

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2006-01-05** | Period of Report: **2005-12-27**
SEC Accession No. **0001056404-06-000178**

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FILER

ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE6

CIK: **1340388** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **8-K** | Act: **34** | File No.: **333-123741-08** | Film No.: **06510564**
SIC: **6189** Asset-backed securities

Mailing Address
6525 MORRISON BLVD
SUITE 318
CHARLOTTE NC 28211

Business Address
6525 MORRISON BLVD
SUITE 318
CHARLOTTE NC 28211
7043650569

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

ACE SECURITIES CORP. HOME EQUITY LOAN TRUST
Asset Backed Pass-Through Certificates, Series 2005-HE6
(Exact name of registrant as specified in its charter)

New York (governing law of Pooling and Servicing Agreement) (State or other jurisdiction of Incorporation)	333-123741-08 (Commission File Number)	54-2184212 54-2184213 54-2184217 IRS EIN
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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 ACE SECURITIES CORP . HOME EQUITY LOAN TRUST, Asset Backed Pass-Through Certificates, Series 2005-HE6 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-HE6 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.

ACE SECURITIES CORP. HOME EQUITY LOAN TRUST
Asset Backed Pass-Through Certificates, Series 2005-HE6 Trust
(Registrant)

By: Wells Fargo Bank, N.A. as Securities Administrator
By: /s/ 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-HE6 Trust,
 relating to the December 27, 2005 distribution.

EX-99.1

ACE Securities Corporation
 Asset Backed Pass-Through Certificates

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

ACE Securities Corporation
 Asset Backed Pass-Through Certificates
 Series ACE 2005-HE6

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

<TABLE>
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Certificateholder Distribution Summary

Class	CUSIP	Certificate Pass-Through Rate	Beginning Certificate Balance	Interest Distribution
<s>	<c>	<c>	<c>	<c>
A-1	004421SG9	4.45375%	510,875,481.81	2,022,499.27
A-2A	004421SH7	4.30375%	304,480,279.47	1,164,806.22
A-2B	004421SJ3	4.39375%	144,691,000.00	565,098.74
A-2C	004421SK0	4.46375%	104,177,000.00	413,351.19
A-2D	004421SL8	4.55375%	81,311,000.00	329,128.86
M-1	004421SM6	4.66375%	59,839,000.00	248,065.90
M-2	004421SN4	4.67375%	55,176,000.00	229,225.63
M-3	004421SP9	4.70375%	37,302,000.00	155,963.81
M-4	004421SQ7	4.78375%	26,422,000.00	112,352.22
M-5	004421SR5	4.83375%	27,200,000.00	116,869.33
M-6	004421SS3	4.88375%	23,314,000.00	101,208.66
M-7	004421ST1	5.39375%	24,091,000.00	115,502.96
M-8	004421SU8	5.59375%	17,874,000.00	88,873.50
M-9	004421SV6	5.94375%	17,874,000.00	94,434.30
M-10	004421SW4	7.19375%	12,434,000.00	79,508.52
M-11	004421SX2	7.19375%	15,543,000.00	99,388.85
B-1	004421SE4	7.19375%	25,645,000.00	163,985.53
B-2	004421SF1	7.19375%	15,543,000.00	99,388.85
P	ACE05HE6P	0.00000%	100.00	257,261.61
CE	ACE05H6CE	0.00000%	11,656,950.10	2,694,574.25
R-1	ACE05H6R1	0.00000%	0.00	0.00
Totals			1,515,448,811.38	9,151,488.20

</TABLE>
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Certificateholder Distribution Summary (continued)

Class	Principal Distribution	Current Realized Loss	Ending Certificate Balance	Total Distribution	Cummulative Realized Losses
<s>	<c>	<c>	<c>	<c>	<c>
A-1	7,800,085.26	0.00	503,075,396.55	9,822,584.53	0.00

A-2A	9,701,000.70	0.00	294,779,278.77	10,865,806.92	0.00
A-2B	0.00	0.00	144,691,000.00	565,098.74	0.00
A-2C	0.00	0.00	104,177,000.00	413,351.19	0.00
A-2D	0.00	0.00	81,311,000.00	329,128.86	0.00
M-1	0.00	0.00	59,839,000.00	248,065.90	0.00
M-2	0.00	0.00	55,176,000.00	229,225.63	0.00
M-3	0.00	0.00	37,302,000.00	155,963.81	0.00
M-4	0.00	0.00	26,422,000.00	112,352.22	0.00
M-5	0.00	0.00	27,200,000.00	116,869.33	0.00
M-6	0.00	0.00	23,314,000.00	101,208.66	0.00
M-7	0.00	0.00	24,091,000.00	115,502.96	0.00
M-8	0.00	0.00	17,874,000.00	88,873.50	0.00
M-9	0.00	0.00	17,874,000.00	94,434.30	0.00
M-10	0.00	0.00	12,434,000.00	79,508.52	0.00
M-11	0.00	0.00	15,543,000.00	99,388.85	0.00
B-1	0.00	0.00	25,645,000.00	163,985.53	0.00
B-2	0.00	0.00	15,543,000.00	99,388.85	0.00
P	0.00	0.00	100.00	257,261.61	0.00
CE	0.00	0.00	11,656,950.10	2,694,574.25	0.00
R-1	0.00	0.00	0.00	0.00	0.00
Totals	17,501,085.96	0.00	1,497,947,725.42	26,652,574.16	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-1	531,329,000.00	510,875,481.81	0.00	7,800,085.26	0.00	0.00
A-2A	322,838,000.00	304,480,279.47	0.00	9,701,000.70	0.00	0.00
A-2B	144,691,000.00	144,691,000.00	0.00	0.00	0.00	0.00
A-2C	104,177,000.00	104,177,000.00	0.00	0.00	0.00	0.00
A-2D	81,311,000.00	81,311,000.00	0.00	0.00	0.00	0.00
M-1	59,839,000.00	59,839,000.00	0.00	0.00	0.00	0.00
M-2	55,176,000.00	55,176,000.00	0.00	0.00	0.00	0.00
M-3	37,302,000.00	37,302,000.00	0.00	0.00	0.00	0.00
M-4	26,422,000.00	26,422,000.00	0.00	0.00	0.00	0.00
M-5	27,200,000.00	27,200,000.00	0.00	0.00	0.00	0.00
M-6	23,314,000.00	23,314,000.00	0.00	0.00	0.00	0.00
M-7	24,091,000.00	24,091,000.00	0.00	0.00	0.00	0.00
M-8	17,874,000.00	17,874,000.00	0.00	0.00	0.00	0.00
M-9	17,874,000.00	17,874,000.00	0.00	0.00	0.00	0.00
M-10	12,434,000.00	12,434,000.00	0.00	0.00	0.00	0.00
M-11	15,543,000.00	15,543,000.00	0.00	0.00	0.00	0.00
B-1	25,645,000.00	25,645,000.00	0.00	0.00	0.00	0.00
B-2	15,543,000.00	15,543,000.00	0.00	0.00	0.00	0.00
P	100.00	100.00	0.00	0.00	0.00	0.00
CE	11,656,913.88	11,656,950.10	0.00	0.00	0.00	0.00
R-1	0.00	0.00	0.00	0.00	0.00	0.00
Totals	1,554,260,013.88	1,515,448,811.38	0.00	17,501,085.96	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-1	7,800,085.26	503,075,396.55	0.946825	7,800,085.26
A-2A	9,701,000.70	294,779,278.77	0.913087	9,701,000.70
A-2B	0.00	144,691,000.00	1.000000	0.00
A-2C	0.00	104,177,000.00	1.000000	0.00
A-2D	0.00	81,311,000.00	1.000000	0.00
M-1	0.00	59,839,000.00	1.000000	0.00
M-2	0.00	55,176,000.00	1.000000	0.00
M-3	0.00	37,302,000.00	1.000000	0.00
M-4	0.00	26,422,000.00	1.000000	0.00
M-5	0.00	27,200,000.00	1.000000	0.00
M-6	0.00	23,314,000.00	1.000000	0.00
M-7	0.00	24,091,000.00	1.000000	0.00
M-8	0.00	17,874,000.00	1.000000	0.00
M-9	0.00	17,874,000.00	1.000000	0.00
M-10	0.00	12,434,000.00	1.000000	0.00
M-11	0.00	15,543,000.00	1.000000	0.00
B-1	0.00	25,645,000.00	1.000000	0.00

B-2	0.00	15,543,000.00	1.000000	0.00
P	0.00	100.00	1.000000	0.00
CE	0.00	11,656,950.10	1.000003	0.00
R-1	0.00	0.00	0.000000	0.00
Totals	17,501,085.96	1,497,947,725.42	0.963769	17,501,085.96

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Principal Distribution Factors Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	UnScheduled Principal Distribution	Accretion
<s>	<c>	<c>	<c>	<c>	
A-1	531,329,000.00	961.504984	0.000000	14.680330	0.000000
A-2A	322,838,000.00	943.136432	0.000000	30.049129	0.000000
A-2B	144,691,000.00	1000.000000	0.000000	0.000000	0.000000
A-2C	104,177,000.00	1000.000000	0.000000	0.000000	0.000000
A-2D	81,311,000.00	1000.000000	0.000000	0.000000	0.000000
M-1	59,839,000.00	1000.000000	0.000000	0.000000	0.000000
M-2	55,176,000.00	1000.000000	0.000000	0.000000	0.000000
M-3	37,302,000.00	1000.000000	0.000000	0.000000	0.000000
M-4	26,422,000.00	1000.000000	0.000000	0.000000	0.000000
M-5	27,200,000.00	1000.000000	0.000000	0.000000	0.000000
M-6	23,314,000.00	1000.000000	0.000000	0.000000	0.000000
M-7	24,091,000.00	1000.000000	0.000000	0.000000	0.000000
M-8	17,874,000.00	1000.000000	0.000000	0.000000	0.000000
M-9	17,874,000.00	1000.000000	0.000000	0.000000	0.000000
M-10	12,434,000.00	1000.000000	0.000000	0.000000	0.000000
M-11	15,543,000.00	1000.000000	0.000000	0.000000	0.000000
B-1	25,645,000.00	1000.000000	0.000000	0.000000	0.000000
B-2	15,543,000.00	1000.000000	0.000000	0.000000	0.000000
P	100.00	1000.000000	0.000000	0.000000	0.000000
CE	11,656,913.88	1000.003107	0.000000	0.000000	0.000000
R-1	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-1	0.000000	14.680330	946.824654	0.946825	14.680330
A-2A	0.000000	30.049129	913.087303	0.913087	30.049129
A-2B	0.000000	0.000000	1,000.000000	1.000000	0.000000
A-2C	0.000000	0.000000	1,000.000000	1.000000	0.000000
A-2D	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
M-11	0.000000	0.000000	1,000.000000	1.000000	0.000000
B-1	0.000000	0.000000	1,000.000000	1.000000	0.000000
B-2	0.000000	0.000000	1,000.000000	1.000000	0.000000
P	0.000000	0.000000	1,000.000000	1.000000	0.000000
CE	0.000000	0.000000	1,000.003107	1.000003	0.000000
R-1	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
<s>	<c>	<c>	<c>	<c>	<c>	

A-1	11/25/05 - 12/26/05	32	4.45375%	510,875,481.81	2,022,499.27	0.00
A-2A	11/25/05 - 12/26/05	32	4.30375%	304,480,279.47	1,164,806.22	0.00
A-2B	11/25/05 - 12/26/05	32	4.39375%	144,691,000.00	565,098.74	0.00
A-2C	11/25/05 - 12/26/05	32	4.46375%	104,177,000.00	413,351.19	0.00
A-2D	11/25/05 - 12/26/05	32	4.55375%	81,311,000.00	329,128.86	0.00
M-1	11/25/05 - 12/26/05	32	4.66375%	59,839,000.00	248,065.90	0.00
M-2	11/25/05 - 12/26/05	32	4.67375%	55,176,000.00	229,225.63	0.00
M-3	11/25/05 - 12/26/05	32	4.70375%	37,302,000.00	155,963.81	0.00
M-4	11/25/05 - 12/26/05	32	4.78375%	26,422,000.00	112,352.22	0.00
M-5	11/25/05 - 12/26/05	32	4.83375%	27,200,000.00	116,869.33	0.00
M-6	11/25/05 - 12/26/05	32	4.88375%	23,314,000.00	101,208.66	0.00
M-7	11/25/05 - 12/26/05	32	5.39375%	24,091,000.00	115,502.96	0.00
M-8	11/25/05 - 12/26/05	32	5.59375%	17,874,000.00	88,873.50	0.00
M-9	11/25/05 - 12/26/05	32	5.94375%	17,874,000.00	94,434.30	0.00
M-10	11/25/05 - 12/26/05	32	7.19375%	12,434,000.00	79,508.52	0.00
M-11	11/25/05 - 12/26/05	32	7.19375%	15,543,000.00	99,388.85	0.00
B-1	11/25/05 - 12/26/05	32	7.19375%	25,645,000.00	163,985.53	0.00
B-2	11/25/05 - 12/26/05	32	7.19375%	15,543,000.00	99,388.85	0.00
P	N/A	N/A	0.00000%	100.00	0.00	0.00
CE	N/A	N/A	0.00000%	0.00	0.00	0.00
R-1	N/A	N/A	0.00000%	0.00	0.00	0.00
Totals					6,199,652.34	0.00

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Interest Distribution Statement (continued)

Class	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(2)	Ending Certificate/Notional Balance
<s>	<c>	<c>	<c>	<c>	<c>
A-1	0.00	0.00	2,022,499.27	0.00	503,075,396.55
A-2A	0.00	0.00	1,164,806.22	0.00	294,779,278.77
A-2B	0.00	0.00	565,098.74	0.00	144,691,000.00
A-2C	0.00	0.00	413,351.19	0.00	104,177,000.00
A-2D	0.00	0.00	329,128.86	0.00	81,311,000.00
M-1	0.00	0.00	248,065.90	0.00	59,839,000.00
M-2	0.00	0.00	229,225.63	0.00	55,176,000.00
M-3	0.00	0.00	155,963.81	0.00	37,302,000.00
M-4	0.00	0.00	112,352.22	0.00	26,422,000.00
M-5	0.00	0.00	116,869.33	0.00	27,200,000.00
M-6	0.00	0.00	101,208.66	0.00	23,314,000.00
M-7	0.00	0.00	115,502.96	0.00	24,091,000.00
M-8	0.00	0.00	88,873.50	0.00	17,874,000.00
M-9	0.00	0.00	94,434.30	0.00	17,874,000.00
M-10	0.00	0.00	79,508.52	0.00	12,434,000.00
M-11	0.00	0.00	99,388.85	0.00	15,543,000.00
B-1	0.00	0.00	163,985.53	0.00	25,645,000.00
B-2	0.00	0.00	99,388.85	0.00	15,543,000.00
P	0.00	0.00	257,261.61	0.00	100.00
CE	0.00	0.00	2,694,574.25	0.00	0.00
R-1	0.00	0.00	0.00	0.00	0.00
Totals	0.00	0.00	9,151,488.20	0.00	

<FN>

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

</FN>

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Interest Distribution Factors Statement

Class	Accrual Dates	Original Face Amount	Current Certificate Rate	Beginning Certificate/Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall
<s>	<c>	<c>	<c>	<c>	<c>	<c>
A-1	11/25/05 - 12/26/05	531,329,000.00	4.45375%	961.504984	3.806491	0.000000
A-2A	11/25/05 - 12/26/05	322,838,000.00	4.30375%	943.136432	3.608021	0.000000
A-2B	11/25/05 - 12/26/05	144,691,000.00	4.39375%	1000.000000	3.905556	0.000000
A-2C	11/25/05 - 12/26/05	104,177,000.00	4.46375%	1000.000000	3.967778	0.000000
A-2D	11/25/05 - 12/26/05	81,311,000.00	4.55375%	1000.000000	4.047778	0.000000
M-1	11/25/05 - 12/26/05	59,839,000.00	4.66375%	1000.000000	4.145556	0.000000
M-2	11/25/05 - 12/26/05	55,176,000.00	4.67375%	1000.000000	4.154445	0.000000
M-3	11/25/05 - 12/26/05	37,302,000.00	4.70375%	1000.000000	4.181111	0.000000
M-4	11/25/05 - 12/26/05	26,422,000.00	4.78375%	1000.000000	4.252222	0.000000
M-5	11/25/05 - 12/26/05	27,200,000.00	4.83375%	1000.000000	4.296667	0.000000
M-6	11/25/05 - 12/26/05	23,314,000.00	4.88375%	1000.000000	4.341111	0.000000
M-7	11/25/05 - 12/26/05	24,091,000.00	5.39375%	1000.000000	4.794444	0.000000
M-8	11/25/05 - 12/26/05	17,874,000.00	5.59375%	1000.000000	4.972222	0.000000
M-9	11/25/05 - 12/26/05	17,874,000.00	5.94375%	1000.000000	5.283333	0.000000
M-10	11/25/05 - 12/26/05	12,434,000.00	7.19375%	1000.000000	6.394444	0.000000
M-11	11/25/05 - 12/26/05	15,543,000.00	7.19375%	1000.000000	6.394444	0.000000

B-1	11/25/05 - 12/26/05	25,645,000.00	7.19375%	1000.000000	6.394445	0.000000
B-2	11/25/05 - 12/26/05	15,543,000.00	7.19375%	1000.000000	6.394444	0.000000
P	N/A	100.00	0.00000%	1000.000000	0.000000	0.000000
CE	N/A	11,656,913.88	0.00000%	0.000000	0.000000	0.000000
R-1	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-1	0.000000	0.000000	3.806491	0.000000	946.824654
A-2A	0.000000	0.000000	3.608021	0.000000	913.087303
A-2B	0.000000	0.000000	3.905556	0.000000	1000.000000
A-2C	0.000000	0.000000	3.967778	0.000000	1000.000000
A-2D	0.000000	0.000000	4.047778	0.000000	1000.000000
M-1	0.000000	0.000000	4.145556	0.000000	1000.000000
M-2	0.000000	0.000000	4.154445	0.000000	1000.000000
M-3	0.000000	0.000000	4.181111	0.000000	1000.000000
M-4	0.000000	0.000000	4.252222	0.000000	1000.000000
M-5	0.000000	0.000000	4.296667	0.000000	1000.000000
M-6	0.000000	0.000000	4.341111	0.000000	1000.000000
M-7	0.000000	0.000000	4.794444	0.000000	1000.000000
M-8	0.000000	0.000000	4.972222	0.000000	1000.000000
M-9	0.000000	0.000000	5.283333	0.000000	1000.000000
M-10	0.000000	0.000000	6.394444	0.000000	1000.000000
M-11	0.000000	0.000000	6.394444	0.000000	1000.000000
B-1	0.000000	0.000000	6.394445	0.000000	1000.000000
B-2	0.000000	0.000000	6.394444	0.000000	1000.000000
P	0.000000	0.000000	2572616.100000	0.000000	1000.000000
CE	0.000000	0.000000	231.156743	0.000000	0.000000
R-1	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 1,000 Denomination.
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CERTIFICATEHOLDER ACCOUNT STATEMENT

CERTIFICATE ACCOUNT

<s>	<c>
Beginning Balance	0.00
Deposits	
Payments of Interest and Principal	26,221,594.98
Reserve Funds and Credit Enhancements	0.00
Proceeds from Repurchased Loans	0.00
Servicer Advances	1,062,647.81
Realized Loss (Gains, Subsequent Expenses & Recoveries)	0.00
Prepayment Penalties	257,261.61
Swap/Cap Payments	0.00
Total Deposits	27,541,504.40
Withdrawals	
Swap Payments	0.00
Reserve Funds and Credit Enhancements	0.00
Reimbursement for Servicer Advances	236,655.82
Total Administration Fees	652,274.42
Payment of Interest and Principal	26,652,574.16
Total Withdrawals (Pool Distribution Amount)	27,541,504.40
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*	631,437.00
Credit Risk Manager Fee: Murrayhill	17,680.23
Master Servicing Fee: Wells Fargo	3,157.19
Supported Prepayment/Curtailment Interest Shortfall	0.00
Total Administration Fees	652,274.42

<FN>
*Servicer Payees include: FREMONT INVESTMENT AND LOAN; OCWEN FEDERAL BANK FSB
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Reserve Accounts

Account Name	Beginning Balance	Current Withdrawals	Current Deposits	Ending Balance
<s>	<c>	<c>	<c>	
Reserve Fund	0.00	35,784.80	35,784.80	0.00

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COLLATERAL STATEMENT

<S>	<C>
Collateral Description	Mixed Fixed & Arm
Weighted Average Gross Coupon	7.317821%
Weighted Average Net Coupon	6.817821%
Weighted Average Pass-Through Rate	6.801321%
Weighted Average Remaining Term	350
Beginning Scheduled Collateral Loan Count	7,861
Number Of Loans Paid In Full	78
Ending Scheduled Collateral Loan Count	7,783
Beginning Scheduled Collateral Balance	1,515,448,811.39
Ending Scheduled Collateral Balance	1,497,947,725.43
Ending Actual Collateral Balance at 30-Nov-2005	1,498,821,802.49
Monthly P&I Constant	10,049,416.35
Special Servicing Fee	0.00
Prepayment Penalty Waived Amount	0.00
Prepayment Penalty Waived Count	0
Prepayment Penalty Paid Amount	257,261.61
Prepayment Penalty Paid Count	46
Realized Loss Amount	0.00
Cumulative Realized Loss	0.00
Scheduled Principal	807,930.52
Unscheduled Principal	16,693,155.44
Required Overcollateralized Amount	0.00
Overcollateralized Increase Amount	0.00
Overcollateralized Reduction Amount	0.00
Specified O/C Amount	11,656,950.10
Overcollateralized Amount	11,656,950.10
Overcollateralized Deficiency Amount	0.00
Base Overcollateralization Amount	0.00

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<S>	<C>
Credit Enhancement Percentage:	22.886501914%
Supplemental Trust Payment in respect of the Swap Agreement:	\$318,231.31

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Group Level Collateral Statement

<s>	<c>	<c>	<c>
Group	Gr I Sub-Gr 1	Gr 1 Sub-Gr 2	Gr 2 Sub-Gr 3
Collateral Description	Fixed 15/30 & ARM	Fixed 15/30 & ARM	Fixed 15/30 & ARM

Weighted Average Coupon Rate	7.964835	7.325709	8.987110
Weighted Average Net Rate	7.464835	6.825709	8.487110
Weighted Average Remaining Term	328	356	300
Beginning Loan Count	1,163	3,273	1,265
Loans Paid In Full	3	38	14
Ending Loan Count	1,160	3,235	1,251
Beginning Scheduled Balance	99,017,357.26	577,811,091.42	121,351,818.94
Ending Scheduled Balance	98,701,877.37	570,326,486.05	120,114,734.08
Record Date	11/30/2005	11/30/2005	11/30/2005
Principal And Interest Constant	739,355.29	3,853,385.63	991,810.09
Scheduled Principal	82,141.16	325,989.21	82,975.00
Unscheduled Principal	233,338.73	7,158,616.16	1,154,109.86
Scheduled Interest	657,214.13	3,527,396.42	908,835.09
Servicing Fee	41,257.23	240,754.62	50,563.26
Master Servicing Fee	206.29	1,203.77	252.82
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	1,155.20	6,741.13	1,415.77
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	614,595.41	3,278,696.90	856,603.24
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	7.448335	6.809209	8.470610

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Group Level Collateral Statement

<s>	<c>	<c>	Total
Group	Gr 2 Sub-Gr 4		
Collateral Description	Fixed 15/30 & ARM	Mixed Fixed & Arm	
Weighted Average Coupon Rate	6.939727		7.317821
Weighted Average Net Rate	6.439727		6.817821
Weighted Average Remaining Term	356		350
Beginning Loan Count	2,160		7,861
Loans Paid In Full	23		78
Ending Loan Count	2,137		7,783
Beginning Scheduled Balance	717,268,543.77		1,515,448,811.39
Ending scheduled Balance	708,804,627.93		1,497,947,725.43
Record Date	11/30/2005		11/30/2005
Principal And Interest Constant	4,464,865.34		10,049,416.35
Scheduled Principal	316,825.15		807,930.52
Unscheduled Principal	8,147,090.69		16,693,155.44
Scheduled Interest	4,148,040.19		9,241,485.83
Servicing Fee	298,861.89		631,437.00
Master Servicing Fee	1,494.31		3,157.19
Trustee Fee	0.00		0.00
FRY Amount	0.00		0.00
Special Hazard Fee	0.00		0.00
Other Fee	8,368.13		17,680.23
Pool Insurance Fee	0.00		0.00
Spread 1	0.00		0.00
Spread 2	0.00		0.00
Spread 3	0.00		0.00
Net Interest	3,839,315.86		8,589,211.41
Realized Loss Amount	0.00		0.00
Cumulative Realized Loss	0.00		0.00
Percentage of Cumulative Losses	0.0000		0.0000
Prepayment Penalty Waived Amount	0.00		0.00
Prepayment Penalty Waived Count	0		0
Prepayment Penalty Paid Amount	Not Available		257261.61
Prepayment Penalty Paid Count	Not Available		46
Special Servicing Fee	0.00		0.00
Pass-Through Rate	6.423227		6.801321

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LOAN STATUS STRATIFICATION/CREDIT ENHANCEMENT STATEMENT

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c> No of Loans Principal Balance	<c> No of Loans Principal Balance	<c> No of Loans Principal Balance	<c> No of Loans Principal Balance	<c> No of Loans Principal Balance
0-29 Days		0 0.00	0 0.00	0 0.00	0 0.00
30 Days	163 27,641,538.23	0 0.00	0 0.00	0 0.00	163 27,641,538.23
60 Days	99 17,386,463.37	0 0.00	0 0.00	0 0.00	99 17,386,463.37
90 Days	34 6,230,219.88	0 0.00	0 0.00	0 0.00	34 6,230,219.88
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	296 51,258,221.48	0 0.00	0 0.00	0 0.00	296 51,258,221.48
	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	2.094308% 1.844218%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	2.094308% 1.844218%
60 Days	1.272003% 1.160009%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.272003% 1.160009%
90 Days	0.436850% 0.415674%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.436850% 0.415674%
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	3.803161% 3.419901%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	3.803161% 3.419901%

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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	1,062,647.81

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Delinquency Status By Group

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c>	<c>	<c>	<c>	<c>
Gr I Sub-Gr 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	0	0
		0.00	0.00	0.00	0.00
30 Days	27	0	0	0	27
	1,398,828.14	0.00	0.00	0.00	1,398,828.14
60 Days	10	0	0	0	10
	760,591.68	0.00	0.00	0.00	760,591.68
90 Days	6	0	0	0	6
	173,880.00	0.00	0.00	0.00	173,880.00
120 Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
150 Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
180+ Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
Totals	43	0	0	0	43
	2,333,299.82	0.00	0.00	0.00	2,333,299.82

0-29 Days		0.000000%	0.000000%	0.000000%	0.000000%
		0.000000%	0.000000%	0.000000%	0.000000%
30 Days	2.327586%	0.000000%	0.000000%	0.000000%	2.327586%
	1.416052%	0.000000%	0.000000%	0.000000%	1.416052%
60 Days	0.862069%	0.000000%	0.000000%	0.000000%	0.862069%
	0.769957%	0.000000%	0.000000%	0.000000%	0.769957%
90 Days	0.517241%	0.000000%	0.000000%	0.000000%	0.517241%
	0.176021%	0.000000%	0.000000%	0.000000%	0.176021%
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	3.706897%	0.000000%	0.000000%	0.000000%	3.706897%
	2.362030%	0.000000%	0.000000%	0.000000%	2.362030%

<CAPTION>	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c>	<c>	<c>	<c>	<c>
Gr 1 Sub-Gr 2					
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		0	0	0	0
		0.00	0.00	0.00	0.00
30 Days	85	0	0	0	85
	13,021,365.98	0.00	0.00	0.00	13,021,365.98
60 Days	41	0	0	0	41
	6,371,114.50	0.00	0.00	0.00	6,371,114.50
90 Days	17	0	0	0	17
	2,489,946.29	0.00	0.00	0.00	2,489,946.29
120 Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
150 Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
180+ Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
Totals	143	0	0	0	143
	21,882,426.77	0.00	0.00	0.00	21,882,426.77
0-29 Days		0.000000%	0.000000%	0.000000%	0.000000%
		0.000000%	0.000000%	0.000000%	0.000000%

30 Days	2.627512% 2.281699%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	2.627512% 2.281699%
60 Days	1.267388% 1.116393%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.267388% 1.116393%
90 Days	0.525502% 0.436307%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.525502% 0.436307%
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	4.420402% 3.834399%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	4.420402% 3.834399%

<CAPTION> <s> Gr 2 Sub-Gr 3	DELINQUENT <c>	BANKRUPTCY <c>	FORECLOSURE <c>	REO <c>	TOTAL <c>
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		0 0.00	0 0.00	0 0.00	0 0.00
30 Days	16 1,332,252.28	0 0.00	0 0.00	0 0.00	16 1,332,252.28
60 Days	16 1,365,358.71	0 0.00	0 0.00	0 0.00	16 1,365,358.71
90 Days	2 69,473.59	0 0.00	0 0.00	0 0.00	2 69,473.59
120 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
150 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	34 2,767,084.58	0 0.00	0 0.00	0 0.00	34 2,767,084.58

0-29 Days		0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
30 Days	1.278977% 1.108382%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.278977% 1.108382%
60 Days	1.278977% 1.135925%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.278977% 1.135925%
90 Days	0.159872% 0.057799%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.159872% 0.057799%
120 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
150 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
180+ Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
Totals	2.717826% 2.302107%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	2.717826% 2.302107%

<CAPTION> <s> Gr 2 Sub-Gr 4	DELINQUENT <c>	BANKRUPTCY <c>	FORECLOSURE <c>	REO <c>	TOTAL <c>
	No of Loans	No of Loans	No of Loans	No of Loans	No of Loans

	Principal Balance	Principal Balance	Principal Balance	Principal Balance	Principal Balance
0-29 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
30 Days	35 11,889,091.83	0 0.00	0 0.00	0 0.00	35 11,889,091.83
60 Days	32 8,889,398.48	0 0.00	0 0.00	0 0.00	32 8,889,398.48
90 Days	9 3,496,920.00	0 0.00	0 0.00	0 0.00	9 3,496,920.00
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	76 24,275,410.31	0 0.00	0 0.00	0 0.00	76 24,275,410.31

0-29 Days		0.000000%	0.000000%	0.000000%	0.000000%
30 Days	1.637810% 1.676520%	0.000000%	0.000000%	0.000000%	1.637810% 1.676520%
60 Days	1.497426% 1.253523%	0.000000%	0.000000%	0.000000%	1.497426% 1.253523%
90 Days	0.421151% 0.493112%	0.000000%	0.000000%	0.000000%	0.421151% 0.493112%
120 Days	0.000000% 0.000000%	0.000000%	0.000000%	0.000000%	0.000000% 0.000000%
150 Days	0.000000% 0.000000%	0.000000%	0.000000%	0.000000%	0.000000% 0.000000%
180+ Days	0.000000% 0.000000%	0.000000%	0.000000%	0.000000%	0.000000% 0.000000%
Totals	3.556387% 3.423156%	0.000000%	0.000000%	0.000000%	3.556387% 3.423156%

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REO Detail - All Mortgage Loans in REO during Current Period

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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.

<CAPTION>

Gr I Sub-Gr 1	New REO Loans	12 Month REO History*	
		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>

Gr 1 Sub-Gr 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>

Gr 2 Sub-Gr 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%

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<CAPTION>

Gr 2 Sub-Gr 4			12 Month REO History*	
New REO Loans			Month	REO Percentage
<s>	<c>		<s>	<c>
Loans in REO		0	Jan-05	0.000%
Original Principal Balance		0.00	Feb-05	0.000%
Current Principal Balance		0.00	Mar-05	0.000%
			Apr-05	0.000%
Current REO Total			May-05	0.000%
Loans in REO		0	Jun-05	0.000%
Original Principal Balance		0.00	Jul-05	0.000%
Current Principal Balance		0.00	Aug-05	0.000%
			Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	0.000%

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

</TABLE>
 <TABLE>
 <CAPTION>

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
-------	-------------	------------------------	--------------------	-------	--------------------	----------------------------

No REO loans this period.

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

Group	Loan Number	Current Principal Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
-------	-------------	---------------------------	--------------	-------------------	-------------------	---------------------------------

No REO loans this period.

</TABLE>

<TABLE>

Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period

<CAPTION>

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

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

<CAPTION>

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

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<CAPTION>

Gr 1 Sub-Gr 2	New Foreclosure Loans	Current Foreclosure Total	12 Month Foreclosure History*	
			Month	Foreclosure Percentage
	<s>	<c>	<s>	<c>
Loans in Foreclosure	0	0	Jan-05	0.000%
Original Principal Balance	0.00	0.00	Feb-05	0.000%
Current Principal Balance	0.00	0.00	Mar-05	0.000%

Current Foreclosure Total		Apr-05	0.000%
Loans in Foreclosure	0	May-05	0.000%
Original Principal Balance	0.00	Jun-05	0.000%
Current Principal Balance	0.00	Jul-05	0.000%
		Aug-05	0.000%
		Sep-05	0.000%
		Oct-05	0.000%
		Nov-05	0.000%
		Dec-05	0.000%

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<CAPTION>

Gr 2 Sub-Gr 3			12 Month Foreclosure History*	
New Foreclosure Loans			Month	Foreclosure Percentage
<s>	<c>		<s>	<c>
Loans in Foreclosure	0		Jan-05	0.000%
Original Principal Balance	0.00		Feb-05	0.000%
Current Principal Balance	0.00		Mar-05	0.000%
			Apr-05	0.000%
Current Foreclosure Total			May-05	0.000%
Loans in Foreclosure	0		Jun-05	0.000%
Original Principal Balance	0.00		Jul-05	0.000%
Current Principal Balance	0.00		Aug-05	0.000%
			Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	0.000%

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<CAPTION>

Gr 2 Sub-Gr 4			12 Month Foreclosure History*	
New Foreclosure Loans			Month	Foreclosure Percentage
<s>	<c>		<s>	<c>
Loans in Foreclosure	0		Jan-05	0.000%
Original Principal Balance	0.00		Feb-05	0.000%
Current Principal Balance	0.00		Mar-05	0.000%
			Apr-05	0.000%
Current Foreclosure Total			May-05	0.000%
Loans in Foreclosure	0		Jun-05	0.000%
Original Principal Balance	0.00		Jul-05	0.000%
Current Principal Balance	0.00		Aug-05	0.000%
			Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	0.000%

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</TABLE>

<TABLE>

<CAPTION>

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

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

No Foreclosure loans this period.

</TABLE>

<TABLE>

<CAPTION>

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

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

No Foreclosure loans this period.

</TABLE>

<TABLE>

Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

<CAPTION>

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

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<CAPTION>

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

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<CAPTION>

Gr 1 Sub-Gr 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%
		May-05	0.000%
Current Bankruptcy Total		Jun-05	0.000%
Loans in Bankruptcy	0	Jul-05	0.000%
Original Principal Balance	0.00	Aug-05	0.000%
Current Principal Balance	0.00	Sep-05	0.000%
		Oct-05	0.000%
		Nov-05	0.000%
		Dec-05	0.000%

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<CAPTION>

Gr 2 Sub-Gr 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%
		May-05	0.000%
Current Bankruptcy Total		Jun-05	0.000%
Loans in Bankruptcy	0	Jul-05	0.000%
Original Principal Balance	0.00		

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>

Gr 2 Sub-Gr 4			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%
			May-05	0.000%
			Jun-05	0.000%
			Jul-05	0.000%
			Aug-05	0.000%
			Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	0.000%

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</TABLE>

<TABLE>

<CAPTION>

Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

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

No Bankruptcy Loans this Period

</TABLE>

<TABLE>

<CAPTION>

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

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

No Bankruptcy Loans this Period

</TABLE>

<TABLE>

<CAPTION>

Realized Loss Detail Report - Loans with Losses during Current Period

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

</TABLE>

<TABLE>

<CAPTION>

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

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

No losses this period.

</TABLE>
<TABLE>
<CAPTION>

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

Group	Loan Number	Prior Principal Balance	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
<s>	<c>	<c>	<c>	<c>

No losses this period.

</TABLE>
<TABLE>
<CAPTION>

Realized Loss Report - Collateral

Summary

MDR	SDA
<s>	<c>
Current Month	0.000%
3 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	0.000%	N/A	Oct-2005	0.000%	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.000%	N/A	Dec-2005	0.000%	N/A

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<CAPTION>

CDR	Loss Severity Approximation
<s>	<c>
Current Month	0.000%
3 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
Sep-2005	N/A	N/A
Oct-2005	0.000%	N/A
Nov-2005	0.000%	N/A
Dec-2005	0.000%	N/A

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

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Gr I Sub-Gr 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	0.000%	N/A	Oct-2005	0.000%	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.000%	N/A	Dec-2005	0.000%	N/A

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<CAPTION>

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

<CAPTION>

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

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Gr 1 Sub-Gr 2

<CAPTION>

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

<CAPTION>

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

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<CAPTION>

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

<CAPTION>

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

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Gr 2 Sub-Gr 3

<CAPTION>

MDR			SDA	
<s>		<c>	<s>	<c>
Current Month		0.000%	Current Month	0.000%

3 Month Average 0.000%
 12 Month Average 0.000%

3 Month Average 0.000%
 12 Month Average 0.000%

<CAPTION>

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

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<CAPTION>

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

<CAPTION>

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

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Gr 2 Sub-Gr 4

<CAPTION>

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

<CAPTION>

MDR: Current vs 12mo Average*			SDA: Current vs 12mo Average*		
Month <s>	Current <c>	12mo Avg. <c>	Month <s>	Current <c>	12mo Avg. <c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A

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

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<CAPTION>

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

<CAPTION>

CDR: Current vs 12mo Average*			Loss Severity: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>		<s>	<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	0.000%	N/A	Oct-2005	0.000%	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.000%	N/A	Dec-2005	0.000%	N/A

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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	
	Original	Current	Original	Current
	Principal	Principal	Principal	Principal

Group	Count	Balance	Balance	Count	Balance	Balance
Gr I Sub-Gr 1	3	231,700.00	230,404.33	0	0.00	0.00
Gr 1 Sub-Gr 2	38	7,167,070.00	7,151,186.47	0	0.00	0.00
Gr 2 Sub-Gr 3	14	1,157,198.00	1,155,262.47	0	0.00	0.00
Gr 2 Sub-Gr 4	23	8,145,804.00	8,137,676.20	0	0.00	0.00
Total	78	16,701,772.00	16,674,529.47	0	0.00	0.00

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Prepayment Detail - Prepayments during Current Period (continued)

Summary

Group	Count	Substitution Loans		Liquidated Loans		Curtailments
		Original Principal Balance	Current Principal Balance	Original Principal Balance	Current Principal Balance	
Gr I Sub-Gr 1	0	0.00	0.00	0.00	0.00	3,177.90
Gr 1 Sub-Gr 2	0	0.00	0.00	0.00	0.00	11,392.86
Gr 2 Sub-Gr 3	0	0.00	0.00	0.00	0.00	(644.57)
Gr 2 Sub-Gr 4	0	0.00	0.00	0.00	0.00	11,523.12
Total	0	0.00	0.00	0.00	0.00	25,449.31

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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
Gr I Sub-Gr 1	0110799894	CA	90.00	01-Sep-2005	16,500.00	16,362.69
Gr I Sub-Gr 1	0110804397	TN	100.00	01-Aug-2005	53,200.00	53,020.71
Gr I Sub-Gr 1	0110805248	MD	73.64	01-Jul-2005	162,000.00	160,777.43
Gr 1 Sub-Gr 2	0110558532	CA	85.00	01-Aug-2005	139,400.00	139,400.00
Gr 1 Sub-Gr 2	0110558576	CA	58.54	01-Aug-2005	120,000.00	119,693.89
Gr 1 Sub-Gr 2	0110558582	CA	65.00	01-Jul-2005	154,700.00	154,182.31
Gr 1 Sub-Gr 2	0110558587	SC	90.00	01-Aug-2005	269,370.00	269,370.00
Gr 1 Sub-Gr 2	0110572492	CA	80.00	01-Aug-2005	352,000.00	352,000.00
Gr 1 Sub-Gr 2	0110575008	NC	90.00	01-Aug-2005	135,900.00	135,900.00
Gr 1 Sub-Gr 2	0110575315	VA	89.92	01-Aug-2005	119,600.00	119,168.16
Gr 1 Sub-Gr 2	0110575487	CA	67.74	01-Aug-2005	210,000.00	209,285.98
Gr 1 Sub-Gr 2	0110582880	FL	49.43	01-Aug-2005	215,000.00	213,880.65
Gr 1 Sub-Gr 2	0110593424	CA	42.00	01-Aug-2005	210,000.00	209,321.18
Gr 1 Sub-Gr 2	0110758690	CA	80.00	01-Sep-2005	264,000.00	263,282.88
Gr 1 Sub-Gr 2	0110776836	FL	80.00	01-Sep-2005	168,000.00	167,580.05
Gr 1 Sub-Gr 2	0110783434	FL	87.63	01-Sep-2005	170,000.00	169,612.53
Gr 1 Sub-Gr 2	0110783436	AZ	84.60	01-Sep-2005	206,000.00	205,233.94
Gr 1 Sub-Gr 2	0110799470	NJ	64.81	01-Aug-2005	244,000.00	244,609.54
Gr 1 Sub-Gr 2	0110799763	NJ	81.29	01-Jun-2005	126,000.00	125,332.97
Gr 1 Sub-Gr 2	0110800005	CA	90.00	01-Aug-2005	229,500.00	228,481.28
Gr 1 Sub-Gr 2	0110800396	WA	80.00	01-Aug-2005	115,200.00	114,827.61
Gr 1 Sub-Gr 2	0110800531	GA	62.26	01-Jul-2005	165,000.00	164,215.90
Gr 1 Sub-Gr 2	0110800863	MO	71.43	01-Sep-2005	75,000.00	74,820.04
Gr 1 Sub-Gr 2	0110801030	MD	65.09	01-Aug-2005	220,000.00	219,023.43
Gr 1 Sub-Gr 2	0110801788	FL	85.00	01-Jun-2005	178,500.00	177,564.38
Gr 1 Sub-Gr 2	0110802416	MN	80.00	01-Aug-2005	292,000.00	292,000.00
Gr 1 Sub-Gr 2	0110803159	CA	85.00	01-Sep-2005	208,250.00	208,250.00
Gr 1 Sub-Gr 2	0110803195	AZ	70.00	01-Sep-2005	166,600.00	166,125.06
Gr 1 Sub-Gr 2	0110803598	CA	47.04	01-Sep-2005	294,000.00	293,118.98
Gr 1 Sub-Gr 2	0110803629	CA	80.00	01-Aug-2005	320,000.00	319,994.50
Gr 1 Sub-Gr 2	0110803791	NJ	90.00	01-Aug-2005	225,000.00	224,102.91
Gr 1 Sub-Gr 2	0110804014	VA	85.00	01-Aug-2005	221,000.00	220,233.36
Gr 1 Sub-Gr 2	0110804647	MD	82.39	01-Aug-2005	145,000.00	144,491.91
Gr 1 Sub-Gr 2	0110804696	IL	85.00	01-Aug-2005	182,750.00	182,153.26
Gr 1 Sub-Gr 2	0110804744	TN	80.00	01-Aug-2005	212,800.00	211,902.56
Gr 1 Sub-Gr 2	0110805039	NH	69.49	01-Aug-2005	189,000.00	187,975.42
Gr 1 Sub-Gr 2	0110805051	OH	90.00	01-Aug-2005	63,000.00	62,884.39
Gr 1 Sub-Gr 2	0110805071	TN	83.72	01-Aug-2005	72,000.00	71,791.97
Gr 1 Sub-Gr 2	0110805212	AZ	90.00	01-Jul-2005	67,500.00	67,193.38
Gr 1 Sub-Gr 2	0110805282	AZ	69.47	01-Aug-2005	132,000.00	131,284.42
Gr 1 Sub-Gr 2	0110805386	IL	90.00	01-Jul-2005	288,000.00	286,934.46
Gr 2 Sub-Gr 3	0110558527	CA	100.00	01-Aug-2005	92,000.00	91,786.40
Gr 2 Sub-Gr 3	0110572470	CA	100.00	01-Aug-2005	131,000.00	130,759.53
Gr 2 Sub-Gr 3	0110575230	CA	100.00	01-Aug-2005	97,000.00	96,823.49
Gr 2 Sub-Gr 3	0110785577	CA	100.00	01-Aug-2005	36,998.00	36,927.63
Gr 2 Sub-Gr 3	0110799409	MA	95.00	01-Sep-2005	79,500.00	79,349.02
Gr 2 Sub-Gr 3	0110799811	FL	100.00	01-Aug-2005	75,400.00	75,230.03
Gr 2 Sub-Gr 3	0110800615	MD	100.00	01-Sep-2005	102,000.00	101,856.44
Gr 2 Sub-Gr 3	0110802148	TX	100.00	01-Aug-2005	73,900.00	73,733.43
Gr 2 Sub-Gr 3	0110802393	MN	100.00	01-Aug-2005	73,000.00	72,826.15

Gr 2 Sub-Gr 3	0110802789	NV	100.00	01-Aug-2005	117,000.00	116,722.55
Gr 2 Sub-Gr 3	0110803623	CA	100.00	01-Aug-2005	80,000.00	79,756.23
Gr 2 Sub-Gr 3	0110803862	AZ	100.00	01-Aug-2005	71,000.00	70,859.30
Gr 2 Sub-Gr 3	0110803890	CA	100.00	01-Sep-2005	75,000.00	74,857.57
Gr 2 Sub-Gr 3	0110804402	CA	100.00	01-Aug-2005	53,400.00	53,266.66
Gr 2 Sub-Gr 4	0110557491	NV	90.00	01-Jul-2005	571,500.00	571,500.00
Gr 2 Sub-Gr 4	0110558489	CA	94.02	01-Aug-2005	456,000.00	456,000.00
Gr 2 Sub-Gr 4	0110558528	CA	80.00	01-Aug-2005	368,000.00	368,000.00
Gr 2 Sub-Gr 4	0110572520	CA	80.00	01-Aug-2005	524,000.00	524,000.00
Gr 2 Sub-Gr 4	0110575506	CA	80.00	01-Aug-2005	388,000.00	388,000.00
Gr 2 Sub-Gr 4	0110584355	FL	95.00	01-Aug-2005	427,500.00	427,500.00
Gr 2 Sub-Gr 4	0110785617	CA	80.00	01-Aug-2005	147,992.00	147,990.19
Gr 2 Sub-Gr 4	0110799307	NJ	85.00	01-Aug-2005	191,250.00	190,559.43
Gr 2 Sub-Gr 4	0110799609	NJ	100.00	01-Aug-2005	410,000.00	408,909.43
Gr 2 Sub-Gr 4	0110800642	MD	80.00	01-Sep-2005	408,000.00	406,752.89
Gr 2 Sub-Gr 4	0110802133	WI	80.00	01-Aug-2005	196,000.00	195,366.40
Gr 2 Sub-Gr 4	0110802158	TX	80.00	01-Aug-2005	295,600.00	294,489.30
Gr 2 Sub-Gr 4	0110802793	NV	80.00	01-Aug-2005	468,000.00	466,223.99
Gr 2 Sub-Gr 4	0110803867	AZ	80.00	01-Aug-2005	284,000.00	282,819.13
Gr 2 Sub-Gr 4	0110803903	CA	80.00	01-Sep-2005	300,000.00	299,999.99
Gr 2 Sub-Gr 4	0110804338	FL	89.62	01-Jun-2005	427,500.00	427,500.00
Gr 2 Sub-Gr 4	0110804766	CA	80.00	01-Aug-2005	213,600.00	213,525.35
Gr 2 Sub-Gr 4	0110804772	TX	90.00	01-Aug-2005	65,700.00	65,532.39
Gr 2 Sub-Gr 4	0110804855	AZ	63.16	01-Aug-2005	180,000.00	179,021.42
Gr 2 Sub-Gr 4	0110804873	MI	95.00	01-Aug-2005	442,662.00	442,662.00
Gr 2 Sub-Gr 4	0110805181	MI	78.54	01-Aug-2005	377,000.00	375,715.66
Gr 2 Sub-Gr 4	0110805317	NJ	80.00	01-Aug-2005	500,000.00	500,000.00
Gr 2 Sub-Gr 4	0110813186	AZ	95.00	01-Sep-2005	503,500.00	503,500.00

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Prepayment Loan Detail - Prepayments during Current Period (continued)

<s>	Group	<c>	Loan Number	<c>	PIF Type	<c>	Months Delinquent	<c>	Current Loan Rate	<c>	Original Term	<c>	Seasoning
Gr I Sub-Gr 1			0110799894		Loan Paid in Full		0		11.750%		180		3
Gr I Sub-Gr 1			0110804397		Loan Paid in Full		(1)		9.650%		180		4
Gr I Sub-Gr 1			0110805248		Loan Paid in Full		0		5.500%		360		5
Gr 1 Sub-Gr 2			0110558532		Loan Paid in Full		0		6.780%		360		4
Gr 1 Sub-Gr 2			0110558576		Loan Paid in Full		0		9.450%		360		4
Gr 1 Sub-Gr 2			0110558582		Loan Paid in Full		0		8.990%		360		5
Gr 1 Sub-Gr 2			0110558587		Loan Paid in Full		0		7.650%		360		4
Gr 1 Sub-Gr 2			0110572492		Loan Paid in Full		0		7.900%		360		4
Gr 1 Sub-Gr 2			0110575008		Loan Paid in Full		0		7.450%		360		4
Gr 1 Sub-Gr 2			0110575315		Loan Paid in Full		0		7.700%		360		4
Gr 1 Sub-Gr 2			0110575487		Loan Paid in Full		0		8.000%		360		4
Gr 1 Sub-Gr 2			0110582880		Loan Paid in Full		0		6.975%		360		4
Gr 1 Sub-Gr 2			0110593424		Loan Paid in Full		0		8.250%		360		4
Gr 1 Sub-Gr 2			0110758690		Loan Paid in Full		0		7.990%		360		3
Gr 1 Sub-Gr 2			0110776836		Loan Paid in Full		0		8.400%		360		3
Gr 1 Sub-Gr 2			0110783434		Loan Paid in Full		0		8.850%		360		3
Gr 1 Sub-Gr 2			0110783436		Loan Paid in Full		0		6.400%		360		3
Gr 1 Sub-Gr 2			0110799470		Loan Paid in Full		0		11.600%		360		4
Gr 1 Sub-Gr 2			0110799763		Loan Paid in Full		0		7.500%		360		6
Gr 1 Sub-Gr 2			0110800005		Loan Paid in Full		0		6.650%		360		4
Gr 1 Sub-Gr 2			0110800396		Loan Paid in Full		0		8.250%		360		4
Gr 1 Sub-Gr 2			0110800531		Loan Paid in Full		0		7.250%		360		5
Gr 1 Sub-Gr 2			0110800863		Loan Paid in Full		(1)		8.600%		360		3
Gr 1 Sub-Gr 2			0110801030		Loan Paid in Full		0		6.650%		360		4
Gr 1 Sub-Gr 2			0110801788		Loan Paid in Full		1		7.550%		360		6
Gr 1 Sub-Gr 2			0110802416		Loan Paid in Full		0		6.990%		360		4
Gr 1 Sub-Gr 2			0110803159		Loan Paid in Full		0		6.450%		360		3
Gr 1 Sub-Gr 2			0110803195		Loan Paid in Full		0		7.750%		360		3
Gr 1 Sub-Gr 2			0110803598		Loan Paid in Full		(1)		7.500%		360		3
Gr 1 Sub-Gr 2			0110803629		Loan Paid in Full		0		6.275%		360		4
Gr 1 Sub-Gr 2			0110803791		Loan Paid in Full		0		7.200%		360		4
Gr 1 Sub-Gr 2			0110804014		Loan Paid in Full		0		7.900%		360		4
Gr 1 Sub-Gr 2			0110804647		Loan Paid in Full		0		7.850%		360		4
Gr 1 Sub-Gr 2			0110804696		Loan Paid in Full		0		8.200%		360		4
Gr 1 Sub-Gr 2			0110804744		Loan Paid in Full		(1)		7.350%		360		4
Gr 1 Sub-Gr 2			0110805039		Loan Paid in Full		0		5.600%		360		4
Gr 1 Sub-Gr 2			0110805051		Loan Paid in Full		0		10.950%		360		4
Gr 1 Sub-Gr 2			0110805071		Loan Paid in Full		0		8.800%		360		4
Gr 1 Sub-Gr 2			0110805212		Loan Paid in Full		0		8.200%		360		5
Gr 1 Sub-Gr 2			0110805282		Loan Paid in Full		0		5.600%		360		4
Gr 1 Sub-Gr 2			0110805386		Loan Paid in Full		0		8.500%		360		5
Gr 2 Sub-Gr 3			0110558527		Loan Paid in Full		0		9.850%		180		4
Gr 2 Sub-Gr 3			0110572470		Loan Paid in Full		0		10.950%		360		4
Gr 2 Sub-Gr 3			0110575230		Loan Paid in Full		0		10.990%		180		4
Gr 2 Sub-Gr 3			0110785577		Loan Paid in Full		0		10.875%		180		4
Gr 2 Sub-Gr 3			0110799409		Loan Paid in Full		0		9.725%		360		3

Gr 2 Sub-Gr 3	0110799811	Loan Paid in Full	0	9.990%	360	4
Gr 2 Sub-Gr 3	0110800615	Loan Paid in Full	0	11.125%	360	3
Gr 2 Sub-Gr 3	0110802148	Loan Paid in Full	0	9.990%	360	4
Gr 2 Sub-Gr 3	0110802393	Loan Paid in Full	0	9.730%	360	4
Gr 2 Sub-Gr 3	0110802789	Loan Paid in Full	0	9.750%	360	4
Gr 2 Sub-Gr 3	0110803623	Loan Paid in Full	0	8.990%	360	4
Gr 2 Sub-Gr 3	0110803862	Loan Paid in Full	0	10.625%	360	4
Gr 2 Sub-Gr 3	0110803890	Loan Paid in Full	0	9.725%	360	3
Gr 2 Sub-Gr 3	0110804402	Loan Paid in Full	0	10.750%	180	4
Gr 2 Sub-Gr 4	0110557491	Loan Paid in Full	0	6.625%	360	5
Gr 2 Sub-Gr 4	0110558489	Loan Paid in Full	0	7.950%	360	4
Gr 2 Sub-Gr 4	0110558528	Loan Paid in Full	0	7.250%	360	4
Gr 2 Sub-Gr 4	0110572520	Loan Paid in Full	0	7.750%	360	4
Gr 2 Sub-Gr 4	0110575506	Loan Paid in Full	0	6.600%	360	4
Gr 2 Sub-Gr 4	0110584355	Loan Paid in Full	0	7.600%	360	4
Gr 2 Sub-Gr 4	0110785617	Loan Paid in Full	0	7.125%	360	4
Gr 2 Sub-Gr 4	0110799307	Loan Paid in Full	0	7.700%	360	4
Gr 2 Sub-Gr 4	0110799609	Loan Paid in Full	0	9.200%	360	4
Gr 2 Sub-Gr 4	0110800642	Loan Paid in Full	0	7.400%	360	3
Gr 2 Sub-Gr 4	0110802133	Loan Paid in Full	0	8.250%	360	4
Gr 2 Sub-Gr 4	0110802158	Loan Paid in Full	0	7.500%	360	4
Gr 2 Sub-Gr 4	0110802793	Loan Paid in Full	0	7.450%	360	4
Gr 2 Sub-Gr 4	0110803867	Loan Paid in Full	0	6.990%	360	4
Gr 2 Sub-Gr 4	0110803903	Loan Paid in Full	0	6.550%	360	3
Gr 2 Sub-Gr 4	0110804338	Loan Paid in Full	0	7.450%	360	6
Gr 2 Sub-Gr 4	0110804766	Loan Paid in Full	0	6.990%	360	4
Gr 2 Sub-Gr 4	0110804772	Loan Paid in Full	0	9.400%	360	4
Gr 2 Sub-Gr 4	0110804855	Loan Paid in Full	0	5.900%	360	4
Gr 2 Sub-Gr 4	0110804873	Loan Paid in Full	0	7.950%	360	4
Gr 2 Sub-Gr 4	0110805181	Loan Paid in Full	0	7.990%	360	4
Gr 2 Sub-Gr 4	0110805317	Loan Paid in Full	0	5.900%	360	4
Gr 2 Sub-Gr 4	0110813186	Loan Paid in Full	0	8.150%	360	3

</TABLE>

<TABLE>

Prepayment - Voluntary Prepayments

<CAPTION>

Summary

SMM	<c>	CPR	<c>	PSA	<c>
<s>		<s>		<s>	
Current Month	1.102%	Current Month	12.452%	Current Month	1,636.699%
3 Month Average	1.170%	3 Month Average	13.172%	3 Month Average	2,590.723%
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	13.363%	N/A	Oct-2005	3,694.559%	N/A
Nov-2005	13.699%	N/A	Nov-2005	2,440.910%	N/A
Dec-2005	12.452%	N/A	Dec-2005	1,636.699%	N/A

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<CAPTION>

Gr I Sub-Gr 1

SMM	<c>	CPR	<c>	PSA	<c>
<s>		<s>		<s>	
Current Month	0.236%	Current Month	2.794%	Current Month	375.123%
3 Month Average	0.703%	3 Month Average	7.934%	3 Month Average	1,575.416%
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	4.771%	N/A	Oct-2005	1,372.704%	N/A
Nov-2005	16.238%	N/A	Nov-2005	2,978.419%	N/A
Dec-2005	2.794%	N/A	Dec-2005	375.123%	N/A

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<CAPTION>

Gr 1 Sub-Gr 2

SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	1.240%	Current Month	13.902%	Current Month	1,809.941%
3 Month Average	1.413%	3 Month Average	15.633%	3 Month Average	2,935.025%
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	12.534%	N/A	Oct-2005	3,395.107%	N/A
Nov-2005	20.462%	N/A	Nov-2005	3,600.028%	N/A
Dec-2005	13.902%	N/A	Dec-2005	1,809.941%	N/A

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<CAPTION>

Gr 2 Sub-Gr 3

SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	0.952%	Current Month	10.841%	Current Month	1,451.044%
3 Month Average	0.786%	3 Month Average	9.022%	3 Month Average	1,751.349%
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	7.962%	N/A	Oct-2005	2,293.221%	N/A
Nov-2005	8.262%	N/A	Nov-2005	1,509.784%	N/A

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<CAPTION>

Gr 2 Sub-Gr 4

SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	1.136%	Current Month	12.815%	Current Month	1,687.249%
3 Month Average	1.102%	3 Month Average	12.398%	3 Month Average	2,542.909%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

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

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

Jan-2005	N/A	N/A
Feb-2005	N/A	N/A
Mar-2005	N/A	N/A
Apr-2005	N/A	N/A
May-2005	N/A	N/A
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	N/A	N/A
Oct-2005	16.010%	N/A
Nov-2005	8.369%	N/A
Dec-2005	12.815%	N/A

Jan-2005	N/A	N/A
Feb-2005	N/A	N/A
Mar-2005	N/A	N/A
Apr-2005	N/A	N/A
May-2005	N/A	N/A
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	N/A	N/A
Oct-2005	4,447.126%	N/A
Nov-2005	1,494.352%	N/A
Dec-2005	1,687.249%	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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</TABLE>