Apr-2005	N/A	N/A
May-2005	N/A	N/A
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	N/A	N/A
Oct-2005	N/A	N/A
Nov-2005	24.822%	N/A
Dec-2005	28.932%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

PSA: Current vs 12mo Average*
 Month Current 12mo Avg.
 <s> <c> <c>

Jan-2005	N/A	N/A
Feb-2005	N/A	N/A
Mar-2005	N/A	N/A
Apr-2005	N/A	N/A
May-2005	N/A	N/A
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	N/A	N/A
Oct-2005	N/A	N/A
Nov-2005	1,069.435%	N/A
Dec-2005	1,164.874%	N/A

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond remittance report can be viewed online at www.ctslink.com.

<FN>

Calculation Methodology:

Single Month Mortality (SMM): (Partial and full prepayments + Repurchases) / (Beginning Scheduled Balance - Scheduled Principal)

Conditional PrePayment Rate (CPR): $1 - (1 - SMM)^{12}$

PSA Standard Prepayment Model: $100 * CPR / (0.2 * MIN(30, WAS))$

Weighted Average Seasoning (WAS): $sum((Original Term - Remaining Term) * (Current Scheduled Balance / Deal Scheduled Principal Balance))$

</FN>

</TABLE>

<TABLE>

<CAPTION>

Modifications

Loan Number	Beginning Balance	Current Balance	Prior Rate	Modified Rate	Prior Payment	Modified Payment
<s>	<c>	<c>	<c>	<c>	<c>	<c>

No Modifications this Period

</TABLE>

<TABLE>

<CAPTION>

Substitutions

Loans Repurchased

Loans Substituted

Loan Number	Current Balance	Current Rate	Current Payment	Loan Number	Current Balance	Current Rate	Current Payment
<s>	<c>	<c>	<c>	<c>	<c>	<c>	<c>

No Substitutions this Period

</TABLE>

<TABLE>

<CAPTION>

Repurchases

Loan Number	Current Balance	Current Rate	Current Payment
<s>	<c>	<c>	<c>

No Repurchases this Period

</TABLE>