

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2006-01-05** | Period of Report: **2005-12-27**
SEC Accession No. **0001056404-06-000208**

([HTML Version](#) on secdatabase.com)

FILER

OWNIT MORTGAGE LOAN TRUST, SERIES 2005-4

CIK: **1342868** | State of Incorporation: **DE** | Fiscal Year End: **1228**
Type: **8-K** | Act: **34** | File No.: **333-127233-14** | Film No.: **06511108**
SIC: **6189** Asset-backed securities

Mailing Address
*WORLD FINANCIAL CTR N
TOWER
250 VESEY ST 10TH FL
NEW YORK NY 10281-1310*

Business Address
*4LD FINANCIAL CENTER
FLOOR 10
NEW YORK NY 10281-1310
2124491000*

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington D. C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): December 27, 2005

OWNIT MORTGAGE LOAN TRUST

Mortgage Loan Asset-Backed Certificates, Series 2005-4
(Exact name of registrant as specified in its charter)

New York (governing law of Pooling and Servicing Agreement) (State or other jurisdiction of Incorporation)	333-127233-14 (Commission File Number)	54-2186763 54-2186764 54-6688629 54-6688630 IRS EIN
--	--	---

c/o Wells Fargo Bank, N.A.
9062 Old Annapolis Road
Columbia, MD
(Address of principal executive offices)

21045
(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 OWNIT MORTGAGE LOAN TRUST, Mortgage Loan Asset-Backed Certificates, Series 2005-4 Trust.

ITEM 9.01 Financial Statements and Exhibits

(c) Exhibits

Exhibit Number	Description
EX-99.1	Monthly report distributed to holders of Mortgage Loan Asset-Backed Certificates, Series 2005-4 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.

OWNIT MORTGAGE LOAN TRUST
Mortgage Loan Asset-Backed Certificates, Series 2005-4 Trust
(Registrant)

By: Wells Fargo Bank, N.A. as Master Servicer
By: /s/ Beth Belfield as Officer

INDEX TO EXHIBITS

Exhibit Number Description
 EX-99.1 Monthly report distributed to holders of Mortgage
 Loan Asset-Backed Certificates, Series 2005-4 Trust,
 relating to the December 27, 2005 distribution.

EX-99.1

OwnIt Mortgage Loan Trust
 Mortgage Loan Asset-Backed Certificates

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

OwnIt Mortgage Loan Trust
 Mortgage Loan Asset-Backed Certificates
 Series OWNIT Mortgage Loan 2005-4

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>
 <CAPTION>

Certificateholder Distribution Summary

Class	CUSIP	Certificate Pass-Through Rate	Beginning Certificate Balance	Interest Distribution
<s>	<c>	<c>	<c>	<c>
R	69121PBD4	4.44375%	0.00	503.34
A-1	69121PATO	4.44375%	282,727,868.95	1,116,775.08
A-2A1	69121PAU7	4.31375%	184,012,950.30	705,587.43
A-2A2	69121PAV5	4.46375%	136,189,000.00	540,367.69
A-2B	69121PAW3	4.49375%	35,578,432.96	142,116.07
A-3	69121PAX1	4.64775%	75,735,000.00	312,617.25
M-1	69121PAY9	4.74375%	39,815,000.00	167,886.58
M-2	69121PAZ6	4.82375%	28,563,000.00	122,471.80
M-3	69121PBA0	4.87375%	9,521,000.00	41,247.09
M-4	69121PBB8	4.99375%	15,579,000.00	69,153.45
M-5	69121PBC6	5.49375%	9,953,000.00	48,603.82
M-6	69121PBG7	5.69375%	8,222,000.00	41,612.46
B-1A	69121PBH5	6.09375%	5,410,000.00	29,304.17
B-1B	69121PBM4	6.09375%	5,409,000.00	29,298.75
B-2A	69121PBJ1	6.19375%	2,597,000.00	14,297.93
B-2B	69121PBN2	6.19375%	2,596,000.00	14,292.42
B-3A	69121PBK8	6.19375%	2,597,000.00	14,297.93
B-3B	69121PBP7	6.19375%	2,596,000.00	14,292.42
B-4A	69121PBL7	6.19375%	3,246,000.00	17,871.03
B-4B	69121PBQ5	6.19375%	3,245,000.00	17,865.53
P	69121PBE2	0.00000%	0.00	130,914.91
C	69121PBF9	0.00000%	4,760,527.06	1,006,182.17
R-1		0.00000%	0.00	0.00
Totals			858,352,779.27	4,597,559.32

</TABLE>

<TABLE>
 <CAPTION>

Certificateholder Distribution Summary (continued)

Class	Principal Distribution	Current Realized Loss	Ending Certificate Balance	Total Distribution	Cummulative Realized Losses
-------	---------------------------	-----------------------------	----------------------------------	-----------------------	-----------------------------------

<s>	<c>	<c>	<c>	<c>	<c>	<c>
R		0.00	0.00	0.00	503.34	0.00
A-1		4,472,514.64	0.00	278,255,354.31	5,589,289.72	0.00
A-2A1		2,688,727.11	0.00	181,324,223.19	3,394,314.54	0.00
A-2A2		0.00	0.00	136,189,000.00	540,367.69	0.00
A-2B		298,751.14	0.00	35,279,681.82	440,867.21	0.00
A-3		0.00	0.00	75,735,000.00	312,617.25	0.00
M-1		0.00	0.00	39,815,000.00	167,886.58	0.00
M-2		0.00	0.00	28,563,000.00	122,471.80	0.00
M-3		0.00	0.00	9,521,000.00	41,247.09	0.00
M-4		0.00	0.00	15,579,000.00	69,153.45	0.00
M-5		0.00	0.00	9,953,000.00	48,603.82	0.00
M-6		0.00	0.00	8,222,000.00	41,612.46	0.00
B-1A		0.00	0.00	5,410,000.00	29,304.17	0.00
B-1B		0.00	0.00	5,409,000.00	29,298.75	0.00
B-2A		0.00	0.00	2,597,000.00	14,297.93	0.00
B-2B		0.00	0.00	2,596,000.00	14,292.42	0.00
B-3A		0.00	0.00	2,597,000.00	14,297.93	0.00
B-3B		0.00	0.00	2,596,000.00	14,292.42	0.00
B-4A		0.00	0.00	3,246,000.00	17,871.03	0.00
B-4B		0.00	0.00	3,245,000.00	17,865.53	0.00
P		0.00	0.00	0.00	130,914.91	0.00
C		0.00	0.00	4,760,526.72	1,006,182.17	0.00
R-1		0.00	0.00	0.00	0.00	0.00
Totals		7,459,992.89	0.00	850,892,786.04	12,057,552.21	0.00

<FN>

This report has been compiled from information provided to Wells Fargo Bank, N.A., by various third parties, which may include the Servicer, Master Servicer, Special Servicer and others. Wells Fargo Bank, N.A., has not independently confirmed the accuracy of information received from these third parties and assumes no duty to do so. Wells Fargo Bank, N.A., expressly disclaims any responsibility for the accuracy or completeness of information furnished by third parties.

</FN>

</TABLE>

<TABLE>

<CAPTION>

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>
R	100.00	0.00	0.00	0.00	0.00	0.00
R	100.00	0.00	0.00	0.00	0.00	0.00
A-1	285,517,000.00	282,727,868.95	0.00	4,472,514.64	0.00	0.00
A-2A1	188,365,000.00	184,012,950.30	0.00	2,688,727.11	0.00	0.00
A-2A2	136,189,000.00	136,189,000.00	0.00	0.00	0.00	0.00
A-2B	36,062,000.00	35,578,432.96	0.00	298,751.14	0.00	0.00
A-3	75,735,000.00	75,735,000.00	0.00	0.00	0.00	0.00
M-1	39,815,000.00	39,815,000.00	0.00	0.00	0.00	0.00
M-2	28,563,000.00	28,563,000.00	0.00	0.00	0.00	0.00
M-3	9,521,000.00	9,521,000.00	0.00	0.00	0.00	0.00
M-4	15,579,000.00	15,579,000.00	0.00	0.00	0.00	0.00
M-5	9,953,000.00	9,953,000.00	0.00	0.00	0.00	0.00
M-6	8,222,000.00	8,222,000.00	0.00	0.00	0.00	0.00
B-1A	5,410,000.00	5,410,000.00	0.00	0.00	0.00	0.00
B-1B	5,409,000.00	5,409,000.00	0.00	0.00	0.00	0.00
B-2A	2,597,000.00	2,597,000.00	0.00	0.00	0.00	0.00
B-2B	2,596,000.00	2,596,000.00	0.00	0.00	0.00	0.00
B-3A	2,597,000.00	2,597,000.00	0.00	0.00	0.00	0.00
B-3B	2,596,000.00	2,596,000.00	0.00	0.00	0.00	0.00
B-4A	3,246,000.00	3,246,000.00	0.00	0.00	0.00	0.00
B-4B	3,245,000.00	3,245,000.00	0.00	0.00	0.00	0.00
P	0.00	0.00	0.00	0.00	0.00	0.00
P	0.00	0.00	0.00	0.00	0.00	0.00
C	4,333,213.26	4,760,527.06	0.00	0.00	0.00	0.00
C	4,333,213.26	4,760,527.06	0.00	0.00	0.00	0.00
R-1	0.00	0.00	0.00	0.00	0.00	0.00
R-1	0.00	0.00	0.00	0.00	0.00	0.00
Totals	869,883,626.52	863,113,306.33	0.00	7,459,992.89	0.00	0.00

</TABLE>

<TABLE>

<CAPTION>

Principal Distribution Statement (continued)

Class	Total	Ending	Ending	Total
-------	-------	--------	--------	-------

<s>	<c>	Principal Reduction	Certificate Balance	Certificate Percentage	Principal Distribution
<s>	<c>	<c>	<c>	<c>	<c>
R		0.00	0.00	0.000000	0.00
		0.00	0.00	0.000000	0.00
A-1		4,472,514.64	278,255,354.31	0.974567	4,472,514.64
A-2A1		2,688,727.11	181,324,223.19	0.962622	2,688,727.11
A-2A2		0.00	136,189,000.00	1.000000	0.00
A-2B		298,751.14	35,279,681.82	0.978306	298,751.14
A-3		0.00	75,735,000.00	1.000000	0.00
M-1		0.00	39,815,000.00	1.000000	0.00
M-2		0.00	28,563,000.00	1.000000	0.00
M-3		0.00	9,521,000.00	1.000000	0.00
M-4		0.00	15,579,000.00	1.000000	0.00
M-5		0.00	9,953,000.00	1.000000	0.00
M-6		0.00	8,222,000.00	1.000000	0.00
B-1A		0.00	5,410,000.00	1.000000	0.00
B-1B		0.00	5,409,000.00	1.000000	0.00
B-2A		0.00	2,597,000.00	1.000000	0.00
B-2B		0.00	2,596,000.00	1.000000	0.00
B-3A		0.00	2,597,000.00	1.000000	0.00
B-3B		0.00	2,596,000.00	1.000000	0.00
B-4A		0.00	3,246,000.00	1.000000	0.00
B-4B		0.00	3,245,000.00	1.000000	0.00
P		0.00	0.00	0.000000	0.00
		0.00	0.00	0.000000	0.00
C		0.00	4,760,526.72	1.098614	0.00
		0.00	4,760,526.72	1.098614	0.00
R-1		0.00	0.00	0.000000	0.00
		0.00	0.00	0.000000	0.00
Totals		7,459,992.89	855,653,312.76	0.983641	7,459,992.89

</TABLE>

<TABLE>
<CAPTION>

Principal Distribution Factors Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	UnScheduled Principal Distribution	Accretion
<s>	<c>	<c>	<c>	<c>	<c>
R	100.00	0.000000	0.000000	0.000000	0.000000
A-1	285,517,000.00	990.231296	0.000000	15.664618	0.000000
A-2A1	188,365,000.00	976.895656	0.000000	14.274027	0.000000
A-2A2	136,189,000.00	1000.000000	0.000000	0.000000	0.000000
A-2B	36,062,000.00	986.590676	0.000000	8.284375	0.000000
A-3	75,735,000.00	1000.000000	0.000000	0.000000	0.000000
M-1	39,815,000.00	1000.000000	0.000000	0.000000	0.000000
M-2	28,563,000.00	1000.000000	0.000000	0.000000	0.000000
M-3	9,521,000.00	1000.000000	0.000000	0.000000	0.000000
M-4	15,579,000.00	1000.000000	0.000000	0.000000	0.000000
M-5	9,953,000.00	1000.000000	0.000000	0.000000	0.000000
M-6	8,222,000.00	1000.000000	0.000000	0.000000	0.000000
B-1A	5,410,000.00	1000.000000	0.000000	0.000000	0.000000
B-1B	5,409,000.00	1000.000000	0.000000	0.000000	0.000000
B-2A	2,597,000.00	1000.000000	0.000000	0.000000	0.000000
B-2B	2,596,000.00	1000.000000	0.000000	0.000000	0.000000
B-3A	2,597,000.00	1000.000000	0.000000	0.000000	0.000000
B-3B	2,596,000.00	1000.000000	0.000000	0.000000	0.000000
B-4A	3,246,000.00	1000.000000	0.000000	0.000000	0.000000
B-4B	3,245,000.00	1000.000000	0.000000	0.000000	0.000000
P	0.00	0.000000	0.000000	0.000000	0.000000
C	4,333,213.26	1098.613609	0.000000	0.000000	0.000000
R-1	0.00	0.000000	0.000000	0.000000	0.000000

</TABLE>

<TABLE>
<CAPTION>

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>
R	0.000000	0.000000	0.000000	0.000000	0.000000
A-1	0.000000	15.664618	974.566678	0.974567	15.664618
A-2A1	0.000000	14.274027	962.621629	0.962622	14.274027
A-2A2	0.000000	0.000000	1,000.000000	1.000000	0.000000
A-2B	0.000000	8.284375	978.306301	0.978306	8.284375
A-3	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
B-1A	0.000000	0.000000	1,000.000000	1.000000	0.000000
B-1B	0.000000	0.000000	1,000.000000	1.000000	0.000000
B-2A	0.000000	0.000000	1,000.000000	1.000000	0.000000
B-2B	0.000000	0.000000	1,000.000000	1.000000	0.000000
B-3A	0.000000	0.000000	1,000.000000	1.000000	0.000000
B-3B	0.000000	0.000000	1,000.000000	1.000000	0.000000
B-4A	0.000000	0.000000	1,000.000000	1.000000	0.000000
B-4B	0.000000	0.000000	1,000.000000	1.000000	0.000000
P	0.000000	0.000000	0.000000	0.000000	0.000000
C	0.000000	0.000000	1,098.613531	1.098614	0.000000
R-1	0.000000	0.000000	0.000000	0.000000	0.000000

</TABLE>

<TABLE>
<CAPTION>

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>	
R		N/A	N/A	4.44375%	0.00	0.00
A-1	11/25/05 - 12/26/05	32	4.44375%	282,727,868.95	1,116,775.08	0.00
A-2A1	11/25/05 - 12/26/05	32	4.31375%	184,012,950.30	705,587.43	0.00
A-2A2	11/25/05 - 12/26/05	32	4.46375%	136,189,000.00	540,367.69	0.00
A-2B	11/25/05 - 12/26/05	32	4.49375%	35,578,432.96	142,116.07	0.00
A-3	11/25/05 - 12/26/05	32	4.64775%	75,735,000.00	312,617.25	0.00
M-1	11/25/05 - 12/24/05	30	4.74375%	39,815,000.00	167,886.58	0.00
M-2	11/25/05 - 12/26/05	32	4.82375%	28,563,000.00	122,471.80	0.00
M-3	11/25/05 - 12/26/05	32	4.87375%	9,521,000.00	41,247.09	0.00
M-4	11/25/05 - 12/26/05	32	4.99375%	15,579,000.00	69,153.45	0.00
M-5	11/25/05 - 12/26/05	32	5.49375%	9,953,000.00	48,603.82	0.00
M-6	11/25/05 - 12/26/05	32	5.69375%	8,222,000.00	41,612.46	0.00
B-1A	11/25/05 - 12/26/05	32	6.09375%	5,410,000.00	29,304.17	0.00
B-1B	11/25/05 - 12/26/05	32	6.09375%	5,409,000.00	29,298.75	0.00
B-2A	11/25/05 - 12/24/05	30	6.19375%	2,597,000.00	14,297.93	0.00
B-2B	11/25/05 - 12/24/05	30	6.19375%	2,596,000.00	14,292.42	0.00
B-3A	11/25/05 - 12/26/05	32	6.19375%	2,597,000.00	14,297.93	0.00
B-3B	11/25/05 - 12/26/05	32	6.19375%	2,596,000.00	14,292.42	0.00
B-4A	11/25/05 - 12/26/05	32	6.19375%	3,246,000.00	17,871.03	0.00
B-4B	11/25/05 - 12/26/05	32	6.19375%	3,245,000.00	17,865.53	0.00
P		N/A	N/A	0.00000%	0.00	0.00
C		N/A	N/A	0.00000%	4,760,527.06	0.00
R-1		N/A	N/A	0.00000%	0.00	0.00
Totals					3,459,958.90	0.00

</TABLE>

<TABLE>
<CAPTION>

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>	
R	0.00	0.00	503.34	0.00	0.00
A-1	0.00	0.00	1,116,775.08	0.00	278,255,354.31
A-2A1	0.00	0.00	705,587.43	0.00	181,324,223.19
A-2A2	0.00	0.00	540,367.69	0.00	136,189,000.00
A-2B	0.00	0.00	142,116.07	0.00	35,279,681.82
A-3	0.00	0.00	312,617.25	0.00	75,735,000.00
M-1	0.00	0.00	167,886.58	0.00	39,815,000.00
M-2	0.00	0.00	122,471.80	0.00	28,563,000.00
M-3	0.00	0.00	41,247.09	0.00	9,521,000.00
M-4	0.00	0.00	69,153.45	0.00	15,579,000.00
M-5	0.00	0.00	48,603.82	0.00	9,953,000.00
M-6	0.00	0.00	41,612.46	0.00	8,222,000.00
B-1A	0.00	0.00	29,304.17	0.00	5,410,000.00
B-1B	0.00	0.00	29,298.75	0.00	5,409,000.00
B-2A	0.00	0.00	14,297.93	0.00	2,597,000.00
B-2B	0.00	0.00	14,292.42	0.00	2,596,000.00
B-3A	0.00	0.00	14,297.93	0.00	2,597,000.00
B-3B	0.00	0.00	14,292.42	0.00	2,596,000.00
B-4A	0.00	0.00	17,871.03	0.00	3,246,000.00
B-4B	0.00	0.00	17,865.53	0.00	3,245,000.00
P	0.00	0.00	130,914.91	0.00	0.00
C	0.00	0.00	1,006,182.17	0.00	4,760,526.72
R-1	0.00	0.00	0.00	0.00	0.00

Totals 0.00 0.00 4,597,559.32 0.00

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

<TABLE>
 <CAPTION>

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>
R	N/A	100.00	4.44375%	0.000000	0.000000	0.000000
A-1	11/25/05 - 12/26/05	285,517,000.00	4.44375%	990.231296	3.911414	0.000000
A-2A1	11/25/05 - 12/26/05	188,365,000.00	4.31375%	976.895656	3.745852	0.000000
A-2A2	11/25/05 - 12/26/05	136,189,000.00	4.46375%	1000.000000	3.967778	0.000000
A-2B	11/25/05 - 12/26/05	36,062,000.00	4.49375%	986.590676	3.940882	0.000000
A-3	11/25/05 - 12/26/05	75,735,000.00	4.64775%	1000.000000	4.127778	0.000000
M-1	11/25/05 - 12/24/05	39,815,000.00	4.74375%	1000.000000	4.216667	0.000000
M-2	11/25/05 - 12/26/05	28,563,000.00	4.82375%	1000.000000	4.287778	0.000000
M-3	11/25/05 - 12/26/05	9,521,000.00	4.87375%	1000.000000	4.332222	0.000000
M-4	11/25/05 - 12/26/05	15,579,000.00	4.99375%	1000.000000	4.438889	0.000000
M-5	11/25/05 - 12/26/05	9,953,000.00	5.49375%	1000.000000	4.883334	0.000000
M-6	11/25/05 - 12/26/05	8,222,000.00	5.69375%	1000.000000	5.061112	0.000000
B-1A	11/25/05 - 12/26/05	5,410,000.00	6.09375%	1000.000000	5.416667	0.000000
B-1B	11/25/05 - 12/26/05	5,409,000.00	6.09375%	1000.000000	5.416667	0.000000
B-2A	11/25/05 - 12/24/05	2,597,000.00	6.19375%	1000.000000	5.505556	0.000000
B-2B	11/25/05 - 12/24/05	2,596,000.00	6.19375%	1000.000000	5.505555	0.000000
B-3A	11/25/05 - 12/26/05	2,597,000.00	6.19375%	1000.000000	5.505556	0.000000
B-3B	11/25/05 - 12/26/05	2,596,000.00	6.19375%	1000.000000	5.505555	0.000000
B-4A	11/25/05 - 12/26/05	3,246,000.00	6.19375%	1000.000000	5.505555	0.000000
B-4B	11/25/05 - 12/26/05	3,245,000.00	6.19375%	1000.000000	5.505556	0.000000
P	N/A	0.00	0.000000%	0.000000	0.000000	0.000000
C	N/A	4,333,213.26	0.000000%	1098.613609	0.000000	0.000000
R-1	N/A	0.00	0.000000%	0.000000	0.000000	0.000000

</TABLE>
 <TABLE>
 <CAPTION>

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>
R	0.000000	0.000000	5033.400000	0.000000	0.000000
A-1	0.000000	0.000000	3.911414	0.000000	974.566678
A-2A1	0.000000	0.000000	3.745852	0.000000	962.621629
A-2A2	0.000000	0.000000	3.967778	0.000000	1000.000000
A-2B	0.000000	0.000000	3.940882	0.000000	978.306301
A-3	0.000000	0.000000	4.127778	0.000000	1000.000000
M-1	0.000000	0.000000	4.216667	0.000000	1000.000000
M-2	0.000000	0.000000	4.287778	0.000000	1000.000000
M-3	0.000000	0.000000	4.332222	0.000000	1000.000000
M-4	0.000000	0.000000	4.438889	0.000000	1000.000000
M-5	0.000000	0.000000	4.883334	0.000000	1000.000000
M-6	0.000000	0.000000	5.061112	0.000000	1000.000000
B-1A	0.000000	0.000000	5.416667	0.000000	1000.000000
B-1B	0.000000	0.000000	5.416667	0.000000	1000.000000
B-2A	0.000000	0.000000	5.505556	0.000000	1000.000000
B-2B	0.000000	0.000000	5.505555	0.000000	1000.000000
B-3A	0.000000	0.000000	5.505556	0.000000	1000.000000
B-3B	0.000000	0.000000	5.505555	0.000000	1000.000000
B-4A	0.000000	0.000000	5.505555	0.000000	1000.000000
B-4B	0.000000	0.000000	5.505556	0.000000	1000.000000
P	0.000000	0.000000	0.000000	0.000000	0.000000
C	0.000000	0.000000	232.202320	0.000000	1098.613531
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.

Per \$1 denomination.
 </FN>
 </TABLE>

<TABLE>
 <CAPTION>

Certificateholder Component Statement

Component Pass-Through	Beginning Notional	Ending Notional	Beginning Component	Ending Component	Ending Component
------------------------	--------------------	-----------------	---------------------	------------------	------------------

Class	Rate	Balance	Balance	Balance	Balance	Percentage
-------	------	---------	---------	---------	---------	------------

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

</TABLE>
<TABLE>
<CAPTION>

CERTIFICATEHOLDER ACCOUNT STATEMENT
CERTIFICATE ACCOUNT

<s>			<c>	
Beginning Balance				0.00
Deposits				
Payments of Interest and Principal				12,197,234.71
Reserve Funds and Credit Enhancements				0.00
Proceeds from Repurchased Loans				0.00
Servicer Advances				460,103.54
Realized Loss (Gains, Subsequent Expenses & Recoveries)				0.00
Prepayment Penalties				130,914.91
Swap/Cap Payments				0.00
Total Deposits				12,788,253.16
Withdrawals				
Swap Payments				0.00
Reserve Funds and Credit Enhancements				0.00
Reimbursement for Servicer Advances				365,901.02
Total Administration Fees				364,799.93
Payment of Interest and Principal				12,057,552.21
Total Withdrawals (Pool Distribution Amount)				12,788,253.16
Ending Balance				0.00

</TABLE>
<TABLE>
<CAPTION>

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

</TABLE>
<TABLE>
<CAPTION>

ADMINISTRATION FEES

<s>			<c>	
Gross Servicing Fee*				357,646.99
Additional 1 Fee				7,152.94
Supported Prepayment/Curtailment Interest Shortfall				0.00
Total Administration Fees				364,799.93

<FN>
*Servicer Payees include: LITTON LOAN SERVICING
</FN>
</TABLE>

<TABLE>
<CAPTION>

Reserve Accounts

Account Name	Beginning Balance	Current Withdrawals	Current Deposits	Ending Balance
<s>	<c>	<c>	<c>	<c>
Reserve Fund	0.00	130,914.91	130,914.91	0.00

</TABLE>
<TABLE>
<CAPTION>

COLLATERAL STATEMENT

<S>		<C>
Collateral Description		Mixed Fixed & Arm
Weighted Average Gross Coupon		6.754489%
Weighted Average Net Coupon		6.254489%
Weighted Average Pass-Through Rate		6.244489%
Weighted Average Remaining Term		355
Beginning Scheduled Collateral Loan Count		4,352
Number Of Loans Paid In Full		38
Ending Scheduled Collateral Loan Count		4,314

Beginning Scheduled Collateral Balance	858,352,779.27
Ending Scheduled Collateral Balance	850,892,786.05
Ending Actual Collateral Balance at 30-Nov-2005	851,076,107.30
Monthly P&I Constant	5,014,279.99
Special Servicing Fee	0.00
Prepayment Penalty Waived Amount	0.00
Prepayment Penalty Waived Count	0
Prepayment Penalty Paid Amount	130,914.91
Prepayment Penalty Paid Count	Not Available
Realized Loss Amount	0.00
Cumulative Realized Loss	0.00
Scheduled Principal	182,834.32
Unscheduled Principal	7,277,158.90

</TABLE>

<TABLE>
<CAPTION>

<S>

COLLATERAL STATEMENT

<C>

Collateral Description	Mixed Fixed & Arm
Weighted Average Coupon Rate	6.754489%
Weighted Average Net Rate	6.254489%
Weighted Average Pass Through Rate	6.244489%
Weighted Average Remaining Term	355
Record Date	11/30/2005
Principal and Interest Constant	5,014,279.99
Beginning Loan Count	4,352
Loans Paid in Full	38
Ending Loan Count	4,314
Beginning Scheduled Balance	858,352,779.27
Ending Scheduled Balance	850,892,786.05
Ending Actual Balance at 30-Nov-2005	851,076,107.30
Scheduled Principal	182,834.32
Unscheduled Principal	7,277,158.90
Scheduled Interest	4,831,445.67
Servicing Fee	357,646.99
Master Servicing Fee	0.00
Trustee Fee	0.00
FRY Amount	0.00
Special Hazard Fee	0.00
Other Fee	7,152.94
Pool Insurance Fee	0.00
Spread 1	0.00
Spread 2	0.00
Spread 3	0.00
Net Interest	4,466,645.74
Realized Loss Amount	0.00
Cumulative Realized Loss	0.00
Percentage of Cumulative Losses	0.0000
Special Servicing Fee	0.00
Prepayment Penalty Waived Amount	0.00
Prepayment Penalty Waived Count	0
Prepayment Penalty Paid Amount	130,914.91
Prepayment Penalty Paid Count	Not Available

</TABLE>

<TABLE>

<CAPTION>

Group Level Collateral Statement

<s>	<c>	<c>	<c>
Group	Group I	Group II	Group III
Collateral Description	Mixed Fixed	Mixed ARM	Mixed Fixed
Weighted Average Coupon Rate	7.577130	6.982516	6.880042
Weighted Average Net Rate	7.077131	6.482516	6.380041
Weighted Average Remaining Term	347	356	345
Beginning Loan Count	201	2,573	36
Loans Paid In Full	3	26	0
Ending Loan Count	198	2,547	36
Beginning Scheduled Balance	23,164,659.60	356,676,142.34	9,839,419.02
Ending Scheduled Balance	22,919,858.26	352,448,428.84	9,831,148.40
Record Date	11/30/2005	11/30/2005	11/30/2005
Principal And Interest Constant	165,473.39	2,181,691.97	64,318.38
Scheduled Principal	19,205.35	106,277.92	7,905.37
Unscheduled Principal	225,595.99	4,121,435.58	365.25
Scheduled Interest	146,268.04	2,075,414.05	56,413.01
Servicing Fee	9,651.94	148,615.06	4,099.76
Master Servicing Fee	0.00	0.00	0.00
Trustee Fee	0.00	0.00	0.00
FRY Amount	0.00	0.00	0.00

Special Hazard Fee	0.00	0.00	0.00
Other Fee	193.04	2,972.30	82.00
Pool Insurance Fee	0.00	0.00	0.00
Spread 1	0.00	0.00	0.00
Spread 2	0.00	0.00	0.00
Spread 3	0.00	0.00	0.00
Net Interest	136,423.06	1,923,826.69	52,231.25
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	7.067130	6.472516	6.370042

<FN>

</FN>

</TABLE>

<TABLE>

<CAPTION>

Group Level Collateral Statement

<s>	<c>	<c>	Total
Group	Group IV		
Collateral Description	Mixed ARM	Mixed	Fixed & Arm
Weighted Average Coupon Rate	6.537658		6.754489
Weighted Average Net Rate	6.037658		6.254489
Weighted Average Remaining Term	356		355
Beginning Loan Count	1,542		4,352
Loans Paid In Full	9		38
Ending Loan Count	1,533		4,314
Beginning Scheduled Balance	468,672,558.31	858,352,779.27	
Ending scheduled Balance	465,693,350.55	850,892,786.05	
Record Date	11/30/2005		11/30/2005
Principal And Interest Constant	2,602,796.25		5,014,279.99
Scheduled Principal	49,445.68		182,834.32
Unscheduled Principal	2,929,762.08		7,277,158.90
Scheduled Interest	2,553,350.57		4,831,445.67
Servicing Fee	195,280.23		357,646.99
Master Servicing Fee	0.00		0.00
Trustee Fee	0.00		0.00
FRY Amount	0.00		0.00
Special Hazard Fee	0.00		0.00
Other Fee	3,905.60		7,152.94
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	2,354,164.74		4,466,645.74
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		130914.91
Prepayment Penalty Paid Count	Not Available		Not Available
Special Servicing Fee	0.00		0.00
Pass-Through Rate	6.027658		6.244489

<FN>

</FN>

</TABLE>

<TABLE>

<CAPTION>

LOAN STATUS STRATIFICATION/CREDIT ENHANCEMENT STATEMENT

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<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	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
30 Days	286	0	0	0	286
	51,198,281.66	0.00	0.00	0.00	51,198,281.66

60 Days	104 19,479,995.14	0 0.00	0 0.00	0 0.00	104 19,479,995.14
90 Days	27 7,637,308.56	0 0.00	0 0.00	0 0.00	27 7,637,308.56
120 Days	10 1,465,289.77	0 0.00	0 0.00	0 0.00	10 1,465,289.77
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	427 79,780,875.13	0 0.00	0 0.00	0 0.00	427 79,780,875.13

	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	6.629578% 6.015711%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	6.629578% 6.015711%
60 Days	2.410756% 2.288866%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	2.410756% 2.288866%
90 Days	0.625869% 0.897371%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.625869% 0.897371%
120 Days	0.231803% 0.172169%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.231803% 0.172169%
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	9.898006% 9.374118%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	9.898006% 9.374118%

</TABLE>

<TABLE>

<CAPTION>

OTHER INFORMATION

<s>	<c>
Current Period Class A Insufficient Funds	0.00
Principal Balance of Contaminated Properties	0.00
Periodic Advance	460,103.54

</TABLE>

<TABLE>

<CAPTION>

Delinquency Status By Group

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c>	<c>	<c>	<c>	<c>
Group 1					
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		0 0.00	0 0.00	0 0.00	0 0.00
30 Days	18 2,318,038.93	0 0.00	0 0.00	0 0.00	18 2,318,038.93
60 Days	1 63,428.55	0 0.00	0 0.00	0 0.00	1 63,428.55
90 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
120 Days	1 102,442.53	0 0.00	0 0.00	0 0.00	1 102,442.53
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	20 2,483,910.01	0 0.00	0 0.00	0 0.00	20 2,483,910.01

0-29 Days		0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
30 Days	9.090909% 10.105730%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	9.090909% 10.105730%
60 Days	0.505051% 0.276523%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.505051% 0.276523%
90 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
120 Days	0.505051% 0.446609%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.505051% 0.446609%
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	10.101010% 10.828862%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	10.101010% 10.828862%

<CAPTION> <s> Group II	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
	<c>	<c>	<c>	<c>	<c>
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		0 0.00	0 0.00	0 0.00	0 0.00
30 Days	187 25,286,419.78	0 0.00	0 0.00	0 0.00	187 25,286,419.78
60 Days	72 10,439,735.13	0 0.00	0 0.00	0 0.00	72 10,439,735.13
90 Days	12 2,022,082.53	0 0.00	0 0.00	0 0.00	12 2,022,082.53
120 Days	7 925,487.94	0 0.00	0 0.00	0 0.00	7 925,487.94
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	278 38,673,725.38	0 0.00	0 0.00	0 0.00	278 38,673,725.38
0-29 Days		0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
30 Days	7.341971% 7.172332%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	7.341971% 7.172332%
60 Days	2.826855% 2.961164%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	2.826855% 2.961164%
90 Days	0.471143% 0.573551%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.471143% 0.573551%
120 Days	0.274833% 0.262509%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.274833% 0.262509%
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	10.914802%	0.000000%	0.000000%	0.000000%	10.914802%
	10.969556%	0.000000%	0.000000%	0.000000%	10.969556%

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<CAPTION>	<c>	<c>	<c>	<c>	<c>
<s>	<c>	<c>	<c>	<c>	<c>
Group III					
	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	3 847,514.88	0 0.00	0 0.00	0 0.00	3 847,514.88
60 Days	1 209,604.13	0 0.00	0 0.00	0 0.00	1 209,604.13
90 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
120 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
150 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	4 1,057,119.01	0 0.00	0 0.00	0 0.00	4 1,057,119.01

0-29 Days		0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
30 Days	8.333333% 8.615402%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	8.333333% 8.615402%
60 Days	2.777778% 2.130728%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	2.777778% 2.130728%
90 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
120 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
150 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
180+ Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
Totals	11.111111% 10.746130%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	11.111111% 10.746130%

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<CAPTION>	<c>	<c>	<c>	<c>	<c>
<s>	<c>	<c>	<c>	<c>	<c>
Group IV					
	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	78 22,746,308.07	0 0.00	0 0.00	0 0.00	78 22,746,308.07
60 Days	30 8,767,227.33	0 0.00	0 0.00	0 0.00	30 8,767,227.33
90 Days	15 5,615,226.03	0 0.00	0 0.00	0 0.00	15 5,615,226.03
120 Days	2 437,359.30	0 0.00	0 0.00	0 0.00	2 437,359.30
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	125	0	0	0	125
	37,566,120.73	0.00	0.00	0.00	37,566,120.73
0-29 Days		0.000000%	0.000000%	0.000000%	0.000000%
		0.000000%	0.000000%	0.000000%	0.000000%
30 Days	5.088063%	0.000000%	0.000000%	0.000000%	5.088063%
	4.883844%	0.000000%	0.000000%	0.000000%	4.883844%
60 Days	1.956947%	0.000000%	0.000000%	0.000000%	1.956947%
	1.882405%	0.000000%	0.000000%	0.000000%	1.882405%
90 Days	0.978474%	0.000000%	0.000000%	0.000000%	0.978474%
	1.205641%	0.000000%	0.000000%	0.000000%	1.205641%
120 Days	0.130463%	0.000000%	0.000000%	0.000000%	0.130463%
	0.093905%	0.000000%	0.000000%	0.000000%	0.093905%
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	8.153947%	0.000000%	0.000000%	0.000000%	8.153947%
	8.065796%	0.000000%	0.000000%	0.000000%	8.065796%

</TABLE>

<TABLE>

REO Detail - All Mortgage Loans in REO during Current Period

<CAPTION>

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

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

<CAPTION>

Group 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>

Group II			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>

Group III			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>

Group IV			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
<s>	<c>	<c>	<c>	<c>	<c>	<c>

No REO loans this period.

</TABLE>

<TABLE>

<CAPTION>

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 Principal Balance	12 Month Foreclosure History*	
			Month	Foreclosure Percentage
Loans in Foreclosure	0	0.00	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%
Current Foreclosure Total			May-05	0.000%
Loans in Foreclosure	0	0.00	Jun-05	0.000%
Original Principal Balance	0.00	0.00	Jul-05	0.000%
Current Principal Balance	0.00	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>

Group 1	New Foreclosure Loans	Current Principal Balance	12 Month Foreclosure History*	
			Month	Foreclosure Percentage
Loans in Foreclosure	0	0.00	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%
Current Foreclosure Total			May-05	0.000%
Loans in Foreclosure	0	0.00	Jun-05	0.000%
Original Principal Balance	0.00	0.00	Jul-05	0.000%
Current Principal Balance	0.00	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>

Group II	New Foreclosure Loans	Current Principal Balance	12 Month Foreclosure History*	
			Month	Foreclosure Percentage
Loans in Foreclosure	0	0.00	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%
Current Foreclosure Total			May-05	0.000%
Loans in Foreclosure	0	0.00	Jun-05	0.000%
Original Principal Balance	0.00	0.00	Jul-05	0.000%
Current Principal Balance	0.00	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>

Group III	12 Month Foreclosure History*
-----------	-------------------------------

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

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

<CAPTION>

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

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

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

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

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

<CAPTION>

Group 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%

*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>

Group II		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%

*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>

Group III		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%

*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>

Group IV		12 Month Bankruptcy History*	
New Bankruptcy Loans		Month	Bankruptcy Percentage
<s>	<c>	<s>	<c>
Loans in Bankruptcy	0	Jan-05	0.000%
Original Principal Balance	0.00	Feb-05	0.000%

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

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

</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>
Group 1	0	0.00	0.00	0.000%
Group II	0	0.00	0.00	0.000%
Group III	0	0.00	0.00	0.000%
Group IV	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>	<s>		<c>
Current Month		0.000%	Current Month		0.000%
3 Month Average		0.000%	3 Month Average		0.000%
12 Month Average		0.000%	12 Month Average		0.000%

<CAPTION>

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

*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>

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

*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>

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

<CAPTION>

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

*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>

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

*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.

Group II

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

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

*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.

Group III

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

*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>

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

*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.

Group IV

<CAPTION>

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

<CAPTION>

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

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

*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.

<FN>

Calculation Methodology:

Monthly Default Rate (MDR): $\text{sum}(\text{Beg Principal Balance of Liquidated Loans}) / \text{sum}(\text{Beg Principal Balance})$.

Conditional Default Rate (CDR): $1 - ((1 - \text{MDR})^{12})$

SDA Standard Default Assumption: If WAS is less than or equal to 30 then 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: $\text{sum}(\text{Realized Loss Amount}) / \text{sum}(\text{Beg Principal Balance of Liquidated Loans})$

</FN>

</TABLE>

<TABLE>

<CAPTION>

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>	
Group 1	3	227,100.00	225,488.36	0	0.00	0.00	
Group II	26	4,148,100.00	4,141,751.19	0	0.00	0.00	
Group III	0	0.00	0.00	0	0.00	0.00	
Group IV	9	2,924,470.00	2,921,735.80	0	0.00	0.00	
Total	38	7,299,670.00	7,288,975.35	0	0.00	0.00	

</TABLE>

<TABLE>

<CAPTION>

Prepayment Detail - Prepayments during Current Period (continued)

Summary		Substitution Loans		Liquidated Loans		Curtailments	
		Original	Current	Original	Current		

<s>	Group	Count	Principal Balance	Principal Balance	Count	Principal Balance	Principal Balance	Curtailment Amount
<c>	<c>	<c>	<c>	<c>	<c>	<c>	<c>	<c>
	Group 1	0	0.00	0.00	0	0.00	0.00	469.73
	Group II	0	0.00	0.00	0	0.00	0.00	(18,945.04)
	Group III	0	0.00	0.00	0	0.00	0.00	365.25
	Group IV	0	0.00	0.00	0	0.00	0.00	8,674.49
	Total	0	0.00	0.00	0	0.00	0.00	(9,435.57)

</TABLE>
<TABLE>
<CAPTION>

Prepayment Loan Detail - Prepayments during Current Period

<s>	Group	Loan Number	State	LTV at Origination	First Payment Date	Original Principal Balance	Prepayment Amount
<c>	<c>	<c>	<c>	<c>	<c>	<c>	<c>
	Group 1	0004117545	NC	61.23	01-Aug-2005	75,000.00	74,744.50
	Group 1	0004706494	OH	90.00	01-Aug-2005	84,600.00	83,194.73
	Group 1	0004707011	OH	69.23	01-Jul-2005	67,500.00	67,187.03
	Group II	0003256155	WA	90.00	01-Aug-2005	171,000.00	171,000.00
	Group II	0003370508	CA	60.31	01-Jul-2005	193,000.00	193,000.00
	Group II	0003370806	CA	51.76	01-Jul-2005	154,000.00	154,000.00
	Group II	0003371463	CA	90.00	01-Aug-2005	247,500.00	247,500.00
	Group II	0003555188	CA	65.00	01-Jul-2005	97,500.00	97,500.00
	Group II	0003555349	CA	90.00	01-Jul-2005	121,500.00	121,500.00
	Group II	0003555442	CA	71.02	01-Aug-2005	250,000.00	250,000.00
	Group II	0003555851	CA	65.36	01-Aug-2005	300,000.00	298,595.86
	Group II	0003702345	CA	56.84	01-Jul-2005	270,000.00	270,000.00
	Group II	0003863461	CA	88.39	01-Jun-2005	236,000.00	236,000.00
	Group II	0003864499	CA	84.76	01-Aug-2005	178,000.00	178,000.00
	Group II	0004117041	GA	72.18	01-Aug-2005	51,900.00	51,674.06
	Group II	0004317176	OR	80.00	01-Jul-2005	244,800.00	243,486.10
	Group II	0004317813	OR	79.99	01-Jul-2005	143,900.00	143,127.63
	Group II	0004319521	WA	70.00	01-Aug-2005	187,600.00	186,783.27
	Group II	0004463572	MO	85.00	01-Aug-2005	170,000.00	170,000.00
	Group II	0004603030	AZ	85.00	01-Jun-2005	131,750.00	131,207.63
	Group II	0004603259	AZ	80.00	01-Jul-2005	133,600.00	133,449.71
	Group II	0004603365	AZ	66.18	01-Jul-2005	182,000.00	181,045.26
	Group II	0004603369	AZ	80.00	01-Jul-2005	51,200.00	50,950.69
	Group II	0004706378	MI	90.00	01-Jul-2005	103,500.00	103,400.00
	Group II	0004707416	OH	84.97	01-Aug-2005	50,050.00	49,847.46
	Group II	0004707429	MI	100.00	01-Aug-2005	53,000.00	52,836.84
	Group II	0004707916	OH	100.00	01-Aug-2005	56,000.00	55,750.24
	Group II	0004707999	WI	80.00	01-Aug-2005	152,800.00	152,225.87
	Group II	0004708936	OH	92.55	01-Sep-2005	217,500.00	217,500.00
	Group IV	0003134839	CA	80.00	01-Aug-2005	400,000.00	400,000.00
	Group IV	0003371258	CA	80.00	01-Aug-2005	456,000.00	455,980.00
	Group IV	0003863537	CA	80.00	01-Jun-2005	336,650.00	336,650.00
	Group IV	0003864682	CA	90.77	01-Jul-2005	413,000.00	413,000.00
	Group IV	0003865122	CA	80.00	01-Aug-2005	230,720.00	230,720.00
	Group IV	0003865535	CA	90.00	01-Aug-2005	405,000.00	405,000.00
	Group IV	0004117201	GA	79.99	01-Aug-2005	303,900.00	302,576.95
	Group IV	0004319047	OR	80.00	01-Aug-2005	223,200.00	222,104.17
	Group IV	0004603316	AZ	80.00	01-Jul-2005	156,000.00	155,056.47

</TABLE>
<TABLE>
<CAPTION>

Prepayment Loan Detail - Prepayments during Current Period (continued)

<s>	Group	Loan Number	PIF Type	Months Delinquent	Current Loan Rate	Original Term	Seasoning
<c>	<c>	<c>	<c>	<c>	<c>	<c>	<c>
	Group 1	0004117545	Loan Paid in Full	0	7.990%	360	4
	Group 1	0004706494	Loan Paid in Full	0	7.750%	180	4
	Group 1	0004707011	Loan Paid in Full	0	7.375%	360	5
	Group II	0003256155	Loan Paid in Full	0	7.750%	360	4
	Group II	0003370508	Loan Paid in Full	0	7.125%	360	5
	Group II	0003370806	Loan Paid in Full	1	6.625%	360	5
	Group II	0003371463	Loan Paid in Full	0	8.999%	360	4
	Group II	0003555188	Loan Paid in Full	2	6.000%	360	5
	Group II	0003555349	Loan Paid in Full	0	8.000%	360	5
	Group II	0003555442	Loan Paid in Full	0	6.625%	360	4
	Group II	0003555851	Loan Paid in Full	0	6.375%	360	4
	Group II	0003702345	Loan Paid in Full	0	6.500%	360	5
	Group II	0003863461	Loan Paid in Full	0	6.125%	360	6
	Group II	0003864499	Loan Paid in Full	0	7.500%	360	4
	Group II	0004117041	Loan Paid in Full	1	6.750%	360	4
	Group II	0004317176	Loan Paid in Full	0	6.625%	360	5
	Group II	0004317813	Loan Paid in Full	0	6.625%	360	5
	Group II	0004319521	Loan Paid in Full	(1)	6.750%	360	4

Group II	0004463572	Loan Paid in Full	0	7.750%	360	4
Group II	0004603030	Loan Paid in Full	0	8.750%	360	6
Group II	0004603259	Loan Paid in Full	0	7.000%	360	5
Group II	0004603365	Loan Paid in Full	0	6.750%	360	5
Group II	0004603369	Loan Paid in Full	0	7.125%	360	5
Group II	0004706378	Loan Paid in Full	0	7.000%	360	5
Group II	0004707416	Loan Paid in Full	0	7.125%	360	4
Group II	0004707429	Loan Paid in Full	0	8.490%	360	4
Group II	0004707916	Loan Paid in Full	0	6.625%	360	4
Group II	0004707999	Loan Paid in Full	0	7.500%	360	4
Group II	0004708936	Loan Paid in Full	(1)	7.625%	360	3
Group IV	0003134839	Loan Paid in Full	2	5.990%	360	4
Group IV	0003371258	Loan Paid in Full	0	7.250%	360	4
Group IV	0003863537	Loan Paid in Full	0	6.375%	360	6
Group IV	0003864682	Loan Paid in Full	0	7.250%	360	5
Group IV	0003865122	Loan Paid in Full	0	6.125%	360	4
Group IV	0003865535	Loan Paid in Full	0	7.750%	360	4
Group IV	0004117201	Loan Paid in Full	0	6.750%	360	4
Group IV	0004319047	Loan Paid in Full	0	6.125%	360	4
Group IV	0004603316	Loan Paid in Full	0	6.000%	360	5

</TABLE>

<TABLE>

Prepayment - Voluntary Prepayments

<CAPTION>

Summary		CPR		PSA	
SMM	<s>	<s>	<c>	<s>	<c>
Current Month	0.848%	Current Month	9.714%	Current Month	1,139.091%
3 Month Average	0.000%	3 Month Average	0.000%	3 Month Average	0.000%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

CPR: Current vs 12mo Average*			PSA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	9.305%	N/A	Nov-2005	1,424.560%	N/A
Dec-2005	9.714%	N/A	Dec-2005	1,139.091%	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>

Group 1		CPR		PSA	
SMM	<s>	<s>	<c>	<s>	<c>
Current Month	0.975%	Current Month	11.089%	Current Month	1,314.639%
3 Month Average	0.000%	3 Month Average	0.000%	3 Month Average	0.000%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

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

Sep-2005	N/A	N/A
Oct-2005	N/A	N/A
Nov-2005	5.564%	N/A
Dec-2005	11.089%	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.

Sep-2005	N/A	N/A
Oct-2005	N/A	N/A
Nov-2005	864.382%	N/A
Dec-2005	1,314.639%	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.

<CAPTION>

Group II

SMM			CPR			PSA		
<s>	<c>	<s>	<c>	<s>	<c>	<s>	<c>	<s>
Current Month	1.156%	Current Month	13.022%	Current Month	1,536.207%			
3 Month Average	0.000%	3 Month Average	0.000%	3 Month Average	0.000%			
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%			

<CAPTION>

CPR: Current vs 12mo Average*			PSA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	7.722%	N/A	Nov-2005	1,191.107%	N/A
Dec-2005	13.022%	N/A	Dec-2005	1,536.207%	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>

Group III

SMM			CPR			PSA		
<s>	<c>	<s>	<c>	<s>	<c>	<s>	<c>	<s>
Current Month	0.004%	Current Month	0.045%	Current Month	5.099%			
3 Month Average	0.000%	3 Month Average	0.000%	3 Month Average	0.000%			
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%			

<CAPTION>

CPR: Current vs 12mo Average*			PSA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	0.056%	N/A	Nov-2005	8.359%	N/A
Dec-2005	0.045%	N/A	Dec-2005	5.099%	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>

Group IV

SMM			CPR			PSA		
<s>	<c>	<s>	<c>	<s>	<c>	<s>	<c>	<s>

Current Month	0.625%	Current Month	7.250%	Current Month	846.177%
3 Month Average	0.000%	3 Month Average	0.000%	3 Month Average	0.000%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

CPR: Current vs 12mo Average*			PSA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	N/A	N/A	Oct-2005	N/A	N/A
Nov-2005	10.849%	N/A	Nov-2005	1,651.506%	N/A
Dec-2005	7.250%	N/A	Dec-2005	846.177%	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.

<FN>

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

</FN>

</TABLE>

<TABLE>

<CAPTION>

Modifications

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

No Modifications this Period

</TABLE>

<TABLE>

<CAPTION>

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

No Substitutions this Period

</TABLE>

<TABLE>

<CAPTION>

Repurchases

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

No Repurchases this Period

</TABLE>