

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2006-01-05** | Period of Report: **2005-12-27**
SEC Accession No. **0001056404-06-000162**

(HTML Version on secdatabase.com)

FILER

MASTR ASSET BACKED SECURITIES TRUST 2005-AB1

CIK: **1343149** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **8-K** | Act: **34** | File No.: **333-124678-09** | Film No.: **06510461**
SIC: **6189** Asset-backed securities

Mailing Address
1285 AVENUE OF THE
AMERICAS
NEW YORK NY 10019

Business Address
1285 AVE OF THE AMERICAS
NEW YORK NY 10019
2127132000

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

MASTR ASSET BACKED SECURITIES TRUST
Mortgage Pass-Through Certificates, Series 2005-AB1
(Exact name of registrant as specified in its charter)

New York (governing law of	333-124678-09	
Pooling and Servicing Agreement)	(Commission	54-2186730
(State or other	File Number)	54-2186731
jurisdiction		54-2186732
of Incorporation)		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 MASTR ASSET BACKED SECURITIES TRUST, Mortgage Pass-Through Certificates, Series 2005-AB1 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-AB1 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.

MASTR ASSET BACKED SECURITIES TRUST
Mortgage Pass-Through Certificates, Series 2005-AB1 Trust
(Registrant)

By: Wells Fargo Bank, N.A. as Master Servicer
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 Mortgage
 Pass-Through Certificates, Series 2005-AB1 Trust,
 relating to the December 27, 2005 distribution.

EX-99.1

MASTR Asset Backed Securities
 Mortgage Pass-Through Certificates

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

MASTR Asset Backed Securities
 Mortgage Pass-Through Certificates
 Series 2005-AB1

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

<TABLE>
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Certificateholder Distribution Summary

Class	CUSIP	Certificate Pass-Through Rate	Beginning Certificate Balance	Interest Distribution
<s>	<c>	<c>	<c>	<c>
A-1A	57643LKX3	4.34375%	166,590,104.78	643,222.90
A-1B	57643LKY1	5.14300%	120,246,935.74	515,358.33
A-2	57643LKZ8	5.04900%	23,957,000.00	100,799.08
A-3A	57643LLA2	5.18300%	152,320,000.00	657,895.47
A-3B	57643LLB0	5.23300%	35,000,000.00	152,629.17
A-4	57643LLC8	5.64800%	58,922,000.00	277,326.21
A-5A	57643LLD6	5.71200%	50,000,000.00	238,000.00
A-5B	57643LLE4	5.75000%	33,212,000.00	159,140.83
A-6	57643LLF1	5.47100%	72,398,000.00	330,074.55
X	57643LLG9	5.00000%	0.00	262,500.00
M-1	57643LLH7	5.65400%	11,733,000.00	55,281.99
M-2	57643LLJ3	5.75000%	10,169,000.00	48,726.46
M-3	57643LLK0	5.75000%	7,040,000.00	33,733.33
M-4	57643LLL8	5.75000%	4,693,000.00	22,487.29
M-5	57643LLM6	5.75000%	5,475,000.00	26,234.38
M-6	57643LLN4	5.75000%	5,084,000.00	24,360.83
M-7	57643LLP9	5.75000%	3,911,000.00	18,740.21
M-8	57643LLQ7	5.75000%	3,911,000.00	18,740.21
M-9	57643LLR5	5.75000%	3,911,000.00	18,740.21
CE	57643LLT1	0.00000%	3,092,372.95	0.00
P	57643LLS3	0.00000%	100.00	23,525.03
R	MAB05AB1R	0.00000%	0.00	0.00
Totals			771,665,513.47	3,627,516.48

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Certificateholder Distribution Summary (continued)

Class	Principal Distribution	Current Realized Loss	Ending Certificate Balance	Total Distribution	Cummulative Realized Losses
<s>	<c>	<c>	<c>	<c>	<c>
A-1A	5,600,340.18	0.00	160,989,764.60	6,243,563.08	0.00

A-1B	4,042,399.44	0.00	116,204,536.31	4,557,757.77	0.00
A-2	0.00	0.00	23,957,000.00	100,799.08	0.00
A-3A	0.00	0.00	152,320,000.00	657,895.47	0.00
A-3B	0.00	0.00	35,000,000.00	152,629.17	0.00
A-4	0.00	0.00	58,922,000.00	277,326.21	0.00
A-5A	0.00	0.00	50,000,000.00	238,000.00	0.00
A-5B	0.00	0.00	33,212,000.00	159,140.83	0.00
A-6	0.00	0.00	72,398,000.00	330,074.55	0.00
X	0.00	0.00	0.00	262,500.00	0.00
M-1	0.00	0.00	11,733,000.00	55,281.99	0.00
M-2	0.00	0.00	10,169,000.00	48,726.46	0.00
M-3	0.00	0.00	7,040,000.00	33,733.33	0.00
M-4	0.00	0.00	4,693,000.00	22,487.29	0.00
M-5	0.00	0.00	5,475,000.00	26,234.38	0.00
M-6	0.00	0.00	5,084,000.00	24,360.83	0.00
M-7	0.00	0.00	3,911,000.00	18,740.21	0.00
M-8	0.00	0.00	3,911,000.00	18,740.21	0.00
M-9	0.00	0.00	3,911,000.00	18,740.21	0.00
CE	0.00	0.00	3,660,409.66	0.00	0.00
P	0.00	0.00	100.00	23,525.03	0.00
R	0.00	0.00	0.00	0.00	0.00
Totals	9,642,739.62	0.00	762,590,810.57	13,270,256.10	0.00

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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>
A-1A	173,175,000.00	166,590,104.78	0.00	5,600,340.18	0.00	0.00
A-1B	125,000,000.00	120,246,935.74	0.00	4,042,399.44	0.00	0.00
A-2	23,957,000.00	23,957,000.00	0.00	0.00	0.00	0.00
A-3A	152,320,000.00	152,320,000.00	0.00	0.00	0.00	0.00
A-3B	35,000,000.00	35,000,000.00	0.00	0.00	0.00	0.00
A-4	58,922,000.00	58,922,000.00	0.00	0.00	0.00	0.00
A-5A	50,000,000.00	50,000,000.00	0.00	0.00	0.00	0.00
A-5B	33,212,000.00	33,212,000.00	0.00	0.00	0.00	0.00
A-6	72,398,000.00	72,398,000.00	0.00	0.00	0.00	0.00
X	0.00	0.00	0.00	0.00	0.00	0.00
M-1	11,733,000.00	11,733,000.00	0.00	0.00	0.00	0.00
M-2	10,169,000.00	10,169,000.00	0.00	0.00	0.00	0.00
M-3	7,040,000.00	7,040,000.00	0.00	0.00	0.00	0.00
M-4	4,693,000.00	4,693,000.00	0.00	0.00	0.00	0.00
M-5	5,475,000.00	5,475,000.00	0.00	0.00	0.00	0.00
M-6	5,084,000.00	5,084,000.00	0.00	0.00	0.00	0.00
M-7	3,911,000.00	3,911,000.00	0.00	0.00	0.00	0.00
M-8	3,911,000.00	3,911,000.00	0.00	0.00	0.00	0.00
M-9	3,911,000.00	3,911,000.00	0.00	0.00	0.00	0.00
CE	2,352,031.23	3,092,372.95	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	782,263,131.23	771,665,513.47	0.00	9,642,739.62	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>
A-1A	5,600,340.18	160,989,764.60	0.929636	5,600,340.18
A-1B	4,042,399.44	116,204,536.31	0.929636	4,042,399.44
A-2	0.00	23,957,000.00	1.000000	0.00
A-3A	0.00	152,320,000.00	1.000000	0.00
A-3B	0.00	35,000,000.00	1.000000	0.00
A-4	0.00	58,922,000.00	1.000000	0.00
A-5A	0.00	50,000,000.00	1.000000	0.00
A-5B	0.00	33,212,000.00	1.000000	0.00
A-6	0.00	72,398,000.00	1.000000	0.00
X	0.00	0.00	0.000000	0.00
M-1	0.00	11,733,000.00	1.000000	0.00
M-2	0.00	10,169,000.00	1.000000	0.00
M-3	0.00	7,040,000.00	1.000000	0.00
M-4	0.00	4,693,000.00	1.000000	0.00
M-5	0.00	5,475,000.00	1.000000	0.00

M-6	0.00	5,084,000.00	1.000000	0.00
M-7	0.00	3,911,000.00	1.000000	0.00
M-8	0.00	3,911,000.00	1.000000	0.00
M-9	0.00	3,911,000.00	1.000000	0.00
CE	0.00	3,660,409.66	1.556276	0.00
P	0.00	100.00	1.000000	0.00
R	0.00	0.00	0.000000	0.00
Totals	9,642,739.62	762,590,810.57	0.974852	9,642,739.62

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Principal Distribution Factors Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	UnScheduled Principal Distribution	Accretion
<s>	<c>	<c>	<c>	<c>	
A-1A	173,175,000.00	961.975486	0.000000	32.339195	0.000000
A-1B	125,000,000.00	961.975486	0.000000	32.339196	0.000000
A-2	23,957,000.00	1000.000000	0.000000	0.000000	0.000000
A-3A	152,320,000.00	1000.000000	0.000000	0.000000	0.000000
A-3B	35,000,000.00	1000.000000	0.000000	0.000000	0.000000
A-4	58,922,000.00	1000.000000	0.000000	0.000000	0.000000
A-5A	50,000,000.00	1000.000000	0.000000	0.000000	0.000000
A-5B	33,212,000.00	1000.000000	0.000000	0.000000	0.000000
A-6	72,398,000.00	1000.000000	0.000000	0.000000	0.000000
X	0.00	0.000000	0.000000	0.000000	0.000000
M-1	11,733,000.00	1000.000000	0.000000	0.000000	0.000000
M-2	10,169,000.00	1000.000000	0.000000	0.000000	0.000000
M-3	7,040,000.00	1000.000000	0.000000	0.000000	0.000000
M-4	4,693,000.00	1000.000000	0.000000	0.000000	0.000000
M-5	5,475,000.00	1000.000000	0.000000	0.000000	0.000000
M-6	5,084,000.00	1000.000000	0.000000	0.000000	0.000000
M-7	3,911,000.00	1000.000000	0.000000	0.000000	0.000000
M-8	3,911,000.00	1000.000000	0.000000	0.000000	0.000000
M-9	3,911,000.00	1000.000000	0.000000	0.000000	0.000000
CE	2,352,031.23	1314.766960	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>	
A-1A	0.000000	32.339195	929.636290	0.929636	32.339195
A-1B	0.000000	32.339196	929.636290	0.929636	32.339196
A-2	0.000000	0.000000	1,000.000000	1.000000	0.000000
A-3A	0.000000	0.000000	1,000.000000	1.000000	0.000000
A-3B	0.000000	0.000000	1,000.000000	1.000000	0.000000
A-4	0.000000	0.000000	1,000.000000	1.000000	0.000000
A-5A	0.000000	0.000000	1,000.000000	1.000000	0.000000
A-5B	0.000000	0.000000	1,000.000000	1.000000	0.000000
A-6	0.000000	0.000000	1,000.000000	1.000000	0.000000
X	0.000000	0.000000	0.000000	0.000000	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
CE	0.000000	0.000000	1,556.275960	1.556276	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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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
A-1A	11/25/05 - 12/26/05	32	4.34375%	166,590,104.78	643,222.90	0.00
A-1B	11/01/05 - 11/30/05	30	5.14300%	120,246,935.74	515,358.33	0.00
A-2	11/01/05 - 11/30/05	30	5.04900%	23,957,000.00	100,799.08	0.00
A-3A	11/01/05 - 11/30/05	30	5.18300%	152,320,000.00	657,895.47	0.00
A-3B	11/01/05 - 11/30/05	30	5.23300%	35,000,000.00	152,629.17	0.00
A-4	11/01/05 - 11/30/05	30	5.64800%	58,922,000.00	277,326.21	0.00
A-5A	11/01/05 - 11/30/05	30	5.71200%	50,000,000.00	238,000.00	0.00
A-5B	11/01/05 - 11/30/05	30	5.75000%	33,212,000.00	159,140.83	0.00
A-6	11/01/05 - 11/30/05	30	5.47100%	72,398,000.00	330,074.55	0.00
X	11/01/05 - 11/30/05	30	5.00000%	63,000,000.00	262,500.00	0.00
M-1	11/01/05 - 11/30/05	30	5.65400%	11,733,000.00	55,281.99	0.00
M-2	11/01/05 - 11/30/05	30	5.75000%	10,169,000.00	48,726.46	0.00
M-3	11/01/05 - 11/30/05	30	5.75000%	7,040,000.00	33,733.33	0.00
M-4	11/01/05 - 11/30/05	30	5.75000%	4,693,000.00	22,487.29	0.00
M-5	11/01/05 - 11/30/05	30	5.75000%	5,475,000.00	26,234.38	0.00
M-6	11/01/05 - 11/30/05	30	5.75000%	5,084,000.00	24,360.83	0.00
M-7	11/01/05 - 11/30/05	30	5.75000%	3,911,000.00	18,740.21	0.00
M-8	11/01/05 - 11/30/05	30	5.75000%	3,911,000.00	18,740.21	0.00
M-9	11/01/05 - 11/30/05	30	5.75000%	3,911,000.00	18,740.21	0.00
CE	N/A	N/A	0.00000%	3,092,372.95	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					3,603,991.45	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
A-1A	0.00	0.00	643,222.90	0.00	160,989,764.60
A-1B	0.00	0.00	515,358.33	0.00	116,204,536.31
A-2	0.00	0.00	100,799.08	0.00	23,957,000.00
A-3A	0.00	0.00	657,895.47	0.00	152,320,000.00
A-3B	0.00	0.00	152,629.17	0.00	35,000,000.00
A-4	0.00	0.00	277,326.21	0.00	58,922,000.00
A-5A	0.00	0.00	238,000.00	0.00	50,000,000.00
A-5B	0.00	0.00	159,140.83	0.00	33,212,000.00
A-6	0.00	0.00	330,074.55	0.00	72,398,000.00
X	0.00	0.00	262,500.00	0.00	63,000,000.00
M-1	0.00	0.00	55,281.99	0.00	11,733,000.00
M-2	0.00	0.00	48,726.46	0.00	10,169,000.00
M-3	0.00	0.00	33,733.33	0.00	7,040,000.00
M-4	0.00	0.00	22,487.29	0.00	4,693,000.00
M-5	0.00	0.00	26,234.38	0.00	5,475,000.00
M-6	0.00	0.00	24,360.83	0.00	5,084,000.00
M-7	0.00	0.00	18,740.21	0.00	3,911,000.00
M-8	0.00	0.00	18,740.21	0.00	3,911,000.00
M-9	0.00	0.00	18,740.21	0.00	3,911,000.00
CE	0.00	0.00	0.00	0.00	3,660,409.66
P	0.00	0.00	23,525.03	0.00	100.00
R	0.00	0.00	0.00	0.00	0.00
Totals	0.00	0.00	3,627,516.48	0.00	

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

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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
A-1A	11/25/05 - 12/26/05	173,175,000.00	4.34375%	961.975486	3.714294	0.000000
A-1B	11/01/05 - 11/30/05	125,000,000.00	5.14300%	961.975486	4.122867	0.000000
A-2	11/01/05 - 11/30/05	23,957,000.00	5.04900%	1000.000000	4.207500	0.000000
A-3A	11/01/05 - 11/30/05	152,320,000.00	5.18300%	1000.000000	4.319167	0.000000
A-3B	11/01/05 - 11/30/05	35,000,000.00	5.23300%	1000.000000	4.360833	0.000000
A-4	11/01/05 - 11/30/05	58,922,000.00	5.64800%	1000.000000	4.706667	0.000000
A-5A	11/01/05 - 11/30/05	50,000,000.00	5.71200%	1000.000000	4.760000	0.000000
A-5B	11/01/05 - 11/30/05	33,212,000.00	5.75000%	1000.000000	4.791667	0.000000
A-6	11/01/05 - 11/30/05	72,398,000.00	5.47100%	1000.000000	4.559167	0.000000

X	11/01/05 - 11/30/05	0.00	5.00000%	0.000000	0.000000	0.000000
M-1	11/01/05 - 11/30/05	11,733,000.00	5.65400%	1000.000000	4.711667	0.000000
M-2	11/01/05 - 11/30/05	10,169,000.00	5.75000%	1000.000000	4.791667	0.000000
M-3	11/01/05 - 11/30/05	7,040,000.00	5.75000%	1000.000000	4.791666	0.000000
M-4	11/01/05 - 11/30/05	4,693,000.00	5.75000%	1000.000000	4.791666	0.000000
M-5	11/01/05 - 11/30/05	5,475,000.00	5.75000%	1000.000000	4.791668	0.000000
M-6	11/01/05 - 11/30/05	5,084,000.00	5.75000%	1000.000000	4.791666	0.000000
M-7	11/01/05 - 11/30/05	3,911,000.00	5.75000%	1000.000000	4.791667	0.000000
M-8	11/01/05 - 11/30/05	3,911,000.00	5.75000%	1000.000000	4.791667	0.000000
M-9	11/01/05 - 11/30/05	3,911,000.00	5.75000%	1000.000000	4.791667	0.000000
CE	N/A	2,352,031.23	0.00000%	1314.766960	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>	
A-1A	0.000000	0.000000	3.714294	0.000000	929.636290
A-1B	0.000000	0.000000	4.122867	0.000000	929.636290
A-2	0.000000	0.000000	4.207500	0.000000	1000.000000
A-3A	0.000000	0.000000	4.319167	0.000000	1000.000000
A-3B	0.000000	0.000000	4.360833	0.000000	1000.000000
A-4	0.000000	0.000000	4.706667	0.000000	1000.000000
A-5A	0.000000	0.000000	4.760000	0.000000	1000.000000
A-5B	0.000000	0.000000	4.791667	0.000000	1000.000000
A-6	0.000000	0.000000	4.559167	0.000000	1000.000000
X	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	0.000000	0.000000	4.711667	0.000000	1000.000000
M-2	0.000000	0.000000	4.791667	0.000000	1000.000000
M-3	0.000000	0.000000	4.791666	0.000000	1000.000000
M-4	0.000000	0.000000	4.791666	0.000000	1000.000000
M-5	0.000000	0.000000	4.791668	0.000000	1000.000000
M-6	0.000000	0.000000	4.791666	0.000000	1000.000000
M-7	0.000000	0.000000	4.791667	0.000000	1000.000000
M-8	0.000000	0.000000	4.791667	0.000000	1000.000000
M-9	0.000000	0.000000	4.791667	0.000000	1000.000000
CE	0.000000	0.000000	0.000000	0.000000	1556.275960
P	0.000000	0.000000	235250.300000	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.

All Classes are per \$1000 denomination.

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CERTIFICATEHOLDER ACCOUNT STATEMENT

CERTIFICATE ACCOUNT

<s>	<c>
Beginning Balance	0.00
Deposits	
Payments of Interest and Principal	13,291,829.92
Reserve Funds and Credit Enhancements	0.00
Proceeds from Repurchased Loans	0.00
Servicer Advances	184,053.44
Realized Loss (Gains, Subsequent Expenses & Recoveries)	0.00
Prepayment Penalties	23,525.03
Swap/Cap Payments	0.00
Total Deposits	13,499,408.39
Withdrawals	
Swap Payments	0.00
Reserve Funds and Credit Enhancements	0.00
Total Administration Fees	229,152.29
Payment of Interest and Principal	13,270,256.10
Total Withdrawals (Pool Distribution Amount)	13,499,408.39
Ending Balance	0.00

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PREPAYMENT/CURTAILMENT INTEREST SHORTFALL

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

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ADMINISTRATION FEES

<s>	<c>	
Gross Servicing Fee*		214,383.62
Class A-3A FGIC Premium		8,885.33
Class A-5A FGIC Premium		3,333.33
LPMI		2,550.00
Supported Prepayment/Curtailment Interest Shortfall		0.00
Total Administration Fees		229,152.29

<FN>
*Servicer Payees include: BANK OF AMERICA (NY); CENLAR FSB; CHASE HOME FINANCE LLC; CITIMORTGAGE INC (MO); COUNTRYWIDE HOME LOANS INC.; EVERBANK; GMAC MTG CORP; GREENPOINT MTG FUNDING, INC; HSBC BANK USA, NA; INDYMAC; NATIONAL CITY BANK PA; PHH US MTG CORP; SUN TRUST MTG INC; WACHOVIA MORTGAGE CORPORATION; WELLS FARGO BANK, N.A.
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Reserve Accounts

Account Name	Beginning Balance	Current Withdrawals	Current Deposits	Ending Balance
<s>	<c>	<c>	<c>	
Net WAC	0.00	0.00	0.00	0.00

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OTHER ACCOUNTS

Account Name	Funds In (A)	Funds Out (B)	Net Amount (A - B)
<s>	<c>	<c>	<c>
FGIC	0.00	0.00	0.00

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COLLATERAL STATEMENT

<S>	<C>	
Collateral Description		Mixed Fixed
Weighted Average Gross Coupon		6.844178%
Weighted Average Net Coupon		6.510795%
Weighted Average Pass-Through Rate		6.506830%
Weighted Average Remaining Term		336
Beginning Scheduled Collateral Loan Count		4,285
Number Of Loans Paid In Full		45
Ending Scheduled Collateral Loan Count		4,240
Beginning Scheduled Collateral Balance		771,665,513.47
Ending Scheduled Collateral Balance		762,590,810.56
Ending Actual Collateral Balance at 30-Nov-2005		763,303,911.37
Monthly P&I Constant		5,260,361.70
Special Servicing Fee		0.00
Prepayment Penalty Waived Amount		0.00
Prepayment Penalty Waived Count		0
Prepayment Penalty Paid Amount		23,525.03
Prepayment Penalty Paid Count		3
Realized Loss Amount		0.00
Cumulative Realized Loss		0.00
Scheduled Principal		859,181.30
Unscheduled Principal		8,215,521.61
Required Overcollateralized Amount		0.00
Overcollateralized Increase Amount		0.00
Overcollateralized Reduction Amount		0.00
Specified O/C Amount		7,040,368.18
Overcollateralized Amount		3,660,409.66
Overcollateralized Deficiency Amount		3,379,958.52
Base Overcollateralization Amount		0.00
Extra principal distribution Amount		568,036.71

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Additional Reporting - Deal Level

Miscellaneous Reporting

<s>	<c>
Credit Enhancement %	7.648310%
Step Down	NO
Trigger Event	NO

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LOAN STATUS STRATIFICATION/CREDIT ENHANCEMENT STATEMENT

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c>	<c>	<c>	<c>	<c>
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		7 1,084,744.71	0 0.00	0 0.00	7 1,084,744.71
30 Days	26 3,466,545.50	2 286,134.95	0 0.00	0 0.00	28 3,752,680.45
60 Days	4 641,491.35	0 0.00	3 493,888.98	0 0.00	7 1,135,380.33
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	30 4,108,036.85	9 1,370,879.66	3 493,888.98	0 0.00	42 5,972,805.49
	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		0.165094% 0.142112%	0.000000% 0.000000%	0.000000% 0.000000%	0.165094% 0.142112%
30 Days	0.613208% 0.454150%	0.047170% 0.037486%	0.000000% 0.000000%	0.000000% 0.000000%	0.660377% 0.491636%
60 Days	0.094340% 0.084041%	0.000000% 0.000000%	0.070755% 0.064704%	0.000000% 0.000000%	0.165094% 0.148746%
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	0.707547% 0.538192%	0.212264% 0.179598%	0.070755% 0.064704%	0.000000% 0.000000%	0.990566% 0.782494%

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OTHER INFORMATION

<s>	<c>
Current Period Class A Insufficient Funds	0.00

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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>	<c>
Class R	58,279,131.23	7.45006749%	59,587,509.66	7.81382477%	0.000000%	0.000000%
Class X	58,279,131.23	7.45006749%	59,587,509.66	7.81382477%	0.000000%	0.000000%
Class M-1	46,546,131.23	5.95018855%	47,854,509.66	6.27525391%	1.538571%	0.000000%
Class M-2	36,377,131.23	4.65024233%	37,685,509.66	4.94177338%	1.333481%	0.000000%
Class M-3	29,337,131.23	3.75028939%	30,645,509.66	4.01860464%	0.923169%	0.000000%
Class M-4	24,644,131.23	3.15036338%	25,952,509.66	3.40320252%	0.615402%	0.000000%
Class CE	100.00	0.00001278%	100.00	0.00001311%	0.479997%	0.000000%
Class P	0.00	0.00000000%	0.00	0.00000000%	0.000013%	0.000000%

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

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REO Detail - All Mortgage Loans in REO during Current Period

<CAPTION>

Summary		12 Month REO History*	
		Month	REO Percentage
New REO Loans	<s>	<c>	<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.

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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	3	Jan-05	0.000%
Original Principal Balance	494,300.00	Feb-05	0.000%
Current Principal Balance	493,888.98	Mar-05	0.000%
		Apr-05	0.000%
Current Foreclosure Total		May-05	0.000%
Loans in Foreclosure	3	Jun-05	0.000%
Original Principal Balance	494,300.00	Jul-05	0.000%
Current Principal Balance	493,888.98	Aug-05	0.000%
		Sep-05	0.000%
		Oct-05	0.000%
		Nov-05	0.000%
		Dec-05	0.065%

*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>
Summary	0143922094	Dec-2005	01-Aug-2005	IL	75.95	60,000.00
Summary	0144521739	Dec-2005	01-Aug-2005	CA	89.99	379,300.00
Summary	0144636701	Dec-2005	01-Aug-2005	NE	79.71	55,000.00

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

Group	Loan Number	Current Principal Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
<s>	<c>	<c>	<c>	<c>	<c>	<c>
Summary	0143922094	59,953.19	01-Aug-2005	2	7.250%	685.61
Summary	0144521739	378,981.33	01-Aug-2005	2	6.875%	4,096.91
Summary	0144636701	54,954.46	01-Aug-2005	2	6.950%	600.96

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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	6	Jan-05	0.000%
Original Principal Balance	769,050.00	Feb-05	0.000%
Current Principal Balance	767,533.61	Mar-05	0.000%
		Apr-05	0.000%
Current Bankruptcy Total		May-05	0.000%
Loans in Bankruptcy	9	Jun-05	0.000%
Original Principal Balance	1,374,550.00	Jul-05	0.000%
Current Principal Balance	1,370,879.66	Aug-05	0.000%
		Sep-05	0.000%
		Oct-05	0.000%
		Nov-05	0.078%
		Dec-05	0.180%

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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>
Summary	0143904795	Dec-2005	01-Aug-2005	GA	83.33	125,000.00
Summary	0145015673	Nov-2005	01-Aug-2005	CO	92.80	232,000.00
Summary	0145024972	Nov-2005	01-Aug-2005	CO	88.99	307,000.00
Summary	0145164349	Nov-2005	01-Aug-2005	TN	95.00	66,500.00
Summary	0145458477	Dec-2005	01-Sep-2005	CA	71.56	114,500.00
Summary	0145582433	Dec-2005	01-Sep-2005	KY	95.00	84,550.00
Summary	0145828851	Dec-2005	01-Sep-2005	OH	95.00	161,500.00
Summary	0145832929	Dec-2005	01-Sep-2005	PA	80.00	172,000.00
Summary	0146366778	Dec-2005	01-Oct-2005	NC	89.92	111,500.00

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

Group	Loan Number	Current Principal Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
<s>	<c>	<c>	<c>	<c>	<c>	<c>
Summary	0143904795	124,818.50	01-Sep-2005	1	7.625%	1,506.56
Summary	0145015673	231,207.20	01-Nov-2005	0	7.375%	2,699.40
Summary	0145024972	305,853.50	01-Nov-2005	0	6.375%	3,059.98
Summary	0145164349	66,285.35	01-Nov-2005	0	7.125%	746.02
Summary	0145458477	114,171.69	01-Nov-2005	0	6.250%	1,118.47
Summary	0145582433	84,355.79	01-Nov-2005	0	7.375%	984.54
Summary	0145828851	161,316.45	01-Sep-2005	1	7.125%	1,812.61
Summary	0145832929	171,564.01	01-Nov-2005	0	6.875%	1,859.41
Summary	0146366778	111,307.17	01-Nov-2005	0	6.750%	1,183.16

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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
<s>	<c>	<c>	<c>	<c>	<c>
	Total	0	0.00	0.00	0.000%

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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
<s>	<c>	<c>	<c>	<c>	<c>	<c>
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)
<s>	<c>	<c>	<c>	<c>
No losses this period.				

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Realized Loss Report - Collateral

Summary

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

<CAPTION>

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

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

<CAPTION>

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

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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		Loans Paid In Full				Repurchased Loans			
Group	Count	Original Principal Balance	Current Principal Balance	Count	Original Principal Balance	Current Principal Balance			
Total	45	8,147,367.00	8,115,501.63	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	
Total	0	0.00	0.00	0	0.00	0.00	107,552.25	

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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
Summary	0003875842	IL	95.00	01-Jun-2005	379,905.00	378,084.54
Summary	0003998240	MA	94.12	01-Jun-2005	400,000.00	398,310.80
Summary	0090404620	AZ	81.29	01-Jul-2004	119,450.00	117,832.29
Summary	0120392022	UT	74.74	01-May-2005	142,000.00	137,983.66
Summary	0120393322	TN	90.00	01-May-2005	104,400.00	101,682.18
Summary	0121280016	FL	65.00	01-Aug-2005	122,200.00	119,981.52
Summary	0142802248	CO	80.00	01-Sep-2005	233,290.00	232,479.75
Summary	0143936367	CA	90.00	01-Oct-2005	202,564.00	202,075.11
Summary	0144169158	AZ	90.00	01-Aug-2005	205,965.00	205,257.62
Summary	0144222056	PA	90.00	01-Aug-2005	91,800.00	91,495.62
Summary	0144371754	NY	90.00	01-Aug-2005	62,100.00	61,883.48
Summary	0144427291	NJ	80.00	01-Jul-2005	188,000.00	187,038.64
Summary	0144651445	NJ	90.00	01-Aug-2005	465,300.00	463,465.59
Summary	0144810652	NJ	90.00	01-Aug-2005	84,510.00	84,207.89
Summary	0144896396	CA	95.00	01-Sep-2005	285,000.00	284,048.03
Summary	0144968674	SC	86.72	01-Aug-2005	216,800.00	215,985.37
Summary	0144987831	GA	90.00	01-Sep-2005	202,500.00	201,877.93
Summary	0145024188	FL	71.93	01-Aug-2005	142,425.00	141,876.39
Summary	0145059549	TN	74.42	01-Jul-2005	64,000.00	63,695.85
Summary	0145121869	FL	95.00	01-Aug-2005	204,250.00	203,519.79
Summary	0145187977	MO	90.00	01-Aug-2005	75,600.00	75,336.39
Summary	0145275756	ID	90.00	01-Sep-2005	166,073.00	165,597.09
Summary	0145282497	CA	61.51	01-Sep-2005	187,000.00	186,366.15
Summary	0145484853	TX	90.00	01-Sep-2005	41,400.00	41,275.92
Summary	0145501821	FL	89.98	01-Aug-2005	82,200.00	81,920.49
Summary	0145540373	CA	80.00	01-Sep-2005	460,000.00	458,240.44
Summary	0145613154	MO	90.00	01-Aug-2005	148,500.00	147,924.29
Summary	0145688214	MD	90.00	01-Aug-2005	242,900.00	241,964.43
Summary	0145765376	CA	90.00	01-Sep-2005	282,600.00	281,833.90
Summary	0146043708	MT	90.00	01-Sep-2005	162,000.00	161,571.77
Summary	0146058375	CA	43.24	01-Oct-2005	160,000.00	159,563.72
Summary	0146199443	GA	90.00	01-Sep-2005	180,000.00	179,486.85
Summary	0146258405	FL	70.00	01-Oct-2005	90,300.00	90,074.44
Summary	0146348685	CA	80.00	01-Sep-2005	160,000.00	159,444.30
Summary	0146438262	NJ	79.84	01-Oct-2005	305,000.00	304,188.24
Summary	0146544887	FL	90.00	01-Oct-2005	67,500.00	67,366.62
Summary	0146557467	SC	80.00	01-Oct-2005	36,000.00	35,908.73
Summary	0146655816	AZ	74.96	01-Oct-2005	258,600.00	257,867.46
Summary	0146714456	AZ	85.00	01-Oct-2005	97,750.00	97,536.23
Summary	0146815709	FL	90.00	01-Oct-2005	160,200.00	159,872.06

Summary	0146968649	MO	85.00	01-Oct-2005	47,685.00	47,279.47
Summary	0147016166	FL	90.00	01-Oct-2005	211,500.00	211,060.44
Summary	1182106278	DE	90.00	01-Jul-2005	126,000.00	123,422.04
Summary	1676049383	MI	90.00	01-May-2005	76,500.00	74,485.84
Summary	2102111485	GA	80.00	01-Sep-2005	405,600.00	405,600.00

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Prepayment Loan Detail - Prepayments during Current Period (continued)

<s>	Group	Loan Number	PIF Type	Months Delinquent	Current	Original	Seasoning
					Loan Rate	Term	
	Summary	0003875842	Loan Paid in Full	(1)	8.000%	360	6
	Summary	0003998240	Loan Paid in Full	0	8.625%	360	6
	Summary	0090404620	Loan Paid in Full	0	8.000%	360	17
	Summary	0120392022	Loan Paid in Full	0	5.875%	180	7
	Summary	0120393322	Loan Paid in Full	(1)	6.875%	180	7
	Summary	0121280016	Loan Paid in Full	0	5.750%	180	4
	Summary	0142802248	Loan Paid in Full	(1)	6.750%	360	3
	Summary	0143936367	Loan Paid in Full	(2)	7.125%	360	2
	Summary	0144169158	Loan Paid in Full	(1)	7.950%	360	4
	Summary	0144222056	Loan Paid in Full	0	8.125%	360	4
	Summary	0144371754	Loan Paid in Full	0	7.875%	360	4
	Summary	0144427291	Loan Paid in Full	0	6.875%	360	5
	Summary	0144651445	Loan Paid in Full	0	7.750%	360	4
	Summary	0144810652	Loan Paid in Full	(1)	7.750%	360	4
	Summary	0144896396	Loan Paid in Full	0	6.950%	360	3
	Summary	0144968674	Loan Paid in Full	0	7.500%	360	4
	Summary	0144987831	Loan Paid in Full	0	7.375%	360	3
	Summary	0145024188	Loan Paid in Full	(1)	7.375%	360	4
	Summary	0145059549	Loan Paid in Full	0	7.250%	360	5
	Summary	0145121869	Loan Paid in Full	0	7.750%	360	4
	Summary	0145187977	Loan Paid in Full	0	7.875%	360	4
	Summary	0145275756	Loan Paid in Full	(1)	7.750%	360	3
	Summary	0145282497	Loan Paid in Full	0	6.875%	360	3
	Summary	0145484853	Loan Paid in Full	(1)	7.500%	360	3
	Summary	0145501821	Loan Paid in Full	0	8.000%	360	4
	Summary	0145540373	Loan Paid in Full	0	6.250%	360	3
	Summary	0145613154	Loan Paid in Full	0	7.375%	360	4
	Summary	0145688214	Loan Paid in Full	0	7.375%	360	4
	Summary	0145765376	Loan Paid in Full	0	8.000%	360	3
	Summary	0146043708	Loan Paid in Full	0	8.125%	360	3
	Summary	0146058375	Loan Paid in Full	(1)	6.500%	360	2
	Summary	0146199443	Loan Paid in Full	0	7.750%	360	3
	Summary	0146258405	Loan Paid in Full	0	6.950%	360	2
	Summary	0146348685	Loan Paid in Full	0	6.750%	360	3
	Summary	0146438262	Loan Paid in Full	0	6.625%	360	2
	Summary	0146544887	Loan Paid in Full	0	8.125%	360	2
	Summary	0146557467	Loan Paid in Full	0	6.875%	360	2
	Summary	0146655816	Loan Paid in Full	0	6.950%	360	2
	Summary	0146714456	Loan Paid in Full	0	7.625%	360	2
	Summary	0146815709	Loan Paid in Full	0	7.950%	360	2
	Summary	0146968649	Loan Paid in Full	0	7.750%	360	2
	Summary	0147016166	Loan Paid in Full	0	7.875%	360	2
	Summary	1182106278	Loan Paid in Full	0	6.250%	180	5
	Summary	1676049383	Loan Paid in Full	0	6.750%	180	7
	Summary	2102111485	Loan Paid in Full	0	7.250%	360	3

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Prepayment - Voluntary Prepayments

<CAPTION>		CPR		PSA	
Summary					
SMM	<c>	<s>	<c>	<s>	<c>
Current Month	1.066%	Current Month	12.066%	Current Month	1,651.897%
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%

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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	13.976%	N/A	Nov-2005	2,632.860%	N/A
Dec-2005	12.066%	N/A	Dec-2005	1,651.897%	N/A

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

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

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Calculation Methodology:

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

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

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

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

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Modifications

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

No Modifications this Period

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Substitutions

Loans Repurchased

Loans Substituted

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

No Substitutions this Period

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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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