

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2006-01-05** | Period of Report: **2005-12-27**
SEC Accession No. **0001056404-06-000154**

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FILER

Merrill Lynch Mortgage Investors Trust Series MLCC 2005-A

CIK: **1319119** | State of Incorporation: **DE** | Fiscal Year End: **1228**
Type: **8-K** | Act: **34** | File No.: **333-121605-03** | Film No.: **06509582**
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-A
(Exact name of registrant as specified in its charter)

New York (governing law of	333-121605-03	
Pooling and Servicing Agreement)	(Commission	54-2167985
(State or other	File Number)	54-2169375
jurisdiction		54-2169376
of Incorporation)		54-6654309
		54-6654310
		54-6654311
		54-6654312
		54-6654313
		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 MERRILL LYNCH MORTGAGE INVESTORS, INC., Mortgage Pass-Through Certificates, Series 2005-A 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-A 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-A Trust
(Registrant)

By: Wells Fargo Bank, N.A. as Trustee
 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-A 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 2005-A

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-1	59020UTB1	4.42375%	295,828,788.81	1,090,560.50
A-2	59020UTC9	4.30313%	104,048,025.40	373,110.15
R	59020UTY1	4.53485%	0.00	0.23
X-A	59020UTD7	1.00979%	0.00	336,492.57
B-1	59020UTE5	4.58375%	7,427,000.00	28,369.59
B-2	59020UTF2	4.86375%	4,125,000.00	16,719.14
B-3	59020UUA1	5.29375%	2,200,000.00	9,705.21
X_B	59020UTZ8	0.62135%	0.00	7,120.72
B-4	59020UUB9	5.40268%	1,925,000.00	8,666.79
B-5	59020UUC7	5.40268%	1,100,000.00	4,952.45
B-6	59020UUD5	5.40268%	1,925,161.00	8,667.52
Totals			418,578,975.21	1,884,364.87

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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-1	20,445,014.20	0.00	275,383,774.61	21,535,574.70	0.00
A-2	6,692,220.50	0.00	97,355,804.90	7,065,330.65	0.00
R	0.00	0.00	0.00	0.23	0.00
X-A	0.00	0.00	0.00	336,492.57	0.00
B-1	0.00	0.00	7,427,000.00	28,369.59	0.00
B-2	0.00	0.00	4,125,000.00	16,719.14	0.00

B-3	0.00	0.00	2,200,000.00	9,705.21	0.00
X_B	0.00	0.00	0.00	7,120.72	0.00
B-4	0.00	0.00	1,925,000.00	8,666.79	0.00
B-5	0.00	0.00	1,100,000.00	4,952.45	0.00
B-6	0.00	0.00	1,925,161.00	8,667.52	0.00
Totals	27,137,234.70	0.00	391,441,740.51	29,021,599.57	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-1	395,582,000.00	295,828,788.81	0.00	20,445,014.20	0.00	0.00
A-2	135,717,000.00	104,048,025.40	0.00	6,692,220.50	0.00	0.00
R	100.00	0.00	0.00	0.00	0.00	0.00
X-A	0.00	0.00	0.00	0.00	0.00	0.00
B-1	7,427,000.00	7,427,000.00	0.00	0.00	0.00	0.00
B-2	4,125,000.00	4,125,000.00	0.00	0.00	0.00	0.00
B-3	2,200,000.00	2,200,000.00	0.00	0.00	0.00	0.00
B-4	1,925,000.00	1,925,000.00	0.00	0.00	0.00	0.00
B-5	1,100,000.00	1,100,000.00	0.00	0.00	0.00	0.00
B-6	1,925,161.00	1,925,161.00	0.00	0.00	0.00	0.00
Totals	550,001,261.00	418,578,975.21	0.00	27,137,234.70	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-1	20,445,014.20	275,383,774.61	0.696148	20,445,014.20
A-2	6,692,220.50	97,355,804.90	0.717344	6,692,220.50
R	0.00	0.00	0.000000	0.00
X-A	0.00	0.00	0.000000	0.00
B-1	0.00	7,427,000.00	1.000000	0.00
B-2	0.00	4,125,000.00	1.000000	0.00
B-3	0.00	2,200,000.00	1.000000	0.00
B-4	0.00	1,925,000.00	1.000000	0.00
B-5	0.00	1,100,000.00	1.000000	0.00
B-6	0.00	1,925,161.00	1.000000	0.00
Totals	27,137,234.70	391,441,740.51	0.711711	27,137,234.70

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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-1	395,582,000.00	747.831774	0.000000	51.683378	0.000000
A-2	135,717,000.00	766.654328	0.000000	49.310112	0.000000
R	100.00	0.000000	0.000000	0.000000	0.000000
X-A	0.00	0.000000	0.000000	0.000000	0.000000
B-1	7,427,000.00	1000.000000	0.000000	0.000000	0.000000
B-2	4,125,000.00	1000.000000	0.000000	0.000000	0.000000
B-3	2,200,000.00	1000.000000	0.000000	0.000000	0.000000
X_B	0.00	0.000000	0.000000	0.000000	0.000000
B-4	1,925,000.00	1000.000000	0.000000	0.000000	0.000000

B-5	1,100,000.00	1000.000000	0.000000	0.000000	0.000000
B-6	1,925,161.00	1000.000000	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>	<c>
A-1	0.000000	51.683378	696.148396	0.696148	51.683378
A-2	0.000000	49.310112	717.344216	0.717344	49.310112
R	0.000000	0.000000	0.000000	0.000000	0.000000
X-A	0.000000	0.000000	0.000000	0.000000	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
X_B	0.000000	0.000000	0.000000	0.000000	0.000000
B-4	0.000000	0.000000	1,000.000000	1.000000	0.000000
B-5	0.000000	0.000000	1,000.000000	1.000000	0.000000
B-6	0.000000	0.000000	1,000.000000	1.000000	0.000000

<FN>
All Classes Are Per \$1,000 Denomination.
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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>	<c>
A-1	11/25/05 - 12/24/05	30	4.42375%	295,828,788.81	1,090,560.50	0.00
A-2	11/25/05 - 12/24/05	30	4.30313%	104,048,025.40	373,110.15	0.00
R	N/A	N/A	4.53485%	0.00	0.00	0.00
X-A	11/01/05 - 11/30/05	30	1.00979%	399,876,814.21	336,492.57	0.00
B-1	11/25/05 - 12/24/05	30	4.58375%	7,427,000.00	28,369.59	0.00
B-2	11/25/05 - 12/24/05	30	4.86375%	4,125,000.00	16,719.14	0.00
B-3	11/25/05 - 12/24/05	30	5.29375%	2,200,000.00	9,705.21	0.00
X_B	11/01/05 - 11/30/05	30	0.62135%	13,752,000.00	7,120.72	0.00
B-4	11/01/05 - 11/30/05	30	5.40268%	1,925,000.00	8,666.79	0.00
B-5	11/01/05 - 11/30/05	30	5.40268%	1,100,000.00	4,952.45	0.00
B-6	11/01/05 - 11/30/05	30	5.40268%	1,925,161.00	8,667.52	0.00
Totals					1,884,364.64	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-1	0.00	0.00	1,090,560.50	0.00	275,383,774.61
A-2	0.00	0.00	373,110.15	0.00	97,355,804.90
R	0.00	0.00	0.23	0.00	0.00
X-A	0.00	0.00	336,492.57	0.00	372,739,579.51
B-1	0.00	0.00	28,369.59	0.00	7,427,000.00
B-2	0.00	0.00	16,719.14	0.00	4,125,000.00
B-3	0.00	0.00	9,705.21	0.00	2,200,000.00
X_B	0.00	0.00	7,120.72	0.00	13,752,000.00
B-4	0.00	0.00	8,666.79	0.00	1,925,000.00
B-5	0.00	0.00	4,952.45	0.00	1,100,000.00
B-6	0.00	0.00	8,667.52	0.00	1,925,161.00
Totals	0.00	0.00	1,884,364.87	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	Current Certificate	Beginning Certificate/Notional	Current Accrued	Payment of Unpaid Interest
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<s>	<c>	<c>	Amount	Rate	Balance	Interest	Shortfall
<s>	<c>	<c>	<c>	<c>	<c>	<c>	<c>
A-1	11/25/05 - 12/24/05		395,582,000.00	4.42375%	747.831774	2.756851	0.000000
A-2	11/25/05 - 12/24/05		135,717,000.00	4.30313%	766.654328	2.749178	0.000000
R	N/A		100.00	4.53485%	0.000000	0.000000	0.000000
X-A	11/01/05 - 11/30/05		0.00	1.00979%	752.639877	0.633339	0.000000
B-1	11/25/05 - 12/24/05		7,427,000.00	4.58375%	1000.000000	3.819791	0.000000
B-2	11/25/05 - 12/24/05		4,125,000.00	4.86375%	1000.000000	4.053125	0.000000
B-3	11/25/05 - 12/24/05		2,200,000.00	5.29375%	1000.000000	4.411459	0.000000
X_B	11/01/05 - 11/30/05		0.00	0.62135%	1000.000000	0.517795	0.000000
B-4	11/01/05 - 11/30/05		1,925,000.00	5.40268%	1000.000000	4.502229	0.000000
B-5	11/01/05 - 11/30/05		1,100,000.00	5.40268%	1000.000000	4.502227	0.000000
B-6	11/01/05 - 11/30/05		1,925,161.00	5.40268%	1000.000000	4.502231	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-1	0.000000	0.000000	2.756851	0.000000	696.148396
A-2	0.000000	0.000000	2.749178	0.000000	717.344216
R	0.000000	0.000000	2.300000	0.000000	0.000000
X-A	0.000000	0.000000	0.633339	0.000000	701.562735
B-1	0.000000	0.000000	3.819791	0.000000	1000.000000
B-2	0.000000	0.000000	4.053125	0.000000	1000.000000
B-3	0.000000	0.000000	4.411459	0.000000	1000.000000
X_B	0.000000	0.000000	0.517795	0.000000	1000.000000
B-4	0.000000	0.000000	4.502229	0.000000	1000.000000
B-5	0.000000	0.000000	4.502227	0.000000	1000.000000
B-6	0.000000	0.000000	4.502231	0.000000	1000.000000

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

Per \$1000 denomination.

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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>

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CERTIFICATEHOLDER ACCOUNT STATEMENT

CERTIFICATE ACCOUNT

<s>	<c>
Beginning Balance	0.00
Deposits	
Payments of Interest and Principal	29,075,395.09
Reserve Funds and Credit Enhancements	0.00
Proceeds from Repurchased Loans	0.00
Servicer Advances	44,227.93
Realized Loss (Gains, Subsequent Expenses & Recoveries)	0.00
Prepayment Penalties	0.00
Swap/Cap Payments	0.00
Total Deposits	29,119,623.02
Withdrawals	
Swap Payments	0.00
Reserve Funds and Credit Enhancements	0.00
Reimbursement for Servicer Advances	10,819.49
Total Administration Fees	87,203.96
Payment of Interest and Principal	29,021,599.57
Total Withdrawals (Pool Distribution Amount)	29,119,623.02
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*		87,203.96
Supported Prepayment/Curtailment Interest Shortfall		0.00
Total Administration Fees		87,203.96
<FN>		
*Servicer Payees include: PHH US MTG CORP		
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COLLATERAL STATEMENT

<S>	<C>	
Collateral Description		1 Month LIBOR ARM
Weighted Average Gross Coupon		5.652177%
Weighted Average Net Coupon		5.402177%
Weighted Average Pass-Through Rate		5.402177%
Weighted Average Remaining Term		288
Beginning Scheduled Collateral Loan Count		1,145
Number Of Loans Paid In Full		77
Ending Scheduled Collateral Loan Count		1,068
Beginning Scheduled Collateral Balance		418,578,975.95
Ending Scheduled Collateral Balance		391,441,741.25
Ending Actual Collateral Balance at 30-Nov-2005		391,441,741.25
Monthly P&I Constant		1,971,568.74
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		0.00
Unscheduled Principal		27,137,234.70

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Group Level Collateral Statement

<s>	<c>	<c>		
Group		Pool 1	Pool 2	Total
Collateral Description		1 Month LIBOR ARM	1 Month LIBOR ARM	1 Month LIBOR ARM
Weighted Average Coupon Rate		5.680792	5.570731	5.652177
Weighted Average Net Rate		5.430792	5.320731	5.402177
Weighted Average Remaining Term		288	288	288
Beginning Loan Count		808	337	1,145
Loans Paid In Full		54	23	77
Ending Loan Count		754	314	1,068
Beginning Scheduled Balance		309,753,386.28	108,825,589.67	418,578,975.95
Ending Scheduled Balance		289,308,372.08	102,133,369.17	391,441,741.25
Record Date		11/30/2005	11/30/2005	11/30/2005
Principal And Interest Constant		1,466,370.36	505,198.38	1,971,568.74
Scheduled Principal		0.00	0.00	0.00
Unscheduled Principal		20,445,014.20	6,692,220.50	27,137,234.70
Scheduled Interest		1,466,370.36	505,198.38	1,971,568.74
Servicing Fee		64,531.96	22,672.00	87,203.96
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	1,401,838.40	482,526.38	1,884,364.78
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	5.430792	5.320731	5.402177

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LOAN STATUS STRATIFICATION/CREDIT ENHANCEMENT STATEMENT

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c> No of Loans Principal Balance	<c> No of Loans Principal Balance	<c> No of Loans Principal Balance	<c> No of Loans Principal Balance	<c> No of Loans Principal Balance
0-29 Days		0 0.00	0 0.00	0 0.00	0 0.00
30 Days	8 7,524,806.35	0 0.00	0 0.00	0 0.00	8 7,524,806.35
60 Days	3 641,821.97	0 0.00	0 0.00	0 0.00	3 641,821.97
90 Days	1 99,980.21	0 0.00	0 0.00	0 0.00	1 99,980.21
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	12 8,266,608.53	0 0.00	0 0.00	0 0.00	12 8,266,608.53
	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	0.749064% 1.922331%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.749064% 1.922331%
60 Days	0.280899% 0.163964%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.280899% 0.163964%
90 Days	0.093633% 0.025542%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.093633% 0.025542%
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	1.123596% 2.111836%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.123596% 2.111836%

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OTHER INFORMATION

<s>
 Current Period Class A Insufficient Funds
 Principal Balance of Contaminated Properties
 Periodic Advance

<c>

0.00
 0.00
 44,227.93

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Delinquency Status By Group

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s> Pool 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	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
30 Days	5 6,663,806.35	0 0.00	0 0.00	0 0.00	5 6,663,806.35
60 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
90 Days	1 99,980.21	0 0.00	0 0.00	0 0.00	1 99,980.21
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	6 6,763,786.56	0 0.00	0 0.00	0 0.00	6 6,763,786.56

0-29 Days		0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
30 Days	0.663130% 2.303358%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.663130% 2.303358%
60 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
90 Days	0.132626% 0.034558%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.132626% 0.034558%
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	0.795756% 2.337916%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.795756% 2.337916%

<CAPTION> <s> Pool 2	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<c>	<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	0 0.00
30 Days	3 861,000.00	0 0.00	0 0.00	0 0.00	3 861,000.00
60 Days	3 641,821.97	0 0.00	0 0.00	0 0.00	3 641,821.97
90 Days	0	0	0	0	0

	0.00	0.00	0.00	0.00	0.00
120 Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
150 Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
180+ Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
Totals	6	0	0	0	6
	1,502,821.97	0.00	0.00	0.00	1,502,821.97
0-29 Days		0.000000%	0.000000%	0.000000%	0.000000%
		0.000000%	0.000000%	0.000000%	0.000000%
30 Days	0.955414%	0.000000%	0.000000%	0.000000%	0.955414%
	0.843015%	0.000000%	0.000000%	0.000000%	0.843015%
60 Days	0.955414%	0.000000%	0.000000%	0.000000%	0.955414%
	0.628416%	0.000000%	0.000000%	0.000000%	0.628416%
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	1.910828%	0.000000%	0.000000%	0.000000%	1.910828%
	1.471431%	0.000000%	0.000000%	0.000000%	1.471431%

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<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%
		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>

Pool 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>

Pool 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.

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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>

No REO loans this period.

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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
<s>	<c>	<c>	<c>	<c>	<c>	<c>

No REO loans this period.

</TABLE>
 <TABLE>

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	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>

Pool 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%
			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.

<CAPTION>

Pool 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%
			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.

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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.

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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>

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%
Current Bankruptcy Total		May-05	0.000%
Loans in Bankruptcy	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>

Pool 1		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%
Current Bankruptcy Total		May-05	0.000%
Loans in Bankruptcy	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>

Pool 2		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%
Current Bankruptcy Total		May-05	0.000%
Loans in Bankruptcy	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.

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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>

No Bankruptcy Loans this Period

</TABLE>

<TABLE>

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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>

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<TABLE>
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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
Pool 1	0	0.00	0.00	0.000%
Pool 2	0	0.00	0.00	0.000%
Total	0	0.00	0.00	0.000%

</TABLE>

<TABLE>
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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
No losses this period.						

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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)
No losses this period.				

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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	0.000%	N/A	Mar-2005	0.000%	N/A
Apr-2005	0.000%	N/A	Apr-2005	0.000%	N/A
May-2005	0.000%	N/A	May-2005	0.000%	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	0.000%	N/A	Mar-2005	0.000%	N/A
Apr-2005	0.000%	N/A	Apr-2005	0.000%	N/A
May-2005	0.000%	N/A	May-2005	0.000%	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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Pool 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	0.000%	N/A	Mar-2005	0.000%	N/A
Apr-2005	0.000%	N/A	Apr-2005	0.000%	N/A
May-2005	0.000%	N/A	May-2005	0.000%	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 <s>	Current <c>	12mo Avg. <c>	Month <s>	Current <c>	12mo Avg. <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	0.000%	N/A	Mar-2005	0.000%	N/A
Apr-2005	0.000%	N/A	Apr-2005	0.000%	N/A
May-2005	0.000%	N/A	May-2005	0.000%	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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*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.

Pool 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 <s>	Current <c>	12mo Avg. <c>	Month <s>	Current <c>	12mo Avg. <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	0.000%	N/A	Mar-2005	0.000%	N/A
Apr-2005	0.000%	N/A	Apr-2005	0.000%	N/A
May-2005	0.000%	N/A	May-2005	0.000%	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 <s>	Current <c>	12mo Avg. <c>	Month <s>	Current <c>	12mo Avg. <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	0.000%	N/A	Mar-2005	0.000%	N/A
Apr-2005	0.000%	N/A	Apr-2005	0.000%	N/A

May-2005	0.000%	N/A	May-2005	0.000%	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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<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	Loans Paid In Full				Repurchased Loans			
	Count	Original Principal Balance	Current Principal Balance	Count	Original Principal Balance	Current Principal Balance		
Pool 1	54	20,674,472.93	19,419,829.48	0	0.00	0.00		
Pool 2	23	6,411,403.00	6,352,273.27	0	0.00	0.00		
Total	77	27,085,875.93	25,772,102.75	0	0.00	0.00		

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Prepayment Detail - Prepayments during Current Period (continued)

Summary

Group	Substitution Loans				Liquidated Loans				Curtailments
	Count	Original Principal Balance	Current Principal Balance	Count	Original Principal Balance	Current Principal Balance	Curtailment Amount		
Pool 1	0	0.00	0.00	0	0.00	0.00	1,025,184.72		
Pool 2	0	0.00	0.00	0	0.00	0.00	339,947.23		
Total	0	0.00	0.00	0	0.00	0.00	1,365,131.95		

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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
Pool 1	7077097280	NY	63.00	01-Mar-2004	1,000,000.00	1,000,000.00
Pool 1	7077229495	PA	65.00	01-Feb-2005	375,000.00	375,000.00
Pool 1	7077668718	NC	74.00	01-Jan-2005	498,750.00	498,629.81
Pool 1	7077672918	MA	71.00	01-Nov-2004	240,000.00	226,515.87
Pool 1	7077672959	CA	80.00	01-Dec-2004	240,000.00	239,403.97
Pool 1	7077673163	CA	80.00	01-Dec-2004	385,000.00	384,699.00
Pool 1	7077673668	CA	75.00	01-Dec-2004	361,000.00	360,590.86

Pool 1	7077674237	CA	46.00	01-Dec-2004	185,000.00	181,419.58
Pool 1	7077674310	PA	80.00	01-Dec-2004	227,200.00	225,910.28
Pool 1	7077674443	PA	73.00	01-Nov-2004	325,600.00	325,600.00
Pool 1	7077675184	CA	74.00	01-Nov-2004	405,000.00	404,448.82
Pool 1	7077675390	CA	79.00	01-Nov-2004	519,000.00	518,178.91
Pool 1	7077676034	WA	80.00	01-Dec-2004	218,400.00	217,293.00
Pool 1	7077676893	CA	61.00	01-Dec-2004	202,917.00	200,708.96
Pool 1	7077676927	MD	47.00	01-Dec-2004	204,875.00	202,620.01
Pool 1	7077681356	CO	71.00	01-Jan-2005	162,600.00	162,486.58
Pool 1	7077681513	WI	80.00	01-Jan-2005	145,889.00	145,845.14
Pool 1	7077681976	OK	68.00	01-Jan-2005	104,000.00	104,000.00
Pool 1	7077682750	CA	73.00	01-Sep-2004	100,000.00	100,000.00
Pool 1	7077683881	IL	80.00	01-Jan-2005	336,000.00	329,408.86
Pool 1	7077684517	CA	77.00	01-Jan-2005	391,500.00	389,357.58
Pool 1	7077684616	NV	72.00	01-Jan-2005	177,564.00	175,278.85
Pool 1	7077684855	CA	80.00	01-Jan-2005	640,000.00	637,790.38
Pool 1	7077685043	CA	78.00	01-Jan-2005	432,000.00	432,000.00
Pool 1	7077685324	NJ	80.00	01-Jan-2005	220,000.00	218,785.79
Pool 1	7077687148	VA	63.00	01-Feb-2005	292,000.00	286,872.65
Pool 1	7077746944	CA	20.00	01-Jan-2005	300,000.00	300,000.00
Pool 1	7077748155	NJ	40.00	01-Jan-2005	1,000,000.00	619,870.88
Pool 1	7077750003	FL	50.00	01-Feb-2005	400,000.00	400,000.00
Pool 1	7077807332	FL	50.00	01-Feb-2005	700,000.00	700,000.00
Pool 1	7077813843	NJ	68.00	01-Jan-2005	771,000.00	771,000.00
Pool 1	7077817075	CA	33.00	01-Jan-2005	500,000.00	500,000.00
Pool 1	7077820285	FL	79.00	01-Jan-2005	120,000.00	120,000.00
Pool 1	7077828817	AZ	80.00	01-Jan-2005	490,400.00	490,400.00
Pool 1	7077829021	CA	70.00	01-Jan-2005	1,260,000.00	992,381.83
Pool 1	7077830219	NY	50.00	01-Mar-2005	367,500.00	361,000.00
Pool 1	7077830466	CO	67.00	01-Feb-2005	201,640.00	201,640.00
Pool 1	7077832645	ID	80.00	01-Jan-2005	125,600.00	123,992.23
Pool 1	7077836364	IL	100.00	01-Feb-2005	630,000.00	630,000.00
Pool 1	7077838626	FL	80.00	01-Jan-2005	180,000.00	180,000.00
Pool 1	7077850530	NJ	73.00	01-Feb-2005	379,810.00	379,810.00
Pool 1	7077851686	SC	32.00	01-Feb-2005	31,653.70	28,434.79
Pool 1	7077864150	NJ	80.00	01-Feb-2005	420,000.00	418,310.41
Pool 1	7077866189	CT	74.00	01-Feb-2005	410,000.00	409,879.17
Pool 1	7077866700	MI	100.00	01-Feb-2005	275,000.00	275,000.00
Pool 1	7077870256	NJ	50.00	01-Mar-2005	205,000.00	205,000.00
Pool 1	7077871700	IA	80.00	01-Feb-2005	195,920.00	186,908.25
Pool 1	7077872336	OK	28.00	01-Feb-2005	200,000.00	111,703.02
Pool 1	7077873219	CO	38.00	01-Mar-2005	160,000.00	160,000.00
Pool 1	7077886146	TN	100.00	01-Feb-2005	405,000.00	405,000.00
Pool 1	7077887672	FL	75.00	01-Mar-2005	292,500.00	292,500.00
Pool 1	7079358847	IL	43.00	01-Dec-2004	992,926.23	542,926.00
Pool 1	7079535170	FL	100.00	01-Jul-2003	700,000.00	700,000.00
Pool 1	7079703372	AZ	78.00	01-Jan-2005	571,228.00	571,228.00
Pool 2	7076920128	OH	100.00	01-Sep-2004	180,000.00	180,000.00
Pool 2	7077637523	CA	60.00	01-Feb-2005	750,000.00	747,310.37
Pool 2	7077670847	CO	47.00	01-Dec-2004	139,000.00	124,651.05
Pool 2	7077670896	NJ	68.00	01-Nov-2004	142,500.00	142,163.81
Pool 2	7077672330	TX	80.00	01-Nov-2004	100,000.00	99,974.06
Pool 2	7077672736	FL	26.00	01-Nov-2004	152,092.00	152,092.00
Pool 2	7077673056	CT	59.00	01-Nov-2004	245,700.00	245,267.73
Pool 2	7077673072	WA	79.00	01-Dec-2004	371,500.00	364,539.04
Pool 2	7077673460	IL	76.00	01-Dec-2004	252,000.00	250,579.38
Pool 2	7077673692	CA	55.00	01-Dec-2004	368,000.00	358,594.94
Pool 2	7077673874	CA	80.00	01-Dec-2004	368,800.00	368,800.00
Pool 2	7077673890	FL	73.00	01-Dec-2004	371,000.00	370,597.67
Pool 2	7077675283	CA	63.00	01-Dec-2004	419,395.00	408,600.00
Pool 2	7077676117	MI	80.00	01-Dec-2004	216,000.00	212,133.24
Pool 2	7077676737	CA	67.00	01-Nov-2004	280,190.00	280,190.00
Pool 2	7077681042	CA	80.00	01-Jan-2005	244,000.00	244,000.00
Pool 2	7077681620	CA	47.00	01-Jan-2005	146,931.00	146,902.69
Pool 2	7077682271	NY	80.00	01-Jan-2005	232,000.00	232,000.00
Pool 2	7077683477	AK	54.00	01-Jan-2005	265,345.00	263,836.36
Pool 2	7077864515	CA	72.00	01-Feb-2005	250,000.00	243,126.54
Pool 2	7077883366	GA	100.00	01-Mar-2005	125,900.00	125,900.00
Pool 2	7077948268	NY	50.00	01-Feb-2005	450,000.00	449,964.39
Pool 2	7079899311	TX	93.00	01-Dec-2004	341,050.00	341,050.00

</TABLE>
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Prepayment Loan Detail - Prepayments during Current Period (continued)

<s>	Group	Loan Number	PIF Type	Months		Current Loan Rate	Original Term	Seasoning
				Delinquent				
	Pool 1	7077097280	Loan Paid in Full	0		5.750%	300	21
	Pool 1	7077229495	Loan Paid in Full	0		5.750%	300	10
	Pool 1	7077668718	Loan Paid in Full	0		5.750%	300	11
	Pool 1	7077672918	Loan Paid in Full	0		6.125%	300	13

Pool 1	7077672959	Loan Paid in Full	0	6.125%	300	12
Pool 1	7077673163	Loan Paid in Full	(1)	6.000%	300	12
Pool 1	7077673668	Loan Paid in Full	(1)	6.375%	300	12
Pool 1	7077674237	Loan Paid in Full	(1)	6.000%	300	12
Pool 1	7077674310	Loan Paid in Full	0	6.000%	300	12
Pool 1	7077674443	Loan Paid in Full	0	6.125%	300	13
Pool 1	7077675184	Loan Paid in Full	0	6.125%	300	13
Pool 1	7077675390	Loan Paid in Full	0	5.750%	300	13
Pool 1	7077676034	Loan Paid in Full	0	6.000%	300	12
Pool 1	7077676893	Loan Paid in Full	0	6.375%	300	12
Pool 1	7077676927	Loan Paid in Full	(1)	6.250%	300	12
Pool 1	7077681356	Loan Paid in Full	0	5.500%	300	11
Pool 1	7077681513	Loan Paid in Full	0	5.500%	300	11
Pool 1	7077681976	Loan Paid in Full	0	5.500%	300	11
Pool 1	7077682750	Loan Paid in Full	0	5.875%	300	15
Pool 1	7077683881	Loan Paid in Full	0	5.125%	300	11
Pool 1	7077684517	Loan Paid in Full	0	5.125%	300	11
Pool 1	7077684616	Loan Paid in Full	0	5.500%	300	11
Pool 1	7077684855	Loan Paid in Full	0	5.250%	300	11
Pool 1	7077685043	Loan Paid in Full	(1)	5.125%	300	11
Pool 1	7077685324	Loan Paid in Full	0	5.125%	300	11
Pool 1	7077687148	Loan Paid in Full	(1)	5.750%	300	10
Pool 1	7077746944	Loan Paid in Full	0	5.375%	300	11
Pool 1	7077748155	Loan Paid in Full	(1)	5.750%	300	11
Pool 1	7077750003	Loan Paid in Full	0	5.750%	300	10
Pool 1	7077807332	Loan Paid in Full	(1)	5.500%	300	10
Pool 1	7077813843	Loan Paid in Full	0	5.375%	300	11
Pool 1	7077817075	Loan Paid in Full	(1)	5.750%	300	11
Pool 1	7077820285	Loan Paid in Full	0	5.750%	300	11
Pool 1	7077828817	Loan Paid in Full	0	5.750%	300	11
Pool 1	7077829021	Loan Paid in Full	0	5.750%	300	11
Pool 1	7077830219	Loan Paid in Full	0	5.750%	300	10
Pool 1	7077830466	Loan Paid in Full	(1)	5.750%	300	10
Pool 1	7077832645	Loan Paid in Full	(2)	5.375%	300	11
Pool 1	7077836364	Loan Paid in Full	0	5.500%	300	10
Pool 1	7077838626	Loan Paid in Full	1	5.375%	300	11
Pool 1	7077850530	Loan Paid in Full	(1)	5.750%	300	10
Pool 1	7077851686	Loan Paid in Full	(1)	5.750%	300	10
Pool 1	7077864150	Loan Paid in Full	(1)	5.750%	300	10
Pool 1	7077866189	Loan Paid in Full	(1)	5.500%	300	10
Pool 1	7077866700	Loan Paid in Full	0	5.750%	300	10
Pool 1	7077870256	Loan Paid in Full	0	5.375%	300	10
Pool 1	7077871700	Loan Paid in Full	0	5.750%	300	10
Pool 1	7077872336	Loan Paid in Full	0	5.750%	300	10
Pool 1	7077873219	Loan Paid in Full	(1)	5.750%	300	10
Pool 1	7077886146	Loan Paid in Full	0	5.625%	300	10
Pool 1	7077887672	Loan Paid in Full	(1)	5.750%	300	10
Pool 1	7079358847	Loan Paid in Full	0	6.250%	300	12
Pool 1	7079535170	Loan Paid in Full	0	5.750%	300	29
Pool 1	7079703372	Loan Paid in Full	0	5.625%	300	11
Pool 2	7076920128	Loan Paid in Full	0	4.625%	300	15
Pool 2	7077637523	Loan Paid in Full	(1)	5.500%	300	10
Pool 2	7077670847	Loan Paid in Full	(1)	6.375%	300	12
Pool 2	7077670896	Loan Paid in Full	0	5.750%	300	13
Pool 2	7077672330	Loan Paid in Full	(1)	5.750%	300	13
Pool 2	7077672736	Loan Paid in Full	(1)	6.000%	300	13
Pool 2	7077673056	Loan Paid in Full	0	5.750%	300	13
Pool 2	7077673072	Loan Paid in Full	0	6.000%	300	12
Pool 2	7077673460	Loan Paid in Full	0	6.375%	300	12
Pool 2	7077673692	Loan Paid in Full	0	6.000%	300	12
Pool 2	7077673874	Loan Paid in Full	0	6.000%	300	12
Pool 2	7077673890	Loan Paid in Full	(1)	6.000%	300	12
Pool 2	7077675283	Loan Paid in Full	0	6.000%	300	12
Pool 2	7077676117	Loan Paid in Full	0	6.625%	300	12
Pool 2	7077676737	Loan Paid in Full	0	5.750%	300	13
Pool 2	7077681042	Loan Paid in Full	0	5.625%	300	11
Pool 2	7077681620	Loan Paid in Full	0	5.500%	300	11
Pool 2	7077682271	Loan Paid in Full	0	5.125%	300	11
Pool 2	7077683477	Loan Paid in Full	0	5.125%	300	11
Pool 2	7077864515	Loan Paid in Full	0	5.125%	300	10
Pool 2	7077883366	Loan Paid in Full	0	5.500%	300	10
Pool 2	7077948268	Loan Paid in Full	(1)	5.500%	300	10
Pool 2	7079899311	Loan Paid in Full	0	6.250%	300	12

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Prepayment - Voluntary Prepayments

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Summary	SMM	CPR	PSA
<s>	<c>	<s>	<c>
Current Month	6.483%	Current Month	55.262%
3 Month Average	4.452%	3 Month Average	41.270%
		Current Month	2,290.848%
		3 Month Average	1,849.849%

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	6.287%	N/A
Apr-2005	28.389%	N/A
May-2005	17.398%	N/A
Jun-2005	35.262%	N/A
Jul-2005	27.554%	N/A
Aug-2005	39.223%	N/A
Sep-2005	44.685%	N/A
Oct-2005	34.842%	N/A
Nov-2005	33.706%	N/A
Dec-2005	55.262%	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	1,060.032%	N/A
Apr-2005	3,511.559%	N/A
May-2005	1,720.382%	N/A
Jun-2005	2,920.017%	N/A
Jul-2005	1,953.590%	N/A
Aug-2005	2,439.042%	N/A
Sep-2005	2,458.515%	N/A
Oct-2005	1,735.068%	N/A
Nov-2005	1,523.630%	N/A
Dec-2005	2,290.848%	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.

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Pool 1			Pool 2		
SMM	CPR	PSA	SMM	CPR	PSA
<s>	<c>	<c>	<s>	<c>	<c>
Current Month	6.600%	55.930%	Current Month	55.930%	2,322.576%
3 Month Average	4.470%	41.313%	3 Month Average	41.313%	1,852.666%
12 Month Average	0.000%	0.000%	12 Month Average	0.000%	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	7.026%	N/A
Apr-2005	35.063%	N/A
May-2005	20.719%	N/A
Jun-2005	34.808%	N/A
Jul-2005	21.648%	N/A
Aug-2005	37.461%	N/A
Sep-2005	47.321%	N/A
Oct-2005	34.516%	N/A
Nov-2005	33.493%	N/A
Dec-2005	55.930%	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	1,235.608%	N/A
Apr-2005	4,451.303%	N/A
May-2005	2,091.419%	N/A
Jun-2005	2,907.578%	N/A
Jul-2005	1,546.660%	N/A
Aug-2005	2,350.046%	N/A
Sep-2005	2,622.450%	N/A
Oct-2005	1,720.200%	N/A
Nov-2005	1,515.222%	N/A
Dec-2005	2,322.576%	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.

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Pool 2			Pool 2		
SMM	CPR	PSA	SMM	CPR	PSA
<s>	<c>	<c>	<s>	<c>	<c>
Current Month	6.149%	53.308%	Current Month	53.308%	2,199.078%
3 Month Average	4.404%	41.126%	3 Month Average	41.126%	1,841.041%
12 Month Average	0.000%	0.000%	12 Month Average	0.000%	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	4.105%	N/A
Apr-2005	5.250%	N/A
May-2005	7.345%	N/A

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	617.793%	N/A
Apr-2005	605.691%	N/A
May-2005	687.317%	N/A

Jun-2005	36.511%	N/A
Jul-2005	41.928%	N/A
Aug-2005	44.010%	N/A
Sep-2005	36.391%	N/A
Oct-2005	35.759%	N/A
Nov-2005	34.310%	N/A
Dec-2005	53.308%	N/A

Jun-2005	2,952.113%	N/A
Jul-2005	2,909.220%	N/A
Aug-2005	2,669.330%	N/A
Sep-2005	1,962.043%	N/A
Oct-2005	1,776.743%	N/A
Nov-2005	1,547.303%	N/A
Dec-2005	2,199.078%	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.

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<FN>

Calculation Methodology:

Single Month Mortality (SMM): $(\text{Partial and full prepayments} + \text{Repurchases}) / (\text{Beginning Scheduled Balance} - \text{Scheduled Principal})$

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

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

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

</FN>

</TABLE>