

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2006-01-05** | Period of Report: **2005-12-27**
SEC Accession No. **0001056404-06-000260**

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FILER

Wells Fargo Mortgage Backed Securities Series 2005-AR2 Trust

CIK: **1317549** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **8-K** | Act: **34** | File No.: **333-116509-22** | Film No.: **06511662**
SIC: **6189** Asset-backed securities

Mailing Address
7485 NEW HORIZON WAY
FREDERICK MD 21703

Business Address
7485 NEW HORIZON WAY
FREDERICK MD 21703
3018468881

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

WELLS FARGO ASSET SECURITIES CORPORATION
Mortgage Pass-Through Certificates, Series 2005-AR2
(Exact name of registrant as specified in its charter)

New York (governing law of Pooling and Servicing Agreement) (State or other jurisdiction of Incorporation)	333-116509-22 (Commission File Number)	54-2169411 54-2169412 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 WELLS FARGO ASSET SECURITIES CORPORATION, Mortgage Pass-Through Certificates, Series 2005-AR2 Trust.

ITEM 9.01 Financial Statements and Exhibits

(c) Exhibits

Exhibit Number	Description
EX-99.1	Monthly report distributed to holders of Mortgage Pass-Through Certificates, Series 2005-AR2 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.

WELLS FARGO ASSET SECURITIES CORPORATION
Mortgage Pass-Through Certificates, Series 2005-AR2 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 Pass-Through Certificates, Series 2005-AR2 Trust, relating to the December 27, 2005 distribution.

EX-99.1

Wells Fargo Asset Securities Corporation
 Mortgage Pass-Through Certificates

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

Wells Fargo Asset Securities Corporation
 Mortgage Pass-Through Certificates
 Series 2005-AR2

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

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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-1	94981UAA7	4.64360%	375,159,014.01	1,451,531.34
I-A-2	94981UAB5	4.64360%	13,040,145.24	50,453.75
I-A-R	94981UAC3	4.64313%	0.00	0.00
I-A-LR	94981UAD1	4.64313%	0.00	0.00
II-A-1	94981UAE9	4.55562%	97,948,652.34	371,794.14
II-A-2	94981UAF6	4.55562%	304,171,845.25	1,154,577.48
II-A-3	94981UAG4	4.55562%	10,572,834.66	40,132.43
II-A-4	94981UAH2	4.55562%	352,970,222.09	1,339,806.68
II-A-5	94981UAJ8	4.55562%	14,232,933.41	54,025.46
III-A-1	94981UAK5	4.95032%	517,351,601.04	2,133,910.07
B-1	94981UAL3	4.69620%	33,423,051.39	130,782.33
B-2	94981UAM1	4.69620%	11,796,899.59	46,160.54
B-3	94981UAN9	4.69620%	6,881,275.19	26,926.00
B-4	94981UAP4	4.69620%	3,932,299.86	15,386.85
B-5	94981UAQ2	4.69620%	3,932,299.86	15,386.85
B-6	94981UAR0	4.69620%	3,933,907.71	15,393.14
Totals			1,749,346,981.64	6,846,267.06

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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-1	6,232,602.94	0.00	368,926,411.07	7,684,134.28	0.00
I-A-2	216,638.93	0.00	12,823,506.31	267,092.68	0.00
I-A-R	0.00	0.00	0.00	0.00	0.00
I-A-LR	0.00	0.00	0.00	0.00	0.00
II-A-1	1,370,907.58	0.00	96,577,744.76	1,742,701.72	0.00

II-A-2	4,257,245.78	0.00	299,914,599.47	5,411,823.26	0.00
II-A-3	147,979.36	0.00	10,424,855.29	188,111.79	0.00
II-A-4	4,940,236.95	0.00	348,029,985.14	6,280,043.63	0.00
II-A-5	199,206.79	0.00	14,033,726.62	253,232.25	0.00
III-A-1	4,654,847.94	0.00	512,696,753.10	6,788,758.01	0.00
B-1	6,592.21	0.00	33,416,459.18	137,374.54	0.00
B-2	2,326.77	0.00	11,794,572.82	48,487.31	0.00
B-3	1,357.23	0.00	6,879,917.96	28,283.23	0.00
B-4	775.59	0.00	3,931,524.27	16,162.44	0.00
B-5	775.59	0.00	3,931,524.27	16,162.44	0.00
B-6	775.91	0.01	3,933,131.80	16,169.05	0.08
Totals	22,032,269.57	0.01	1,727,314,712.06	28,878,536.63	0.08

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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>	
I-A-1	425,818,000.00	375,159,014.01	23,855.47	6,208,747.47	0.00	0.00
I-A-2	14,801,000.00	13,040,145.24	829.19	215,809.74	0.00	0.00
I-A-R	50.00	0.00	0.00	0.00	0.00	0.00
I-A-LR	50.00	0.00	0.00	0.00	0.00	0.00
II-A-1	111,059,000.00	97,948,652.34	23,089.31	1,347,818.27	0.00	0.00
II-A-2	344,885,000.00	304,171,845.25	71,702.03	4,185,543.76	0.00	0.00
II-A-3	11,988,000.00	10,572,834.66	2,492.32	145,487.04	0.00	0.00
II-A-4	400,215,000.00	352,970,222.09	83,205.20	4,857,031.75	0.00	0.00
II-A-5	16,138,000.00	14,232,933.41	3,355.11	195,851.68	0.00	0.00
III-A-1	580,510,000.00	517,351,601.04	124,263.80	4,530,584.14	0.00	0.00
B-1	33,480,000.00	33,423,051.39	6,592.21	0.00	0.00	0.00
B-2	11,817,000.00	11,796,899.59	2,326.77	0.00	0.00	0.00
B-3	6,893,000.00	6,881,275.19	1,357.23	0.00	0.00	0.00
B-4	3,939,000.00	3,932,299.86	775.59	0.00	0.00	0.00
B-5	3,939,000.00	3,932,299.86	775.59	0.00	0.00	0.00
B-6	3,940,610.66	3,933,907.71	775.91	0.00	0.00	0.01
Totals	1,969,422,710.66	1,749,346,981.64	345,395.73	21,686,873.85	0.00	0.01

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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>	
I-A-1	6,232,602.94	368,926,411.07	0.866395	6,232,602.94
I-A-2	216,638.93	12,823,506.31	0.866395	216,638.93
I-A-R	0.00	0.00	0.000000	0.00
I-A-LR	0.00	0.00	0.000000	0.00
II-A-1	1,370,907.58	96,577,744.76	0.869608	1,370,907.58
II-A-2	4,257,245.78	299,914,599.47	0.869608	4,257,245.78
II-A-3	147,979.36	10,424,855.29	0.869608	147,979.36
II-A-4	4,940,236.95	348,029,985.14	0.869608	4,940,236.95
II-A-5	199,206.79	14,033,726.62	0.869608	199,206.79
III-A-1	4,654,847.94	512,696,753.10	0.883183	4,654,847.94
B-1	6,592.21	33,416,459.18	0.998102	6,592.21
B-2	2,326.77	11,794,572.82	0.998102	2,326.77
B-3	1,357.23	6,879,917.96	0.998102	1,357.23
B-4	775.59	3,931,524.27	0.998102	775.59
B-5	775.59	3,931,524.27	0.998102	775.59
B-6	775.92	3,933,131.80	0.998102	775.91
Totals	22,032,269.58	1,727,314,712.06	0.877067	22,032,269.57

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Principal Distribution Factors Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	UnScheduled Principal Distribution	Accretion
<s>	<c>	<c>	<c>	<c>	

I-A-1	425,818,000.00	881.031366	0.056023	14.580754	0.000000
I-A-2	14,801,000.00	881.031365	0.056023	14.580754	0.000000
I-A-R	50.00	0.000000	0.000000	0.000000	0.000000
I-A-LR	50.00	0.000000	0.000000	0.000000	0.000000
II-A-1	111,059,000.00	881.951506	0.207901	12.136056	0.000000
II-A-2	344,885,000.00	881.951506	0.207901	12.136056	0.000000
II-A-3	11,988,000.00	881.951507	0.207901	12.136056	0.000000
II-A-4	400,215,000.00	881.951506	0.207901	12.136056	0.000000
II-A-5	16,138,000.00	881.951506	0.207901	12.136057	0.000000
III-A-1	580,510,000.00	891.201876	0.214060	7.804489	0.000000
B-1	33,480,000.00	998.299026	0.196900	0.000000	0.000000
B-2	11,817,000.00	998.299026	0.196900	0.000000	0.000000
B-3	6,893,000.00	998.299027	0.196900	0.000000	0.000000
B-4	3,939,000.00	998.299025	0.196900	0.000000	0.000000
B-5	3,939,000.00	998.299025	0.196900	0.000000	0.000000
B-6	3,940,610.66	998.299007	0.196901	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
I-A-1	0.000000	14.636777	866.394589	0.866395	14.636777
I-A-2	0.000000	14.636777	866.394589	0.866395	14.636777
I-A-R	0.000000	0.000000	0.000000	0.000000	0.000000
I-A-LR	0.000000	0.000000	0.000000	0.000000	0.000000
II-A-1	0.000000	12.343958	869.607549	0.869608	12.343958
II-A-2	0.000000	12.343957	869.607549	0.869608	12.343957
II-A-3	0.000000	12.343957	869.607548	0.869608	12.343957
II-A-4	0.000000	12.343957	869.607549	0.869608	12.343957
II-A-5	0.000000	12.343958	869.607549	0.869608	12.343958
III-A-1	0.000000	8.018549	883.183327	0.883183	8.018549
B-1	0.000000	0.196900	998.102126	0.998102	0.196900
B-2	0.000000	0.196900	998.102126	0.998102	0.196900
B-3	0.000000	0.196900	998.102127	0.998102	0.196900
B-4	0.000000	0.196900	998.102125	0.998102	0.196900
B-5	0.000000	0.196900	998.102125	0.998102	0.196900
B-6	0.000003	0.196903	998.102106	0.998102	0.196901

<FN>
Per \$1,000 Denomination.
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Interest Distribution Statement

Class	Accrual Dates	Accrual Days	Current Certificate Rate	Beginning Certificate/Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall
I-A-1	11/01/05 - 11/30/05	30	4.64360%	375,159,014.01	1,451,738.80	0.00
I-A-2	11/01/05 - 11/30/05	30	4.64360%	13,040,145.24	50,460.96	0.00
I-A-R	N/A	N/A	4.64313%	0.00	0.00	0.00
I-A-LR	N/A	N/A	4.64313%	0.00	0.00	0.00
II-A-1	11/01/05 - 11/30/05	30	4.55562%	97,948,652.34	371,847.27	0.00
II-A-2	11/01/05 - 11/30/05	30	4.55562%	304,171,845.25	1,154,742.50	0.00
II-A-3	11/01/05 - 11/30/05	30	4.55562%	10,572,834.66	40,138.17	0.00
II-A-4	11/01/05 - 11/30/05	30	4.55562%	352,970,222.09	1,339,998.17	0.00
II-A-5	11/01/05 - 11/30/05	30	4.55562%	14,232,933.41	54,033.18	0.00
III-A-1	11/01/05 - 11/30/05	30	4.95032%	517,351,601.04	2,134,215.06	0.00
B-1	11/01/05 - 11/30/05	30	4.69620%	33,423,051.39	130,801.02	0.00
B-2	11/01/05 - 11/30/05	30	4.69620%	11,796,899.59	46,167.14	0.00
B-3	11/01/05 - 11/30/05	30	4.69620%	6,881,275.19	26,929.85	0.00
B-4	11/01/05 - 11/30/05	30	4.69620%	3,932,299.86	15,389.05	0.00
B-5	11/01/05 - 11/30/05	30	4.69620%	3,932,299.86	15,389.05	0.00
B-6	11/01/05 - 11/30/05	30	4.69620%	3,933,907.71	15,395.34	0.00
Totals					6,847,245.56	0.00

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Interest Distribution Statement (continued)

Class	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(2)	Ending Certificate/Notional Balance
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<s>	<c>	<c>	<c>	<c>	<c>	<c>
I-A-1	0.00	207.46	1,451,531.34	0.00	368,926,411.07	
I-A-2	0.00	7.21	50,453.75	0.00	12,823,506.31	
I-A-R	0.00	0.00	0.00	0.00	0.00	
I-A-LR	0.00	0.00	0.00	0.00	0.00	
II-A-1	0.00	53.14	371,794.14	0.00	96,577,744.76	
II-A-2	0.00	165.02	1,154,577.48	0.00	299,914,599.47	
II-A-3	0.00	5.74	40,132.43	0.00	10,424,855.29	
II-A-4	0.00	191.49	1,339,806.68	0.00	348,029,985.14	
II-A-5	0.00	7.72	54,025.46	0.00	14,033,726.62	
III-A-1	0.00	304.98	2,133,910.07	0.00	512,696,753.10	
B-1	0.00	18.69	130,782.33	0.00	33,416,459.18	
B-2	0.00	6.60	46,160.54	0.00	11,794,572.82	
B-3	0.00	3.85	26,926.00	0.00	6,879,917.96	
B-4	0.00	2.20	15,386.85	0.00	3,931,524.27	
B-5	0.00	2.20	15,386.85	0.00	3,931,524.27	
B-6	0.00	2.20	15,393.14	0.00	3,933,131.80	
Totals	0.00	978.50	6,846,267.06	0.00		

<FN>
(1,2) Amount also includes coupon cap or basis risk shortfalls,if applicable
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Interest Distribution Factors Statement

Class	Accrual Dates	Original Face Amount	Current Certificate Rate	Beginning Certificate/Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall
<s>	<c>	<c>	<c>	<c>	<c>	<c>
I-A-1	11/01/05 - 11/30/05	425,818,000.00	4.64360%	881.031366	3.409294	0.000000
I-A-2	11/01/05 - 11/30/05	14,801,000.00	4.64360%	881.031365	3.409294	0.000000
I-A-R	N/A	50.00	4.64313%	0.000000	0.000000	0.000000
I-A-LR	N/A	50.00	4.64313%	0.000000	0.000000	0.000000
II-A-1	11/01/05 - 11/30/05	111,059,000.00	4.55562%	881.951506	3.348196	0.000000
II-A-2	11/01/05 - 11/30/05	344,885,000.00	4.55562%	881.951506	3.348196	0.000000
II-A-3	11/01/05 - 11/30/05	11,988,000.00	4.55562%	881.951507	3.348196	0.000000
II-A-4	11/01/05 - 11/30/05	400,215,000.00	4.55562%	881.951506	3.348196	0.000000
II-A-5	11/01/05 - 11/30/05	16,138,000.00	4.55562%	881.951506	3.348196	0.000000
III-A-1	11/01/05 - 11/30/05	580,510,000.00	4.95032%	891.201876	3.676448	0.000000
B-1	11/01/05 - 11/30/05	33,480,000.00	4.69620%	998.299026	3.906841	0.000000
B-2	11/01/05 - 11/30/05	11,817,000.00	4.69620%	998.299026	3.906841	0.000000
B-3	11/01/05 - 11/30/05	6,893,000.00	4.69620%	998.299027	3.906840	0.000000
B-4	11/01/05 - 11/30/05	3,939,000.00	4.69620%	998.299025	3.906842	0.000000
B-5	11/01/05 - 11/30/05	3,939,000.00	4.69620%	998.299025	3.906842	0.000000
B-6	11/01/05 - 11/30/05	3,940,610.66	4.69620%	998.299007	3.906841	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-1	0.000000	0.000487	3.408807	0.000000	866.394589
I-A-2	0.000000	0.000487	3.408807	0.000000	866.394589
I-A-R	0.000000	0.000000	0.000000	0.000000	0.000000
I-A-LR	0.000000	0.000000	0.000000	0.000000	0.000000
II-A-1	0.000000	0.000478	3.347717	0.000000	869.607549
II-A-2	0.000000	0.000478	3.347717	0.000000	869.607549
II-A-3	0.000000	0.000479	3.347717	0.000000	869.607548
II-A-4	0.000000	0.000478	3.347717	0.000000	869.607549
II-A-5	0.000000	0.000478	3.347717	0.000000	869.607549
III-A-1	0.000000	0.000525	3.675923	0.000000	883.183327
B-1	0.000000	0.000558	3.906282	0.000000	998.102126
B-2	0.000000	0.000559	3.906282	0.000000	998.102126
B-3	0.000000	0.000559	3.906282	0.000000	998.102127
B-4	0.000000	0.000559	3.906283	0.000000	998.102125
B-5	0.000000	0.000559	3.906283	0.000000	998.102125
B-6	0.000000	0.000558	3.906283	0.000000	998.102106

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

Per \$1,000 Denomination.
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CERTIFICATEHOLDER ACCOUNT STATEMENT

CERTIFICATE ACCOUNT

<s>	<c>	
Beginning Balance		233,064.05
Deposits		
Payments of Interest and Principal		28,879,716.62
Reserve Funds and Credit Enhancements		0.00
Proceeds from Repurchased Loans		0.00
Servicer Advances		135,647.89
Realized Loss (Gains, Subsequent Expenses & Recoveries)		0.00
Prepayment Penalties		0.00
Swap/Cap Payments		0.00
Total Deposits		29,015,364.51
Withdrawals		
Swap Payments		0.00
Reserve Funds and Credit Enhancements		0.00
Reimbursement for Servicer Advances		0.00
Total Administration Fees		369,891.95
Payment of Interest and Principal		28,878,536.61
Total Withdrawals (Pool Distribution Amount)		29,248,428.56
Ending Balance		0.00

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PREPAYMENT/CURTAILMENT INTEREST SHORTFALL

<s>	<c>	
Total Prepayment/Curtailment Interest Shortfall		10,048.45
Servicing Fee Support		9,069.95
Non-Supported Prepayment/Curtailment Interest Shortfall		978.50

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ADMINISTRATION FEES

<s>	<c>	
Gross Servicing Fee		364,386.44
Master Servicing Fee		14,575.46
Supported Prepayment/Curtailment Interest Shortfall		9,069.95
Total Administration Fees		369,891.95

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COLLATERAL STATEMENT

<S>	<C>	
Collateral Description		Mixed ARM
Weighted Average Gross Coupon		4.957120%
Weighted Average Net Coupon		4.697120%
Weighted Average Pass-Through Rate		4.697120%
Weighted Average Remaining Term		348
Beginning Scheduled Collateral Loan Count		4,581
Number Of Loans Paid In Full		55
Ending Scheduled Collateral Loan Count		4,526
Beginning Scheduled Collateral Balance		1,749,346,981.64
Ending Scheduled Collateral Balance		1,727,314,712.08
Ending Actual Collateral Balance at 30-Nov-2005		1,739,491,319.62
Monthly P&I Constant		7,573,706.09
Special Servicing Fee		0.00
Prepayment Penalty Waived Amount		0.00
Prepayment Penalty Waived Count		0
Prepayment Penalty Paid Amount		0.00
Prepayment Penalty Paid Count		0
Realized Loss Amount		0.00
Cumulative Realized Loss		0.00
Class A Optimal Amount		28,616,840.38
Ending Scheduled Balance for Premium Loans		1,727,314,712.08
Scheduled Principal		345,395.71
Unscheduled Principal		21,686,873.84

Unpaid Principal Balance Of Outstanding Mortgage Loans With Original LTV:	
Less than or equal to 80%	1,693,174,854.06
Greater than 80%, less than or equal to 85%	5,079,149.78
Greater than 85%, less than or equal to 95%	28,042,493.48
Greater than 95%	1,024,625.57

<FN>
The Weighted Average Remaining Term is utilizing a step-down method.
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Group Level Collateral Statement

<s>	<c>	<c>	<c>
Group	1	2	3
Collateral Description	5/1 CMT ARM	5/1 CMT ARM	7/1 CMT ARM
Weighted Average Coupon Rate	4.903726	4.815617	5.210535
Weighted Average Net Rate	4.643726	4.555617	4.950535
Weighted Average Remaining Term	348	348	348
Beginning Loan Count	1,781	1,471	1,329
Loans Paid In Full	26	19	10
Ending Loan Count	1,755	1,452	1,319
Beginning Scheduled Balance	402,992,729.91	809,541,510.10	536,812,741.63
Ending Scheduled Balance	396,542,547.34	798,618,945.46	532,153,219.28
Record Date	11/30/2005	11/30/2005	11/30/2005
Principal And Interest Constant	1,672,826.94	3,440,610.48	2,460,268.67
Scheduled Principal	25,625.35	190,832.15	128,938.21
Unscheduled Principal	6,424,557.21	10,731,732.49	4,530,584.14
Scheduled Interest	1,646,473.20	3,247,868.32	2,330,887.41
Servicing Fee	83,939.90	168,611.21	111,835.33
Master Servicing Fee	3,357.60	6,744.45	4,473.41
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	0.00	0.00	0.00
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	1,559,175.70	3,072,512.66	2,214,578.67
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	0.00	0.00	0.00
Prepayment Penalty Paid Count	0	0	0
Special Servicing Fee	0.00	0.00	0.00

<FN>
The Weighted Average Remaining Term is utilizing a step-down method.
</FN>

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Group Level Collateral Statement

<s>	<c>	<c>
Group	Total	
Collateral Description	Mixed ARM	
Weighted Average Coupon Rate	4.957120	
Weighted Average Net Rate	4.697120	
Weighted Average Remaining Term	348	
Beginning Loan Count	4,581	
Loans Paid In Full	55	
Ending Loan Count	4,526	
Beginning Scheduled Balance	1,749,346,981.64	
Ending scheduled Balance	1,727,314,712.08	
Record Date	11/30/2005	
Principal And Interest Constant	7,573,706.09	
Scheduled Principal	345,395.71	
Unscheduled Principal	21,686,873.84	
Scheduled Interest	7,225,228.93	
Servicing Fee	364,386.44	
Master Servicing Fee	14,575.46	

Trustee Fee	0.00
FRY Amount	0.00
Special Hazard Fee	0.00
Other Fee	0.00
Pool Insurance Fee	0.00
Spread 1	0.00
Spread 2	0.00
Spread 3	0.00
Net Interest	6,846,267.03
Realized Loss Amount	0.00
Cumulative Realized Loss	0.00
Percentage of Cumulative Losses	0.0000
Prepayment Penalty Waived Amount	0.00
Prepayment Penalty Waived Count	0
Prepayment Penalty Paid Amount	0.00
Prepayment Penalty Paid Count	0
Special Servicing Fee	0.00
	4.697120

<FN>
The Weighted Average Remaining Term is utilizing a step-down method.
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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		2 328,400.00	0 0.00	0 0.00	2 328,400.00
30 Days	5 1,096,450.30	0 0.00	0 0.00	0 0.00	5 1,096,450.30
60 Days	2 699,971.59	0 0.00	0 0.00	0 0.00	2 699,971.59
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	1 309,930.57	0 0.00	1 309,930.57
Totals	7 1,796,421.89	2 328,400.00	1 309,930.57	0 0.00	10 2,434,752.46
	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		0.044189% 0.018879%	0.000000% 0.000000%	0.000000% 0.000000%	0.044189% 0.018879%
30 Days	0.110473% 0.063033%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.110473% 0.063033%
60 Days	0.044189% 0.040240%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.044189% 0.040240%
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%	0.022095% 0.017817%	0.000000% 0.000000%	0.022095% 0.017817%

Totals	0.154662%	0.044189%	0.022095%	0.000000%	0.220946%
	0.103273%	0.018879%	0.017817%	0.000000%	0.139969%

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OTHER INFORMATION		<c>
<s>	Current Period Class A Insufficient Funds	0.00
	Principal Balance of Contaminated Properties	0.00
	Periodic Advance	472,170.49

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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		2 328,400.00	0 0.00	0 0.00	2 328,400.00
30 Days	4 665,250.30	0 0.00	0 0.00	0 0.00	4 665,250.30
60 Days	1 201,683.17	0 0.00	0 0.00	0 0.00	1 201,683.17
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	1 309,930.57	0 0.00	1 309,930.57
Totals	5 866,933.47	2 328,400.00	1 309,930.57	0 0.00	8 1,505,264.04
0-29 Days		0.113960% 0.082793%	0.000000% 0.000000%	0.000000% 0.000000%	0.113960% 0.082793%
30 Days	0.227920% 0.167716%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.227920% 0.167716%
60 Days	0.056980% 0.050846%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.056980% 0.050846%
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%	0.056980% 0.078136%	0.000000% 0.000000%	0.056980% 0.078136%
Totals	0.284900% 0.218562%	0.113960% 0.082793%	0.056980% 0.078136%	0.000000% 0.000000%	0.455840% 0.379491%

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<s>	<c>	<c>	<c>	<c>	<c>
2	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance

0-29 Days		0	0	0	0
		0.00	0.00	0.00	0.00
30 Days	1	0	0	0	1
	431,200.00	0.00	0.00	0.00	431,200.00
60 Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
90 Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
120 Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
150 Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
180+ Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
Totals	1	0	0	0	1
	431,200.00	0.00	0.00	0.00	431,200.00

0-29 Days		0.000000%	0.000000%	0.000000%	0.000000%
		0.000000%	0.000000%	0.000000%	0.000000%
30 Days	0.068871%	0.000000%	0.000000%	0.000000%	0.068871%
	0.053993%	0.000000%	0.000000%	0.000000%	0.053993%
60 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
90 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
120 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
150 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
180+ Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
Totals	0.068871%	0.000000%	0.000000%	0.000000%	0.068871%
	0.053993%	0.000000%	0.000000%	0.000000%	0.053993%

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<CAPTION>	<c>	<c>	<c>	<c>	<c>
<s>					
3					
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		0	0	0	0
		0.00	0.00	0.00	0.00
30 Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
60 Days	1	0	0	0	1
	498,288.42	0.00	0.00	0.00	498,288.42
90 Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
120 Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
150 Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
180+ Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00
Totals	1	0	0	0	1
	498,288.42	0.00	0.00	0.00	498,288.42
0-29 Days		0.000000%	0.000000%	0.000000%	0.000000%
		0.000000%	0.000000%	0.000000%	0.000000%

30 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
60 Days	0.075815%	0.000000%	0.000000%	0.000000%	0.075815%
	0.093636%	0.000000%	0.000000%	0.000000%	0.093636%
90 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
120 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
150 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
180+ Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
Totals	0.075815%	0.000000%	0.000000%	0.000000%	0.075815%
	0.093636%	0.000000%	0.000000%	0.000000%	0.093636%

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SUBORDINATION LEVEL/CREDIT ENHANCEMENT/CLASS PERCENTAGE AND PREPAYMENT PERCENTAGE

	Original \$	Original %	Current \$	Current %	Current Class%	Prepayment%
<s>	<c>	<c>	<c>	<c>	<c>	<c>
Class A	1,543,604,710.66	78.37853714%	1,358,388,300.99	78.64162167%	96.301361%	100.000000%
Class I-A-2	1,528,803,710.66	77.62699711%	1,345,564,794.68	77.89922620%	0.742395%	0.000000%
Class I-AR	1,528,803,660.66	77.62699457%	1,345,564,794.68	77.89922620%	0.000000%	0.000000%
Class I-ALR	1,528,803,610.66	77.62699203%	1,345,564,794.68	77.89922620%	0.000000%	0.000000%
Class II-A-1	1,417,744,610.66	71.98782684%	1,248,987,049.92	72.30801898%	5.591207%	0.000000%
Class II-A-2	1,072,859,610.66	54.47584233%	949,072,450.45	54.94496422%	17.363055%	0.000000%
Class II-A-3	1,060,871,610.66	53.86713604%	938,647,595.16	54.34143463%	0.603530%	0.000000%
Class II-A-4	660,656,610.66	33.54569880%	590,617,610.02	34.19281998%	20.148615%	0.000000%
Class II-A-5	644,518,610.66	32.72627086%	576,583,883.40	33.38036082%	0.812459%	0.000000%
Class III-A-1	64,008,610.66	3.25012047%	63,887,130.30	3.69863869%	29.681722%	0.000000%
Class B-1	30,528,610.66	1.55012992%	30,470,671.12	1.76404861%	1.934590%	0.000000%
Class B-2	18,711,610.66	0.95010637%	18,676,098.30	1.08122152%	0.682827%	0.000000%
Class B-3	11,818,610.66	0.60010533%	11,796,180.34	0.68292016%	0.398301%	0.000000%
Class B-4	7,879,610.66	0.40009748%	7,864,656.07	0.45531113%	0.227609%	0.000000%
Class B-5	3,940,610.66	0.20008963%	3,933,131.80	0.22770210%	0.227609%	0.000000%
Class B-6	0.00	0.00000000%	0.00	0.00000000%	0.227702%	0.000000%

<FN>
Please Refer to the Prospectus Supplement for a Full Description of Loss Exposure.
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REO Loan Detail - All Mortgage Loans in REO during Current Period

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

No REO Loans this Period

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

Group	Loan Number	Paid to Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
<s>	<c>	<c>	<c>	<c>	<c>

No REO Loans this Period

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

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

No Foreclosure Loans this Period

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

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

No Foreclosure Loans this Period

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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

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

No Bankruptcy Loans this Period

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<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>