

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2006-01-05** | Period of Report: **2005-12-27**
SEC Accession No. **0001056404-06-000158**

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FILER

Opteum Mortgage Acceptance Corp Asset Backed Pass-Through Certificates, 2005-5

Mailing Address
W. 115 CENTURY ROAD
PARAMUS NJ 07652

Business Address
W. 115 CENTURY ROAD
PARAMUS NJ 07652
201 225 2000

CIK: **1345664** | State of Incorp.: **DE** | Fiscal Year End: **1231**
Type: **8-K** | Act: **34** | File No.: **333-126253-02** | Film No.: **06509858**
SIC: **6189** Asset-backed securities

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

OPTEUM MORTGATE ACCEPTANCE CORP.

Asset Backed Pass-Through Certificates, Series 2005-5
(Exact name of registrant as specified in its charter)

New York (governing law of	333-126253-02	54-2188638
Pooling and Servicing Agreement)	(Commission	54-2188639
(State or other	File Number)	54-2188640
jurisdiction		IRS EIN
of Incorporation)		

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 OPTEUM MORTGATE ACCEPTANCE CORP., Asset Backed Pass-Through Certificates, Series 2005-5 Trust.

ITEM 9.01 Financial Statements and Exhibits

(c) Exhibits

Exhibit Number	Description
EX-99.1	Monthly report distributed to holders of Asset Backed Pass-Through Certificates, Series 2005-5 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.

OPTEUM MORTGATE ACCEPTANCE CORP.

Asset Backed Pass-Through Certificates, Series 2005-5 Trust
(Registrant)

By: Wells Fargo Bank, N.A. as Securities Administrator
By: /s/ Beth Belfield as Officer
By: Beth Belfield as Officer

INDEX TO EXHIBITS

Exhibit Number Description
 EX-99.1 Monthly report distributed to holders of Asset Backed
 Pass-Through Certificates, Series 2005-5 Trust,
 relating to the December 27, 2005 distribution.

EX-99.1

Opteum Mortgage Acceptance Corporation
 Asset Backed Pass-Through Certificates

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

Opteum Mortgage Acceptance Corporation
 Asset Backed Pass-Through Certificates
 Series 2005-5

Contact: Customer Service - SecuritiesLink
 Wells Fargo Bank, N.A.
 Securities Administration Services
 7485 New Horizon Way
 Frederick, MD 21703
 www.ctslink.com
 Telephone: (301) 846-8130
 Fax: (301) 815-6660

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Certificateholder Distribution Summary

Class	CUSIP	Certificate Pass-Through Rate	Beginning Certificate Balance	Interest Distribution
<s>	<c>	<c>	<c>	<c>
I-APT	68383NCU5	4.49000%	205,889,000.00	719,010.14
I-A1A	68383NCV3	4.34000%	167,510,000.00	565,439.31
I-A1B	68383NCW1	4.41000%	35,345,000.00	121,233.35
I-A1C	68383NCX9	4.46000%	116,815,000.00	405,218.26
I-A1D	68383NCY7	4.59000%	92,107,000.00	328,821.99
I-A2	68383NCZ4	4.54000%	68,629,000.00	242,336.62
II-A1A	68383NDL4	5.47000%	58,432,000.00	266,352.53
II-A1B	68383NDM2	5.64000%	71,996,000.00	338,381.20
II-A1C	68383NDN0	5.80100%	7,485,000.00	36,183.74
II-A1D1	68383NDP5	5.85000%	25,000,000.00	121,875.00
II-A1D2	68383NDQ3	5.85000%	27,625,000.00	134,671.87
II-AN	68383NDR1	5.67500%	21,171,000.00	100,121.19
M-1	68383NDB6	4.64000%	16,767,000.00	60,510.24
M-2	68383NDC4	4.66000%	12,822,000.00	46,472.63
M-3	68383NDD2	4.71000%	9,369,000.00	34,321.77
M-4	68383NDE0	4.86000%	7,397,000.00	27,960.66
M-5	68383NDF7	4.91000%	6,411,000.00	24,482.90
M-6	68383NDG5	4.94000%	5,918,000.00	22,738.27
M-7	68383NDH3	5.56000%	4,931,000.00	21,323.84
M-8	68383NDJ9	5.86000%	4,932,000.00	22,478.96
M-9	68383NDK6	6.46000%	4,931,000.00	24,775.54
M-10	68383NDS9	6.71000%	6,411,000.00	33,458.30
C	OMA05005C	0.00000%	8,383,587.83	920,630.83
P	OMA05005P	0.00000%	100.00	23,705.70
R	OMA0505R1	0.00000%	0.00	0.00
Totals			986,276,687.83	4,642,504.84

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Certificateholder Distribution Summary (continued)

Class	Principal Distribution	Current Realized	Ending Certificate	Total Distribution	Cummulative Realized
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<s>	<c>	<c>	Loss	Balance	<c>	Losses
			<c>			
I-APT		658,556.53	0.00	205,230,443.47	1,377,566.67	0.00
I-A1A		1,317,109.85	0.00	166,192,890.15	1,882,549.16	0.00
I-A1B		0.00	0.00	35,345,000.00	121,233.35	0.00
I-A1C		0.00	0.00	116,815,000.00	405,218.26	0.00
I-A1D		0.00	0.00	92,107,000.00	328,821.99	0.00
I-A2		219,516.71	0.00	68,409,483.29	461,853.33	0.00
II-A1A		124,288.19	0.00	58,307,711.81	390,640.72	0.00
II-A1B		0.00	0.00	71,996,000.00	338,381.20	0.00
II-A1C		0.00	0.00	7,485,000.00	36,183.74	0.00
II-A1D1		0.00	0.00	25,000,000.00	121,875.00	0.00
II-A1D2		0.00	0.00	27,625,000.00	134,671.87	0.00
II-AN		0.00	0.00	21,171,000.00	100,121.19	0.00
M-1		0.00	0.00	16,767,000.00	60,510.24	0.00
M-2		0.00	0.00	12,822,000.00	46,472.63	0.00
M-3		0.00	0.00	9,369,000.00	34,321.77	0.00
M-4		0.00	0.00	7,397,000.00	27,960.66	0.00
M-5		0.00	0.00	6,411,000.00	24,482.90	0.00
M-6		0.00	0.00	5,918,000.00	22,738.27	0.00
M-7		0.00	0.00	4,931,000.00	21,323.84	0.00
M-8		0.00	0.00	4,932,000.00	22,478.96	0.00
M-9		0.00	0.00	4,931,000.00	24,775.54	0.00
M-10		0.00	0.00	6,411,000.00	33,458.30	0.00
C		0.00	0.00	8,383,351.85	920,630.83	0.00
P		0.00	0.00	100.00	23,705.70	0.00
R		0.00	0.00	0.00	0.00	0.00
Totals		2,319,471.28	0.00	983,956,980.57	6,961,976.12	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>	<c>
I-APT	205,889,000.00	205,889,000.00	0.00	658,556.53	0.00	0.00
I-A1A	167,510,000.00	167,510,000.00	0.00	1,317,109.85	0.00	0.00
I-A1B	35,345,000.00	35,345,000.00	0.00	0.00	0.00	0.00
I-A1C	116,815,000.00	116,815,000.00	0.00	0.00	0.00	0.00
I-A1D	92,107,000.00	92,107,000.00	0.00	0.00	0.00	0.00
I-A2	68,629,000.00	68,629,000.00	0.00	219,516.71	0.00	0.00
II-A1A	58,432,000.00	58,432,000.00	0.00	124,288.19	0.00	0.00
II-A1B	71,996,000.00	71,996,000.00	0.00	0.00	0.00	0.00
II-A1C	7,485,000.00	7,485,000.00	0.00	0.00	0.00	0.00
II-A1D1	25,000,000.00	25,000,000.00	0.00	0.00	0.00	0.00
II-A1D2	27,625,000.00	27,625,000.00	0.00	0.00	0.00	0.00
II-AN	21,171,000.00	21,171,000.00	0.00	0.00	0.00	0.00
M-1	16,767,000.00	16,767,000.00	0.00	0.00	0.00	0.00
M-2	12,822,000.00	12,822,000.00	0.00	0.00	0.00	0.00
M-3	9,369,000.00	9,369,000.00	0.00	0.00	0.00	0.00
M-4	7,397,000.00	7,397,000.00	0.00	0.00	0.00	0.00
M-5	6,411,000.00	6,411,000.00	0.00	0.00	0.00	0.00
M-6	5,918,000.00	5,918,000.00	0.00	0.00	0.00	0.00
M-7	4,931,000.00	4,931,000.00	0.00	0.00	0.00	0.00
M-8	4,932,000.00	4,932,000.00	0.00	0.00	0.00	0.00
M-9	4,931,000.00	4,931,000.00	0.00	0.00	0.00	0.00
M-10	6,411,000.00	6,411,000.00	0.00	0.00	0.00	0.00
C	8,383,587.83	8,383,587.83	0.00	0.00	0.00	0.00
P	100.00	100.00	0.00	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00	0.00
Totals	986,276,687.83	986,276,687.83	0.00	2,319,471.28	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>	<c>
I-APT	658,556.53	205,230,443.47	0.996801	658,556.53
I-A1A	1,317,109.85	166,192,890.15	0.992137	1,317,109.85
I-A1B	0.00	35,345,000.00	1.000000	0.00
I-A1C	0.00	116,815,000.00	1.000000	0.00
I-A1D	0.00	92,107,000.00	1.000000	0.00
I-A2	219,516.71	68,409,483.29	0.996801	219,516.71
II-A1A	124,288.19	58,307,711.81	0.997873	124,288.19
II-A1B	0.00	71,996,000.00	1.000000	0.00
II-A1C	0.00	7,485,000.00	1.000000	0.00
II-A1D1	0.00	25,000,000.00	1.000000	0.00
II-A1D2	0.00	27,625,000.00	1.000000	0.00
II-AN	0.00	21,171,000.00	1.000000	0.00
M-1	0.00	16,767,000.00	1.000000	0.00
M-2	0.00	12,822,000.00	1.000000	0.00
M-3	0.00	9,369,000.00	1.000000	0.00
M-4	0.00	7,397,000.00	1.000000	0.00
M-5	0.00	6,411,000.00	1.000000	0.00
M-6	0.00	5,918,000.00	1.000000	0.00
M-7	0.00	4,931,000.00	1.000000	0.00
M-8	0.00	4,932,000.00	1.000000	0.00
M-9	0.00	4,931,000.00	1.000000	0.00
M-10	0.00	6,411,000.00	1.000000	0.00
C	0.00	8,383,351.85	0.999972	0.00
P	0.00	100.00	1.000000	0.00
R	0.00	0.00	0.000000	0.00
Totals	2,319,471.28	983,956,980.57	0.997648	2,319,471.28

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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>	<c>
I-APT	205,889,000.00	1000.000000	0.000000	3.198600	0.000000
I-A1A	167,510,000.00	1000.000000	0.000000	7.862873	0.000000
I-A1B	35,345,000.00	1000.000000	0.000000	0.000000	0.000000
I-A1C	116,815,000.00	1000.000000	0.000000	0.000000	0.000000
I-A1D	92,107,000.00	1000.000000	0.000000	0.000000	0.000000
I-A2	68,629,000.00	1000.000000	0.000000	3.198600	0.000000
II-A1A	58,432,000.00	1000.000000	0.000000	2.127057	0.000000
II-A1B	71,996,000.00	1000.000000	0.000000	0.000000	0.000000
II-A1C	7,485,000.00	1000.000000	0.000000	0.000000	0.000000
II-A1D1	25,000,000.00	1000.000000	0.000000	0.000000	0.000000
II-A1D2	27,625,000.00	1000.000000	0.000000	0.000000	0.000000
II-AN	21,171,000.00	1000.000000	0.000000	0.000000	0.000000
M-1	16,767,000.00	1000.000000	0.000000	0.000000	0.000000
M-2	12,822,000.00	1000.000000	0.000000	0.000000	0.000000
M-3	9,369,000.00	1000.000000	0.000000	0.000000	0.000000
M-4	7,397,000.00	1000.000000	0.000000	0.000000	0.000000
M-5	6,411,000.00	1000.000000	0.000000	0.000000	0.000000
M-6	5,918,000.00	1000.000000	0.000000	0.000000	0.000000
M-7	4,931,000.00	1000.000000	0.000000	0.000000	0.000000
M-8	4,932,000.00	1000.000000	0.000000	0.000000	0.000000
M-9	4,931,000.00	1000.000000	0.000000	0.000000	0.000000
M-10	6,411,000.00	1000.000000	0.000000	0.000000	0.000000
C	8,383,587.83	1000.000000	0.000000	0.000000	0.000000
P	100.00	1000.000000	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>	<c>
I-APT	0.000000	3.198600	996.801400	0.996801	3.198600
I-A1A	0.000000	7.862873	992.137127	0.992137	7.862873
I-A1B	0.000000	0.000000	1,000.000000	1.000000	0.000000
I-A1C	0.000000	0.000000	1,000.000000	1.000000	0.000000
I-A1D	0.000000	0.000000	1,000.000000	1.000000	0.000000
I-A2	0.000000	3.198600	996.801400	0.996801	3.198600

II-A1A	0.000000	2.127057	997.872943	0.997873	2.127057
II-A1B	0.000000	0.000000	1,000.000000	1.000000	0.000000
II-A1C	0.000000	0.000000	1,000.000000	1.000000	0.000000
II-A1D1	0.000000	0.000000	1,000.000000	1.000000	0.000000
II-A1D2	0.000000	0.000000	1,000.000000	1.000000	0.000000
II-AN	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
M-7	0.000000	0.000000	1,000.000000	1.000000	0.000000
M-8	0.000000	0.000000	1,000.000000	1.000000	0.000000
M-9	0.000000	0.000000	1,000.000000	1.000000	0.000000
M-10	0.000000	0.000000	1,000.000000	1.000000	0.000000
C	0.000000	0.000000	999.971852	0.999972	0.000000
P	0.000000	0.000000	1,000.000000	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
I-APT	11/29/05 - 12/26/05	28	4.49000%	205,889,000.00	719,010.14	0.00
I-A1A	11/29/05 - 12/26/05	28	4.34000%	167,510,000.00	565,439.31	0.00
I-A1B	11/29/05 - 12/26/05	28	4.41000%	35,345,000.00	121,233.35	0.00
I-A1C	11/29/05 - 12/26/05	28	4.46000%	116,815,000.00	405,218.26	0.00
I-A1D	11/29/05 - 12/26/05	28	4.59000%	92,107,000.00	328,821.99	0.00
I-A2	11/29/05 - 12/26/05	28	4.54000%	68,629,000.00	242,336.62	0.00
II-A1A	11/01/05 - 11/30/05	30	5.47000%	58,432,000.00	266,352.53	0.00
II-A1B	11/01/05 - 11/30/05	30	5.64000%	71,996,000.00	338,381.20	0.00
II-A1C	11/01/05 - 11/30/05	30	5.80100%	7,485,000.00	36,183.74	0.00
II-A1D1	11/01/05 - 11/30/05	30	5.85000%	25,000,000.00	121,875.00	0.00
II-A1D2	11/01/05 - 11/30/05	30	5.85000%	27,625,000.00	134,671.88	0.00
II-AN	11/01/05 - 11/30/05	30	5.67500%	21,171,000.00	100,121.19	0.00
M-1	11/29/05 - 12/26/05	28	4.64000%	16,767,000.00	60,510.24	0.00
M-2	11/29/05 - 12/26/05	28	4.66000%	12,822,000.00	46,472.63	0.00
M-3	11/29/05 - 12/26/05	28	4.71000%	9,369,000.00	34,321.77	0.00
M-4	11/29/05 - 12/26/05	28	4.86000%	7,397,000.00	27,960.66	0.00
M-5	11/29/05 - 12/26/05	28	4.91000%	6,411,000.00	24,482.90	0.00
M-6	11/29/05 - 12/26/05	28	4.94000%	5,918,000.00	22,738.27	0.00
M-7	11/29/05 - 12/26/05	28	5.56000%	4,931,000.00	21,323.84	0.00
M-8	11/29/05 - 12/26/05	28	5.86000%	4,932,000.00	22,478.96	0.00
M-9	11/29/05 - 12/26/05	28	6.46000%	4,931,000.00	24,775.54	0.00
M-10	11/29/05 - 12/26/05	28	6.71000%	6,411,000.00	33,458.30	0.00
C	N/A	N/A	0.00000%	8,383,587.83	0.00	0.00
P	N/A	N/A	0.00000%	100.00	0.00	0.00
R	N/A	N/A	0.00000%	0.00	0.00	0.00
Totals					3,698,168.32	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
I-APT	0.00	0.00	719,010.14	0.00	205,230,443.47
I-A1A	0.00	0.00	565,439.31	0.00	166,192,890.15
I-A1B	0.00	0.00	121,233.35	0.00	35,345,000.00
I-A1C	0.00	0.00	405,218.26	0.00	116,815,000.00
I-A1D	0.00	0.00	328,821.99	0.00	92,107,000.00
I-A2	0.00	0.00	242,336.62	0.00	68,409,483.29
II-A1A	0.00	0.00	266,352.53	0.00	58,307,711.81
II-A1B	0.00	0.00	338,381.20	0.00	71,996,000.00
II-A1C	0.00	0.00	36,183.74	0.00	7,485,000.00
II-A1D1	0.00	0.00	121,875.00	0.00	25,000,000.00
II-A1D2	0.00	0.00	134,671.87	0.00	27,625,000.00
II-AN	0.00	0.00	100,121.19	0.00	21,171,000.00
M-1	0.00	0.00	60,510.24	0.00	16,767,000.00
M-2	0.00	0.00	46,472.63	0.00	12,822,000.00
M-3	0.00	0.00	34,321.77	0.00	9,369,000.00
M-4	0.00	0.00	27,960.66	0.00	7,397,000.00
M-5	0.00	0.00	24,482.90	0.00	6,411,000.00
M-6	0.00	0.00	22,738.27	0.00	5,918,000.00

M-7	0.00	0.00	21,323.84	0.00	4,931,000.00
M-8	0.00	0.00	22,478.96	0.00	4,932,000.00
M-9	0.00	0.00	24,775.54	0.00	4,931,000.00
M-10	0.00	0.00	33,458.30	0.00	6,411,000.00
C	0.00	0.00	920,630.83	0.00	8,383,351.85
P	0.00	0.00	23,705.70	0.00	100.00
R	0.00	0.00	0.00	0.00	0.00

Totals 0.00 0.00 4,642,504.84 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>
I-APT	11/29/05 - 12/26/05	205,889,000.00	4.49000%	1000.000000	3.492222	0.000000
I-A1A	11/29/05 - 12/26/05	167,510,000.00	4.34000%	1000.000000	3.375556	0.000000
I-A1B	11/29/05 - 12/26/05	35,345,000.00	4.41000%	1000.000000	3.430000	0.000000
I-A1C	11/29/05 - 12/26/05	116,815,000.00	4.46000%	1000.000000	3.468889	0.000000
I-A1D	11/29/05 - 12/26/05	92,107,000.00	4.59000%	1000.000000	3.570000	0.000000
I-A2	11/29/05 - 12/26/05	68,629,000.00	4.54000%	1000.000000	3.531111	0.000000
II-A1A	11/01/05 - 11/30/05	58,432,000.00	5.47000%	1000.000000	4.558333	0.000000
II-A1B	11/01/05 - 11/30/05	71,996,000.00	5.64000%	1000.000000	4.700000	0.000000
II-A1C	11/01/05 - 11/30/05	7,485,000.00	5.80100%	1000.000000	4.834167	0.000000
II-A1D1	11/01/05 - 11/30/05	25,000,000.00	5.85000%	1000.000000	4.875000	0.000000
II-A1D2	11/01/05 - 11/30/05	27,625,000.00	5.85000%	1000.000000	4.875000	0.000000
II-AN	11/01/05 - 11/30/05	21,171,000.00	5.67500%	1000.000000	4.729167	0.000000
M-1	11/29/05 - 12/26/05	16,767,000.00	4.64000%	1000.000000	3.608889	0.000000
M-2	11/29/05 - 12/26/05	12,822,000.00	4.66000%	1000.000000	3.624445	0.000000
M-3	11/29/05 - 12/26/05	9,369,000.00	4.71000%	1000.000000	3.663333	0.000000
M-4	11/29/05 - 12/26/05	7,397,000.00	4.86000%	1000.000000	3.780000	0.000000
M-5	11/29/05 - 12/26/05	6,411,000.00	4.91000%	1000.000000	3.818889	0.000000
M-6	11/29/05 - 12/26/05	5,918,000.00	4.94000%	1000.000000	3.842222	0.000000
M-7	11/29/05 - 12/26/05	4,931,000.00	5.56000%	1000.000000	4.324445	0.000000
M-8	11/29/05 - 12/26/05	4,932,000.00	5.86000%	1000.000000	4.557778	0.000000
M-9	11/29/05 - 12/26/05	4,931,000.00	6.46000%	1000.000000	5.024445	0.000000
M-10	11/29/05 - 12/26/05	6,411,000.00	6.71000%	1000.000000	5.218889	0.000000
C	N/A	8,383,587.83	0.00000%	1000.000000	0.000000	0.000000
P	N/A	100.00	0.00000%	1000.000000	0.000000	0.000000
R	N/A	0.00	0.00000%	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>
I-APT	0.000000	0.000000	3.492222	0.000000	996.801400
I-A1A	0.000000	0.000000	3.375556	0.000000	992.137127
I-A1B	0.000000	0.000000	3.430000	0.000000	1000.000000
I-A1C	0.000000	0.000000	3.468889	0.000000	1000.000000
I-A1D	0.000000	0.000000	3.570000	0.000000	1000.000000
I-A2	0.000000	0.000000	3.531111	0.000000	996.801400
II-A1A	0.000000	0.000000	4.558333	0.000000	997.872943
II-A1B	0.000000	0.000000	4.700000	0.000000	1000.000000
II-A1C	0.000000	0.000000	4.834167	0.000000	1000.000000
II-A1D1	0.000000	0.000000	4.875000	0.000000	1000.000000
II-A1D2	0.000000	0.000000	4.875000	0.000000	1000.000000
II-AN	0.000000	0.000000	4.729167	0.000000	1000.000000
M-1	0.000000	0.000000	3.608889	0.000000	1000.000000
M-2	0.000000	0.000000	3.624445	0.000000	1000.000000
M-3	0.000000	0.000000	3.663333	0.000000	1000.000000
M-4	0.000000	0.000000	3.780000	0.000000	1000.000000
M-5	0.000000	0.000000	3.818889	0.000000	1000.000000
M-6	0.000000	0.000000	3.842222	0.000000	1000.000000
M-7	0.000000	0.000000	4.324445	0.000000	1000.000000
M-8	0.000000	0.000000	4.557778	0.000000	1000.000000
M-9	0.000000	0.000000	5.024445	0.000000	1000.000000
M-10	0.000000	0.000000	5.218889	0.000000	1000.000000
C	0.000000	0.000000	109.813465	0.000000	999.971852
P	0.000000	0.000000	237057.000000	0.000000	1000.000000
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 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	7,427,907.13	
Reserve Funds and Credit Enhancements	0.00	
Proceeds from Repurchased Loans	0.00	
Servicer Advances	1,107.83	
Realized Loss (Gains, Subsequent Expenses & Recoveries)	0.00	
Prepayment Penalties	23,705.70	
Swap/Cap Payments	0.00	
Total Deposits	7,452,720.66	
Withdrawals		
Swap Payments	262,292.63	
Reserve Funds and Credit Enhancements	0.00	
Reimbursement for Servicer Advances	0.00	
Total Administration Fees	228,451.91	
Payment of Interest and Principal	6,961,976.12	
Total Withdrawals (Pool Distribution Amount)	7,452,720.66	
Ending Balance		0.00

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Please see Additional Reporting Page for information related to SWAP and CAP payments

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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*	205,475.59	
LPMI	22,976.32	
Supported Prepayment/Curtailment Interest Shortfall	0.00	
Total Administration Fees	228,451.91	

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*Servicer Payees include: OPTEUM FINANCIAL SERVICES

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OTHER ACCOUNTS

Account Name	Funds In (A)	Funds Out (B)	Net Amount (A - B)
<s>	<c>	<c>	<c>

Swap Account 2,461,316.30 2,723,608.93 (262,292.63)

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COLLATERAL STATEMENT

<S>	<C>
Collateral Description	Mixed Fixed & Arm
Weighted Average Gross Coupon	6.208951%
Weighted Average Net Coupon	5.958951%
Weighted Average Pass-Through Rate	5.930996%
Weighted Average Remaining Term	356
Beginning Scheduled Collateral Loan Count	3,246
Number Of Loans Paid In Full	8
Ending Scheduled Collateral Loan Count	3,238
Beginning Scheduled Collateral Balance	986,282,843.83
Ending Scheduled Collateral Balance	983,956,980.57
Ending Actual Collateral Balance at 30-Nov-2005	984,168,146.12
Monthly P&I Constant	5,386,236.77
Special Servicing Fee	0.00
Prepayment Penalty Waived Amount	0.00
Prepayment Penalty Waived Count	0
Prepayment Penalty Paid Amount	23,705.70
Prepayment Penalty Paid Count	Not Available
Realized Loss Amount	0.00
Cumulative Realized Loss	0.00
Scheduled Principal	283,084.93
Unscheduled Principal	2,042,778.33

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<S> Swap Payment to Swiss Re Financial <C> 262,292.63

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COLLATERAL STATEMENT

<S>	<C>
Collateral Description	Mixed Fixed & Arm
Weighted Average Coupon Rate	6.208951%
Weighted Average Net Rate	5.958951%
Weighted Average Pass Through Rate	5.930996%
Weighted Average Remaining Term	356
Record Date	11/30/2005
Principal and Interest Constant	5,386,236.77
Beginning Loan Count	3,246
Loans Paid in Full	8
Ending Loan Count	3,238
Beginning Scheduled Balance	986,282,843.83
Ending Scheduled Balance	983,956,980.57
Ending Actual Balance at 30-Nov-2005	984,168,146.12
Scheduled Principal	283,084.93
Unscheduled Principal	2,042,778.33
Scheduled Interest	5,103,151.84
Servicing Fee	205,475.59
Master Servicing Fee	0.00
Trustee Fee	0.00
FRY Amount	0.00
Special Hazard Fee	0.00
Other Fee	22,976.32
Pool Insurance Fee	0.00
Spread 1	0.00
Spread 2	0.00
Spread 3	0.00
Net Interest	4,874,699.93
Realized Loss Amount	0.00
Cumulative Realized Loss	0.00
Percentage of Cumulative Losses	0.0000
Special Servicing Fee	0.00
Prepayment Penalty Waived Amount	0.00
Prepayment Penalty Waived Count	0
Prepayment Penalty Paid Amount	23,705.70
Prepayment Penalty Paid Count	Not Available

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Group Level Collateral Statement

<s>	<c>	<c>		
Group		1	2	3
Collateral Description		Mixed ARM	Mixed Fixed	Mixed Fixed
Weighted Average Coupon Rate		6.307380	5.502735	6.408680
Weighted Average Net Rate		6.057380	5.252735	6.158680
Weighted Average Remaining Term		358	350	354
Beginning Loan Count		2,029	383	834
Loans Paid In Full		8	0	0
Ending Loan Count		2,021	383	834
Beginning Scheduled Balance	603,843,362.16		149,919,980.38	232,519,501.29
Ending Scheduled Balance	601,815,483.14		149,746,626.84	232,394,870.59
Record Date	11/30/2005		11/30/2005	11/30/2005
Principal And Interest Constant	3,246,679.71		790,436.76	1,349,120.30
Scheduled Principal	72,788.59		102,961.88	107,334.46
Unscheduled Principal	1,955,090.43		70,391.66	17,296.24
Scheduled Interest	3,173,891.12		687,474.88	1,241,785.84
Servicing Fee	125,800.70		31,233.33	48,441.56
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	13,395.58		405.90	9,174.84
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	3,034,694.84		655,835.65	1,184,169.44
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	Not Available		Not Available	Not Available
Prepayment Penalty Paid Count	Not Available		Not Available	Not Available
Special Servicing Fee	0.00		0.00	0.00
Pass-Through Rate	6.030759		5.249486	6.111330

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Group Level Collateral Statement

<s>	<c>	<c>
Group		Total
Collateral Description		Mixed Fixed & Arm
Weighted Average Coupon Rate		6.208951
Weighted Average Net Rate		5.958951
Weighted Average Remaining Term		356
Beginning Loan Count		3,246
Loans Paid In Full		8
Ending Loan Count		3,238
Beginning Scheduled Balance	986,282,843.83	
Ending scheduled Balance	983,956,980.57	
Record Date	11/30/2005	
Principal And Interest Constant	5,386,236.77	
Scheduled Principal	283,084.93	
Unscheduled Principal	2,042,778.33	
Scheduled Interest	5,103,151.84	
Servicing Fee	205,475.59	
Master Servicing Fee	0.00	
Trustee Fee	0.00	
FRY Amount	0.00	
Special Hazard Fee	0.00	
Other Fee	22,976.32	
Pool Insurance Fee	0.00	
Spread 1	0.00	
Spread 2	0.00	
Spread 3	0.00	
Net Interest	4,874,699.93	
Realized Loss Amount	0.00	
Cumulative Realized Loss	0.00	
Percentage of Cumulative Losses	0.0000	
Prepayment Penalty Waived Amount	0.00	
Prepayment Penalty Waived Count	0	
Prepayment Penalty Paid Amount	23705.70	
Prepayment Penalty Paid Count	Not Available	
Special Servicing Fee	0.00	
Pass-Through Rate	5.930996	

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Additional Reporting - Deal Level

Miscellaneous Reporting

	<c>
Excess Cash Amount	692,923.43
Extra Principal Distribution Amount	0.00
Swap Payment Out	2,723,608.93
Swap Payment In	2,461,316.30
Overcollateralization Amt	0.00
Overcollateralization Deficiency Amt	8,383,351.85
Overcollateralization Release Amt	6,391.98
Specified Overcollateralization Amt	8,383,351.85
Optional Termination	0.00
Stepdown	0.00
Trigger Event	0.00

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LOAN STATUS STRATIFICATION/CREDIT ENHANCEMENT STATEMENT

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
	<c>	<c>	<c>	<c>	<c>
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		0 0.00	0 0.00	0 0.00	0 0.00
30 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
60 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
90 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
120 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
150 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
	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	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
60 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
90 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
120 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
150 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
180+ Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%

Totals	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%

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OTHER INFORMATION

<s>	<c>
Current Period Class A Insufficient Funds	0.00
Principal Balance of Contaminated Properties	0.00
Periodic Advance	1,107.83

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Delinquency Status By Group

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c>	<c>	<c>	<c>	<c>
1					
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
30 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
60 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
90 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
120 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
150 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
0-29 Days		0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
30 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
60 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
90 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
120 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
150 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
180+ Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
Totals	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%

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<s>	<c>	<c>	<c>	<c>	<c>
2					

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
	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	0	0	0

		0.00	0.00	0.00	0.00
30 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
60 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
90 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
120 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
150 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00

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

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

	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
60 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
90 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
120 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
150 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
180+ Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
Totals	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%

</TABLE>
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SUBORDINATION LEVEL/CREDIT ENHANCEMENT/CLASS PERCENTAGE AND PREPAYMENT PERCENTAGE

	Original \$	Original %	Current \$	Current %	Current Class%	Prepayment%
<s>	<c>	<c>	<c>	<c>	<c>	
Class IA2	299,981,687.83	30.41538132%	299,857,163.66	30.47462131%	6.952487%	0.000000%
Class M-1	71,505,687.83	7.25001842%	71,505,451.85	7.26713192%	1.704038%	0.000000%
Class M-2	58,683,687.83	5.94998567%	58,683,451.85	5.96402617%	1.303106%	0.000000%
Class M-3	49,314,687.83	5.00005532%	49,314,451.85	5.01185040%	0.952176%	0.000000%
Class M-4	41,917,687.83	4.25006762%	41,917,451.85	4.26008989%	0.751761%	0.000000%
Class C	100.00	0.00001014%	100.00	0.00001016%	0.852004%	0.000000%
Class P	0.00	0.00000000%	0.00	0.00000000%	0.000010%	0.000000%
Class R-I	0.00	0.00000000%	0.00	0.00000000%	0.000000%	0.000000%

<FN>
Please Refer to the Prospectus Supplement for a Full Description of Loss Exposure.
</FN>
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<TABLE>

REO Detail - All Mortgage Loans in REO during Current Period

<CAPTION>

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

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

Sep-05	0.000%
Oct-05	0.000%
Nov-05	0.000%
Dec-05	0.000%

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

<CAPTION>

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

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

<CAPTION>

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

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

</TABLE>
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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>
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<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%
			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>

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%

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<CAPTION>

2			12 Month Foreclosure History*	
New Foreclosure Loans			Month	Foreclosure Percentage
<s>	<c>		<s>	<c>
Loans in Foreclosure	0		Jan-05	0.000%
Original Principal Balance	0.00		Feb-05	0.000%
Current Principal Balance	0.00		Mar-05	0.000%
			Apr-05	0.000%
			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%

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<CAPTION>

3			12 Month Foreclosure History*	
New Foreclosure Loans			Month	Foreclosure Percentage
<s>	<c>		<s>	<c>
Loans in Foreclosure	0		Jan-05	0.000%
Original Principal Balance	0.00		Feb-05	0.000%
Current Principal Balance	0.00		Mar-05	0.000%
			Apr-05	0.000%
			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%

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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>	<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%

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<CAPTION>

1			12 Month Bankruptcy History*	
New Bankruptcy Loans			Month	Bankruptcy Percentage
<s>	<c>	<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%

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<CAPTION>

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%

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<CAPTION>

3			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%

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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>

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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>
No Bankruptcy Loans this Period						

</TABLE>

<TABLE>
<CAPTION>

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		
<s>	<c>	<c>	<c>	<c>		
1	0	0.00	0.00	0.000%		
2	0	0.00	0.00	0.000%		
3	0	0.00	0.00	0.000%		

</TABLE>

<TABLE>
<CAPTION>

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

Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term
-------	-------------	----------------------------	-------------------	-------	--------------------	---------------

No losses this period.

</TABLE>
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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.

</TABLE>
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<CAPTION>

Realized Loss Report - Collateral

Summary

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

<CAPTION>

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

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<CAPTION>

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

<CAPTION>

CDR: Current vs 12mo Average*			Loss Severity: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.

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

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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	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	N/A	N/A	Nov-2005	N/A	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	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A

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

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<CAPTION>

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

<CAPTION>

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

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<CAPTION>

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

<CAPTION>

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

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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		Loans Paid In Full			Repurchased Loans		
Group	Count	Original Principal Balance	Current Principal Balance	Count	Original Principal Balance	Current Principal Balance	
<s>	<c>	<c>	<c>	<c>	<c>	<c>	
1	8	1,837,960.00	1,836,943.63	0	0.00	0.00	
2	0	0.00	0.00	0	0.00	0.00	
3	0	0.00	0.00	0	0.00	0.00	
Total	8	1,837,960.00	1,836,943.63	0	0.00	0.00	

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Prepayment Detail - Prepayments during Current Period (continued)

Summary		Substitution Loans			Liquidated Loans		Curtailments	
Group	Count	Original Principal Balance	Current Principal Balance	Count	Original Principal Balance	Current Principal Balance	Curtailment Amount	
<s>	<c>	<c>	<c>	<c>	<c>	<c>	<c>	
1	0	0.00	0.00	0	0.00	0.00	118,549.21	
2	0	0.00	0.00	0	0.00	0.00	70,391.66	
3	0	0.00	0.00	0	0.00	0.00	17,296.24	
Total	0	0.00	0.00	0	0.00	0.00	206,237.11	

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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
<s>	<c>	<c>	<c>	<c>	<c>	<c>
1	1120100030	IL	90.00	01-Oct-2005	258,300.00	257,765.91
1	1316001096	FL	79.99	01-Oct-2005	255,900.00	255,900.00
1	1326000341	GA	80.00	01-Oct-2005	210,350.00	210,350.00
1	1705000702	CA	80.00	01-Nov-2005	197,200.00	197,200.00
1	1705000705	CA	80.00	01-Nov-2005	197,200.00	197,200.00
1	8500008510	AZ	80.00	01-Sep-2005	288,000.00	287,115.31
1	8600008097	AZ	80.00	01-Oct-2005	171,010.00	171,010.00
1	8600009837	CA	65.00	01-Nov-2005	260,000.00	260,000.00

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Prepayment Loan Detail - Prepayments during Current Period (continued)

Group	Loan Number	PIF Type	Months Delinquent	Current Loan Rate	Original Term	Seasoning
<s>	<c>	<c>	<c>	<c>	<c>	<c>
1	1120100030	Loan Paid in Full	0	7.900%	360	2
1	1316001096	Loan Paid in Full	0	7.750%	360	2
1	1326000341	Loan Paid in Full	0	6.500%	360	2
1	1705000702	Loan Paid in Full	0	6.125%	360	1
1	1705000705	Loan Paid in Full	0	6.125%	360	1
1	8500008510	Loan Paid in Full	0	7.375%	360	3
1	8600008097	Loan Paid in Full	0	6.250%	360	2
1	8600009837	Loan Paid in Full	0	5.875%	360	1

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Prepayment - Voluntary Prepayments

<CAPTION>

Summary

SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	0.207%	Current Month	2.458%	Current Month	831.109%
3 Month Average	0.000%	3 Month Average	0.000%	3 Month Average	0.000%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

CPR: Current vs 12mo Average*			PSA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	N/A	N/A	Nov-2005	N/A	N/A
Dec-2005	2.458%	N/A	Dec-2005	831.109%	N/A

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<CAPTION>

1

SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	0.324%	Current Month	3.817%	Current Month	1,223.392%
3 Month Average	0.000%	3 Month Average	0.000%	3 Month Average	0.000%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

CPR: Current vs 12mo Average*			PSA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	N/A	N/A	Nov-2005	N/A	N/A
Dec-2005	3.817%	N/A	Dec-2005	1,223.392%	N/A

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<CAPTION>

2

SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	0.047%	Current Month	0.562%	Current Month	167.181%
3 Month Average	0.000%	3 Month Average	0.000%	3 Month Average	0.000%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

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

Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	N/A	N/A	Nov-2005	N/A	N/A
Dec-2005	0.562%	N/A	Dec-2005	167.181%	N/A

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3

SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	0.007%	Current Month	0.089%	Current Month	39.252%
3 Month Average	0.000%	3 Month Average	0.000%	3 Month Average	0.000%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

CPR: Current vs 12mo Average*			PSA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	N/A	N/A	Nov-2005	N/A	N/A
Dec-2005	0.089%	N/A	Dec-2005	39.252%	N/A

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Calculation Methodology:

Single Month Mortality (SMM): (Partial and full prepayments + Repurchases) / (Beginning Scheduled Balance - 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): $\text{sum}((\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance}))$

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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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Loans Repurchased				Substitutions			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

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

No Repurchases this Period

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Interest Rate Stratification

Summary				1			
Current Interest Rate Range (%)	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>	
< 3.750	0	0.00	0.000	0	0.00	0.000	
3.750 3.999	0	0.00	0.000	0	0.00	0.000	
4.000 4.249	1	450,000.00	0.046	1	450,000.00	0.075	
4.250 4.499	1	168,672.42	0.017	1	168,672.42	0.028	
4.500 4.749	1	155,607.07	0.016	1	155,607.07	0.026	
4.750 4.999	29	10,197,772.66	1.036	26	9,350,919.29	1.554	
5.000 5.249	81	35,281,525.95	3.586	21	7,375,448.59	1.226	
5.250 5.499	131	54,489,530.27	5.538	70	24,780,031.46	4.118	
5.500 5.749	245	87,552,835.55	8.898	155	51,145,652.61	8.499	
5.750 5.999	677	213,025,154.97	21.650	371	113,583,428.27	18.873	
6.000 6.249	344	108,972,510.21	11.075	223	67,277,777.43	11.179	
6.250 6.499	464	138,099,218.01	14.035	282	84,521,455.52	14.044	
6.500 6.749	417	120,367,718.18	12.233	257	78,697,994.48	13.077	
6.750 6.999	383	103,883,776.79	10.558	274	77,393,509.06	12.860	
7.000 7.249	169	39,528,287.73	4.017	122	30,967,334.31	5.146	
7.250 7.499	119	29,357,280.30	2.984	95	24,689,346.19	4.102	
7.500 7.749	84	22,323,229.69	2.269	58	16,949,819.95	2.816	
7.750 7.999	44	8,629,737.39	0.877	32	6,578,232.77	1.093	
8.000 8.249	21	4,970,686.65	0.505	15	3,253,961.47	0.541	
8.250 8.499	15	2,631,970.79	0.267	13	2,332,952.79	0.388	
8.500 8.749	11	2,698,083.75	0.274	5	1,068,793.80	0.178	
8.750 8.999	6	963,919.29	0.098	5	923,370.30	0.153	
9.000 9.249	1	58,287.54	0.006	0	0.00	0.000	
9.250 9.499	0	0.00	0.000	0	0.00	0.000	
9.500 9.749	2	151,175.36	0.015	2	151,175.36	0.025	
9.750 9.999	0	0.00	0.000	0	0.00	0.000	
>= 10.000	0	0.00	0.000	0	0.00	0.000	
Total	3,246	983,956,980.57	100.000	2,029	601,815,483.14	100.000	

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Interest Rate Stratification (continued)

2				3			
Current Interest Rate Range (%)	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>	
< 3.750	0	0.00	0.000	0	0.00	0.000	
3.750 3.999	0	0.00	0.000	0	0.00	0.000	
4.000 4.249	0	0.00	0.000	0	0.00	0.000	
4.250 4.499	0	0.00	0.000	0	0.00	0.000	
4.500 4.749	0	0.00	0.000	0	0.00	0.000	
4.750 4.999	3	846,853.37	0.566	0	0.00	0.000	
5.000 5.249	60	27,906,077.36	18.636	0	0.00	0.000	
5.250 5.499	61	29,709,498.81	19.840	0	0.00	0.000	
5.500 5.749	90	36,407,182.94	24.313	0	0.00	0.000	

5.750	5.999	169	54,877,014.36	36.647	137	44,564,712.34	19.176
6.000	6.249	0	0.00	0.000	121	41,694,732.78	17.941
6.250	6.499	0	0.00	0.000	182	53,577,762.49	23.055
6.500	6.749	0	0.00	0.000	160	41,669,723.70	17.931
6.750	6.999	0	0.00	0.000	109	26,490,267.73	11.399
7.000	7.249	0	0.00	0.000	47	8,560,953.42	3.684
7.250	7.499	0	0.00	0.000	24	4,667,934.11	2.009
7.500	7.749	0	0.00	0.000	26	5,373,409.74	2.312
7.750	7.999	0	0.00	0.000	12	2,051,504.62	0.883
8.000	8.249	0	0.00	0.000	6	1,716,725.18	0.739
8.250	8.499	0	0.00	0.000	2	299,018.00	0.129
8.500	8.749	0	0.00	0.000	6	1,629,289.95	0.701
8.750	8.999	0	0.00	0.000	1	40,548.99	0.017
9.000	9.249	0	0.00	0.000	1	58,287.54	0.025
9.250	9.499	0	0.00	0.000	0	0.00	0.000
9.500	9.749	0	0.00	0.000	0	0.00	0.000
9.750	9.999	0	0.00	0.000	0	0.00	0.000
>= 10.000		0	0.00	0.000	0	0.00	0.000
	Total	383	149,746,626.84	100.000	834	232,394,870.59	100.000

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