

# SECURITIES AND EXCHANGE COMMISSION

## FORM 8-K

Current report filing

Filing Date: **2006-01-05** | Period of Report: **2005-12-27**  
SEC Accession No. **0001056404-06-000151**

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### FILER

#### **First Franklin Mortgage Loan Trust, Series 2005-FFH1**

CIK: **1328796** | State of Incorporation: **DE** | Fiscal Year End: **1228**  
Type: **8-K** | Act: **34** | File No.: **333-121605-13** | Film No.: **06509383**  
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

FIRST FRANKLIN MORTGAGE LOAN TRUST  
Mortgage Loan Asset-Backed Certificates, Series 2005-FH1  
(Exact name of registrant as specified in its charter)

New York (governing law of	333-121605-13	
Pooling and Servicing Agreement)	(Commission	54-2175528
(State or other	File Number)	54-2175529
jurisdiction		54-6666933
of Incorporation)		54-6666934
		IRS EIN

c/o Wells Fargo Bank, N.A.  
9062 Old Annapolis Road  
Columbia, MD 21045  
(Address of principal executive offices) (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 FIRST FRANKLIN MORTGAGE LOAN TRUST, Mortgage Loan Asset-Backed Certificates, Series 2005-FH1 Trust.

ITEM 9.01 Financial Statements and Exhibits

(c) Exhibits

Exhibit Number	Description
EX-99.1	Monthly report distributed to holders of Mortgage Loan Asset-Backed Certificates, Series 2005-FH1 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.

FIRST FRANKLIN MORTGAGE LOAN TRUST  
Mortgage Loan Asset-Backed Certificates, Series 2005-FH1 Trust  
(Registrant)

By: Wells Fargo Bank, N.A. as Trustee

By: /s/ Beth Belfield as Officer  
 By: Beth Belfield as Officer  
 Date: 12/29/2005

INDEX TO EXHIBITS

Exhibit Number Description  
 EX-99.1 Monthly report distributed to holders of Mortgage  
 Loan Asset-Backed Certificates, Series 2005-FH1 Trust  
 , relating to the December 27, 2005 distribution.

EX-99.1

First Franklin Mortgage Loan Trust  
 Mortgage Loan Asset-Backed Certificates

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

First Franklin Mortgage Loan Trust  
 Mortgage Loan Asset-Backed Certificates  
 Series 2005-FH1

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>  
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Certificateholder Distribution Summary

Class	CUSIP	Certificate Pass-Through Rate	Beginning Certificate Balance	Interest Distribution
<s>	<c>	<c>	<c>	<c>
A-1A	32027NTK7	4.43375%	141,811,290.47	558,894.05
A-1B	32027NTL5	4.48375%	35,452,587.02	141,298.26
A-2A	32027NSX0	4.29375%	56,869,489.95	217,051.89
A-2B	32027NSY8	4.44375%	128,345,000.00	506,962.75
A-2C	32027NSZ5	4.59375%	17,565,000.00	71,723.75
M-1	32027NTA9	4.64375%	33,825,000.00	139,622.08
M-2	32027NTB7	4.71375%	16,775,000.00	70,287.25
M-3	32027NTC5	4.77375%	11,275,000.00	47,843.58
M-4	32027NTD3	4.91375%	11,000,000.00	48,045.56
M-5	32027NTE1	4.96375%	11,275,000.00	49,747.81
M-6	32027NTF8	5.11375%	9,900,000.00	45,001.00
B-1	32027NTG6	5.54375%	10,175,000.00	50,140.14
B-2	32027NTH4	5.74375%	9,900,000.00	50,545.00
B-3	32027NTJ0	6.44375%	4,675,000.00	26,777.36
B-4	32027NTM3	7.44375%	3,850,000.00	25,474.17
C	32027NTN1	0.00000%	12,100,006.17	974,282.64
P	32027NTP6	0.00000%	0.01	89,675.24
R	32027NTQ4	4.43375%	0.00	0.00
Totals			514,793,373.62	3,113,372.53

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Certificateholder Distribution Summary (continued)

Class	Principal Distribution	Current Realized Loss	Ending Certificate Balance	Total Distribution	Cummulative Realized Losses
<s>	<c>	<c>	<c>	<c>	<c>
A-1A	2,465,561.58	0.00	139,345,728.89	3,024,455.63	0.00
A-1B	616,386.30	0.00	34,836,200.72	757,684.56	0.00
A-2A	5,360,512.86	0.00	51,508,977.09	5,577,564.75	0.00

A-2B	0.00	0.00	128,345,000.00	506,962.75	0.00
A-2C	0.00	0.00	17,565,000.00	71,723.75	0.00
M-1	0.00	0.00	33,825,000.00	139,622.08	0.00
M-2	0.00	0.00	16,775,000.00	70,287.25	0.00
M-3	0.00	0.00	11,275,000.00	47,843.58	0.00
M-4	0.00	0.00	11,000,000.00	48,045.56	0.00
M-5	0.00	0.00	11,275,000.00	49,747.81	0.00
M-6	0.00	0.00	9,900,000.00	45,001.00	0.00
B-1	0.00	0.00	10,175,000.00	50,140.14	0.00
B-2	0.00	0.00	9,900,000.00	50,545.00	0.00
B-3	0.00	0.00	4,675,000.00	26,777.36	0.00
B-4	0.00	0.00	3,850,000.00	25,474.17	0.00
C	0.00	0.00	12,100,006.17	974,282.64	0.00
P	0.00	0.00	0.01	89,675.24	0.00
R	0.00	0.00	0.00	0.00	0.00
Totals	8,442,460.74	0.00	506,350,912.88	11,555,833.27	0.00

<FN>

This report has been compiled from information provided to Wells Fargo Bank, N.A., by various third parties, which may include the Servicer, Master Servicer, Special Servicer and others. Wells Fargo Bank, N.A., has not independently confirmed the accuracy of information received from these third parties and assumes no duty to do so. Wells Fargo Bank, N.A., expressly disclaims any responsibility for the accuracy or completeness of information furnished by third parties.

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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>	
A-1A	150,481,000.00	141,811,290.47	0.00	2,465,561.58	0.00	0.00
A-1B	37,620,000.00	35,452,587.02	0.00	616,386.30	0.00	0.00
A-2A	81,239,000.00	56,869,489.95	0.00	5,360,512.86	0.00	0.00
A-2B	128,345,000.00	128,345,000.00	0.00	0.00	0.00	0.00
A-2C	17,565,000.00	17,565,000.00	0.00	0.00	0.00	0.00
M-1	33,825,000.00	33,825,000.00	0.00	0.00	0.00	0.00
M-2	16,775,000.00	16,775,000.00	0.00	0.00	0.00	0.00
M-3	11,275,000.00	11,275,000.00	0.00	0.00	0.00	0.00
M-4	11,000,000.00	11,000,000.00	0.00	0.00	0.00	0.00
M-5	11,275,000.00	11,275,000.00	0.00	0.00	0.00	0.00
M-6	9,900,000.00	9,900,000.00	0.00	0.00	0.00	0.00
B-1	10,175,000.00	10,175,000.00	0.00	0.00	0.00	0.00
B-2	9,900,000.00	9,900,000.00	0.00	0.00	0.00	0.00
B-3	4,675,000.00	4,675,000.00	0.00	0.00	0.00	0.00
B-4	3,850,000.00	3,850,000.00	0.00	0.00	0.00	0.00
C	12,100,106.17	12,100,006.17	0.00	0.00	0.00	0.00
P	0.01	0.01	0.00	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00	0.00
Totals	550,000,106.18	514,793,373.62	0.00	8,442,460.74	0.00	0.00

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Principal Distribution Statement (continued)

Class	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
<s>	<c>	<c>	<c>	
A-1A	2,465,561.58	139,345,728.89	0.926002	2,465,561.58
A-1B	616,386.30	34,836,200.72	0.926002	616,386.30
A-2A	5,360,512.86	51,508,977.09	0.634042	5,360,512.86
A-2B	0.00	128,345,000.00	1.000000	0.00
A-2C	0.00	17,565,000.00	1.000000	0.00
M-1	0.00	33,825,000.00	1.000000	0.00
M-2	0.00	16,775,000.00	1.000000	0.00
M-3	0.00	11,275,000.00	1.000000	0.00
M-4	0.00	11,000,000.00	1.000000	0.00
M-5	0.00	11,275,000.00	1.000000	0.00
M-6	0.00	9,900,000.00	1.000000	0.00
B-1	0.00	10,175,000.00	1.000000	0.00
B-2	0.00	9,900,000.00	1.000000	0.00
B-3	0.00	4,675,000.00	1.000000	0.00
B-4	0.00	3,850,000.00	1.000000	0.00

C	0.00	12,100,006.17	0.999992	0.00
P	0.00	0.01	1.000000	0.00
R	0.00	0.00	0.000000	0.00
Totals	8,442,460.74	506,350,912.88	0.920638	8,442,460.74

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Principal Distribution Factors Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	UnScheduled Principal Distribution	Accretion
<s>	<c>	<c>	<c>	<c>	
A-1A	150,481,000.00	942.386683	0.000000	16.384537	0.000000
A-1B	37,620,000.00	942.386683	0.000000	16.384537	0.000000
A-2A	81,239,000.00	700.026957	0.000000	65.984476	0.000000
A-2B	128,345,000.00	1000.000000	0.000000	0.000000	0.000000
A-2C	17,565,000.00	1000.000000	0.000000	0.000000	0.000000
M-1	33,825,000.00	1000.000000	0.000000	0.000000	0.000000
M-2	16,775,000.00	1000.000000	0.000000	0.000000	0.000000
M-3	11,275,000.00	1000.000000	0.000000	0.000000	0.000000
M-4	11,000,000.00	1000.000000	0.000000	0.000000	0.000000
M-5	11,275,000.00	1000.000000	0.000000	0.000000	0.000000
M-6	9,900,000.00	1000.000000	0.000000	0.000000	0.000000
B-1	10,175,000.00	1000.000000	0.000000	0.000000	0.000000
B-2	9,900,000.00	1000.000000	0.000000	0.000000	0.000000
B-3	4,675,000.00	1000.000000	0.000000	0.000000	0.000000
B-4	3,850,000.00	1000.000000	0.000000	0.000000	0.000000
C	12,100,106.17	999.991736	0.000000	0.000000	0.000000
P	0.01	0.000000	0.000000	0.000000	0.000000
R	0.00	0.000000	0.000000	0.000000	0.000000

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Principal Distribution Factors Statement (continued)

Class	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
<s>	<c>	<c>	<c>	<c>	
A-1A	0.000000	16.384537	926.002146	0.926002	16.384537
A-1B	0.000000	16.384537	926.002146	0.926002	16.384537
A-2A	0.000000	65.984476	634.042481	0.634042	65.984476
A-2B	0.000000	0.000000	1,000.000000	1.000000	0.000000
A-2C	0.000000	0.000000	1,000.000000	1.000000	0.000000
M-1	0.000000	0.000000	1,000.000000	1.000000	0.000000
M-2	0.000000	0.000000	1,000.000000	1.000000	0.000000
M-3	0.000000	0.000000	1,000.000000	1.000000	0.000000
M-4	0.000000	0.000000	1,000.000000	1.000000	0.000000
M-5	0.000000	0.000000	1,000.000000	1.000000	0.000000
M-6	0.000000	0.000000	1,000.000000	1.000000	0.000000
B-1	0.000000	0.000000	1,000.000000	1.000000	0.000000
B-2	0.000000	0.000000	1,000.000000	1.000000	0.000000
B-3	0.000000	0.000000	1,000.000000	1.000000	0.000000
B-4	0.000000	0.000000	1,000.000000	1.000000	0.000000
C	0.000000	0.000000	999.991736	0.999992	0.000000
P	0.000000	0.000000	0.000000	1.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000

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Interest Distribution Statement

Class	Accrual Dates	Accrual Days	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall
<s>	<c>	<c>	<c>	<c>	<c>	
A-1A	11/25/05 - 12/26/05	32	4.43375%	141,811,290.47	558,894.05	0.00
A-1B	11/25/05 - 12/26/05	32	4.48375%	35,452,587.02	141,298.26	0.00
A-2A	11/25/05 - 12/26/05	32	4.29375%	56,869,489.95	217,051.89	0.00
A-2B	11/25/05 - 12/26/05	32	4.44375%	128,345,000.00	506,962.75	0.00
A-2C	11/25/05 - 12/26/05	32	4.59375%	17,565,000.00	71,723.75	0.00
M-1	11/25/05 - 12/26/05	32	4.64375%	33,825,000.00	139,622.08	0.00
M-2	11/25/05 - 12/26/05	32	4.71375%	16,775,000.00	70,287.25	0.00
M-3	11/25/05 - 12/26/05	32	4.77375%	11,275,000.00	47,843.58	0.00
M-4	11/25/05 - 12/26/05	32	4.91375%	11,000,000.00	48,045.56	0.00
M-5	11/25/05 - 12/26/05	32	4.96375%	11,275,000.00	49,747.81	0.00

M-6	11/25/05 - 12/26/05	32	5.11375%	9,900,000.00	45,001.00	0.00
B-1	11/25/05 - 12/26/05	32	5.54375%	10,175,000.00	50,140.14	0.00
B-2	11/25/05 - 12/26/05	32	5.74375%	9,900,000.00	50,545.00	0.00
B-3	11/25/05 - 12/26/05	32	6.44375%	4,675,000.00	26,777.36	0.00
B-4	11/25/05 - 12/26/05	32	7.44375%	3,850,000.00	25,474.17	0.00
C	N/A	N/A	0.00000%	12,100,006.17	0.00	0.00
P	N/A	N/A	0.00000%	0.01	0.00	0.00
R	N/A	N/A	4.43375%	0.00	0.00	0.00
Totals					2,049,414.65	0.00

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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>
A-1A	0.00	0.00	558,894.05	0.00	139,345,728.89
A-1B	0.00	0.00	141,298.26	0.00	34,836,200.72
A-2A	0.00	0.00	217,051.89	0.00	51,508,977.09
A-2B	0.00	0.00	506,962.75	0.00	128,345,000.00
A-2C	0.00	0.00	71,723.75	0.00	17,565,000.00
M-1	0.00	0.00	139,622.08	0.00	33,825,000.00
M-2	0.00	0.00	70,287.25	0.00	16,775,000.00
M-3	0.00	0.00	47,843.58	0.00	11,275,000.00
M-4	0.00	0.00	48,045.56	0.00	11,000,000.00
M-5	0.00	0.00	49,747.81	0.00	11,275,000.00
M-6	0.00	0.00	45,001.00	0.00	9,900,000.00
B-1	0.00	0.00	50,140.14	0.00	10,175,000.00
B-2	0.00	0.00	50,545.00	0.00	9,900,000.00
B-3	0.00	0.00	26,777.36	0.00	4,675,000.00
B-4	0.00	0.00	25,474.17	0.00	3,850,000.00
C	0.00	0.00	974,282.64	0.00	12,100,006.17
P	0.00	0.00	89,675.24	0.00	0.01
R	0.00	0.00	0.00	0.00	0.00
Totals	0.00	0.00	3,113,372.53	0.00	

<FN>  
(1,2) Amount also includes coupon cap or basis risk shortfalls, if applicable  
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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>
A-1A	11/25/05 - 12/26/05	150,481,000.00	4.43375%	942.386683	3.714051	0.000000
A-1B	11/25/05 - 12/26/05	37,620,000.00	4.48375%	942.386683	3.755935	0.000000
A-2A	11/25/05 - 12/26/05	81,239,000.00	4.29375%	700.026957	2.671770	0.000000
A-2B	11/25/05 - 12/26/05	128,345,000.00	4.44375%	1000.000000	3.950000	0.000000
A-2C	11/25/05 - 12/26/05	17,565,000.00	4.59375%	1000.000000	4.083333	0.000000
M-1	11/25/05 - 12/26/05	33,825,000.00	4.64375%	1000.000000	4.127778	0.000000
M-2	11/25/05 - 12/26/05	16,775,000.00	4.71375%	1000.000000	4.190000	0.000000
M-3	11/25/05 - 12/26/05	11,275,000.00	4.77375%	1000.000000	4.243333	0.000000
M-4	11/25/05 - 12/26/05	11,000,000.00	4.91375%	1000.000000	4.367778	0.000000
M-5	11/25/05 - 12/26/05	11,275,000.00	4.96375%	1000.000000	4.412223	0.000000
M-6	11/25/05 - 12/26/05	9,900,000.00	5.11375%	1000.000000	4.545556	0.000000
B-1	11/25/05 - 12/26/05	10,175,000.00	5.54375%	1000.000000	4.927778	0.000000
B-2	11/25/05 - 12/26/05	9,900,000.00	5.74375%	1000.000000	5.105556	0.000000
B-3	11/25/05 - 12/26/05	4,675,000.00	6.44375%	1000.000000	5.727778	0.000000
B-4	11/25/05 - 12/26/05	3,850,000.00	7.44375%	1000.000000	6.616668	0.000000
C	N/A	12,100,106.17	0.00000%	999.991736	0.000000	0.000000
P	N/A	0.01	0.00000%	0.000000	0.000000	0.000000
R	N/A	0.00	4.43375%	0.000000	0.000000	0.000000

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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>
A-1A	0.000000	0.000000	3.714051	0.000000	926.002146
A-1B	0.000000	0.000000	3.755935	0.000000	926.002146
A-2A	0.000000	0.000000	2.671770	0.000000	634.042481
A-2B	0.000000	0.000000	3.950000	0.000000	1000.000000

A-2C	0.000000	0.000000	4.083333	0.000000	1000.000000
M-1	0.000000	0.000000	4.127778	0.000000	1000.000000
M-2	0.000000	0.000000	4.190000	0.000000	1000.000000
M-3	0.000000	0.000000	4.243333	0.000000	1000.000000
M-4	0.000000	0.000000	4.367778	0.000000	1000.000000
M-5	0.000000	0.000000	4.412223	0.000000	1000.000000
M-6	0.000000	0.000000	4.545556	0.000000	1000.000000
B-1	0.000000	0.000000	4.927778	0.000000	1000.000000
B-2	0.000000	0.000000	5.105556	0.000000	1000.000000
B-3	0.000000	0.000000	5.727778	0.000000	1000.000000
B-4	0.000000	0.000000	6.616668	0.000000	1000.000000
C	0.000000	0.000000	80.518520	0.000000	999.991736
P	0.000000	0.000000	0.000000	0.000000	0.000000
R	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.

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CERTIFICATEHOLDER ACCOUNT STATEMENT

CERTIFICATE ACCOUNT

<s>	<c>	
Beginning Balance		0.00
Deposits		
Payments of Interest and Principal		11,546,709.71
Reserve Funds and Credit Enhancements		0.00
Proceeds from Repurchased Loans		0.00
Servicer Advances		521,351.52
Realized Loss (Gains, Subsequent Expenses & Recoveries)		(110,252.75)
Prepayment Penalties		0.00
Swap/Cap Payments		0.00
Total Deposits		11,957,808.48
Withdrawals		
Swap Payments		0.00
Reserve Funds and Credit Enhancements		0.00
Reimbursement for Servicer Advances		187,477.97
Total Administration Fees		214,497.24
Payment of Interest and Principal		11,555,833.27
Total Withdrawals (Pool Distribution Amount)		11,957,808.48
Ending Balance		0.00

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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

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ADMINISTRATION FEES

<s>	<c>	
Gross Servicing Fee*		214,497.24
Supported Prepayment/Curtailment Interest Shortfall		0.00
Total Administration Fees		214,497.24

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\*Servicer Payees include: WILSHIRE CREDIT CORP

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Reserve Accounts

Account Name	Beginning Balance	Current Withdrawals	Current Deposits	Ending Balance
<s>	<c>	<c>	<c>	<c>
Reserve Fund	0.00	0.00	0.00	0.00

Reserve Fund	0.00	0.00	0.00	0.00
Reserve Fund	0.00	0.00	0.00	0.00

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COLLATERAL STATEMENT

<S>	<C>
Collateral Description	Fixed & Mixed ARM
Weighted Average Gross Coupon	7.805401%
Weighted Average Net Coupon	7.305401%
Weighted Average Pass-Through Rate	7.305401%
Weighted Average Remaining Term	352
Beginning Scheduled Collateral Loan Count	3,082
Number Of Loans Paid In Full	40
Ending Scheduled Collateral Loan Count	3,042
Beginning Scheduled Collateral Balance	514,793,373.61
Ending Scheduled Collateral Balance	506,350,912.87
Ending Actual Collateral Balance at 30-Nov-2005	506,610,995.09
Monthly P&I Constant	3,570,910.38
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	110,252.75
Cumulative Realized Loss	111,212.70
Scheduled Principal	222,436.37
Unscheduled Principal	8,220,024.37

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COLLATERAL STATEMENT

<S>	<C>
Collateral Description	Fixed & Mixed ARM
Weighted Average Coupon Rate	7.805401%
Weighted Average Net Rate	7.305401%
Weighted Average Pass Through Rate	7.305401%
Weighted Average Remaining Term	352
Record Date	11/30/2005
Principal and Interest Constant	3,570,910.38
Beginning Loan Count	3,082
Loans Paid in Full	40
Ending Loan Count	3,042
Beginning Scheduled Balance	514,793,373.61
Ending Scheduled Balance	506,350,912.87
Ending Actual Balance at 30-Nov-2005	506,610,995.09
Scheduled Principal	222,436.37
Unscheduled Principal	8,220,024.37
Scheduled Interest	3,348,474.01
Servicing Fee	214,497.24
Master Servicing Fee	0.00
Trustee Fee	0.00
FRY Amount	0.00
Special Hazard Fee	0.00
Other Fee	0.00
Pool Insurance Fee	0.00
Spread 1	0.00
Spread 2	0.00
Spread 3	0.00
Net Interest	3,133,976.77
Realized Loss Amount	110,252.75
Cumulative Realized Loss	111,212.70
Percentage of Cumulative Losses	0.0202
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

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Group Level Collateral Statement

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Group	Group 1	Group 2	Group 3
Collateral Description	Mixed Fixed	Mixed ARM	Mixed Fixed
Weighted Average Coupon Rate	8.299203	7.970596	7.999799
Weighted Average Net Rate	7.799203	7.470596	7.499799
Weighted Average Remaining Term	345	353	353
Beginning Loan Count	398	1,714	59
Loans Paid In Full	2	20	1
Ending Loan Count	396	1,694	58
Beginning Scheduled Balance	38,675,466.65	199,628,084.03	15,014,336.33
Ending Scheduled Balance	38,411,617.29	196,849,054.50	14,791,947.81
Record Date	11/30/2005	11/30/2005	11/30/2005
Principal And Interest Constant	296,167.00	1,436,042.68	109,146.95
Scheduled Principal	28,687.36	110,080.26	9,053.89
Unscheduled Principal	235,162.00	2,668,949.27	213,334.63
Scheduled Interest	267,479.64	1,325,962.42	100,093.06
Servicing Fee	16,114.78	83,178.37	6,255.97
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	251,364.86	1,242,784.05	93,837.09
Realized Loss Amount	(3.00)	474.00	0.00
Cumulative Realized Loss	11.00	825.60	38.50
Percentage of Cumulative Losses	0.0000	0.0004	0.0002
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	7.799203	7.470596	7.499799

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Group Level Collateral Statement

<s>	<c>	<c>	Total
Group	Group 4	Fixed & Mixed ARM	
Collateral Description	Mixed ARM		
Weighted Average Coupon Rate	7.595078		7.805401
Weighted Average Net Rate	7.095078		7.305401
Weighted Average Remaining Term	353		352
Beginning Loan Count	911		3,082
Loans Paid In Full	17		40
Ending Loan Count	894		3,042
Beginning Scheduled Balance	261,475,486.60		514,793,373.61
Ending scheduled Balance	256,298,293.27		506,350,912.87
Record Date	11/30/2005		11/30/2005
Principal And Interest Constant	1,729,553.75		3,570,910.38
Scheduled Principal	74,614.86		222,436.37
Unscheduled Principal	5,102,578.47		8,220,024.37
Scheduled Interest	1,654,938.89		3,348,474.01
Servicing Fee	108,948.12		214,497.24
Master Servicing Fee	0.00		0.00
Trustee Fee	0.00		0.00
FRY Amount	0.00		0.00
Special Hazard Fee	0.00		0.00
Other Fee	0.00		0.00
Pool Insurance Fee	0.00		0.00
Spread 1	0.00		0.00
Spread 2	0.00		0.00
Spread 3	0.00		0.00
Net Interest	1,545,990.77		3,133,976.77
Realized Loss Amount	109,781.75		110,252.75
Cumulative Realized Loss	110,337.60		111,212.70
Percentage of Cumulative Losses	0.0389		0.0202
Prepayment Penalty Waived Amount	0.00		0.00
Prepayment Penalty Waived Count	0		0
Prepayment Penalty Paid Amount	0.00		0.00
Prepayment Penalty Paid Count	0		0
Special Servicing Fee	0.00		0.00
Pass-Through Rate	7.095078		7.305401

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Additional Reporting - Deal Level

Miscellaneous Reporting

<s>		<c>	
Stepdown Trigger Event			NO
Class A-1 Trigger Event			NO

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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		31 3,970,065.74	0 0.00	0 0.00	31 3,970,065.74
30 Days	88 12,784,027.19	2 545,485.56	0 0.00	0 0.00	90 13,329,512.75
60 Days	49 7,282,476.70	1 373,697.61	1 66,799.25	0 0.00	51 7,722,973.56
90 Days	8 1,624,818.79	3 639,363.27	14 1,731,154.93	0 0.00	25 3,995,336.99
120 Days	5 671,393.29	1 123,798.44	20 3,447,646.59	0 0.00	26 4,242,838.32
150 Days	1 150,000.00	0 0.00	15 2,849,351.56	2 160,800.00	18 3,160,151.56
180+ Days	0 0.00	1 73,000.00	1 65,000.00	0 0.00	2 138,000.00
Totals	151 22,512,715.97	39 5,725,410.62	51 8,159,952.33	2 160,800.00	243 36,558,878.92
	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		1.019066% 0.783652%	0.000000% 0.000000%	0.000000% 0.000000%	1.019066% 0.783652%
30 Days	2.892834% 2.523441%	0.065746% 0.107673%	0.000000% 0.000000%	0.000000% 0.000000%	2.958580% 2.631114%
60 Days	1.610782% 1.437489%	0.032873% 0.073764%	0.032873% 0.013186%	0.000000% 0.000000%	1.676529% 1.524439%
90 Days	0.262985% 0.320723%	0.098619% 0.126204%	0.460224% 0.341713%	0.000000% 0.000000%	0.821828% 0.788640%
120 Days	0.164366% 0.132526%	0.032873% 0.024437%	0.657462% 0.680531%	0.000000% 0.000000%	0.854701% 0.837494%
150 Days	0.032873% 0.029609%	0.000000% 0.000000%	0.493097% 0.562434%	0.065746% 0.031740%	0.591716% 0.623783%
180+ Days	0.000000% 0.000000%	0.032873% 0.014409%	0.032873% 0.012830%	0.000000% 0.000000%	0.065746% 0.027240%
Totals	4.963840% 4.443787%	1.282051% 1.130139%	1.676529% 1.610694%	0.065746% 0.031740%	7.988166% 7.216361%

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OTHER INFORMATION

<s>		<c>
Current Period Class A Insufficient Funds		0.00
Principal Balance of Contaminated Properties		0.00

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Delinquency Status By Group

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s> Group 1	<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	9 870,231.53	0 0.00	0 0.00	0 0.00	9 870,231.53
30 Days	6 497,821.84	0 0.00	0 0.00	0 0.00	6 497,821.84
60 Days	8 558,654.66	0 0.00	0 0.00	0 0.00	8 558,654.66
90 Days	2 241,168.46	0 0.00	2 200,219.40	0 0.00	4 441,387.86
120 Days	1 113,887.42	0 0.00	1 142,013.91	0 0.00	2 255,901.33
150 Days	0 0.00	0 0.00	1 112,444.67	0 0.00	1 112,444.67
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	17 1,411,532.38	9 870,231.53	4 454,677.98	0 0.00	30 2,736,441.89

0-29 Days		2.272727% 2.263767%	0.000000% 0.000000%	0.000000% 0.000000%	2.272727% 2.263767%
30 Days	1.515152% 1.295003%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.515152% 1.295003%
60 Days	2.020202% 1.453250%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	2.020202% 1.453250%
90 Days	0.505051% 0.627361%	0.000000% 0.000000%	0.505051% 0.520839%	0.000000% 0.000000%	1.010101% 1.148199%
120 Days	0.252525% 0.296260%	0.000000% 0.000000%	0.252525% 0.369426%	0.000000% 0.000000%	0.505051% 0.665686%
150 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.252525% 0.292507%	0.000000% 0.000000%	0.252525% 0.292507%
180+ Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
Totals	4.292929% 3.671874%	2.272727% 2.263767%	1.010101% 1.182772%	0.000000% 0.000000%	7.575758% 7.118413%

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s> Group 2	<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	19 2,339,110.97	19 2,339,110.97	0 0.00	0 0.00	19 2,339,110.97
30 Days	61 6,641,631.06	2 545,485.56	0 0.00	0 0.00	63 7,187,116.62
60 Days	28 3,104,712.86	0 0.00	1 66,799.25	0 0.00	29 3,171,512.11
90 Days	1 136,669.39	2 420,166.38	9 914,410.79	0 0.00	12 1,471,246.56
120 Days	2	1	14	0	17

	172,006.54	123,798.44	1,464,643.84	0.00	1,760,448.82
150 Days	1 150,000.00	0 0.00	8 1,096,048.59	2 160,800.00	11 1,406,848.59
180+ Days	0 0.00	1 73,000.00	1 65,000.00	0 0.00	2 138,000.00
Totals	93 10,205,019.85	25 3,501,561.35	33 3,606,902.47	2 160,800.00	153 17,474,283.67

0-29 Days		1.121606% 1.187484%	0.000000% 0.000000%	0.000000% 0.000000%	1.121606% 1.187484%
30 Days	3.600945% 3.371721%	0.118064% 0.276924%	0.000000% 0.000000%	0.000000% 0.000000%	3.719008% 3.648645%
60 Days	1.652893% 1.576153%	0.000000% 0.000000%	0.059032% 0.033912%	0.000000% 0.000000%	1.711924% 1.610064%
90 Days	0.059032% 0.069382%	0.118064% 0.213304%	0.531287% 0.464214%	0.000000% 0.000000%	0.708383% 0.746900%
120 Days	0.118064% 0.087322%	0.059032% 0.062848%	0.826446% 0.743548%	0.000000% 0.000000%	1.003542% 0.893718%
150 Days	0.059032% 0.076150%	0.000000% 0.000000%	0.472255% 0.556425%	0.118064% 0.081632%	0.649351% 0.714207%
180+ Days	0.000000% 0.000000%	0.059032% 0.037060%	0.059032% 0.032998%	0.000000% 0.000000%	0.118064% 0.070058%
Totals	5.489965% 5.180727%	1.475797% 1.777619%	1.948052% 1.831097%	0.118064% 0.081632%	9.031877% 8.871075%

<CAPTION> <s> Group 3	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	0 0.00
30 Days	1 184,396.13	0 0.00	0 0.00	0 0.00	1 184,396.13
60 Days	1 244,112.89	0 0.00	0 0.00	0 0.00	1 244,112.89
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	1 375,000.00	0 0.00	1 375,000.00
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	2 428,509.02	0 0.00	1 375,000.00	0 0.00	3 803,509.02
0-29 Days		0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
30 Days	1.724138% 1.245880%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.724138% 1.245880%
60 Days	1.724138% 1.649359%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.724138% 1.649359%
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%	1.724138% 2.533703%	0.000000% 0.000000%	1.724138% 2.533703%
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	3.448276%	0.000000%	1.724138%	0.000000%	5.172414%
	2.895239%	0.000000%	2.533703%	0.000000%	5.428943%

<CAPTION> <s> Group 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		3 760,723.24	0 0.00	0 0.00	3 760,723.24
30 Days	20 5,460,178.16	0 0.00	0 0.00	0 0.00	20 5,460,178.16
60 Days	12 3,374,996.29	1 373,697.61	0 0.00	0 0.00	13 3,748,693.90
90 Days	5 1,246,980.94	1 219,196.89	3 616,524.74	0 0.00	9 2,082,702.57
120 Days	2 385,499.33	0 0.00	4 1,465,988.84	0 0.00	6 1,851,488.17
150 Days	0 0.00	0 0.00	6 1,640,858.30	0 0.00	6 1,640,858.30
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	39 10,467,654.72	5 1,353,617.74	13 3,723,371.88	0 0.00	57 15,544,644.34
0-29 Days		0.335570% 0.296707%	0.000000% 0.000000%	0.000000% 0.000000%	0.335570% 0.296707%
30 Days	2.237136% 2.129652%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	2.237136% 2.129652%
60 Days	1.342282% 1.316361%	0.111857% 0.145755%	0.000000% 0.000000%	0.000000% 0.000000%	1.454139% 1.462116%
90 Days	0.559284% 0.486364%	0.111857% 0.085494%	0.335570% 0.240465%	0.000000% 0.000000%	1.006711% 0.812323%
120 Days	0.223714% 0.150358%	0.000000% 0.000000%	0.447427% 0.571785%	0.000000% 0.000000%	0.671141% 0.722142%
150 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.671141% 0.639989%	0.000000% 0.000000%	0.671141% 0.639989%
180+ Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
Totals	4.362416% 4.082734%	0.559284% 0.527956%	1.454139% 1.452239%	0.000000% 0.000000%	6.375839% 6.062930%

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180+ Delinquency Summary

Summary				Group 1			
Days Delinquent	Number of Loans	Aggregate Outstanding Balance (\$)	Percentage of Balance (%)	Number of Loans	Aggregate Outstanding Balance (\$)	Percentage of Balance (%)	
<s>	<c>	<c>	<c>	<c>	<c>	<c>	
180 -	209	2	138,000.00	0.027	0	0.00	0.000
	Total	2	138,000.00	0.027	0	0.00	0.000

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180+ Delinquency Summary (continued)

Group 2					Group 3			
	Days Delinquent	Number of Loans	Aggregate Outstanding Balance (\$)	Percentage of Balance (%)	Number of Loans	Aggregate Outstanding Balance (\$)	Percentage of Balance (%)	
<s>	<c>	<c>	<c>	<c>	<c>	<c>	<c>	
180	-	209	2	138,000.00	0.070	0	0.00	0.000
		Total	2	138,000.00	0.070	0	0.00	0.000

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180+ Delinquency Summary (continued)

Group 4					
	Days Delinquent	Number of Loans	Aggregate Outstanding Balance (\$)	Percentage of Balance (%)	
<s>	<c>	<c>	<c>	<c>	
180	-	209	0	0.00	0.000
		Total	0	0.00	0.000

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This report includes all loans greater than 180 days delinquent regardless of status (REO, Foreclosure, Bankruptcy).

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REO Detail - All Mortgage Loans in REO during Current Period

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Summary		12 Month REO History*	
New REO Loans		Month	REO Percentage
<s>	<c>	<s>	<c>
Loans in REO	2	Jan-05	0.000%
Original Principal Balance	160,800.00	Feb-05	0.000%
Current Principal Balance	160,800.00	Mar-05	0.000%
		Apr-05	0.000%
Current REO Total		May-05	0.000%
Loans in REO	2	Jun-05	0.000%
Original Principal Balance	160,800.00	Jul-05	0.000%
Current Principal Balance	160,800.00	Aug-05	0.000%
		Sep-05	0.000%
		Oct-05	0.000%
		Nov-05	0.000%
		Dec-05	0.032%

\*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](http://www.ctslink.com).

<CAPTION>

Group 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](http://www.ctslink.com).

<CAPTION>

Group 2	
New REO Loans	
<s>	<c>
Loans in REO	2
Original Principal Balance	160,800.00
Current Principal Balance	160,800.00
Current REO Total	
Loans in REO	2
Original Principal Balance	160,800.00
Current Principal Balance	160,800.00

12 Month REO History*	
Month	REO 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	0.082%

\*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](http://www.ctslink.com).

<CAPTION>

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

12 Month REO History*	
Month	REO 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](http://www.ctslink.com).

<CAPTION>

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

12 Month REO History*	
Month	REO 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](http://www.ctslink.com).

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

Group	Loan Number	Month Loan Entered REO	First Payment Date	State	LTV at Origination	Original Principal Balance
<s>	<c>	<c>	<c>	<c>	<c>	<c>
Group 2	4000327475	Dec-2005	01-Jun-2005	MI	100.00	86,900.00
Group 2	4000334949	Dec-2005	01-Jun-2005	TN	100.00	73,900.00

</TABLE>  
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REO Loan Detail - All Mortgage Loans in REO during Current Period (continued)

Group	Loan Number	Current Principal Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
Group 2	4000327475	86,900.00	01-May-2005	5	8.625%	4,111.30
Group 2	4000334949	73,900.00	01-May-2005	5	8.875%	3,604.19

Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period

<CAPTION>

Summary			12 Month Foreclosure History*	
New Foreclosure Loans			Month	Foreclosure Percentage
<s>	<c>		<s>	<c>
Loans in Foreclosure		51	Jan-05	0.000%
Original Principal Balance	8,164,172.00		Feb-05	0.000%
Current Principal Balance	8,159,952.33		Mar-05	0.000%
			Apr-05	0.000%
Current Foreclosure Total			May-05	0.000%
Loans in Foreclosure		51	Jun-05	0.000%
Original Principal Balance	8,164,172.00		Jul-05	0.000%
Current Principal Balance	8,159,952.33		Aug-05	0.000%
			Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	1.611%

\*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](http://www.ctslink.com).

<CAPTION>

Group 1			12 Month Foreclosure History*	
New Foreclosure Loans			Month	Foreclosure Percentage
<s>	<c>		<s>	<c>
Loans in Foreclosure		4	Jan-05	0.000%
Original Principal Balance	455,000.00		Feb-05	0.000%
Current Principal Balance	454,677.98		Mar-05	0.000%
			Apr-05	0.000%
Current Foreclosure Total			May-05	0.000%
Loans in Foreclosure		4	Jun-05	0.000%
Original Principal Balance	455,000.00		Jul-05	0.000%
Current Principal Balance	454,677.98		Aug-05	0.000%
			Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	1.183%

\*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](http://www.ctslink.com).

<CAPTION>

Group 2			12 Month Foreclosure History*	
New Foreclosure Loans			Month	Foreclosure Percentage
<s>	<c>		<s>	<c>
Loans in Foreclosure		33	Jan-05	0.000%
Original Principal Balance	3,609,070.00		Feb-05	0.000%
Current Principal Balance	3,606,902.47		Mar-05	0.000%
			Apr-05	0.000%
Current Foreclosure Total			May-05	0.000%
Loans in Foreclosure		33	Jun-05	0.000%
Original Principal Balance	3,609,070.00		Jul-05	0.000%
Current Principal Balance	3,606,902.47		Aug-05	0.000%
			Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	1.831%

\*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](http://www.ctslink.com).

<CAPTION>

Group 3			12 Month Foreclosure History*	
New Foreclosure Loans			Month	Foreclosure Percentage
<s>	<c>		<s>	<c>
Loans in Foreclosure		1	Jan-05	0.000%



Original Principal Balance 375,000.00  
 Current Principal Balance 375,000.00  
 Current Foreclosure Total  
 Loans in Foreclosure 1  
 Original Principal Balance 375,000.00  
 Current Principal Balance 375,000.00

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 2.534%

\*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](http://www.ctslink.com).

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Group 4		12 Month Foreclosure History*	
New Foreclosure Loans		Month	Foreclosure Percentage
<s>	<c>	<s>	<c>
Loans in Foreclosure	13	Jan-05	0.000%
Original Principal Balance	3,725,102.00	Feb-05	0.000%
Current Principal Balance	3,723,371.88	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	1.452%

\*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](http://www.ctslink.com).

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

<s>	Group	<c>	Loan Number	<c>	Month Loan Entered FC	<c>	First Payment Date	<c>	State	<c>	LTV at Origination	<c>	Original Principal Balance
	Group 1		4000272584		Dec-2005		01-May-2005		OH		100.00		112,500.00
	Group 1		4000287874		Dec-2005		01-May-2005		UT		100.00		134,400.00
	Group 1		4000299036		Dec-2005		01-Jun-2005		FL		102.97		142,100.00
	Group 1		4000324287		Dec-2005		01-Jun-2005		TX		100.00		66,000.00
	Group 2		4000244385		Dec-2005		01-Mar-2005		NV		100.00		191,500.00
	Group 2		4000281239		Dec-2005		01-May-2005		TN		96.88		93,000.00
	Group 2		4000288442		Dec-2005		01-May-2005		NC		100.00		99,000.00
	Group 2		4000289006		Dec-2005		01-May-2005		WI		100.00		57,900.00
	Group 2		4000289828		Dec-2005		01-May-2005		WI		100.00		150,070.00
	Group 2		4000290175		Dec-2005		01-May-2005		SC		96.27		155,000.00
	Group 2		4000292652		Dec-2005		01-May-2005		GA		100.00		120,000.00
	Group 2		4000293314		Dec-2005		01-May-2005		IA		100.00		65,000.00
	Group 2		4000293894		Dec-2005		01-May-2005		NC		100.00		93,000.00
	Group 2		4000297972		Dec-2005		01-May-2005		MI		100.00		85,000.00
	Group 2		4000298466		Dec-2005		01-May-2005		IN		100.00		124,900.00
	Group 2		4000299327		Dec-2005		01-May-2005		IN		100.00		70,000.00
	Group 2		4000299847		Dec-2005		01-May-2005		TN		100.00		79,900.00
	Group 2		4000302248		Dec-2005		01-Jun-2005		IL		96.33		315,000.00
	Group 2		4000302496		Dec-2005		01-May-2005		TN		100.00		105,000.00
	Group 2		4000303086		Dec-2005		01-Jun-2005		OH		100.00		135,000.00
	Group 2		4000304535		Dec-2005		01-Jun-2005		TX		100.00		91,500.00
	Group 2		4000305434		Dec-2005		01-May-2005		TX		100.00		141,900.00
	Group 2		4000305815		Dec-2005		01-May-2005		TN		100.00		95,000.00
	Group 2		4000308079		Dec-2005		01-Jun-2005		VA		100.00		95,000.00
	Group 2		4000308248		Dec-2005		01-May-2005		TN		100.00		67,000.00
	Group 2		4000308793		Dec-2005		01-May-2005		GA		100.00		104,000.00
	Group 2		4000309616		Dec-2005		01-May-2005		MI		100.00		79,000.00
	Group 2		4000312662		Dec-2005		01-Jun-2005		OH		100.00		69,000.00
	Group 2		4000314889		Dec-2005		01-Jun-2005		SC		100.00		123,000.00
	Group 2		4000315177		Dec-2005		01-Jun-2005		KY		100.00		101,500.00
	Group 2		4000315931		Dec-2005		01-Jun-2005		IN		100.00		135,000.00
	Group 2		4000315996		Dec-2005		01-Jun-2005		GA		100.00		120,000.00
	Group 2		4000320420		Dec-2005		01-Jun-2005		OH		100.00		113,000.00
	Group 2		4000321704		Dec-2005		01-Jun-2005		KY		100.00		83,900.00
	Group 2		4000326029		Dec-2005		01-Jun-2005		WI		100.00		87,000.00

Group 2	4000328972	Dec-2005	01-Jun-2005	NC	100.00	99,000.00
Group 2	4000332384	Dec-2005	01-Jun-2005	NE	100.00	65,000.00
Group 3	4000305190	Dec-2005	01-Jun-2005	IL	100.00	375,000.00
Group 4	4000274105	Dec-2005	01-Apr-2005	FL	100.00	242,000.00
Group 4	4000291506	Dec-2005	01-May-2005	TX	100.00	250,000.00
Group 4	4000291570	Dec-2005	01-May-2005	NY	100.00	585,000.00
Group 4	4000297606	Dec-2005	01-May-2005	IL	100.00	312,800.00
Group 4	4000304694	Dec-2005	01-May-2005	NJ	100.00	240,000.00
Group 4	4000305433	Dec-2005	01-May-2005	KY	100.00	170,000.00
Group 4	4000310204	Dec-2005	01-Jun-2005	OH	100.00	172,500.00
Group 4	4000310637	Dec-2005	01-Jun-2005	CO	100.00	223,000.00
Group 4	4000313780	Dec-2005	01-Jun-2005	UT	100.00	390,000.00
Group 4	4000314153	Dec-2005	01-Jun-2005	NY	100.00	569,900.00
Group 4	4000329989	Dec-2005	01-Jun-2005	SC	100.00	178,500.00
Group 4	4000330345	Dec-2005	01-Jun-2005	MN	100.00	194,000.00
Group 4	4000334915	Dec-2005	01-Jun-2005	TX	100.00	197,402.00

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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>
Group 1	4000272584	112,444.67	01-May-2005	5	9.500%	5,894.44
Group 1	4000287874	134,299.64	01-Jul-2005	3	7.625%	3,987.30
Group 1	4000299036	142,013.91	01-Jun-2005	4	8.500%	5,671.81
Group 1	4000324287	65,919.76	01-Jul-2005	3	8.500%	2,194.59
Group 2	4000244385	191,500.00	01-Jul-2005	3	7.999%	5,983.60
Group 2	4000281239	92,864.95	01-Jun-2005	4	7.625%	3,302.19
Group 2	4000288442	98,798.86	01-Jul-2005	3	8.000%	3,083.19
Group 2	4000289006	57,794.03	01-Jul-2005	3	8.500%	1,924.06
Group 2	4000289828	149,896.69	01-Jun-2005	4	8.750%	6,174.12
Group 2	4000290175	154,898.48	01-May-2005	5	8.125%	6,875.96
Group 2	4000292652	120,000.00	01-Jun-2005	4	8.125%	4,575.00
Group 2	4000293314	65,000.00	01-Apr-2005	6	8.375%	3,404.69
Group 2	4000293894	92,886.92	01-Jun-2005	4	8.500%	3,709.71
Group 2	4000297972	84,947.17	01-May-2005	5	8.375%	3,894.85
Group 2	4000298466	124,899.42	01-Jun-2005	4	8.500%	4,995.97
Group 2	4000299327	69,957.59	01-May-2005	5	8.500%	3,258.64
Group 2	4000299847	79,753.77	01-Jul-2005	3	8.500%	2,655.13
Group 2	4000302248	315,000.00	01-May-2005	5	7.500%	12,833.56
Group 2	4000302496	104,931.32	01-May-2005	5	8.125%	4,657.93
Group 2	4000303086	134,909.42	01-Jun-2005	4	8.000%	5,050.49
Group 2	4000304535	91,500.00	01-Jun-2005	4	9.250%	4,003.08
Group 2	4000305434	141,814.03	01-May-2005	5	8.500%	6,605.73
Group 2	4000305815	94,892.62	01-Jun-2005	4	8.875%	3,967.91
Group 2	4000308079	94,949.45	01-Jun-2005	4	9.125%	4,089.13
Group 2	4000308248	66,799.25	01-Aug-2005	2	7.500%	1,556.87
Group 2	4000308793	103,939.55	01-Jul-2005	3	8.125%	3,302.25
Group 2	4000309616	78,901.44	01-Jun-2005	4	8.375%	3,101.81
Group 2	4000312662	69,000.00	01-Jun-2005	4	7.750%	2,501.22
Group 2	4000314889	123,000.00	01-May-2005	5	8.250%	5,560.66
Group 2	4000315177	101,500.00	01-May-2005	5	8.375%	4,662.69
Group 2	4000315931	135,000.00	01-Jul-2005	3	8.250%	4,359.40
Group 2	4000315996	120,000.00	01-Jun-2005	4	8.250%	4,650.00
Group 2	4000320420	112,942.93	01-Jun-2005	4	9.375%	5,005.39
Group 2	4000321704	83,803.11	01-Jul-2005	3	8.750%	2,877.33
Group 2	4000326029	87,000.00	01-Jun-2005	4	9.000%	3,697.50
Group 2	4000328972	98,885.68	01-Jul-2005	3	8.750%	3,395.21
Group 2	4000332384	64,935.79	01-Jul-2005	3	9.500%	2,432.64
Group 3	4000305190	375,000.00	01-Jun-2005	4	8.500%	15,017.71
Group 4	4000274105	242,000.00	01-May-2005	5	8.000%	10,587.50
Group 4	4000291506	249,467.23	01-Jul-2005	3	7.750%	7,525.05
Group 4	4000291570	585,000.00	01-May-2005	5	8.750%	28,153.10
Group 4	4000297606	312,491.07	01-Jun-2005	4	9.500%	14,044.34
Group 4	4000304694	239,858.30	01-May-2005	5	8.625%	11,347.75
Group 4	4000305433	169,655.51	01-Jul-2005	3	8.000%	5,294.42
Group 4	4000310204	172,500.00	01-May-2005	5	6.999%	6,523.35
Group 4	4000310637	223,000.00	01-May-2005	5	8.875%	10,894.45
Group 4	4000313780	390,000.00	01-Jun-2005	4	8.375%	15,356.22
Group 4	4000314153	569,497.77	01-Jun-2005	4	7.750%	20,607.29
Group 4	4000329989	178,500.00	01-May-2005	5	9.250%	9,096.57
Group 4	4000330345	194,000.00	01-Jun-2005	4	7.625%	6,911.28
Group 4	4000334915	197,402.00	01-Jul-2005	3	8.750%	6,785.70

</TABLE>

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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

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Summary		
New Bankruptcy Loans		
<s>	<c>	
Loans in Bankruptcy		39
Original Principal Balance	5,742,755.00	
Current Principal Balance	5,725,410.62	
Current Bankruptcy Total		
Loans in Bankruptcy		39
Original Principal Balance	5,742,755.00	
Current Principal Balance	5,725,410.62	

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	1.130%	

\*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](http://www.ctslink.com).

<CAPTION>

Group 1		
New Bankruptcy Loans		
<s>	<c>	
Loans in Bankruptcy		9
Original Principal Balance	873,400.00	
Current Principal Balance	870,231.53	
Current Bankruptcy Total		
Loans in Bankruptcy		9
Original Principal Balance	873,400.00	
Current Principal Balance	870,231.53	

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	2.264%	

\*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](http://www.ctslink.com).

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Group 2		
New Bankruptcy Loans		
<s>	<c>	
Loans in Bankruptcy		25
Original Principal Balance	3,513,380.00	
Current Principal Balance	3,501,561.35	
Current Bankruptcy Total		
Loans in Bankruptcy		25
Original Principal Balance	3,513,380.00	
Current Principal Balance	3,501,561.35	

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	1.778%	

\*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](http://www.ctslink.com).

<CAPTION>

Group 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

<CAPTION>

Group 4			12 Month Bankruptcy History*	
New Bankruptcy Loans			Month	Bankruptcy Percentage
<s>	<c>		<s>	<c>
Loans in Bankruptcy	5		Jan-05	0.000%
Original Principal Balance	1,355,975.00		Feb-05	0.000%
Current Principal Balance	1,353,617.74		Mar-05	0.000%
			Apr-05	0.000%
			May-05	0.000%
Current Bankruptcy Total			Jun-05	0.000%
Loans in Bankruptcy	5		Jul-05	0.000%
Original Principal Balance	1,355,975.00		Aug-05	0.000%
Current Principal Balance	1,353,617.74		Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	0.528%

\*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.

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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>
Group 1	4000301955	Dec-2005	01-May-2005	IN	100.00	39,000.00
Group 1	4000302042	Dec-2005	01-May-2005	NC	99.99	77,150.00
Group 1	4000305183	Dec-2005	01-Jun-2005	OH	100.00	121,900.00
Group 1	4000305613	Dec-2005	01-May-2005	MI	100.00	141,000.00
Group 1	4000316963	Dec-2005	01-Jun-2005	NC	99.74	194,000.00
Group 1	4000317628	Dec-2005	01-Jun-2005	PA	100.00	70,000.00
Group 1	4000326796	Dec-2005	01-Jun-2005	IL	100.00	73,000.00
Group 1	4000328928	Dec-2005	01-Jun-2005	TN	100.00	87,850.00
Group 1	4000333048	Dec-2005	01-Jun-2005	IN	100.00	69,500.00
Group 2	4000282119	Dec-2005	01-May-2005	MN	100.00	275,000.00
Group 2	4000283713	Dec-2005	01-May-2005	FL	100.00	73,000.00
Group 2	4000287089	Dec-2005	01-Jun-2005	MI	100.00	123,900.00
Group 2	4000287889	Dec-2005	01-May-2005	IA	100.00	73,500.00
Group 2	4000289854	Dec-2005	01-May-2005	IL	100.00	260,000.00
Group 2	4000291938	Dec-2005	01-May-2005	IN	99.99	106,300.00
Group 2	4000294521	Dec-2005	01-May-2005	MI	100.00	181,000.00
Group 2	4000296607	Dec-2005	01-May-2005	TX	100.00	69,000.00
Group 2	4000297308	Dec-2005	01-May-2005	AL	100.00	72,000.00
Group 2	4000297351	Dec-2005	01-May-2005	MI	100.00	156,000.00
Group 2	4000304632	Dec-2005	01-May-2005	NJ	100.00	265,000.00
Group 2	4000306939	Dec-2005	01-Jun-2005	WA	100.00	242,000.00
Group 2	4000308329	Dec-2005	01-Jun-2005	WI	100.00	51,700.00
Group 2	4000312707	Dec-2005	01-Jun-2005	OH	97.00	139,680.00
Group 2	4000313330	Dec-2005	01-Jun-2005	NY	100.00	95,000.00
Group 2	4000314607	Dec-2005	01-Jun-2005	IN	100.00	42,500.00
Group 2	4000315033	Dec-2005	01-Jun-2005	KS	100.00	83,000.00
Group 2	4000315291	Dec-2005	01-Jun-2005	WA	100.00	262,000.00
Group 2	4000316058	Dec-2005	01-Jun-2005	IL	100.00	42,500.00
Group 2	4000321025	Dec-2005	01-Jun-2005	AL	100.00	110,000.00
Group 2	4000326549	Dec-2005	01-Jun-2005	OH	100.00	144,900.00
Group 2	4000326565	Dec-2005	01-Jun-2005	MO	100.00	107,500.00
Group 2	4000327876	Dec-2005	01-Jun-2005	IL	100.00	305,000.00
Group 2	4000330511	Dec-2005	01-Jun-2005	GA	100.00	148,000.00
Group 2	4000330733	Dec-2005	01-Jun-2005	IL	100.00	84,900.00
Group 4	4000263544	Dec-2005	01-May-2005	FL	100.00	184,500.00
Group 4	4000287927	Dec-2005	01-May-2005	MD	100.00	375,000.00
Group 4	4000309053	Dec-2005	01-Jun-2005	TX	100.00	219,500.00
Group 4	4000312324	Dec-2005	01-Jun-2005	OH	100.00	161,975.00
Group 4	4000327503	Dec-2005	01-Jun-2005	CA	100.00	415,000.00

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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>

Group 1	4000301955	38,803.55	01-Nov-2005	0	7.750%	469.05
Group 1	4000302042	76,780.30	01-Nov-2005	0	8.000%	960.10
Group 1	4000305183	121,515.82	01-Oct-2005	0	8.375%	1,594.38
Group 1	4000305613	140,418.51	01-Nov-2005	0	8.750%	1,931.34
Group 1	4000316963	193,372.78	01-Oct-2005	0	8.250%	2,496.91
Group 1	4000317628	69,741.01	01-Nov-2005	0	8.500%	930.17
Group 1	4000326796	72,797.64	01-Oct-2005	0	9.000%	1,031.00
Group 1	4000328928	87,518.40	01-Oct-2005	0	7.500%	1,020.65
Group 1	4000333048	69,283.52	01-Oct-2005	0	8.875%	966.80
Group 2	4000282119	273,130.98	01-Nov-2005	0	6.750%	2,846.39
Group 2	4000283713	73,000.00	01-Apr-2005	6	9.000%	4,128.35
Group 2	4000287089	123,798.44	01-Jun-2005	4	7.000%	4,015.08
Group 2	4000287889	73,197.47	01-Nov-2005	0	8.750%	1,006.76
Group 2	4000289854	258,929.70	01-Nov-2005	0	8.750%	3,561.36
Group 2	4000291938	106,294.62	01-Oct-2005	0	8.000%	1,328.68
Group 2	4000294521	180,068.03	01-Nov-2005	0	7.750%	2,176.64
Group 2	4000296607	68,730.17	01-Nov-2005	0	9.000%	973.96
Group 2	4000297308	71,584.13	01-Dec-2005	(1)	7.750%	432.81
Group 2	4000297351	155,639.12	01-Jul-2005	3	7.375%	4,451.43
Group 2	4000304632	264,527.26	01-Jul-2005	3	8.625%	8,944.44
Group 2	4000306939	241,159.50	01-Sep-2005	1	6.750%	3,764.78
Group 2	4000308329	51,488.34	01-Nov-2005	0	8.000%	643.83
Group 2	4000312707	139,180.69	01-Oct-2005	0	7.750%	1,681.16
Group 2	4000313330	94,657.36	01-Nov-2005	0	8.625%	1,282.22
Group 2	4000314607	42,306.31	01-Dec-2005	(1)	8.250%	273.41
Group 2	4000315033	82,731.71	01-Oct-2005	0	8.250%	1,068.26
Group 2	4000315291	261,078.90	01-Nov-2005	0	8.750%	3,590.91
Group 2	4000316058	42,324.79	01-Nov-2005	0	7.990%	528.55
Group 2	4000321025	110,000.00	01-Oct-2005	0	8.375%	1,443.76
Group 2	4000326549	144,256.65	01-Nov-2005	0	7.625%	1,713.69
Group 2	4000326565	106,752.01	01-Nov-2005	0	7.500%	1,248.22
Group 2	4000327876	304,326.06	01-Sep-2005	1	9.000%	6,463.28
Group 2	4000330511	147,846.67	01-Nov-2005	0	8.250%	1,911.17
Group 2	4000330733	84,552.44	01-Nov-2005	0	8.000%	1,057.28
Group 4	4000263544	184,499.20	01-Nov-2005	0	7.875%	2,267.82
Group 4	4000287927	373,697.61	01-Aug-2005	2	6.750%	7,775.01
Group 4	4000309053	219,196.89	01-Jul-2005	3	7.875%	6,726.28
Group 4	4000312324	161,224.04	01-Nov-2005	0	7.375%	1,848.09
Group 4	4000327503	415,000.00	01-Dec-2005	(1)	6.500%	2,075.00

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Realized Loss Detail Report - Loans with Losses during Current Period

Summary

Group	# Loans with Losses	Prior Principal Balance	Realized Loss/(Gain) Amount	Current Loss Percentage
Group 1	2	0.00	(3.00)	0.000%
Group 2	17	0.00	474.00	0.000%
Group 3	0	0.00	0.00	0.000%
Group 4	11	108,562.41	109,781.75	0.043%
Total	30	108,562.41	110,252.75	0.022%

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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
Group 1	4000279286	159,000.00	8.990%	MO	99.38	360
Group 1	4000285254	160,000.00	8.375%	IL	97.56	360
Group 2	4000269468	151,350.00	6.750%	FL	99.98	360
Group 2	4000272625	138,000.00	8.375%	IL	100.00	360
Group 2	4000282077	120,000.00	8.000%	PA	100.00	360
Group 2	4000284896	162,000.00	8.500%	MN	100.00	360
Group 2	4000285328	120,000.00	6.875%	CA	100.00	360
Group 2	4000289734	113,000.00	7.750%	IN	100.00	360
Group 2	4000292044	185,000.00	7.750%	MI	99.46	360
Group 2	4000295789	140,000.00	7.875%	ME	100.00	360
Group 2	4000297803	135,000.00	7.375%	IL	100.00	360
Group 2	4000308621	86,900.00	7.750%	MO	100.00	360
Group 2	4000311383	110,000.00	8.250%	IN	100.00	360
Group 2	4000317838	47,700.00	8.250%	WI	100.00	360
Group 2	4000321846	129,500.00	8.500%	NC	100.00	360
Group 2	4000327587	102,500.00	8.375%	GA	100.00	360
Group 2	4000328727	133,000.00	7.875%	NJ	100.00	360

Group 2	4000329443	150,900.00	9.125%	GA	100.00	360
Group 2	4000330393	45,000.00	8.375%	WV	100.00	360
Group 4	4000267638	285,000.00	8.250%	MA	100.00	360
Group 4	4000280496	183,000.00	8.500%	NY	100.00	360
Group 4	4000297212	253,900.00	7.625%	IL	100.00	360
Group 4	4000304492	315,000.00	7.500%	OH	100.00	360
Group 4	4000305467	410,000.00	7.125%	OR	100.00	360
Group 4	4000306572	156,000.00	7.125%	MI	100.00	360
Group 4	4000307144	440,000.00	6.999%	CA	100.00	360
Group 4	4000307223	525,000.00	6.750%	AZ	99.62	360
Group 4	4000308576	161,500.00	7.250%	MO	100.00	360
Group 4	4000311329	524,000.00	7.999%	CA	100.00	360
Group 4	4000334232	205,000.00	7.875%	MO	100.00	360

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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)
Group 1	4000279286	0.00	7.00	7.00
Group 1	4000285254	0.00	(10.00)	(10.00)
Group 2	4000269468	0.00	10.00	10.00
Group 2	4000272625	0.00	38.50	38.50
Group 2	4000282077	0.00	68.50	68.50
Group 2	4000284896	0.00	46.00	46.00
Group 2	4000285328	0.00	9.00	9.00
Group 2	4000289734	0.00	14.00	14.00
Group 2	4000292044	0.00	17.00	17.00
Group 2	4000295789	0.00	15.00	15.00
Group 2	4000297803	0.00	39.00	39.00
Group 2	4000308621	0.00	27.00	27.00
Group 2	4000311383	0.00	14.00	14.00
Group 2	4000317838	0.00	15.00	15.00
Group 2	4000321846	0.00	20.00	20.00
Group 2	4000327587	0.00	7.00	7.00
Group 2	4000328727	0.00	120.00	120.00
Group 2	4000329443	0.00	7.00	7.00
Group 2	4000330393	0.00	7.00	7.00
Group 4	4000267638	0.00	75.00	75.00
Group 4	4000280496	0.00	31.50	31.50
Group 4	4000297212	0.00	2.00	40.50
Group 4	4000304492	0.00	36.00	36.00
Group 4	4000305467	0.00	22.00	22.00
Group 4	4000306572	0.00	14.00	14.00
Group 4	4000307144	0.00	9.00	9.00
Group 4	4000307223	0.00	10.00	10.00
Group 4	4000308576	0.00	30.00	30.00
Group 4	4000311329	0.00	9.00	9.00
Group 4	4000334232	108,562.41	109,543.25	109,543.25

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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	0.000%	N/A	Jun-2005	0.000%	N/A
Jul-2005	0.000%	N/A	Jul-2005	0.000%	N/A

Aug-2005	0.000%	N/A	Aug-2005	0.000%	N/A
Sep-2005	0.000%	N/A	Sep-2005	0.000%	N/A
Oct-2005	0.000%	N/A	Oct-2005	0.000%	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.021%	N/A	Dec-2005	1.786%	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](http://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](http://www.ctslink.com).

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CDR			Loss Severity Approximation		
<s>	<c>		<s>	<c>	
Current Month		0.251%	Current Month		101.628%
3 Month Average		0.084%	3 Month Average		33.876%
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	0.000%	N/A	Jun-2005	0.000%	N/A
Jul-2005	0.000%	N/A	Jul-2005	0.000%	N/A
Aug-2005	0.000%	N/A	Aug-2005	0.000%	N/A
Sep-2005	0.000%	N/A	Sep-2005	0.000%	N/A
Oct-2005	0.000%	N/A	Oct-2005	0.000%	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.251%	N/A	Dec-2005	101.628%	N/A

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Group 1

<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	0.000%	N/A	Jun-2005	0.000%	N/A
Jul-2005	0.000%	N/A	Jul-2005	0.000%	N/A
Aug-2005	0.000%	N/A	Aug-2005	0.000%	N/A
Sep-2005	0.000%	N/A	Sep-2005	0.000%	N/A
Oct-2005	0.000%	N/A	Oct-2005	0.000%	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

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<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	0.000%	N/A	Jun-2005	0.000%	N/A
Jul-2005	0.000%	N/A	Jul-2005	0.000%	N/A
Aug-2005	0.000%	N/A	Aug-2005	0.000%	N/A
Sep-2005	0.000%	N/A	Sep-2005	0.000%	N/A
Oct-2005	0.000%	N/A	Oct-2005	0.000%	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

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Group 2

<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	0.000%	N/A	Jun-2005	0.000%	N/A
Jul-2005	0.000%	N/A	Jul-2005	0.000%	N/A
Aug-2005	0.000%	N/A	Aug-2005	0.000%	N/A
Sep-2005	0.000%	N/A	Sep-2005	0.000%	N/A
Oct-2005	0.000%	N/A	Oct-2005	0.000%	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](http://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](http://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*		
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	0.000%	N/A
Jul-2005	0.000%	N/A
Aug-2005	0.000%	N/A
Sep-2005	0.000%	N/A
Oct-2005	0.000%	N/A
Nov-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](http://www.ctslink.com).

Loss Severity: 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	0.000%	N/A
Jul-2005	0.000%	N/A
Aug-2005	0.000%	N/A
Sep-2005	0.000%	N/A
Oct-2005	0.000%	N/A
Nov-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](http://www.ctslink.com).

Group 3

<CAPTION>

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

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

<CAPTION>

MDR: 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	0.000%	N/A
Jul-2005	0.000%	N/A
Aug-2005	0.000%	N/A
Sep-2005	0.000%	N/A
Oct-2005	0.000%	N/A
Nov-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](http://www.ctslink.com).

SDA: 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	0.000%	N/A
Jul-2005	0.000%	N/A
Aug-2005	0.000%	N/A
Sep-2005	0.000%	N/A
Oct-2005	0.000%	N/A
Nov-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](http://www.ctslink.com).

<CAPTION>

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

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

<CAPTION>

CDR: 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

Loss Severity: 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	0.000%	N/A	Jun-2005	0.000%	N/A
Jul-2005	0.000%	N/A	Jul-2005	0.000%	N/A
Aug-2005	0.000%	N/A	Aug-2005	0.000%	N/A
Sep-2005	0.000%	N/A	Sep-2005	0.000%	N/A
Oct-2005	0.000%	N/A	Oct-2005	0.000%	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](http://www.ctslink.com).

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Group 4

<CAPTION>

MDR			SDA		
<s>	<c>		<s>	<c>	
Current Month	0.041%		Current Month	3.512%	
3 Month Average	0.014%		3 Month Average	1.171%	
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	0.000%	N/A	Jun-2005	0.000%	N/A
Jul-2005	0.000%	N/A	Jul-2005	0.000%	N/A
Aug-2005	0.000%	N/A	Aug-2005	0.000%	N/A
Sep-2005	0.000%	N/A	Sep-2005	0.000%	N/A
Oct-2005	0.000%	N/A	Oct-2005	0.000%	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.041%	N/A	Dec-2005	3.512%	N/A

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\*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](http://www.ctslink.com).

<CAPTION>

CDR			Loss Severity Approximation		
<s>	<c>		<s>	<c>	
Current Month	0.494%		Current Month	101.628%	
3 Month Average	0.165%		3 Month Average	33.876%	
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	0.000%	N/A	Jun-2005	0.000%	N/A
Jul-2005	0.000%	N/A	Jul-2005	0.000%	N/A
Aug-2005	0.000%	N/A	Aug-2005	0.000%	N/A
Sep-2005	0.000%	N/A	Sep-2005	0.000%	N/A
Oct-2005	0.000%	N/A	Oct-2005	0.000%	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.494%	N/A	Dec-2005	101.628%	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](http://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](http://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:  $\text{sum}(\text{Realized Loss Amount}) / \text{sum}(\text{Beg Principal Balance of Liquidated Loans})$

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Prepayment Detail - Prepayments during Current Period

Summary

Group	Count	Loans Paid In Full		Repurchased Loans	
		Original Principal Balance	Current Principal Balance	Original Principal Balance	Current Principal Balance
Group 1	2	232,950.00	231,867.54	0.00	0.00
Group 2	20	2,674,600.00	2,662,390.06	0.00	0.00
Group 3	1	213,000.00	212,128.06	0.00	0.00
Group 4	16	4,995,700.00	4,986,986.78	0.00	0.00
Total	39	8,116,250.00	8,093,372.44	0.00	0.00

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Prepayment Detail - Prepayments during Current Period (continued)

Summary

Group	Count	Substitution Loans		Liquidated Loans		Curtailments
		Original Principal Balance	Current Principal Balance	Original Principal Balance	Current Principal Balance	Curtailment Amount
Group 1	0	0.00	0.00	0.00	0.00	3,460.09
Group 2	0	0.00	0.00	0.00	0.00	8,154.08
Group 3	0	0.00	0.00	0.00	0.00	1,355.30
Group 4	0	0.00	0.00	205,000.00	107,788.46	9,979.66
Total	0	0.00	0.00	205,000.00	107,788.46	22,949.13

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Prepayment Loan Detail - Prepayments during Current Period

Group	Loan Number	State	LTV at Origination	First Payment Date	Original Principal Balance	Prepayment Amount
Group 1	4000282244	FL	99.97	01-May-2005	145,950.00	145,042.21
Group 1	4000298360	OH	100.00	01-Jun-2005	87,000.00	86,659.70
Group 2	4000270306	IL	100.00	01-May-2005	201,000.00	200,047.14
Group 2	4000272080	FL	99.98	01-May-2005	200,800.00	199,640.23
Group 2	4000282720	MO	100.00	01-May-2005	240,000.00	238,543.57
Group 2	4000287398	AZ	96.81	01-May-2005	154,900.00	154,120.03
Group 2	4000292855	IN	100.00	01-Jun-2005	40,000.00	39,790.85
Group 2	4000294050	MO	100.00	01-May-2005	115,000.00	114,302.09
Group 2	4000296468	NJ	100.00	01-Jun-2005	121,900.00	119,818.62
Group 2	4000299931	MI	100.00	01-May-2005	130,000.00	129,183.59
Group 2	4000300365	IL	100.00	01-Jun-2005	126,900.00	126,900.00
Group 2	4000302495	GA	100.00	01-Jun-2005	118,000.00	117,142.25
Group 2	4000304143	FL	100.00	01-Jun-2005	143,000.00	143,000.00
Group 2	4000305983	TX	100.00	01-May-2005	115,000.00	115,000.00
Group 2	4000308479	PA	100.00	01-Jun-2005	116,000.00	115,522.50

Group 2	4000310771	FL	100.00	01-Jun-2005	79,900.00	79,736.63
Group 2	4000311000	NY	100.00	01-Jun-2005	84,800.00	84,328.42
Group 2	4000312845	VA	100.00	01-Jun-2005	65,000.00	64,752.29
Group 2	4000320491	SC	99.99	01-Jun-2005	103,050.00	102,233.38
Group 2	4000323558	WI	100.00	01-Jun-2005	93,350.00	92,848.56
Group 2	4000325606	WI	100.00	01-Jun-2005	300,000.00	298,488.79
Group 2	4000329939	NC	100.00	01-Jun-2005	126,000.00	125,396.25
Group 3	4000332677	TX	100.00	01-Jun-2005	213,000.00	211,979.33
Group 4	4000265939	CA	100.00	01-Apr-2005	263,000.00	262,999.99
Group 4	4000270276	NY	100.00	01-May-2005	365,000.00	365,000.00
Group 4	4000281669	NJ	99.99	01-May-2005	275,500.00	275,500.00
Group 4	4000290115	NJ	100.00	01-May-2005	494,400.00	494,400.00
Group 4	4000291551	MD	100.00	01-May-2005	264,000.00	264,000.00
Group 4	4000294443	NY	100.00	01-May-2005	370,000.00	367,641.51
Group 4	4000302417	IL	100.00	01-May-2005	329,000.00	327,353.56
Group 4	4000310362	NY	100.00	01-Jun-2005	390,000.00	388,131.20
Group 4	4000312265	FL	100.00	01-Jun-2005	196,000.00	195,150.97
Group 4	4000313726	WI	100.00	01-Jun-2005	174,900.00	173,878.75
Group 4	4000314000	NJ	100.00	01-Jun-2005	325,000.00	325,000.00
Group 4	4000320239	RI	100.00	01-Jun-2005	245,000.00	243,569.39
Group 4	4000322968	MA	100.00	01-Jun-2005	460,000.00	460,000.00
Group 4	4000323205	CA	99.99	01-Jun-2005	358,900.00	358,900.00
Group 4	4000327576	MO	100.00	01-Jun-2005	235,000.00	234,081.01
Group 4	4000328882	MN	100.00	01-Jun-2005	250,000.00	249,983.00
Group 4	4000334232	MO	100.00	01-Jun-2005	205,000.00	107,009.43

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Prepayment Loan Detail - Prepayments during Current Period (continued)

<s>	Group	<c>	Loan Number	PIF Type	Months Delinquent	Current Loan Rate	Original Term	Seasoning
<c>	<c>	<c>	<c>	<c>	<c>	<c>	<c>	<c>
Group 1	4000282244	Loan Paid in Full	0	7.375%	360	7		
Group 1	4000298360	Loan Paid in Full	0	8.999%	360	7		
Group 2	4000270306	Loan Paid in Full	0	8.750%	360	7		
Group 2	4000272080	Loan Paid in Full	0	7.750%	360	7		
Group 2	4000282720	Loan Paid in Full	0	7.500%	360	7		
Group 2	4000287398	Loan Paid in Full	0	8.500%	360	7		
Group 2	4000292855	Loan Paid in Full	0	8.500%	360	7		
Group 2	4000294050	Loan Paid in Full	0	7.500%	360	7		
Group 2	4000296468	Loan Paid in Full	(1)	7.375%	360	7		
Group 2	4000299931	Loan Paid in Full	0	7.875%	360	7		
Group 2	4000300365	Loan Paid in Full	0	8.250%	360	7		
Group 2	4000302495	Loan Paid in Full	(1)	6.875%	360	7		
Group 2	4000304143	Loan Paid in Full	0	7.750%	360	7		
Group 2	4000305983	Loan Paid in Full	0	7.500%	360	7		
Group 2	4000308479	Loan Paid in Full	0	8.750%	360	7		
Group 2	4000310771	Loan Paid in Full	(1)	7.875%	360	7		
Group 2	4000311000	Loan Paid in Full	(1)	7.250%	360	7		
Group 2	4000312845	Loan Paid in Full	0	9.125%	360	7		
Group 2	4000320491	Loan Paid in Full	(1)	7.625%	360	7		
Group 2	4000323558	Loan Paid in Full	0	8.375%	360	7		
Group 2	4000325606	Loan Paid in Full	0	7.750%	360	7		
Group 2	4000329939	Loan Paid in Full	(1)	8.000%	360	7		
Group 3	4000332677	Loan Paid in Full	1	8.000%	360	7		
Group 4	4000265939	Loan Paid in Full	0	6.750%	360	8		
Group 4	4000270276	Loan Paid in Full	0	7.875%	360	7		
Group 4	4000281669	Loan Paid in Full	(1)	7.125%	360	7		
Group 4	4000290115	Loan Paid in Full	0	7.990%	360	7		
Group 4	4000291551	Loan Paid in Full	0	8.000%	360	7		
Group 4	4000294443	Loan Paid in Full	0	7.250%	360	7		
Group 4	4000302417	Loan Paid in Full	0	8.500%	360	7		
Group 4	4000310362	Loan Paid in Full	0	8.000%	360	7		
Group 4	4000312265	Loan Paid in Full	0	8.500%	360	7		
Group 4	4000313726	Loan Paid in Full	(1)	7.000%	360	7		
Group 4	4000314000	Loan Paid in Full	0	8.625%	360	7		
Group 4	4000320239	Loan Paid in Full	(1)	7.000%	360	7		
Group 4	4000322968	Loan Paid in Full	0	7.125%	360	7		
Group 4	4000323205	Loan Paid in Full	0	7.750%	360	7		
Group 4	4000327576	Loan Paid in Full	0	9.000%	360	7		
Group 4	4000328882	Loan Paid in Full	0	8.000%	360	7		
Group 4	4000334232	Liquidation	0	7.875%	360	7		

</TABLE>

<TABLE>

Prepayment - Voluntary Prepayments

<CAPTION>  
Summary  
SMM

CPR

PSA

<s>	<c>	<s>	<c>	<s>	<c>
Current Month	1.597%	Current Month	17.572%	Current Month	1,250.532%
3 Month Average	1.469%	3 Month Average	16.248%	3 Month Average	1,351.453%
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	9.596%	N/A	Jun-2005	4,677.003%	N/A
Jul-2005	8.909%	N/A	Jul-2005	2,198.658%	N/A
Aug-2005	10.772%	N/A	Aug-2005	1,779.525%	N/A
Sep-2005	10.945%	N/A	Sep-2005	1,359.097%	N/A
Oct-2005	13.160%	N/A	Oct-2005	1,309.096%	N/A
Nov-2005	18.014%	N/A	Nov-2005	1,494.733%	N/A
Dec-2005	17.572%	N/A	Dec-2005	1,250.532%	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](http://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](http://www.ctslink.com).

<CAPTION>

Group 1			Group 2		
SMM	CPR	PSA	SMM	CPR	PSA
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	0.608%	Current Month	7.062%	Current Month	502.178%
3 Month Average	0.837%	3 Month Average	9.317%	3 Month Average	850.450%
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	0.861%	N/A	Jun-2005	417.602%	N/A
Jul-2005	0.317%	N/A	Jul-2005	78.148%	N/A
Aug-2005	2.408%	N/A	Aug-2005	397.270%	N/A
Sep-2005	4.786%	N/A	Sep-2005	593.696%	N/A
Oct-2005	19.279%	N/A	Oct-2005	1,915.819%	N/A
Nov-2005	1.609%	N/A	Nov-2005	133.353%	N/A
Dec-2005	7.062%	N/A	Dec-2005	502.178%	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](http://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](http://www.ctslink.com).

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Group 2			Group 3		
SMM	CPR	PSA	SMM	CPR	PSA
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	1.338%	Current Month	14.922%	Current Month	1,061.997%
3 Month Average	1.157%	3 Month Average	13.019%	3 Month Average	1,078.897%
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
Apr-2005	N/A	N/A
May-2005	N/A	N/A
Jun-2005	1.972%	N/A
Jul-2005	5.861%	N/A
Aug-2005	6.621%	N/A
Sep-2005	11.367%	N/A
Oct-2005	10.444%	N/A
Nov-2005	13.689%	N/A
Dec-2005	14.922%	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](http://www.ctslink.com).

Mar-2005	N/A	N/A
Apr-2005	N/A	N/A
May-2005	N/A	N/A
Jun-2005	960.267%	N/A
Jul-2005	1,445.902%	N/A
Aug-2005	1,093.444%	N/A
Sep-2005	1,411.353%	N/A
Oct-2005	1,038.702%	N/A
Nov-2005	1,135.993%	N/A
Dec-2005	1,061.997%	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](http://www.ctslink.com).

<CAPTION>  
Group 3

SMM	CPR	PSA
<s>	<s>	<s>
Current Month	1.422%	Current Month 15.788%
3 Month Average	1.297%	3 Month Average 14.485%
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	46.166%	N/A	Jun-2005	23,083.127%	N/A
Jul-2005	0.806%	N/A	Jul-2005	201.591%	N/A
Aug-2005	25.186%	N/A	Aug-2005	4,197.686%	N/A
Sep-2005	20.771%	N/A	Sep-2005	2,596.344%	N/A
Oct-2005	11.900%	N/A	Oct-2005	1,190.048%	N/A
Nov-2005	15.766%	N/A	Nov-2005	1,313.844%	N/A
Dec-2005	15.788%	N/A	Dec-2005	1,127.710%	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](http://www.ctslink.com).

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<CAPTION>  
Group 4

SMM	CPR	PSA
<s>	<s>	<s>
Current Month	1.952%	Current Month 21.066%
3 Month Average	1.808%	3 Month Average 19.579%
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	13.365%	N/A	Jun-2005	6,512.766%	N/A
Jul-2005	12.689%	N/A	Jul-2005	3,130.933%	N/A
Aug-2005	14.005%	N/A	Aug-2005	2,313.616%	N/A
Sep-2005	10.896%	N/A	Sep-2005	1,352.883%	N/A
Oct-2005	14.320%	N/A	Oct-2005	1,424.495%	N/A
Nov-2005	23.350%	N/A	Nov-2005	1,937.171%	N/A
Dec-2005	21.066%	N/A	Dec-2005	1,499.077%	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](http://www.ctslink.com).

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<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:  $100 * CPR / (0.2 * \text{MIN}(30, \text{WAS}))$

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

</FN>

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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

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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>