

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2006-01-05** | Period of Report: **2005-12-27**
SEC Accession No. **0001056404-06-000183**

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FILER

Bear Stearns Asset Backed Securities Trust 2005-SD3

CIK: **1336442** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **8-K** | Act: **34** | File No.: **333-125422-07** | Film No.: **06510571**
SIC: **6189** Asset-backed securities

Mailing Address
383 MADISON AVENUE
NEW YORK NY 10179

Business Address
383 MADISON AVENUE
NEW YORK NY 10179
2122722000

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

BEAR STEARNS ASSET BACKED SECURITIES TRUST
Asset Backed Certificates, Series 2005-SD3
(Exact name of registrant as specified in its charter)

New York (governing law of Pooling and Servicing Agreement) (State or other jurisdiction of Incorporation)	333-125422-07 (Commission File Number)	54-2179721 54-2179722 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 BEAR STEARNS ASSET BACKED SECURITIES TRUST, Asset Backed Certificates, Series 2005-SD3 Trust.

ITEM 9.01 Financial Statements and Exhibits

(c) Exhibits

Exhibit Number	Description
EX-99.1	Monthly report distributed to holders of Asset Backed Certificates, Series 2005-SD3 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.

BEAR STEARNS ASSET BACKED SECURITIES TRUST
Asset Backed Certificates, Series 2005-SD3 Trust
(Registrant)

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

INDEX TO EXHIBITS

Exhibit Number Description
 EX-99.1 Monthly report distributed to holders of Asset Backed
 Certificates, Series 2005-SD3 Trust, relating to the
 December 27, 2005 distribution.

EX-99.1

Bear Stearns Asset Backed Securities
 Asset Backed Certificates

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

Bear Stearns Asset Backed Securities
 Asset Backed Certificates
 Series 2005-SD3

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>
I-A	073877CP5	4.68375%	190,805,786.06	794,388.09
I-M-1	073877CS9	4.84375%	12,878,000.00	55,446.94
I-M-2	073877CT7	5.59375%	6,558,000.00	32,607.83
I-M-3	073877CU4	5.79375%	1,789,000.00	9,213.35
I-M-4	073877CV2	5.94375%	1,431,000.00	7,560.45
I-M-5	073877CW0	6.19375%	1,192,000.00	6,562.62
I-M-6	073877CX8	6.19375%	1,193,000.00	6,568.13
II-A-1	073877CY6	4.56375%	83,512,543.20	338,782.55
II-A-2	073877CZ3	4.64375%	9,279,556.23	38,303.95
II-M-1	073877DA7	5.04375%	7,778,000.00	34,871.37
II-M-2	073877DB5	5.49375%	3,668,000.00	17,912.07
II-M-3	073877DC3	6.29375%	2,466,000.00	12,757.48
II-M-4	073877DD1	6.29375%	632,000.00	3,030.25
II-B-1	073877DF6	6.29375%	1,454,000.00	6,971.50
I-B-IO	073877DG4	0.00000%	5,221,772.92	0.00
II-B-IO	073877DH2	0.00000%	3,719,326.68	0.00
R-1	073877DE9	0.00000%	0.00	0.00
R-2	073877DJ8	0.00000%	0.00	0.00
Totals			333,577,985.09	1,364,976.58

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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>
I-A	6,502,493.09	0.00	184,303,292.97	7,296,881.18	0.00
I-M-1	0.00	0.00	12,878,000.00	55,446.94	0.00
I-M-2	0.00	0.00	6,558,000.00	32,607.83	0.00
I-M-3	0.00	0.00	1,789,000.00	9,213.35	0.00
I-M-4	0.00	0.00	1,431,000.00	7,560.45	0.00

I-M-5	0.00	0.00	1,192,000.00	6,562.62	0.00
I-M-6	0.00	0.00	1,193,000.00	6,568.13	0.00
II-A-1	2,327,597.28	0.00	81,184,945.92	2,666,379.83	0.00
II-A-2	258,632.64	0.00	9,020,923.58	296,936.59	0.00
II-M-1	0.00	0.00	7,778,000.00	34,871.37	0.00
II-M-2	0.00	0.00	3,668,000.00	17,912.07	0.00
II-M-3	0.00	0.00	2,466,000.00	12,757.48	0.00
II-M-4	0.00	0.00	632,000.00	3,030.25	0.00
II-B-1	0.00	0.00	1,454,000.00	6,971.50	0.00
I-B-IO	0.00	0.00	5,479,405.04	0.00	0.00
II-B-IO	0.00	0.00	3,807,405.82	0.00	0.00
R-1	0.00	0.00	0.00	0.00	0.00
R-2	0.00	0.00	0.00	0.00	0.00
Totals	9,088,723.01	0.00	324,834,973.33	10,453,699.59	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>
I-A	209,036,000.00	190,805,786.06	0.00	6,502,493.09	0.00	0.00
I-M-1	12,878,000.00	12,878,000.00	0.00	0.00	0.00	0.00
I-M-2	6,558,000.00	6,558,000.00	0.00	0.00	0.00	0.00
I-M-3	1,789,000.00	1,789,000.00	0.00	0.00	0.00	0.00
I-M-4	1,431,000.00	1,431,000.00	0.00	0.00	0.00	0.00
I-M-5	1,192,000.00	1,192,000.00	0.00	0.00	0.00	0.00
I-M-6	1,193,000.00	1,193,000.00	0.00	0.00	0.00	0.00
II-A-1	96,467,000.00	83,512,543.20	0.00	2,327,597.28	0.00	0.00
II-A-2	10,719,000.00	9,279,556.23	0.00	258,632.64	0.00	0.00
II-M-1	7,778,000.00	7,778,000.00	0.00	0.00	0.00	0.00
II-M-2	3,668,000.00	3,668,000.00	0.00	0.00	0.00	0.00
II-M-3	2,466,000.00	2,466,000.00	0.00	0.00	0.00	0.00
II-M-4	632,000.00	632,000.00	0.00	0.00	0.00	0.00
II-B-1	1,454,000.00	1,454,000.00	0.00	0.00	0.00	0.00
R-1	0.00	0.00	0.00	0.00	0.00	0.00
R-2	0.00	0.00	0.00	0.00	0.00	0.00
Totals	357,261,000.00	324,636,885.49	0.00	9,088,723.01	0.00	0.00

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Principal Distribution Statement (continued)

Class	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
<s>	<c>	<c>	<c>	<c>
I-A	6,502,493.09	184,303,292.97	0.881682	6,502,493.09
I-M-1	0.00	12,878,000.00	1.000000	0.00
I-M-2	0.00	6,558,000.00	1.000000	0.00
I-M-3	0.00	1,789,000.00	1.000000	0.00
I-M-4	0.00	1,431,000.00	1.000000	0.00
I-M-5	0.00	1,192,000.00	1.000000	0.00
I-M-6	0.00	1,193,000.00	1.000000	0.00
II-A-1	2,327,597.28	81,184,945.92	0.841583	2,327,597.28
II-A-2	258,632.64	9,020,923.58	0.841583	258,632.64
II-M-1	0.00	7,778,000.00	1.000000	0.00
II-M-2	0.00	3,668,000.00	1.000000	0.00
II-M-3	0.00	2,466,000.00	1.000000	0.00
II-M-4	0.00	632,000.00	1.000000	0.00
II-B-1	0.00	1,454,000.00	1.000000	0.00
R-1	0.00	0.00	0.000000	0.00
R-2	0.00	0.00	0.000000	0.00
Totals	9,088,723.01	315,548,162.47	0.883243	9,088,723.01

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Principal Distribution Factors Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	UnScheduled Principal Distribution	Accretion
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<s>	<c>	<c>	<c>	<c>	<c>	<c>
I-A	209,036,000.00		912.789118	0.000000	31.107049	0.000000
I-M-1	12,878,000.00		1000.000000	0.000000	0.000000	0.000000
I-M-2	6,558,000.00		1000.000000	0.000000	0.000000	0.000000
I-M-3	1,789,000.00		1000.000000	0.000000	0.000000	0.000000
I-M-4	1,431,000.00		1000.000000	0.000000	0.000000	0.000000
I-M-5	1,192,000.00		1000.000000	0.000000	0.000000	0.000000
I-M-6	1,193,000.00		1000.000000	0.000000	0.000000	0.000000
II-A-1	96,467,000.00		865.711002	0.000000	24.128430	0.000000
II-A-2	10,719,000.00		865.711002	0.000000	24.128430	0.000000
II-M-1	7,778,000.00		1000.000000	0.000000	0.000000	0.000000
II-M-2	3,668,000.00		1000.000000	0.000000	0.000000	0.000000
II-M-3	2,466,000.00		1000.000000	0.000000	0.000000	0.000000
II-M-4	632,000.00		1000.000000	0.000000	0.000000	0.000000
II-B-1	1,454,000.00		1000.000000	0.000000	0.000000	0.000000
I-B-IO	0.00		0.000000	0.000000	0.000000	0.000000
II-B-IO	0.00		0.000000	0.000000	0.000000	0.000000
R-1	0.00		0.000000	0.000000	0.000000	0.000000
R-2	0.00		0.000000	0.000000	0.000000	0.000000

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Principal Distribution Factors Statement (continued)

Class	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
<s>	<c>	<c>	<c>	<c>	<c>
I-A	0.000000	31.107049	881.682069	0.881682	31.107049
I-M-1	0.000000	0.000000	1,000.000000	1.000000	0.000000
I-M-2	0.000000	0.000000	1,000.000000	1.000000	0.000000
I-M-3	0.000000	0.000000	1,000.000000	1.000000	0.000000
I-M-4	0.000000	0.000000	1,000.000000	1.000000	0.000000
I-M-5	0.000000	0.000000	1,000.000000	1.000000	0.000000
I-M-6	0.000000	0.000000	1,000.000000	1.000000	0.000000
II-A-1	0.000000	24.128430	841.582571	0.841583	24.128430
II-A-2	0.000000	24.128430	841.582571	0.841583	24.128430
II-M-1	0.000000	0.000000	1,000.000000	1.000000	0.000000
II-M-2	0.000000	0.000000	1,000.000000	1.000000	0.000000
II-M-3	0.000000	0.000000	1,000.000000	1.000000	0.000000
II-M-4	0.000000	0.000000	1,000.000000	1.000000	0.000000
II-B-1	0.000000	0.000000	1,000.000000	1.000000	0.000000
I-B-IO	0.000000	0.000000	0.000000	0.000000	0.000000
II-B-IO	0.000000	0.000000	0.000000	0.000000	0.000000
R-1	0.000000	0.000000	0.000000	0.000000	0.000000
R-2	0.000000	0.000000	0.000000	0.000000	0.000000

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Interest Distribution Statement

Class	Accrual Dates	Accrual Days	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall
<s>	<c>	<c>	<c>	<c>	<c>	<c>
I-A	11/25/05 - 12/26/05	32	4.68375%	190,805,786.06	794,388.09	0.00
I-M-1	11/25/05 - 12/26/05	32	4.84375%	12,878,000.00	55,446.94	0.00
I-M-2	11/25/05 - 12/26/05	32	5.59375%	6,558,000.00	32,607.83	0.00
I-M-3	11/25/05 - 12/26/05	32	5.79375%	1,789,000.00	9,213.35	0.00
I-M-4	11/25/05 - 12/26/05	32	5.94375%	1,431,000.00	7,560.45	0.00
I-M-5	11/25/05 - 12/26/05	32	6.19375%	1,192,000.00	6,562.62	0.00
I-M-6	11/25/05 - 12/26/05	32	6.19375%	1,193,000.00	6,568.13	0.00
II-A-1	11/25/05 - 12/26/05	32	4.56375%	83,512,543.20	338,782.55	0.00
II-A-2	11/25/05 - 12/26/05	32	4.64375%	9,279,556.23	38,303.95	0.00
II-M-1	11/25/05 - 12/26/05	32	5.04375%	7,778,000.00	34,871.37	0.00
II-M-2	11/25/05 - 12/26/05	32	5.49375%	3,668,000.00	17,912.07	0.00
II-M-3	11/25/05 - 12/26/05	32	6.29375%	2,466,000.00	13,795.90	0.00
II-M-4	11/25/05 - 12/26/05	32	6.29375%	632,000.00	3,535.69	0.00
II-B-1	11/25/05 - 12/26/05	32	6.29375%	1,454,000.00	8,134.32	0.00
I-B-IO	N/A	N/A	0.00000%	221,068,558.98	0.00	0.00
II-B-IO	N/A	N/A	0.00000%	112,509,426.11	0.00	0.00
R-1	N/A	N/A	0.00000%	0.00	0.00	0.00
R-2	N/A	N/A	0.00000%	0.00	0.00	0.00
Totals					1,367,683.26	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)	Certificate/Notional Balance	Ending Balance
<s>	<c>	<c>	<c>	<c>	<c>	<c>
I-A	0.00	0.00	794,388.09	0.00	184,303,292.97	
I-M-1	0.00	0.00	55,446.94	0.00	12,878,000.00	
I-M-2	0.00	0.00	32,607.83	0.00	6,558,000.00	
I-M-3	0.00	0.00	9,213.35	0.00	1,789,000.00	
I-M-4	0.00	0.00	7,560.45	0.00	1,431,000.00	
I-M-5	0.00	0.00	6,562.62	0.00	1,192,000.00	
I-M-6	0.00	0.00	6,568.13	0.00	1,193,000.00	
II-A-1	0.00	0.00	338,782.55	0.00	81,184,945.92	
II-A-2	0.00	0.00	38,303.95	0.00	9,020,923.58	
II-M-1	0.00	0.00	34,871.37	0.00	7,778,000.00	
II-M-2	0.00	0.00	17,912.07	0.00	3,668,000.00	
II-M-3	0.00	0.00	12,757.48	0.00	2,466,000.00	
II-M-4	0.00	0.00	3,030.25	0.00	632,000.00	
II-B-1	0.00	0.00	6,971.50	0.00	1,454,000.00	
I-B-IO	0.00	0.00	0.00	0.00	214,823,698.01	
II-B-IO	0.00	0.00	0.00	0.00	110,011,275.33	
R-1	0.00	0.00	0.00	0.00		0.00
R-2	0.00	0.00	0.00	0.00		0.00
Totals	0.00	0.00	1,364,976.58	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>
I-A	11/25/05 - 12/26/05	209,036,000.00	4.68375%	912.789118	3.800245	0.000000
I-M-1	11/25/05 - 12/26/05	12,878,000.00	4.84375%	1000.000000	4.305555	0.000000
I-M-2	11/25/05 - 12/26/05	6,558,000.00	5.59375%	1000.000000	4.972222	0.000000
I-M-3	11/25/05 - 12/26/05	1,789,000.00	5.79375%	1000.000000	5.150000	0.000000
I-M-4	11/25/05 - 12/26/05	1,431,000.00	5.94375%	1000.000000	5.283333	0.000000
I-M-5	11/25/05 - 12/26/05	1,192,000.00	6.19375%	1000.000000	5.505554	0.000000
I-M-6	11/25/05 - 12/26/05	1,193,000.00	6.19375%	1000.000000	5.505557	0.000000
II-A-1	11/25/05 - 12/26/05	96,467,000.00	4.56375%	865.711002	3.511901	0.000000
II-A-2	11/25/05 - 12/26/05	10,719,000.00	4.64375%	865.711002	3.573463	0.000000
II-M-1	11/25/05 - 12/26/05	7,778,000.00	5.04375%	1000.000000	4.483334	0.000000
II-M-2	11/25/05 - 12/26/05	3,668,000.00	5.49375%	1000.000000	4.883334	0.000000
II-M-3	11/25/05 - 12/26/05	2,466,000.00	6.29375%	1000.000000	5.594444	0.000000
II-M-4	11/25/05 - 12/26/05	632,000.00	6.29375%	1000.000000	5.594446	0.000000
II-B-1	11/25/05 - 12/26/05	1,454,000.00	6.29375%	1000.000000	5.594443	0.000000
I-B-IO	N/A	0.00	0.00000%	0.000000	0.000000	0.000000
II-B-IO	N/A	0.00	0.00000%	0.000000	0.000000	0.000000
R-1	N/A	0.00	0.00000%	0.000000	0.000000	0.000000
R-2	N/A	0.00	0.00000%	0.000000	0.000000	0.000000

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Interest Distribution Factors Statement (continued)

Class	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(2)	Ending Certificate/Notional Balance
<s>	<c>	<c>	<c>	<c>	<c>
I-A	0.000000	0.000000	3.800245	0.000000	881.682069
I-M-1	0.000000	0.000000	4.305555	0.000000	1000.000000
I-M-2	0.000000	0.000000	4.972222	0.000000	1000.000000
I-M-3	0.000000	0.000000	5.150000	0.000000	1000.000000
I-M-4	0.000000	0.000000	5.283333	0.000000	1000.000000
I-M-5	0.000000	0.000000	5.505554	0.000000	1000.000000
I-M-6	0.000000	0.000000	5.505557	0.000000	1000.000000
II-A-1	0.000000	0.000000	3.511901	0.000000	841.582571
II-A-2	0.000000	0.000000	3.573463	0.000000	841.582571
II-M-1	0.000000	0.000000	4.483334	0.000000	1000.000000
II-M-2	0.000000	0.000000	4.883334	0.000000	1000.000000
II-M-3	0.000000	0.000000	5.173350	0.000000	1000.000000
II-M-4	0.000000	0.000000	4.794699	0.000000	1000.000000
II-B-1	0.000000	0.000000	4.794704	0.000000	1000.000000
I-B-IO	0.000000	0.000000	0.000000	0.000000	0.000000
II-B-IO	0.000000	0.000000	0.000000	0.000000	0.000000
R-1	0.000000	0.000000	0.000000	0.000000	0.000000
R-2	0.000000	0.000000	0.000000	0.000000	0.000000

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

Per \$1 denomination.

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Certificateholder Component Statement

Class	Component Pass-Through Rate	Beginning Notional Balance	Ending Notional Balance	Beginning Component Balance	Ending Component Balance	Ending Component Percentage
<s>	<c>	<c>	<c>	<c>	<c>	<c>

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CERTIFICATEHOLDER ACCOUNT STATEMENT

CERTIFICATE ACCOUNT

<s>	<c>					
Beginning Balance						0.00
Deposits						
Payments of Interest and Principal					10,582,775.65	
Reserve Funds and Credit Enhancements					0.00	
Proceeds from Repurchased Loans					0.00	
Servicer Advances					541,399.63	
Realized Loss (Gains, Subsequent Expenses & Recoveries)					0.00	
Prepayment Penalties					0.00	
Swap/Cap Payments					0.00	
Total Deposits					11,124,175.28	
Withdrawals						
Swap Payments					0.00	
Reserve Funds and Credit Enhancements					0.00	
Reimbursement for Servicer Advances					565,752.21	
Total Administration Fees					104,723.48	
Payment of Interest and Principal					10,453,699.59	
Total Withdrawals (Pool Distribution Amount)					11,124,175.28	
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*		101,849.23	
Additional Servicing Fee		94.43	
Master Servicing Fee		2,779.82	
Supported Prepayment/Curtailment Interest Shortfall		0.00	
Total Administration Fees		104,723.48	

*Servicer Payees include: BANK OF AMERICA (NY); EMC MTG CORP; 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>	<c>
Supplemental Interest Reserve Fund	632.13	1,258.83	526.66	0.00

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COLLATERAL STATEMENT

<S>	<C>
Collateral Description	Fixed & Mixed ARM
Weighted Average Gross Coupon	6.314426%
Weighted Average Net Coupon	5.948037%
Weighted Average Pass-Through Rate	5.937698%
Weighted Average Remaining Term	326
Beginning Scheduled Collateral Loan Count	2,222
Number Of Loans Paid In Full	53
Ending Scheduled Collateral Loan Count	2,169
Beginning Scheduled Collateral Balance	333,577,985.09
Ending Scheduled Collateral Balance	324,834,973.34
Ending Actual Collateral Balance at 30-Nov-2005	325,372,235.28
Monthly P&I Constant	2,147,938.65
Special Servicing Fee	0.00
Realized Loss Amount	0.00
Cumulative Realized Loss	0.00
Scheduled Principal	392,820.46
Unscheduled Principal	8,350,367.57

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Group Level Collateral Statement

<s>	<c>	<c>	<c>	Total
Group		1	2	
Collateral Description		Mixed Fixed	Mixed ARM	Fixed & Mixed ARM
Weighted Average Coupon Rate		6.417962	6.110988	6.314426
Weighted Average Net Rate		6.041881	5.763645	5.948037
Weighted Average Remaining Term		318	344	326
Beginning Loan Count		1,635	587	2,222
Loans Paid In Full		40	13	53
Ending Loan Count		1,595	574	2,169
Beginning Scheduled Balance		221,068,558.98	112,509,426.11	333,577,985.09
Ending Scheduled Balance		214,823,698.01	110,011,275.33	324,834,973.34
Record Date		11/30/2005	11/30/2005	11/30/2005
Principal And Interest Constant		1,484,256.62	663,682.03	2,147,938.65
Scheduled Principal		301,915.30	90,905.16	392,820.46
Unscheduled Principal		5,942,945.67	2,407,421.90	8,350,367.57
Scheduled Interest		1,182,341.32	572,953.15	1,755,294.47
Servicing Fee		69,283.07	32,566.16	101,849.23
Master Servicing Fee		1,842.24	937.58	2,779.82
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		94.43	0.00	94.43
Pool Insurance Fee		0.00	0.00	0.00
Spread 1		0.00	0.00	0.00
Spread 2		0.00	0.00	0.00
Spread 3		0.00	0.00	0.00
Net Interest		1,111,121.58	539,449.41	1,650,570.99
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
Special Servicing Fee		0.00	0.00	0.00
Pass-Through Rate		6.031368	5.753645	5.937698

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Additional Reporting - Deal Level

Miscellaneous Reporting

<s>	<c>
SWAP Payment In	58,857.96
SWAP Payment Out	0.00
Yield Maintenance	0.00

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Additional Reporting - Group Level
Miscellaneous Reporting

<s>	<c>
1	
3 Mo Rolling Dlg Average	0.000000%
Excess Cash Group 1	0.00
Overcollateralized Amount	5,479,405.04
OC Deficiency Amount	1,336,707.05
OC Increase Amount	0.00
Specified OC	6,558,479.97
Trigger Event?	YES
Extra Prin Distribution	0.00
2	
3 Mo Rolling Dlg Average	0.000000%
Excess Cash Group 2	0.00
Overcollateralized Amount	3,807,405.82
OC Deficiency Amount	327,814.70
OC Increase Amount	0.00
Specified OC	4,047,141.38
Trigger Event?	YES
Extra Prin Distribution	0.00

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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		51 4,708,167.07	1 115,290.39	0 0.00	52 4,823,457.46
30 Days	240 30,624,815.02	23 1,993,563.75	0 0.00	0 0.00	263 32,618,378.77
60 Days	148 18,140,287.31	21 1,874,857.36	1 349,231.62	0 0.00	170 20,364,376.29
90 Days	72 8,974,539.01	10 891,199.56	11 1,477,976.85	0 0.00	93 11,343,715.42
120 Days	38 4,713,306.40	10 1,190,615.45	11 2,139,166.46	0 0.00	59 8,043,088.31
150 Days	11 1,453,813.80	8 845,337.38	24 2,983,762.73	0 0.00	43 5,282,913.91
180+ Days	9 1,394,176.86	7 864,296.05	33 3,523,610.95	0 0.00	49 5,782,083.86
Totals	518 65,300,938.40	130 12,368,036.62	81 10,589,039.00	0 0.00	729 88,258,014.02
	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		2.351314% 1.447009%	0.046104% 0.035433%	0.000000% 0.000000%	2.397418% 1.482443%
30 Days	11.065007% 9.412240%	1.060396% 0.612702%	0.000000% 0.000000%	0.000000% 0.000000%	12.125403% 10.024942%
60 Days	6.823421% 5.575241%	0.968188% 0.576219%	0.046104% 0.107333%	0.000000% 0.000000%	7.837713% 6.258793%
90 Days	3.319502% 2.758238%	0.461042% 0.273902%	0.507146% 0.454242%	0.000000% 0.000000%	4.287690% 3.486381%
120 Days	1.751959% 1.448589%	0.461042% 0.365924%	0.507146% 0.657452%	0.000000% 0.000000%	2.720148% 2.471965%
150 Days	0.507146% 0.446816%	0.368834% 0.259806%	1.106501% 0.917031%	0.000000% 0.000000%	1.982480% 1.623652%

180+ Days	0.414938%	0.322729%	1.521438%	0.000000%	2.259106%
	0.428487%	0.265633%	1.082948%	0.000000%	1.777067%
Totals	23.881973%	5.993545%	3.734440%	0.000000%	33.609959%
	20.069610%	3.801196%	3.254438%	0.000000%	27.125244%

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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	541,399.63

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Delinquency Status By Group

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c>	<c>	<c>	<c>	<c>
1	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days	46 4,059,462.87	1 115,290.39	0 0.00	0 0.00	47 4,174,753.26
30 Days	170 19,621,213.69	19 1,721,079.41	0 0.00	0 0.00	189 21,342,293.10
60 Days	113 12,700,833.92	18 1,598,021.67	1 349,231.62	0 0.00	132 14,648,087.21
90 Days	58 7,325,355.39	10 891,199.56	1 50,847.03	0 0.00	69 8,267,401.98
120 Days	32 3,628,273.77	8 908,389.80	9 1,837,713.87	0 0.00	49 6,374,377.44
150 Days	9 1,158,420.15	5 559,632.43	15 1,602,127.74	0 0.00	29 3,320,180.32
180+ Days	7 700,375.58	3 304,152.97	23 2,058,781.18	0 0.00	33 3,063,309.73
Totals	389 45,134,472.50	109 10,041,938.71	50 6,013,991.83	0 0.00	548 61,190,403.04

0-29 Days		2.884013% 1.886142%	0.062696% 0.053567%	0.000000% 0.000000%	2.946708% 1.939709%
30 Days	10.658307% 9.116574%	1.191223% 0.799662%	0.000000% 0.000000%	0.000000% 0.000000%	11.849530% 9.916236%
60 Days	7.084639% 5.901169%	1.128527% 0.742486%	0.062696% 0.162263%	0.000000% 0.000000%	8.275862% 6.805918%
90 Days	3.636364% 3.403568%	0.626959% 0.414077%	0.062696% 0.023625%	0.000000% 0.000000%	4.326019% 3.841270%
120 Days	2.006270% 1.685799%	0.501567% 0.422064%	0.564263% 0.853854%	0.000000% 0.000000%	3.072100% 2.961717%
150 Days	0.564263% 0.538235%	0.313480% 0.260021%	0.940439% 0.744394%	0.000000% 0.000000%	1.818182% 1.542650%
180+ Days	0.438871% 0.325414%	0.188088% 0.141318%	1.442006% 0.956568%	0.000000% 0.000000%	2.068966% 1.423301%
Totals	24.388715% 20.970760%	6.833856% 4.665770%	3.134796% 2.794272%	0.000000% 0.000000%	34.357367% 28.430802%

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2	<c>	<c>	<c>	<c>	<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	5 648,704.20	5 648,704.20	0 0.00	0 0.00	5 648,704.20
30 Days	70 11,003,601.33	4 272,484.34	0 0.00	0 0.00	74 11,276,085.67
60 Days	35 5,439,453.39	3 276,835.69	0 0.00	0 0.00	38 5,716,289.08
90 Days	14 1,649,183.62	0 0.00	10 1,427,129.82	0 0.00	24 3,076,313.44
120 Days	6 1,085,032.63	2 282,225.65	2 301,452.59	0 0.00	10 1,668,710.87
150 Days	2 295,393.65	3 285,704.95	9 1,381,634.99	0 0.00	14 1,962,733.59
180+ Days	2 693,801.28	4 560,143.08	10 1,464,829.77	0 0.00	16 2,718,774.13
Totals	129 20,166,465.90	21 2,326,097.91	31 4,575,047.17	0 0.00	181 27,067,610.98

0-29 Days		0.871080% 0.588947%	0.000000% 0.000000%	0.000000% 0.000000%	0.871080% 0.588947%
30 Days	12.195122% 9.989969%	0.696864% 0.247384%	0.000000% 0.000000%	0.000000% 0.000000%	12.891986% 10.237353%
60 Days	6.097561% 4.938381%	0.522648% 0.251334%	0.000000% 0.000000%	0.000000% 0.000000%	6.620209% 5.189715%
90 Days	2.439024% 1.497264%	0.000000% 0.000000%	1.742160% 1.295665%	0.000000% 0.000000%	4.181185% 2.792929%
120 Days	1.045296% 0.985081%	0.348432% 0.256228%	0.348432% 0.273683%	0.000000% 0.000000%	1.742160% 1.514992%
150 Days	0.348432% 0.268183%	0.522648% 0.259386%	1.567944% 1.254361%	0.000000% 0.000000%	2.439024% 1.781930%
180+ Days	0.348432% 0.629890%	0.696864% 0.508544%	1.742160% 1.329892%	0.000000% 0.000000%	2.787456% 2.468326%
Totals	22.473868% 18.308767%	3.658537% 2.111822%	5.400697% 4.153602%	0.000000% 0.000000%	31.533101% 24.574191%

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180+ Delinquency Summary

Summary

1

	Days Delinquent	Number of Loans	Aggregate Outstanding Balance (\$)	Percentage of Balance (%)	Number of Loans	Aggregate Outstanding Balance (\$)	Percentage of Balance (%)
<s>	<c>	<c>	<c>		<c>	<c>	<c>
	180 -	209	3,940,678.58	1.211	19	2,006,194.14	0.932
	210 -	239	1,738,564.70	0.534	14	1,057,115.59	0.491
	540 -	569	102,840.58	0.032	0	0.00	0.000
	Total	49	5,782,083.86	1.777	33	3,063,309.73	1.423

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180+ Delinquency Summary (continued)

2

	Days Delinquent	Number of Loans	Aggregate Outstanding Balance (\$)	Percentage of Balance (%)
<s>	<c>	<c>	<c>	
	180 -	209	1,934,484.44	1.756
	210 -	239	681,449.11	0.619
	540 -	569	102,840.58	0.093

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

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REO Detail - All Mortgage Loans in REO during Current Period

<CAPTION>

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

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

<CAPTION>

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

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

<CAPTION>

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

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

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

Group	Loan Number	Month Loan Entered REO	First Payment Date	State	LTV at Origination	Original Principal Balance
-------	-------------	------------------------	--------------------	-------	--------------------	----------------------------

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
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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	35	Jan-05	0.000%	
Original Principal Balance	4,084,842.61	Feb-05	0.000%	
Current Principal Balance	3,971,609.71	Mar-05	0.000%	
		Apr-05	0.000%	
Current Foreclosure Total		May-05	0.000%	
Loans in Foreclosure	81	Jun-05	0.000%	
Original Principal Balance	10,836,652.07	Jul-05	0.000%	
Current Principal Balance	10,589,039.00	Aug-05	0.000%	
		Sep-05	0.937%	
		Oct-05	2.014%	
		Nov-05	2.402%	
		Dec-05	3.254%	

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

<CAPTION>

1		12 Month Foreclosure History*		
New Foreclosure Loans		Month	Foreclosure Percentage	
<s>	<c>	<s>	<c>	
Loans in Foreclosure	26	Jan-05	0.000%	
Original Principal Balance	2,656,322.61	Feb-05	0.000%	
Current Principal Balance	2,555,417.32	Mar-05	0.000%	
		Apr-05	0.000%	
Current Foreclosure Total		May-05	0.000%	
Loans in Foreclosure	50	Jun-05	0.000%	
Original Principal Balance	6,195,478.07	Jul-05	0.000%	
Current Principal Balance	6,013,991.83	Aug-05	0.000%	
		Sep-05	0.745%	
		Oct-05	1.137%	
		Nov-05	1.626%	
		Dec-05	2.794%	

*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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2		12 Month Foreclosure History*		
New Foreclosure Loans		Month	Foreclosure Percentage	
<s>	<c>	<s>	<c>	
Loans in Foreclosure	9	Jan-05	0.000%	
Original Principal Balance	1,428,520.00	Feb-05	0.000%	
Current Principal Balance	1,416,192.39	Mar-05	0.000%	
		Apr-05	0.000%	
Current Foreclosure Total		May-05	0.000%	
Loans in Foreclosure	31	Jun-05	0.000%	
Original Principal Balance	4,641,174.00	Jul-05	0.000%	
Current Principal Balance	4,575,047.17	Aug-05	0.000%	

Sep-05	1.311%
Oct-05	3.718%
Nov-05	3.927%
Dec-05	4.154%

*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

<s>	Group	<c>	Loan Number	<c>	Month Loan Entered FC	<c>	First Payment Date	<c>	State	<c>	LTV at Origination	<c>	Original Principal Balance
1			0000000731		Oct-2005		01-Nov-2003		NY		74.38		357,037.00
1			0001712221		Dec-2005		01-Jan-2003		SC		75.83		114,500.00
1			0002698073		Sep-2005		01-Sep-2004		FL		98.38		221,366.06
1			0006989739		Dec-2005		01-Sep-1998		OH		99.81		56,900.00
1			0007927733		Dec-2005		01-Dec-1999		UT		95.23		80,000.00
1			0008408538		Oct-2005		01-Sep-2001		NE		96.79		62,914.00
1			0009295437		Dec-2005		01-Oct-2003		TX		91.15		98,442.17
1			0009421297		Nov-2005		01-Apr-2002		CA		98.58		177,443.00
1			0027223486		Oct-2005		01-Sep-2003		SC		96.25		69,300.00
1			0040109563		Sep-2005		01-Dec-2003		CA		59.48		320,000.00
1			0042780015		Sep-2005		01-Sep-2004		GA		98.45		60,057.00
1			0104880422		Nov-2005		01-Jan-2002		CA		95.00		470,250.00
1			0105377550		Sep-2005		01-Mar-2002		NY		80.00		549,200.00
1			0126478841		Dec-2005		01-Mar-2003		CA		80.00		172,000.00
1			0131261588		Sep-2005		01-Oct-2003		PA		60.00		30,000.00
1			0132646134		Oct-2005		01-Dec-2003		OK		67.50		54,000.00
1			0133570333		Oct-2005		01-Jan-2004		NC		92.61		106,500.00
1			0135620375		Oct-2005		01-May-2004		SC		95.62		100,400.00
1			0137946331		Dec-2005		01-Jul-2004		IA		69.93		51,400.00
1			0138114517		Nov-2005		01-Aug-2004		GA		85.00		161,500.00
1			0138131339		Sep-2005		01-Aug-2004		OH		70.00		63,000.00
1			0138442546		Nov-2005		01-Aug-2004		NY		27.78		20,000.00
1			0140782574		Dec-2005		01-Dec-2004		PA		90.00		39,600.00
1			0192830628		Nov-2005		01-May-2004		SC		89.91		49,450.00
1			0201225042		Dec-2005		01-Feb-2005		PA		79.94		274,900.00
1			0616895678		Dec-2005		01-May-2002		NJ		64.94		226,000.00
1			1170002769		Dec-2005		01-May-2005		IL		112.45		60,720.44
1			1170007152		Dec-2005		01-Mar-2002		GA		105.34		136,948.00
1			1170015092		Dec-2005		01-Dec-2003		MO		99.20		95,236.00
1			1170015274		Nov-2005		01-Jan-2004		OK		94.41		49,091.00
1			1170015393		Dec-2005		01-Sep-2003		AR		80.00		73,948.00
1			1170015426		Nov-2005		01-May-2005		IN		104.62		119,335.15
1			1170015782		Dec-2005		01-Jun-2002		IA		95.28		29,536.00
1			1170015813		Dec-2005		01-Oct-1999		IA		102.67		51,333.00
1			1170016256		Dec-2005		01-Jan-2004		GA		64.56		66,197.00
1			1170016332		Dec-2005		01-Oct-2003		FL		91.31		131,950.00
1			1172002747		Dec-2005		01-Apr-1999		GA		97.50		63,377.00
1			1172002882		Sep-2005		01-Jun-2005		TX		108.70		115,870.25
1			1172003418		Dec-2005		01-Dec-2003		SC		97.95		95,501.00
1			1172003726		Dec-2005		01-Oct-2000		FL		97.17		69,964.00
1			1172003765		Nov-2005		01-Oct-2002		GA		96.66		53,165.00
1			1172003981		Dec-2005		01-Dec-2002		MI		97.06		131,036.00
1			1172004012		Dec-2005		01-Nov-2002		MI		97.90		91,536.00
1			1172004023		Nov-2005		01-Dec-2003		MI		98.23		60,900.00
1			1172004213		Dec-2005		01-Jan-2003		TN		100.00		138,295.00
1			1172004493		Nov-2005		01-Sep-2003		GA		98.45		103,377.00
1			1172004612		Dec-2005		01-Jun-2004		NC		98.90		121,153.00
1			1174005957		Dec-2005		01-Jan-1995		PA		99.75		59,850.00
1			3030020324		Sep-2005		01-Jan-2005		CO		99.40		165,000.00
1			5010015813		Dec-2005		01-Nov-2004		GA		96.92		126,000.00
2			0020897393		Oct-2005		01-Jul-2003		CA		69.56		340,900.00
2			0063539845		Oct-2005		01-Jan-2002		FL		90.00		72,000.00
2			0090043684		Oct-2005		01-Dec-2004		MA		80.00		280,000.00
2			0129341038		Oct-2005		01-Jul-2003		IN		80.00		60,000.00
2			0129472288		Oct-2005		01-Jul-2003		TX		70.00		101,500.00
2			0130011505		Oct-2005		01-Aug-2003		NV		80.00		226,607.00
2			0132654377		Oct-2005		01-Nov-2003		WA		73.54		104,800.00
2			0133871558		Oct-2005		01-Jan-2004		GA		78.34		269,500.00
2			0135105047		Dec-2005		01-Apr-2004		VA		75.00		142,500.00
2			0135352532		Sep-2005		01-Apr-2004		GA		85.00		132,600.00
2			0135414407		Oct-2005		01-Apr-2004		MA		85.00		229,500.00
2			0135435295		Nov-2005		01-Jun-2004		NC		98.73		78,000.00
2			0136057551		Nov-2005		01-Jun-2004		TX		90.00		69,300.00
2			0137290763		Dec-2005		01-Jun-2004		CO		89.59		201,600.00

2	0138240478	Oct-2005	01-Oct-2004	GA	79.80	64,000.00
2	0138333711	Oct-2005	01-May-2004	WI	83.33	137,500.00
2	0138513353	Dec-2005	01-Sep-2004	MN	80.00	160,000.00
2	0138545132	Sep-2005	01-Sep-2004	MN	90.00	118,656.00
2	0138612072	Dec-2005	01-Nov-2004	MO	80.00	124,800.00
2	0139198055	Dec-2005	01-Oct-2004	MN	75.00	49,500.00
2	0139638365	Oct-2005	01-Oct-2004	MA	74.23	268,000.00
2	0139746424	Dec-2005	01-Oct-2004	MA	70.00	343,000.00
2	0140041443	Sep-2005	14-Oct-2004	OH	90.00	51,300.00
2	0140144643	Oct-2005	01-Nov-2004	OH	90.00	39,150.00
2	0140219163	Dec-2005	01-Nov-2004	MO	90.00	124,200.00
2	0140744368	Sep-2005	01-Dec-2004	NY	85.00	44,200.00
2	0140781667	Dec-2005	01-Dec-2004	OH	90.00	63,000.00
2	0140962531	Nov-2005	01-Jan-2005	WI	75.00	53,625.00
2	0141475806	Sep-2005	01-Jan-2005	VA	99.80	249,500.00
2	0141759381	Dec-2005	01-Feb-2005	WV	80.00	219,920.00
2	1170016571	Nov-2005	01-Nov-2003	WA	96.53	222,016.00

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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>
1	0000000731	349,231.62	01-Sep-2005	2	7.250%	8,144.48
1	0001712221	111,335.47	01-Jul-2005	4	7.025%	3,020.81
1	0002698073	218,554.78	01-Jun-2005	5	6.625%	5,564.17
1	0006989739	52,334.09	01-Jun-2005	5	7.500%	1,574.46
1	0007927733	75,656.64	01-Jul-2005	4	8.375%	2,555.83
1	0008408538	59,428.93	01-May-2005	6	8.000%	1,853.05
1	0009295437	90,932.40	01-Jun-2005	5	6.250%	2,165.05
1	0009421297	168,317.35	01-May-2005	6	7.650%	5,003.30
1	0027223486	67,601.52	01-May-2005	6	5.500%	1,471.40
1	0040109563	313,755.40	01-May-2005	6	6.500%	7,827.64
1	0042780015	58,501.46	01-Apr-2005	7	6.500%	1,459.37
1	0104880422	456,960.88	01-Jul-2005	4	8.875%	16,395.83
1	0105377550	534,163.49	01-Jul-2005	4	8.750%	18,887.90
1	0126478841	154,670.71	01-Apr-2005	7	6.950%	4,121.87
1	0131261588	29,693.94	01-Apr-2005	7	9.500%	1,141.09
1	0132646134	50,270.20	01-May-2005	6	9.125%	1,794.31
1	0133570333	104,638.41	01-May-2005	6	6.125%	2,550.31
1	0135620375	99,180.91	01-May-2005	6	6.500%	2,572.59
1	0137946331	50,847.03	01-Aug-2005	3	7.875%	1,614.20
1	0138114517	160,204.83	01-Jun-2005	5	7.750%	4,994.83
1	0138131339	62,484.78	01-Apr-2005	7	8.125%	2,042.84
1	0138442546	19,352.93	01-May-2005	6	9.250%	701.41
1	0140782574	39,350.53	01-Apr-2005	7	7.375%	1,125.40
1	0192830628	48,831.55	01-Jun-2005	5	6.750%	1,318.78
1	0201225042	273,493.89	01-Jul-2005	4	6.875%	7,251.90
1	0616895678	218,094.68	01-Jun-2005	5	7.125%	6,007.69
1	1170002769	60,554.89	01-Jun-2005	5	6.500%	1,511.07
1	1170007152	131,028.10	01-Jun-2005	5	6.750%	3,404.27
1	1170015092	93,422.42	01-Apr-2005	7	6.500%	2,330.73
1	1170015274	48,205.37	01-Apr-2005	7	6.500%	1,202.67
1	1170015393	71,945.18	01-Jul-2005	4	5.375%	1,457.63
1	1170015426	119,178.62	18-May-2005	5	6.000%	2,723.93
1	1170015782	25,584.58	01-Apr-2005	7	7.000%	686.60
1	1170015813	48,040.40	01-May-2005	6	8.000%	1,497.70
1	1170016256	65,002.70	01-Jun-2005	5	6.500%	1,621.74
1	1170016332	129,170.81	01-May-2005	6	6.500%	3,222.52
1	1172002747	58,721.81	01-Jun-2005	5	8.000%	1,830.43
1	1172002882	115,290.39	01-Nov-2005	0	7.000%	1,249.51
1	1172003418	93,008.71	01-Apr-2005	7	6.000%	2,126.51
1	1172003726	66,042.67	01-Jun-2005	5	8.500%	2,196.70
1	1172003765	51,023.16	01-May-2005	6	7.250%	1,431.95
1	1172003981	126,718.53	01-Jul-2005	4	6.250%	3,028.90
1	1172004012	87,644.21	01-Jun-2005	5	6.750%	2,277.12
1	1172004023	59,689.53	01-Apr-2005	7	6.500%	1,489.14
1	1172004213	134,087.30	01-Jul-2005	4	6.500%	3,344.76
1	1172004493	100,075.77	01-Jun-2005	5	5.750%	2,183.72
1	1172004612	119,450.44	01-Apr-2005	7	6.250%	2,855.86
1	1174005957	53,352.49	01-Jul-2005	4	9.500%	1,994.60
1	3030020324	163,938.69	01-Apr-2005	7	6.500%	4,090.68
1	5010015813	124,926.64	01-Jun-2005	5	6.375%	3,052.07
2	0020897393	330,818.82	01-May-2005	6	5.375%	6,702.35
2	0063539845	66,827.37	01-Apr-2005	7	6.750%	1,740.30
2	0090043684	278,040.57	01-Apr-2005	7	6.770%	7,250.62
2	0129341038	58,799.10	01-May-2005	6	7.500%	1,711.91
2	0129472288	99,343.04	01-Jun-2005	5	7.250%	2,788.81
2	0130011505	221,396.57	01-Aug-2005	3	7.625%	5,919.73
2	0132654377	102,840.58	01-May-2004	18	6.875%	2,726.39

2	0133871558	263,525.02	01-Jun-2005	5	5.375%	5,339.43
2	0135105047	139,530.70	01-Aug-2005	3	7.125%	3,993.18
2	0135352532	130,616.81	01-Aug-2005	3	6.875%	3,602.15
2	0135414407	226,697.83	01-Jun-2005	5	7.250%	6,594.73
2	0135435295	76,750.71	01-Jun-2005	5	5.000%	1,513.11
2	0136057551	68,758.30	01-Jun-2005	5	8.750%	2,430.47
2	0137290763	199,452.41	01-Aug-2005	3	7.950%	6,394.23
2	0138240478	63,611.57	01-May-2005	6	7.500%	1,915.50
2	0138333711	136,088.21	01-May-2005	6	7.375%	4,026.51
2	0138513353	158,513.98	01-Aug-2005	3	7.500%	4,784.69
2	0138545132	117,901.46	01-May-2005	6	7.875%	3,734.69
2	0138612072	124,076.55	01-Aug-2005	3	8.875%	4,456.28
2	0139198055	49,230.45	01-Aug-2005	3	9.660%	1,929.23
2	0139638365	265,928.15	01-May-2005	6	6.250%	6,621.45
2	0139746424	341,075.95	01-Jun-2005	5	8.500%	11,701.45
2	0140041443	50,989.16	14-May-2005	5	8.000%	1,641.26
2	0140144643	38,937.16	01-Jun-2005	5	8.500%	1,335.84
2	0140219163	123,133.47	01-Aug-2005	3	7.125%	3,524.22
2	0140744368	43,973.94	01-May-2005	6	6.875%	1,209.57
2	0140781667	62,555.64	01-Aug-2005	3	7.350%	1,849.09
2	0140962531	53,374.38	01-Jul-2005	4	8.125%	1,748.92
2	0141475806	248,078.21	01-Jul-2005	4	7.125%	7,094.42
2	0141759381	218,623.24	01-Aug-2005	3	6.950%	6,097.89
2	1170016571	215,557.82	01-Jun-2005	5	4.875%	3,918.57

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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

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Summary		12 Month Bankruptcy History*	
New Bankruptcy Loans		Month	Bankruptcy Percentage
<s>	<c>	<s>	<c>
Loans in Bankruptcy	9	Jan-05	0.000%
Original Principal Balance	892,743.00	Feb-05	0.000%
Current Principal Balance	879,806.23	Mar-05	0.000%
		Apr-05	0.000%
		May-05	0.000%
Current Bankruptcy Total		Jun-05	0.000%
Loans in Bankruptcy	130	Jul-05	0.000%
Original Principal Balance	12,839,340.79	Aug-05	0.000%
Current Principal Balance	12,368,036.62	Sep-05	2.404%
		Oct-05	2.776%
		Nov-05	3.675%
		Dec-05	3.801%

*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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1		12 Month Bankruptcy History*	
New Bankruptcy Loans		Month	Bankruptcy Percentage
<s>	<c>	<s>	<c>
Loans in Bankruptcy	3	Jan-05	0.000%
Original Principal Balance	277,693.00	Feb-05	0.000%
Current Principal Balance	271,534.13	Mar-05	0.000%
		Apr-05	0.000%
		May-05	0.000%
Current Bankruptcy Total		Jun-05	0.000%
Loans in Bankruptcy	109	Jul-05	0.000%
Original Principal Balance	10,460,336.77	Aug-05	0.000%
Current Principal Balance	10,041,938.71	Sep-05	3.140%
		Oct-05	3.533%
		Nov-05	4.495%
		Dec-05	4.666%

*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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2		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	615,050.00	Feb-05	0.000%
Current Principal Balance	608,272.10	Mar-05	0.000%
		Apr-05	0.000%
		May-05	0.000%
Current Bankruptcy Total		Jun-05	0.000%
Loans in Bankruptcy	21		

Original Principal Balance 2,379,004.02
 Current Principal Balance 2,326,097.91

Jul-05 0.000%
 Aug-05 0.000%
 Sep-05 0.976%
 Oct-05 1.304%
 Nov-05 2.062%
 Dec-05 2.112%

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

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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance
<s>	<c>	<c>	<c>	<c>	<c>	<c>
1	0001347340	Sep-2005	01-Aug-2002	SC	79.44	105,650.00
1	0002069744	Sep-2005	01-May-2003	SC	76.29	133,500.00
1	0002854041	Sep-2005	01-Jan-2002	TX	98.47	93,057.00
1	0002862626	Sep-2005	01-Dec-2003	SC	78.45	96,500.00
1	0006250008	Sep-2005	01-Jan-1997	AR	80.69	52,450.00
1	0006432670	Sep-2005	01-Oct-1997	OH	89.72	56,971.00
1	0007380503	Sep-2005	01-Jan-1999	AL	97.31	54,500.00
1	0007996094	Nov-2005	01-Feb-2000	CO	100.00	72,500.00
1	0008321522	Sep-2005	01-Jul-2003	AZ	97.23	113,773.76
1	0025624115	Nov-2005	01-Jul-2003	OH	99.90	98,900.00
1	0026259523	Dec-2005	01-Dec-2003	OH	98.18	105,052.00
1	0037924552	Sep-2005	01-May-2004	GA	90.89	107,250.00
1	0043050525	Nov-2005	01-Oct-2004	LA	93.52	94,455.00
1	0043187889	Sep-2005	01-Apr-2005	NY	95.00	78,850.00
1	0082171414	Sep-2005	01-Oct-2003	NC	89.20	101,700.00
1	0126139898	Sep-2005	01-Mar-2003	MS	75.00	58,500.00
1	0129036554	Sep-2005	01-Jun-2003	VA	85.00	130,900.00
1	0132275637	Sep-2005	01-Nov-2003	GA	75.00	31,875.00
1	0132688607	Sep-2005	01-Dec-2003	VA	90.00	67,500.00
1	0133470518	Sep-2005	01-Dec-2003	SC	84.44	83,600.00
1	0133529107	Dec-2005	01-Jan-2004	AZ	100.00	58,500.00
1	0134427582	Nov-2005	01-Apr-2004	PA	95.00	95,000.00
1	0134572619	Nov-2005	01-Apr-2004	GA	85.00	73,100.00
1	0138623723	Nov-2005	01-Aug-2004	NY	57.14	120,000.00
1	0138744404	Sep-2005	01-Sep-2004	PA	90.00	113,850.00
1	0138838982	Sep-2005	01-Sep-2004	IL	85.00	51,000.00
1	0141950618	Nov-2005	01-Feb-2005	IN	90.00	43,200.00
1	0450119006	Nov-2005	01-May-2005	PA	80.00	122,800.00
1	1170002743	Sep-2005	01-Sep-2002	NC	95.83	84,333.00
1	1170002758	Sep-2005	01-Mar-2002	NJ	104.91	121,701.00
1	1170002762	Sep-2005	01-Feb-2003	SC	97.83	42,068.00
1	1170002817	Sep-2005	01-Mar-1998	NC	95.11	96,063.00
1	1170007169	Sep-2005	01-Dec-1997	KY	93.45	63,456.00
1	1170007179	Sep-2005	01-Feb-2001	PA	99.39	97,400.00
1	1170007181	Sep-2005	01-Jul-2001	TX	97.63	71,760.00
1	1170007186	Sep-2005	01-Jun-2000	MD	80.00	111,846.00
1	1170007214	Sep-2005	01-Oct-1999	OH	94.62	124,898.00
1	1170007217	Sep-2005	01-Jun-1993	FL	90.70	58,958.00
1	1170015131	Sep-2005	01-Nov-2002	MO	99.20	74,312.00
1	1170015162	Nov-2005	01-May-2003	TN	93.14	60,544.00
1	1170015196	Sep-2005	01-Aug-2003	UT	98.45	166,388.00
1	1170015227	Sep-2005	01-Oct-2003	IN	98.28	133,654.00
1	1170015238	Sep-2005	01-Oct-2003	IN	87.06	72,268.00
1	1170015277	Nov-2005	01-Jan-2004	TX	98.02	156,828.00
1	1170015285	Sep-2005	01-Dec-2003	IN	89.67	95,501.00
1	1170015315	Sep-2005	01-Feb-2004	OH	95.70	157,904.00
1	1170015354	Dec-2005	01-May-2004	NM	99.25	114,141.00
1	1170015357	Sep-2005	01-May-2004	TN	99.91	87,422.00
1	1170015392	Sep-2005	01-Dec-2003	AZ	97.14	143,768.00
1	1170015428	Sep-2005	01-Oct-2003	KY	89.91	107,083.00
1	1170015548	Sep-2005	01-Sep-2001	GA	98.41	139,550.00
1	1170015714	Sep-2005	01-Aug-2003	KS	99.93	78,694.00
1	1170015737	Sep-2005	01-Jan-2004	TN	98.12	92,720.00
1	1170015773	Sep-2005	01-Aug-2001	CA	95.25	140,538.00
1	1170015791	Sep-2005	01-Oct-1996	IN	98.41	66,922.00
1	1170016056	Sep-2005	01-Feb-2003	TX	97.53	114,106.00
1	1170016194	Sep-2005	01-Jun-2003	TX	80.00	61,820.00
1	1170016461	Sep-2005	01-Jun-2003	PA	96.93	72,700.00
1	1170016524	Nov-2005	01-Jun-2003	MS	97.31	84,671.00
1	1170016548	Sep-2005	01-Aug-2003	CO	94.13	127,070.00
1	1170016562	Sep-2005	01-Sep-2003	MN	98.39	150,537.00
1	1172002741	Sep-2005	01-Sep-2000	FL	93.62	59,918.00
1	1172002772	Sep-2005	01-Feb-2001	IN	99.77	64,850.00

1	1172002783	Sep-2005	01-Aug-1994	LA	97.72	66,450.00
1	1172002842	Sep-2005	01-Nov-1998	OH	112.74	69,900.00
1	1172002914	Nov-2005	01-Nov-2003	AR	99.12	128,850.00
1	1172003131	Oct-2005	01-Jul-2003	AR	98.45	60,057.00
1	1172003139	Oct-2005	01-Feb-2003	CO	98.61	221,865.00
1	1172003180	Sep-2005	01-Jun-2003	GA	95.23	91,798.00
1	1172003356	Sep-2005	01-Oct-1998	OH	93.75	110,532.00
1	1172003366	Sep-2005	01-Jul-1999	OH	99.09	96,115.00
1	1172003412	Sep-2005	01-Aug-1999	SC	99.03	97,050.00
1	1172003430	Sep-2005	01-Jan-2001	TN	98.33	147,495.00
1	1172003431	Sep-2005	01-Mar-2002	TN	98.42	150,575.00
1	1172003607	Sep-2005	01-May-2003	AL	97.98	81,816.00
1	1172003689	Nov-2005	01-Sep-2002	FL	97.08	156,302.00
1	1172003732	Oct-2005	01-Jun-2003	FL	88.95	90,286.00
1	1172003735	Nov-2005	01-Sep-2003	FL	86.27	116,471.00
1	1172003762	Oct-2005	01-Oct-2002	GA	98.43	144,600.00
1	1172003815	Nov-2005	01-Feb-2005	GA	101.42	125,254.01
1	1172003869	Oct-2005	01-May-2004	GA	97.34	97,335.00
1	1172003896	Oct-2005	01-Aug-2003	IL	94.54	60,504.00
1	1172003967	Sep-2005	01-Jul-2003	MD	87.50	76,125.00
1	1172004029	Oct-2005	01-Aug-2002	MS	98.91	113,250.00
1	1172004053	Sep-2005	01-Aug-2003	NY	97.45	62,371.00
1	1172004057	Sep-2005	01-Feb-1998	NY	97.61	65,400.00
1	1172004077	Nov-2005	01-Jan-2003	NC	92.23	95,009.00
1	1172004172	Sep-2005	01-Jul-1998	PA	100.00	36,000.00
1	1172004240	Nov-2005	01-Jun-2003	TX	97.65	170,883.00
1	1172004251	Oct-2005	01-Sep-2003	TX	100.00	115,557.00
1	1172004290	Nov-2005	01-Nov-2003	TX	97.86	131,138.00
1	1172004313	Sep-2005	01-Nov-2003	TX	98.44	127,971.00
1	1172004323	Sep-2005	01-Oct-2002	TX	91.91	32,170.00
1	1172004333	Sep-2005	01-Dec-2003	TX	98.45	78,764.00
1	1172004382	Sep-2005	01-Jul-1999	VA	98.04	50,000.00
1	1172004456	Sep-2005	01-Jul-1998	FL	94.93	67,400.00
1	1172004477	Sep-2005	01-Jun-1998	GA	99.90	102,900.00
1	1172004677	Sep-2005	01-May-2004	TN	98.14	91,760.00
1	1172004699	Sep-2005	01-Mar-2003	TX	74.22	96,485.00
1	1172004721	Sep-2005	01-May-2003	UT	97.70	109,433.00
1	1172004804	Sep-2005	01-Jan-2002	GA	98.08	96,120.00
1	1172004805	Nov-2005	01-Aug-2002	GA	99.04	111,915.00
1	1172004961	Sep-2005	01-Jan-1996	NC	99.93	85,941.00
1	1172005064	Nov-2005	01-May-2004	TX	97.95	132,229.00
1	1174002024	Sep-2005	01-Nov-2002	AR	88.93	40,017.00
1	1174005975	Sep-2005	01-Nov-2001	MI	80.00	73,343.00
1	1174005989	Sep-2005	01-Sep-2000	MO	93.81	51,125.00
1	1174010594	Sep-2005	01-Jan-2004	MI	93.76	99,382.00
1	1174010670	Sep-2005	01-Feb-2003	NJ	98.45	123,068.00
2	0005032277	Dec-2005	01-Jul-1999	MI	82.40	41,200.00
2	0010884013	Nov-2005	01-Nov-2004	WA	96.58	128,452.02
2	0037904232	Dec-2005	01-Aug-2004	NC	100.00	101,000.00
2	0125405951	Nov-2005	01-Jan-2003	FL	78.95	300,000.00
2	0126102086	Sep-2005	01-Feb-2003	TN	80.00	64,000.00
2	0136564051	Oct-2005	01-Jun-2004	TN	90.00	45,270.00
2	0137325833	Oct-2005	01-Jun-2004	MN	90.00	211,500.00
2	0138508569	Nov-2005	01-Aug-2004	OR	90.00	120,600.00
2	0138651989	Dec-2005	01-Sep-2004	MO	95.00	180,500.00
2	0139826341	Dec-2005	01-Oct-2004	MO	78.95	45,000.00
2	0140746553	Nov-2005	01-Dec-2004	MO	80.00	73,600.00
2	0140897984	Dec-2005	01-Jan-2005	TX	85.00	133,450.00
2	0140962838	Dec-2005	01-Jan-2005	UT	85.00	113,900.00
2	0141220947	Nov-2005	01-Jan-2005	CA	90.00	220,500.00
2	0141289827	Sep-2005	01-Feb-2005	OR	100.00	144,990.00
2	0200504275	Nov-2005	01-Feb-2005	TX	80.00	100,000.00
2	1170015533	Sep-2005	01-Jun-2002	MO	96.42	44,355.00
2	1170016081	Sep-2005	01-Oct-1997	GA	94.77	42,648.00
2	1172002796	Oct-2005	01-Feb-2003	MI	95.18	109,457.00
2	1172004071	Sep-2005	01-Jun-1998	NC	95.70	66,900.00
2	1174010603	Sep-2005	01-May-2003	TN	89.01	91,682.00

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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>
1	0001347340	101,308.97	01-Nov-2005	0	6.500%	1,014.55
1	0002069744	129,399.67	01-Nov-2005	0	6.925%	1,386.94
1	0002854041	87,591.81	01-Sep-2005	2	7.000%	1,896.31
1	0002862626	93,643.13	01-Nov-2005	0	5.125%	722.31
1	0006250008	46,977.06	01-Apr-2006	(5)	8.500%	0.00
1	0006432670	44,851.90	01-Sep-2005	2	8.500%	1,194.43
1	0007380503	49,568.36	01-Aug-2005	3	7.000%	1,395.00

1	0007996094	68,216.74	01-Oct-2005	1	8.000%	1,321.69
1	0008321522	109,861.66	01-Nov-2005	0	6.250%	1,053.53
1	0025624115	95,946.45	01-Oct-2005	1	6.000%	1,379.24
1	0026259523	102,391.68	01-Nov-2005	0	6.000%	939.13
1	0037924552	105,663.48	01-Jul-2005	4	6.250%	2,636.06
1	0043050525	93,216.54	01-Nov-2005	0	6.500%	932.62
1	0043187889	78,268.79	01-Nov-2005	0	6.500%	815.69
1	0082171414	99,972.63	01-Sep-2005	2	8.125%	2,539.97
1	0126139898	57,365.51	01-Aug-2005	3	9.375%	2,119.91
1	0129036554	127,748.44	01-Oct-2005	1	7.375%	2,195.67
1	0132275637	30,069.61	01-Aug-2005	3	10.375%	1,233.51
1	0132688607	66,456.24	01-Sep-2005	2	8.125%	1,688.44
1	0133470518	82,539.44	01-Aug-2005	3	8.875%	2,878.37
1	0133529107	57,260.26	01-Nov-2005	0	6.750%	620.64
1	0134427582	93,499.89	01-Jul-2005	4	6.250%	2,332.57
1	0134572619	71,948.02	01-Nov-2005	0	7.500%	869.75
1	0138623723	119,106.14	01-May-2005	6	7.625%	3,648.51
1	0138744404	112,541.97	01-Nov-2005	0	7.625%	1,336.97
1	0138838982	50,566.91	01-Nov-2005	0	10.750%	885.13
1	0141950618	42,989.59	01-Jul-2005	4	7.125%	1,229.40
1	0450119006	122,527.99	01-Oct-2005	1	6.000%	1,684.79
1	1170002743	81,051.57	01-Dec-2005	(1)	7.000%	439.50
1	1170002758	116,756.01	01-Jul-2005	4	6.750%	3,033.57
1	1170002762	40,651.89	01-Nov-2005	0	6.500%	406.74
1	1170002817	86,737.58	01-Aug-2005	3	7.000%	2,345.51
1	1170007169	57,755.86	01-Nov-2005	0	8.000%	722.45
1	1170007179	92,941.34	01-Nov-2005	0	8.250%	1,201.09
1	1170007181	68,277.97	01-Sep-2005	2	7.000%	1,478.50
1	1170007186	104,720.31	01-Nov-2005	0	8.000%	1,316.65
1	1170007214	116,881.48	01-Oct-2005	1	7.875%	2,155.00
1	1170007217	48,847.34	01-Oct-2005	1	8.000%	915.89
1	1170015131	71,505.63	01-Nov-2005	0	6.375%	700.57
1	1170015162	58,957.29	01-Jun-2005	5	6.500%	1,470.74
1	1170015196	161,596.72	01-Aug-2005	3	5.625%	3,446.46
1	1170015227	130,773.95	01-Sep-2005	2	6.875%	2,777.58
1	1170015238	70,269.06	01-Oct-2005	1	5.750%	922.29
1	1170015277	153,848.67	01-Jun-2005	5	6.250%	3,678.03
1	1170015285	93,162.79	01-Oct-2005	1	6.000%	1,280.99
1	1170015315	153,514.45	01-Nov-2005	0	5.000%	1,152.24
1	1170015354	111,882.19	01-Nov-2005	0	6.000%	1,026.15
1	1170015357	85,769.89	01-Nov-2005	0	6.250%	822.39
1	1170015392	142,665.12	01-Nov-2005	0	6.000%	1,311.53
1	1170015428	103,717.29	01-Nov-2005	0	5.500%	864.86
1	1170015548	133,783.96	01-Jul-2005	4	7.375%	3,824.19
1	1170015714	76,302.87	01-Oct-2005	1	5.750%	1,001.48
1	1170015737	90,672.61	01-Nov-2005	0	6.500%	907.19
1	1170015773	128,037.10	01-Nov-2005	0	7.250%	1,452.53
1	1170015791	58,965.52	01-May-2005	6	9.000%	2,081.48
1	1170016056	109,747.33	01-Sep-2005	2	6.000%	2,010.80
1	1170016194	59,833.45	01-Nov-2005	0	6.000%	548.80
1	1170016461	70,426.85	01-Oct-2005	1	6.500%	1,056.41
1	1170016524	81,850.20	01-Nov-2005	0	5.875%	733.68
1	1170016548	122,913.69	01-Nov-2005	0	5.500%	1,024.94
1	1170016562	146,541.37	01-Sep-2005	2	6.000%	2,685.02
1	1172002741	52,511.29	01-Oct-2005	1	8.500%	1,050.22
1	1172002772	62,054.51	01-Nov-2005	0	8.750%	853.64
1	1172002783	56,937.37	01-Sep-2005	2	9.000%	1,611.69
1	1172002842	64,815.69	01-Nov-2005	0	8.500%	864.72
1	1172002914	126,081.31	01-May-2005	6	6.125%	2,948.45
1	1172003131	58,264.98	01-Oct-2005	1	6.000%	801.13
1	1172003139	215,050.69	01-Aug-2005	3	6.500%	5,370.30
1	1172003180	89,161.18	01-Aug-2005	3	6.000%	2,040.88
1	1172003356	100,922.23	01-Sep-2005	2	7.125%	2,227.08
1	1172003366	88,639.44	01-Nov-2005	0	7.125%	979.40
1	1172003412	89,715.30	01-Sep-2005	2	7.500%	2,091.97
1	1172003430	140,198.86	01-Oct-2005	1	7.750%	2,541.09
1	1172003431	144,755.23	01-Sep-2005	2	7.250%	3,255.26
1	1172003607	79,467.02	01-Sep-2005	2	6.500%	1,588.46
1	1172003689	150,756.42	01-Nov-2005	0	7.500%	1,759.69
1	1172003732	87,567.70	01-Nov-2005	0	6.500%	876.15
1	1172003735	112,815.66	01-Oct-2005	1	5.875%	1,515.96
1	1172003762	139,725.16	01-Jul-2005	4	6.500%	3,485.23
1	1172003815	124,349.93	01-Nov-2005	0	6.000%	1,140.48
1	1172003869	95,429.35	01-Oct-2005	1	5.750%	1,252.50
1	1172003896	58,426.28	01-Aug-2005	3	6.000%	1,337.31
1	1172003967	73,766.25	01-Nov-2005	0	6.000%	676.59
1	1172004029	109,534.29	01-Jul-2005	4	7.000%	2,960.30
1	1172004053	60,684.19	01-Aug-2005	3	5.875%	1,357.45
1	1172004057	59,457.68	01-Nov-2005	0	7.750%	718.96
1	1172004077	91,270.98	01-Oct-2005	1	6.750%	1,426.11
1	1172004172	32,623.26	01-Jan-2006	(2)	7.750%	0.00
1	1172004240	166,437.42	01-Jul-2005	4	6.375%	4,065.29
1	1172004251	112,938.33	01-Jun-2005	5	6.500%	2,817.49
1	1172004290	128,108.08	01-Oct-2005	1	6.500%	1,921.63
1	1172004313	124,074.64	01-Nov-2005	0	5.875%	1,112.19

1	1172004323	29,802.00	01-Sep-2005	2	7.500%	694.52
1	1172004333	77,024.96	01-Oct-2005	1	6.500%	1,155.37
1	1172004382	45,731.23	01-Dec-2005	(1)	7.000%	248.07
1	1172004456	59,783.10	01-Sep-2005	2	7.500%	1,393.78
1	1172004477	95,322.64	01-Sep-2005	2	8.500%	2,540.37
1	1172004677	89,906.57	01-Sep-2005	2	5.250%	1,422.63
1	1172004699	93,048.01	01-Nov-2005	0	6.000%	853.45
1	1172004721	105,920.79	01-Jun-2005	5	5.500%	2,200.99
1	1172004804	92,237.06	01-Nov-2005	0	7.500%	1,076.66
1	1172004805	107,795.29	01-Nov-2005	0	7.000%	1,168.42
1	1172004961	75,125.24	01-Oct-2005	1	7.750%	1,361.63
1	1172005064	127,967.35	01-Jun-2005	5	6.375%	3,117.95
1	1174002024	38,625.91	01-Dec-2005	(1)	7.000%	209.45
1	1174005975	69,911.46	01-Nov-2005	0	7.000%	757.81
1	1174005989	48,380.62	01-Mar-2006	(4)	8.750%	0.00
1	1174010594	97,197.01	01-Sep-2005	2	6.000%	1,780.94
1	1174010670	118,760.52	01-Nov-2005	0	6.500%	1,188.58
2	0005032277	39,386.14	01-Jun-2005	5	10.250%	1,637.06
2	0010884013	124,519.19	01-Nov-2005	0	4.125%	753.20
2	0037904232	99,005.24	01-Sep-2005	2	4.250%	1,319.08
2	0125405951	291,638.24	01-Apr-2005	7	6.950%	7,821.73
2	0126102086	63,287.25	01-Nov-2005	0	8.000%	791.44
2	0136564051	44,942.93	01-Apr-2005	7	8.375%	1,516.29
2	0137325833	208,928.96	01-Jul-2005	4	7.125%	5,974.32
2	0138508569	119,253.91	01-Sep-2005	2	8.625%	3,328.04
2	0138651989	178,922.10	01-May-2005	6	6.375%	4,548.14
2	0139826341	44,639.81	01-May-2005	6	7.500%	1,299.90
2	0140746553	73,296.69	01-Jul-2005	4	9.750%	2,898.40
2	0140897984	132,889.82	01-Jun-2005	5	7.875%	4,212.83
2	0140962838	113,428.99	01-Jun-2005	5	7.950%	3,631.38
2	0141220947	218,246.96	01-Nov-2005	0	6.500%	2,274.50
2	0141289827	143,622.23	01-Nov-2005	0	7.250%	1,676.30
2	0200504275	99,028.57	01-Nov-2005	0	6.250%	949.50
2	1170015533	42,003.67	01-Oct-2005	1	5.625%	538.16
2	1170016081	38,128.31	01-Oct-2005	1	6.125%	504.37
2	1172002796	104,500.51	01-Oct-2005	1	5.000%	1,175.63
2	1172004071	58,576.54	01-Sep-2005	2	5.750%	926.37
2	1174010603	87,851.85	01-Oct-2005	1	5.625%	1,125.61

</TABLE>

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Realized Loss Detail Report - Loans with Losses during Current Period

Summary

Group	# Loans with Losses	Prior Principal Balance	Realized Loss/(Gain) Amount	Current Loss Percentage
<s> 1	<c> 0	<c> 0.00	<c> 0.00	0.000%
2	0	0.00	0.00	0.000%
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)
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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	0.000%	N/A	Aug-2005	0.000%	N/A
Sep-2005	0.000%	N/A	Sep-2005	0.000%	N/A
Oct-2005	0.000%	N/A	Oct-2005	0.000%	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.000%	N/A	Dec-2005	0.000%	N/A

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

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

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

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<CAPTION>

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

<CAPTION>

MDR: Current vs 12mo Average*			SDA: Current vs 12mo Average*		
Month <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	0.000%	N/A	Aug-2005	0.000%	N/A
Sep-2005	0.000%	N/A	Sep-2005	0.000%	N/A
Oct-2005	0.000%	N/A	Oct-2005	0.000%	N/A
Nov-2005	0.000%	N/A	Nov-2005	0.000%	N/A
Dec-2005	0.000%	N/A	Dec-2005	0.000%	N/A

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

*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>

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>

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

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<CAPTION>

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

<CAPTION>

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

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<CAPTION>

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

<CAPTION>

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

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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 CDR/(WAS*0.02) else if WAS is greater than 30 and less than or equal to 60 then CDR/0.6 else if WAS is greater than 60 and less than or equal to 120 then CDR/(0.6 - ((WAS-60)*0.0095)) else if WAS is greater than 120 then CDR/0.03

Loss Severity Approximation for current period: $\text{sum}(\text{Realized Loss Amount}) / \text{sum}(\text{Beg Principal Balance of Liquidated Loans})$

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Prepayment Detail - Prepayments during Current Period

Summary		Loans Paid In Full			Repurchased Loans		
Group	Count	Original Principal Balance	Current Principal Balance	Count	Original Principal Balance	Current Principal Balance	
<s>	<c>		<c>	<c>		<c>	

1	40	6,093,402.30	5,920,703.02	0	0.00	0.00
2	13	2,381,550.00	2,358,279.35	0	0.00	0.00
Total	53	8,474,952.30	8,278,982.37	0	0.00	0.00

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Prepayment Detail - Prepayments during Current Period (continued)

Summary

Group	Count	Substitution Loans			Liquidated Loans		Curtailment Amount
		Original Principal Balance	Current Principal Balance	Count	Original Principal Balance	Current Principal Balance	
1	0	0.00	0.00	0	0.00	29,853.42	
2	0	0.00	0.00	0	0.00	50,954.16	
Total	0	0.00	0.00	0	0.00	80,807.58	

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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
1	0002831229	SC	78.79	01-Dec-2003	104,400.00	101,573.70
1	0002853898	TX	99.22	01-Apr-1997	95,750.00	85,925.54
1	0002853959	TX	100.00	01-Jul-1997	90,500.00	82,946.05
1	0004012399	ID	95.00	01-Aug-2003	129,200.00	126,138.30
1	0011103643	CT	80.00	01-Apr-2003	145,600.00	142,000.34
1	0026844829	MA	47.13	01-Aug-2003	179,100.00	173,100.30
1	0049813025	FL	66.27	01-Mar-2005	84,500.00	81,877.89
1	0105772004	VA	90.00	01-May-2004	135,000.00	132,872.63
1	0106372004	GA	97.79	01-May-2004	332,500.00	325,985.48
1	0123567208	CO	80.00	01-Nov-2002	320,000.00	307,830.41
1	0139104574	NJ	85.00	01-Oct-2004	164,900.00	162,981.70
1	0141173062	CA	72.37	01-Feb-2005	351,000.00	347,497.81
1	0142626001	AZ	98.50	01-Aug-2004	151,648.00	149,599.97
1	0188440556	NV	98.64	01-Sep-2003	103,574.00	100,483.34
1	0195520325	CA	61.80	01-Nov-2004	333,700.00	328,457.07
1	0220941801	NV	98.65	01-May-2005	115,424.52	114,503.19
1	0631502853	FL	70.00	01-Feb-2004	108,500.00	105,813.87
1	0946401001	GA	98.56	01-Jul-2002	137,000.00	132,161.24
1	1010023733	AZ	105.52	01-Mar-2005	191,000.00	189,187.98
1	1170002873	WA	99.61	01-Jun-1999	115,542.00	106,264.68
1	1170015419	IL	101.18	01-May-2005	94,093.78	93,483.07
1	1170015437	MI	96.70	01-May-2004	98,632.00	96,572.05
1	1170015672	FL	91.83	01-Jan-2004	78,053.00	76,249.68
1	1172002820	NM	93.98	01-Jul-2003	125,752.00	121,619.44
1	1172003126	WI	94.84	01-Oct-2000	94,836.00	90,293.80
1	1172003630	AZ	89.95	01-Feb-2003	132,224.00	127,202.92
1	1172003634	AZ	97.92	01-Jan-2004	91,070.00	88,965.84
1	1172003727	FL	90.94	01-Nov-2002	72,750.00	70,200.70
1	1172004472	FL	99.22	01-Jul-2003	89,294.00	86,375.05
1	1174010637	NJ	97.17	01-Jan-2004	228,350.00	222,730.31
1	3301313395	VA	32.75	01-Feb-2005	177,180.00	170,238.30
1	4100001655	AZ	99.61	01-Dec-2004	186,275.00	184,118.19
1	5725003504	TX	63.63	01-Dec-2004	78,586.00	75,638.13
1	6199353266	TX	80.00	01-Jul-2002	470,400.00	451,519.37
1	6211159394	NY	26.89	01-Feb-2005	114,268.00	109,513.58
1	6358343355	VA	95.18	01-Jun-2005	79,000.00	78,363.83
1	6920001994	AZ	98.33	01-Dec-2004	129,800.00	128,331.62
1	6976200268	MO	100.00	01-Mar-2004	93,000.00	90,701.40
1	7000012396	AZ	100.00	01-Feb-2005	133,000.00	131,310.85
1	7064745776	CA	69.70	01-Oct-2003	138,000.00	122,462.63
2	0002867572	CO	67.55	01-Sep-2004	104,700.00	102,896.71
2	0030290274	TN	71.09	01-Nov-2004	302,150.00	296,810.28
2	0035246446	FL	83.52	01-Sep-2000	76,000.00	72,383.03
2	0138407762	GA	77.00	01-Aug-2004	107,800.00	106,025.60
2	0138710272	NJ	84.97	01-Sep-2004	157,200.00	155,592.64
2	0139542989	VA	74.95	01-Nov-2004	78,700.00	78,120.39
2	0139994842	CA	80.00	01-Dec-2004	256,000.00	255,945.09
2	0140838723	PA	90.00	01-Nov-2004	81,000.00	80,248.11
2	0141349589	CA	57.03	01-Jan-2005	105,500.00	104,609.89
2	0141541607	CA	60.00	01-Feb-2005	177,000.00	174,350.13
2	0141747733	MD	80.00	01-Feb-2005	280,000.00	276,781.74
2	0142925262	CA	95.00	01-Apr-2005	351,500.00	348,714.13
2	4674461688	CA	80.00	01-Apr-2005	304,000.00	303,990.00

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Prepayment Loan Detail - Prepayments during Current Period (continued)

Group	Loan Number	PIF Type	Months Delinquent	Current Loan Rate	Original Term	Seasoning
1	0002831229	Loan Paid in Full	0	5.875%	360	24
1	0002853898	Loan Paid in Full	1	8.500%	360	104
1	0002853959	Loan Paid in Full	0	9.000%	360	101
1	0004012399	Loan Paid in Full	0	7.875%	360	28
1	0011103643	Loan Paid in Full	5	7.990%	180	32
1	0026844829	Loan Paid in Full	1	6.625%	360	28
1	0049813025	Loan Paid in Full	0	6.375%	240	9
1	0105772004	Loan Paid in Full	0	7.500%	360	19
1	0106372004	Loan Paid in Full	3	6.375%	360	19
1	0123567208	Loan Paid in Full	0	6.500%	360	37
1	0139104574	Loan Paid in Full	0	7.500%	360	14
1	0141173062	Loan Paid in Full	0	6.625%	360	10
1	0142626001	Loan Paid in Full	0	7.500%	360	16
1	0188440556	Loan Paid in Full	2	6.000%	360	27
1	0195520325	Loan Paid in Full	0	5.625%	360	13
1	0220941801	Loan Paid in Full	2	7.875%	329	7
1	0631502853	Loan Paid in Full	2	5.875%	360	22
1	0946401001	Loan Paid in Full	2	7.625%	360	41
1	1010023733	Loan Paid in Full	0	6.375%	360	9
1	1170002873	Loan Paid in Full	1	7.375%	360	78
1	1170015419	Loan Paid in Full	2	6.500%	336	7
1	1170015437	Loan Paid in Full	1	6.000%	360	19
1	1170015672	Loan Paid in Full	0	6.500%	360	23
1	1172002820	Loan Paid in Full	1	5.875%	360	29
1	1172003126	Loan Paid in Full	0	8.500%	360	62
1	1172003630	Loan Paid in Full	3	6.000%	360	34
1	1172003634	Loan Paid in Full	2	6.500%	360	23
1	1172003727	Loan Paid in Full	1	7.000%	360	37
1	1172004472	Loan Paid in Full	0	6.000%	360	29
1	1174010637	Loan Paid in Full	0	6.250%	360	23
1	3301313395	Loan Paid in Full	(1)	5.875%	180	10
1	4100001655	Loan Paid in Full	1	6.750%	360	12
1	5725003504	Loan Paid in Full	3	6.500%	360	12
1	6199353266	Loan Paid in Full	0	6.875%	360	41
1	6211159394	Loan Paid in Full	0	5.125%	180	10
1	6358343355	Loan Paid in Full	0	6.250%	360	6
1	6920001994	Loan Paid in Full	0	6.875%	360	12
1	6976200268	Loan Paid in Full	0	5.625%	360	21
1	7000012396	Loan Paid in Full	0	6.750%	360	10
1	7064745776	Loan Paid in Full	0	4.250%	180	26
2	0002867572	Loan Paid in Full	1	5.875%	360	15
2	0030290274	Loan Paid in Full	1	5.375%	360	13
2	0035246446	Loan Paid in Full	0	6.072%	360	63
2	0138407762	Loan Paid in Full	0	6.375%	360	16
2	0138710272	Loan Paid in Full	3	8.500%	360	15
2	0139542989	Loan Paid in Full	3	9.425%	360	13
2	0139994842	Loan Paid in Full	0	4.750%	360	12
2	0140838723	Loan Paid in Full	6	8.280%	360	13
2	0141349589	Loan Paid in Full	4	7.950%	360	11
2	0141541607	Loan Paid in Full	0	5.000%	360	10
2	0141747733	Loan Paid in Full	1	5.875%	360	10
2	0142925262	Loan Paid in Full	2	6.750%	360	8
2	4674461688	Loan Paid in Full	0	5.000%	360	8

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Prepayment - Voluntary Prepayments

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Summary

SMM	CPR	PSA
Current Month	Current Month	Current Month
3 Month Average	3 Month Average	3 Month Average
12 Month Average	12 Month Average	12 Month Average

<CAPTION>

CPR: Current vs 12mo Average*			PSA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A

Mar-2005	N/A	N/A
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	21.608%	N/A
Sep-2005	24.931%	N/A
Oct-2005	19.879%	N/A
Nov-2005	23.792%	N/A
Dec-2005	26.257%	N/A

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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	648.193%	N/A
Sep-2005	708.577%	N/A
Oct-2005	532.992%	N/A
Nov-2005	609.094%	N/A
Dec-2005	640.473%	N/A

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1

SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	2.692%	Current Month	27.925%	Current Month	605.248%
3 Month Average	2.105%	3 Month Average	22.441%	3 Month Average	504.420%
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	22.665%	N/A	Aug-2005	588.583%	N/A
Sep-2005	13.935%	N/A	Sep-2005	345.318%	N/A
Oct-2005	19.231%	N/A	Oct-2005	452.372%	N/A
Nov-2005	20.168%	N/A	Nov-2005	455.638%	N/A
Dec-2005	27.925%	N/A	Dec-2005	605.248%	N/A

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2

SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	2.141%	Current Month	22.877%	Current Month	739.061%
3 Month Average	2.358%	3 Month Average	24.801%	3 Month Average	856.980%
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	19.579%	N/A	Aug-2005	828.972%	N/A
Sep-2005	42.172%	N/A	Sep-2005	1,676.846%	N/A
Oct-2005	21.123%	N/A	Oct-2005	777.650%	N/A
Nov-2005	30.404%	N/A	Nov-2005	1,054.229%	N/A
Dec-2005	22.877%	N/A	Dec-2005	739.061%	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): $1 - ((1 - SMM)^{12})$

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
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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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