

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2006-01-05** | Period of Report: **2005-12-27**
SEC Accession No. **0001056404-06-000296**

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FILER

Bear Stearns ALT-A Trust, Series 2005-8

CIK: **1337601** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **8-K** | Act: **34** | File No.: **333-120916-25** | Film No.: **06513012**
SIC: **6189** Asset-backed securities

Mailing Address
383 MADISON AVENUE
NEW YORK NY 10179

Business Address
383 MADISON AVENUE
NEW YORK NY 10179
212272-2000

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

FORM 8-K

CURRENT REPORT

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

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

BEAR STEARNS ALT-A TRUST
Mortgage Pass-Through Certificates, Series 2005-8
(Exact name of registrant as specified in its charter)

New York (governing law of	333-120916-25	
Pooling and Servicing Agreement)	(Commission	54-2182247
(State or other	File Number)	54-2182248
jurisdiction		54-2182249
of Incorporation)		54-2182250
		54-2182251
		IRS EIN

c/o Wells Fargo Bank, N.A.
9062 Old Annapolis Road
Columbia, MD 21045
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (410) 884-2000

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

ITEM 8.01 Other Events

On December 27, 2005 a distribution was made to holders of BEAR STEARNS ALT-A TRUST, Mortgage Pass-Through Certificates, Series 2005-8 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 2005-8 Trust, relating to the December 27, 2005 distribution.

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BEAR STEARNS ALT-A TRUST
Mortgage Pass-Through Certificates, Series 2005-8 Trust
(Registrant)

By: Wells Fargo Bank, N.A. as Securities Administrator

By: /s/ Beth Belfield as Officer
 By: Beth Belfield as Officer
 Date: 12/31/2005

INDEX TO EXHIBITS

Exhibit Number Description
 EX-99.1 Monthly report distributed to holders of Mortgage
 Pass-Through Certificates, Series 2005-8 Trust,
 relating to the December 27, 2005 distribution.

EX-99.1

Bear Stearns ALT-A Trust
 Mortgage Pass-Through Certificates

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

Bear Stearns ALT-A Trust
 Mortgage Pass-Through Certificates
 Series 2005-8

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

<TABLE>
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Certificateholder Distribution Summary

Class	CUSIP	Certificate Pass-Through Rate	Beginning Certificate Balance	Interest Distribution
<s>	<c>	<c>	<c>	<c>
I-1A-1	07386HWR8	4.46125%	516,720,098.15	2,049,082.26
I-1A-2	07386HWS6	4.54125%	63,871,217.24	257,826.81
I-2A-1	07386HWT4	4.46125%	288,911,377.10	1,145,694.12
I-2A-2	07386HWU1	4.54125%	35,711,901.37	144,157.04
I-M-1	07386HWV9	4.69125%	38,193,000.00	159,264.81
I-M-2	07386HWW7	4.89125%	23,669,000.00	102,907.55
I-B-1	07386HWX5	5.49125%	13,986,000.00	68,267.22
I-B-2	07386HWY3	6.09125%	5,379,000.00	29,124.30
I-B-3	07386HXE6	6.29125%	5,917,000.00	33,089.18
XP	07386HXF3	0.00000%	0.00	59,641.40
B-IO	07386HXG1	0.00000%	10,758,561.02	1,060,651.99
II-1A-1	07386HWZ0	5.63015%	693,963,225.99	3,255,932.04
II-B-1	07386HXA4	5.63015%	16,791,924.86	78,784.24
II-B-2	07386HXB2	5.63015%	10,934,285.95	51,301.41
II-B-3	07386HXC0	5.63015%	11,715,377.79	54,966.13
II-B-4	07386HXD8	5.63015%	7,810,118.56	36,643.46
II-B-5	07386HXX2	5.63015%	7,419,722.60	34,811.81
II-B-6	07386HXL0	5.63015%	5,857,738.88	27,483.30
II-B-7	07386HXM8	5.63015%	3,905,195.24	18,322.37
R	07386HXX9	0.00000%	0.00	0.00
R-X	07386HXJ5	0.00000%	0.00	0.00
Totals			1,761,514,744.75	8,667,951.44

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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-1A-1	11,555,439.09	0.00	505,164,659.06	13,604,521.35	0.00
I-1A-2	1,428,355.43	0.00	62,442,861.81	1,686,182.24	0.00
I-2A-1	8,323,836.66	0.00	280,587,540.44	9,469,530.78	0.00
I-2A-2	1,028,896.95	0.00	34,683,004.42	1,173,053.99	0.00
I-M-1	0.00	0.00	38,193,000.00	159,264.81	0.00
I-M-2	0.00	0.00	23,669,000.00	102,907.55	0.00
I-B-1	0.00	0.00	13,986,000.00	68,267.22	0.00
I-B-2	0.00	0.00	5,379,000.00	29,124.30	0.00
I-B-3	0.00	0.00	5,917,000.00	33,089.18	0.00
XP	0.00	0.00	0.00	59,641.40	0.00
B-IO	0.00	0.00	10,758,561.02	1,060,651.99	0.00
II-1A-1	7,341,034.65	0.00	686,622,191.34	10,596,966.69	0.00
II-B-1	1,513.13	0.00	16,790,411.73	80,297.37	0.00
II-B-2	985.29	0.00	10,933,300.66	52,286.70	0.00
II-B-3	1,055.68	0.00	11,714,322.11	56,021.81	0.00
II-B-4	703.77	0.00	7,809,414.79	37,347.23	0.00
II-B-5	668.59	0.00	7,419,054.01	35,480.40	0.00
II-B-6	527.84	0.00	5,857,211.04	28,011.14	0.00
II-B-7	351.90	0.00	3,904,843.35	18,674.27	0.00
R	0.00	0.00	0.00	0.00	0.00
R-X	0.00	0.00	0.00	0.00	0.00
Totals	29,683,368.98	0.00	1,731,831,375.78	38,351,320.42	0.00

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Principal Distribution Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	UnScheduled Principal Distribution	Accretion	Realized Loss
<s>	<c>	<c>	<c>	<c>	<c>	<c>
I-1A-1	564,223,000.00	516,720,098.15	0.00	11,555,439.09	0.00	0.00
I-1A-2	69,743,000.00	63,871,217.24	0.00	1,428,355.43	0.00	0.00
I-2A-1	306,144,000.00	288,911,377.10	0.00	8,323,836.66	0.00	0.00
I-2A-2	37,842,000.00	35,711,901.37	0.00	1,028,896.95	0.00	0.00
I-B-1	13,986,000.00	13,986,000.00	0.00	0.00	0.00	0.00
I-B-2	5,379,000.00	5,379,000.00	0.00	0.00	0.00	0.00
I-B-3	5,917,000.00	5,917,000.00	0.00	0.00	0.00	0.00
XP	0.00	0.00	0.00	0.00	0.00	0.00
B-IO	0.00	10,758,561.02	0.00	0.00	0.00	0.00
II-1A-1	716,778,200.00	693,963,225.99	62,533.35	7,278,501.30	0.00	0.00
II-B-1	16,796,400.00	16,791,924.86	1,513.13	0.00	0.00	0.00
II-B-2	10,937,200.00	10,934,285.95	985.29	0.00	0.00	0.00
II-B-3	11,718,500.00	11,715,377.79	1,055.68	0.00	0.00	0.00
II-B-4	7,812,200.00	7,810,118.56	703.77	0.00	0.00	0.00
II-B-5	7,421,700.00	7,419,722.60	668.59	0.00	0.00	0.00
II-B-6	5,859,300.00	5,857,738.88	527.84	0.00	0.00	0.00
II-B-7	3,906,236.00	3,905,195.24	351.90	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00	0.00
R-X	0.00	0.00	0.00	0.00	0.00	0.00
Totals	1,784,463,736.00	1,699,652,744.75	68,339.55	29,615,029.43	0.00	0.00

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Principal Distribution Statement (continued)

Class	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
<s>	<c>	<c>	<c>	<c>
I-1A-1	11,555,439.09	505,164,659.06	0.895328	11,555,439.09
I-1A-2	1,428,355.43	62,442,861.81	0.895328	1,428,355.43
I-2A-1	8,323,836.66	280,587,540.44	0.916521	8,323,836.66
I-2A-2	1,028,896.95	34,683,004.42	0.916521	1,028,896.95
I-B-1	0.00	13,986,000.00	1.000000	0.00
I-B-2	0.00	5,379,000.00	1.000000	0.00
I-B-3	0.00	5,917,000.00	1.000000	0.00
XP	0.00	0.00	0.000000	0.00
B-IO	0.00	10,758,561.02	0.000000	0.00
II-1A-1	7,341,034.65	686,622,191.34	0.957928	7,341,034.65
II-B-1	1,513.13	16,790,411.73	0.999643	1,513.13
II-B-2	985.29	10,933,300.66	0.999643	985.29
II-B-3	1,055.68	11,714,322.11	0.999643	1,055.68
II-B-4	703.77	7,809,414.79	0.999643	703.77
II-B-5	668.59	7,419,054.01	0.999643	668.59
II-B-6	527.84	5,857,211.04	0.999643	527.84
II-B-7	351.90	3,904,843.35	0.999643	351.90
R	0.00	0.00	0.000000	0.00

R-X	0.00	0.00	0.000000	0.00
Totals	29,683,368.98	1,669,969,375.78	0.935838	29,683,368.98

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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-1A-1	564,223,000.00	915.808285	0.000000	20.480269	0.000000
I-1A-2	69,743,000.00	915.808285	0.000000	20.480269	0.000000
I-2A-1	306,144,000.00	943.710728	0.000000	27.189286	0.000000
I-2A-2	37,842,000.00	943.710728	0.000000	27.189286	0.000000
I-M-1	38,193,000.00	1000.000000	0.000000	0.000000	0.000000
I-M-2	23,669,000.00	1000.000000	0.000000	0.000000	0.000000
I-B-1	13,986,000.00	1000.000000	0.000000	0.000000	0.000000
I-B-2	5,379,000.00	1000.000000	0.000000	0.000000	0.000000
I-B-3	5,917,000.00	1000.000000	0.000000	0.000000	0.000000
XP	0.00	0.000000	0.000000	0.000000	0.000000
B-IO	0.00	0.000000	0.000000	0.000000	0.000000
II-1A-1	716,778,200.00	968.170106	0.087242	10.154468	0.000000
II-B-1	16,796,400.00	999.733566	0.090087	0.000000	0.000000
II-B-2	10,937,200.00	999.733565	0.090086	0.000000	0.000000
II-B-3	11,718,500.00	999.733566	0.090087	0.000000	0.000000
II-B-4	7,812,200.00	999.733565	0.090086	0.000000	0.000000
II-B-5	7,421,700.00	999.733565	0.090086	0.000000	0.000000
II-B-6	5,859,300.00	999.733565	0.090086	0.000000	0.000000
II-B-7	3,906,236.00	999.733564	0.090087	0.000000	0.000000
R	0.00	0.000000	0.000000	0.000000	0.000000
R-X	0.00	0.000000	0.000000	0.000000	0.000000

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Principal Distribution Factors Statement (continued)

Class	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
<s>	<c>	<c>	<c>	<c>	
I-1A-1	0.000000	20.480269	895.328016	0.895328	20.480269
I-1A-2	0.000000	20.480269	895.328016	0.895328	20.480269
I-2A-1	0.000000	27.189286	916.521442	0.916521	27.189286
I-2A-2	0.000000	27.189286	916.521442	0.916521	27.189286
I-M-1	0.000000	0.000000	1,000.000000	1.000000	0.000000
I-M-2	0.000000	0.000000	1,000.000000	1.000000	0.000000
I-B-1	0.000000	0.000000	1,000.000000	1.000000	0.000000
I-B-2	0.000000	0.000000	1,000.000000	1.000000	0.000000
I-B-3	0.000000	0.000000	1,000.000000	1.000000	0.000000
XP	0.000000	0.000000	0.000000	0.000000	0.000000
B-IO	0.000000	0.000000	0.000000	0.000000	0.000000
II-1A-1	0.000000	10.241710	957.928396	0.957928	10.241710
II-B-1	0.000000	0.090087	999.643479	0.999643	0.090087
II-B-2	0.000000	0.090086	999.643479	0.999643	0.090086
II-B-3	0.000000	0.090087	999.643479	0.999643	0.090087
II-B-4	0.000000	0.090086	999.643479	0.999643	0.090086
II-B-5	0.000000	0.090086	999.643479	0.999643	0.090086
II-B-6	0.000000	0.090086	999.643480	0.999643	0.090086
II-B-7	0.000000	0.090087	999.643480	0.999643	0.090087
R	0.000000	0.000000	0.000000	0.000000	0.000000
R-X	0.000000	0.000000	0.000000	0.000000	0.000000

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Interest Distribution Statement

Class	Accrual Dates	Accrual Days	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall
<s>	<c>	<c>	<c>	<c>	<c>	
I-1A-1	11/25/05 - 12/26/05	32	4.46125%	516,720,098.15	2,049,082.26	0.00
I-1A-2	11/25/05 - 12/26/05	32	4.54125%	63,871,217.24	257,826.81	0.00
I-2A-1	11/25/05 - 12/26/05	32	4.46125%	288,911,377.10	1,145,694.12	0.00
I-2A-2	11/25/05 - 12/26/05	32	4.54125%	35,711,901.37	144,157.04	0.00
I-M-1	11/25/05 - 12/26/05	32	4.69125%	38,193,000.00	159,264.81	0.00
I-M-2	11/25/05 - 12/26/05	32	4.89125%	23,669,000.00	102,907.55	0.00

I-B-1	11/25/05 - 12/26/05	32	5.49125%	13,986,000.00	68,267.22	0.00
I-B-2	11/25/05 - 12/26/05	32	6.09125%	5,379,000.00	29,124.30	0.00
I-B-3	11/25/05 - 12/26/05	32	6.29125%	5,917,000.00	33,089.18	0.00
XP	N/A	N/A	0.00000%	0.00	0.00	0.00
B-IO	N/A	N/A	0.00000%	1,003,117,154.88	0.00	0.00
II-1A-1	11/01/05 - 11/30/05	30	5.63015%	693,963,225.99	3,255,932.04	0.00
II-B-1	11/01/05 - 11/30/05	30	5.63015%	16,791,924.86	78,784.24	0.00
II-B-2	11/01/05 - 11/30/05	30	5.63015%	10,934,285.95	51,301.41	0.00
II-B-3	11/01/05 - 11/30/05	30	5.63015%	11,715,377.79	54,966.13	0.00
II-B-4	11/01/05 - 11/30/05	30	5.63015%	7,810,118.56	36,643.46	0.00
II-B-5	11/01/05 - 11/30/05	30	5.63015%	7,419,722.60	34,811.81	0.00
II-B-6	11/01/05 - 11/30/05	30	5.63015%	5,857,738.88	27,483.30	0.00
II-B-7	11/01/05 - 11/30/05	30	5.63015%	3,905,195.24	18,322.37	0.00
R	N/A	N/A	0.00000%	0.00	0.00	0.00
R-X	N/A	N/A	0.00000%	0.00	0.00	0.00
Totals					7,547,658.05	0.00

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Interest Distribution Statement (continued)

Class	Current Interest Shortfall (1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall (2)	Ending Certificate/Notional Balance
<s>	<c>	<c>	<c>	<c>	
I-1A-1	0.00	0.00	2,049,082.26	0.00	505,164,659.06
I-1A-2	0.00	0.00	257,826.81	0.00	62,442,861.81
I-2A-1	0.00	0.00	1,145,694.12	0.00	280,587,540.44
I-2A-2	0.00	0.00	144,157.04	0.00	34,683,004.42
I-M-1	0.00	0.00	159,264.81	0.00	38,193,000.00
I-M-2	0.00	0.00	102,907.55	0.00	23,669,000.00
I-B-1	0.00	0.00	68,267.22	0.00	13,986,000.00
I-B-2	0.00	0.00	29,124.30	0.00	5,379,000.00
I-B-3	0.00	0.00	33,089.18	0.00	5,917,000.00
XP	0.00	0.00	59,641.40	0.00	0.00
B-IO	0.00	0.00	1,060,651.99	0.00	980,780,626.75
II-1A-1	0.00	0.00	3,255,932.04	0.00	686,622,191.34
II-B-1	0.00	0.00	78,784.24	0.00	16,790,411.73
II-B-2	0.00	0.00	51,301.41	0.00	10,933,300.66
II-B-3	0.00	0.00	54,966.13	0.00	11,714,322.11
II-B-4	0.00	0.00	36,643.46	0.00	7,809,414.79
II-B-5	0.00	0.00	34,811.81	0.00	7,419,054.01
II-B-6	0.00	0.00	27,483.30	0.00	5,857,211.04
II-B-7	0.00	0.00	18,322.37	0.00	3,904,843.35
R	0.00	0.00	0.00	0.00	0.00
R-X	0.00	0.00	0.00	0.00	0.00
Totals	0.00	0.00	8,667,951.44	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-1A-1	11/25/05 - 12/26/05	564,223,000.00	4.46125%	915.808285	3.631689	0.000000
I-1A-2	11/25/05 - 12/26/05	69,743,000.00	4.54125%	915.808285	3.696813	0.000000
I-2A-1	11/25/05 - 12/26/05	306,144,000.00	4.46125%	943.710728	3.742337	0.000000
I-2A-2	11/25/05 - 12/26/05	37,842,000.00	4.54125%	943.710728	3.809446	0.000000
I-M-1	11/25/05 - 12/26/05	38,193,000.00	4.69125%	1000.000000	4.170000	0.000000
I-M-2	11/25/05 - 12/26/05	23,669,000.00	4.89125%	1000.000000	4.347778	0.000000
I-B-1	11/25/05 - 12/26/05	13,986,000.00	5.49125%	1000.000000	4.881111	0.000000
I-B-2	11/25/05 - 12/26/05	5,379,000.00	6.09125%	1000.000000	5.414445	0.000000
I-B-3	11/25/05 - 12/26/05	5,917,000.00	6.29125%	1000.000000	5.592222	0.000000
XP	N/A	0.00	0.00000%	0.000000	0.000000	0.000000
B-IO	N/A	0.00	0.00000%	0.000000	0.000000	0.000000
II-1A-1	11/01/05 - 11/30/05	716,778,200.00	5.63015%	968.170106	4.542454	0.000000
II-B-1	11/01/05 - 11/30/05	16,796,400.00	5.63015%	999.733566	4.690543	0.000000
II-B-2	11/01/05 - 11/30/05	10,937,200.00	5.63015%	999.733565	4.690543	0.000000
II-B-3	11/01/05 - 11/30/05	11,718,500.00	5.63015%	999.733566	4.690543	0.000000
II-B-4	11/01/05 - 11/30/05	7,812,200.00	5.63015%	999.733565	4.690543	0.000000
II-B-5	11/01/05 - 11/30/05	7,421,700.00	5.63015%	999.733565	4.690544	0.000000
II-B-6	11/01/05 - 11/30/05	5,859,300.00	5.63015%	999.733565	4.690543	0.000000
II-B-7	11/01/05 - 11/30/05	3,906,236.00	5.63015%	999.733564	4.690544	0.000000
R	N/A	0.00	0.00000%	0.000000	0.000000	0.000000
R-X	N/A	0.00	0.00000%	0.000000	0.000000	0.000000

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Interest Distribution Factors Statement (continued)

Class	Current Interest Shortfall (1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall (2)	Ending Certificate/Notional Balance
<s>	<c>	<c>	<c>	<c>	
I-1A-1	0.000000	0.000000	3.631689	0.000000	895.328016
I-1A-2	0.000000	0.000000	3.696813	0.000000	895.328016
I-2A-1	0.000000	0.000000	3.742337	0.000000	916.521442
I-2A-2	0.000000	0.000000	3.809446	0.000000	916.521442
I-M-1	0.000000	0.000000	4.170000	0.000000	1000.000000
I-M-2	0.000000	0.000000	4.347778	0.000000	1000.000000
I-B-1	0.000000	0.000000	4.881111	0.000000	1000.000000
I-B-2	0.000000	0.000000	5.414445	0.000000	1000.000000
I-B-3	0.000000	0.000000	5.592222	0.000000	1000.000000
XP	0.000000	0.000000	0.000000	0.000000	0.000000
B-IO	0.000000	0.000000	0.000000	0.000000	0.000000
II-1A-1	0.000000	0.000000	4.542454	0.000000	957.928396
II-B-1	0.000000	0.000000	4.690543	0.000000	999.643479
II-B-2	0.000000	0.000000	4.690543	0.000000	999.643479
II-B-3	0.000000	0.000000	4.690543	0.000000	999.643479
II-B-4	0.000000	0.000000	4.690543	0.000000	999.643479
II-B-5	0.000000	0.000000	4.690544	0.000000	999.643479
II-B-6	0.000000	0.000000	4.690543	0.000000	999.643480
II-B-7	0.000000	0.000000	4.690544	0.000000	999.643480
R	0.000000	0.000000	0.000000	0.000000	0.000000
R-X	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>
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Certificateholder Component Statement

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

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CERTIFICATEHOLDER ACCOUNT STATEMENT

CERTIFICATE ACCOUNT

<s>	<c>	
Beginning Balance		0.00
Deposits		
Payments of Interest and Principal		38,810,593.00
Reserve Funds and Credit Enhancements		0.00
Proceeds from Repurchased Loans		0.00
Servicer Advances		355,148.88
Realized Loss (Gains, Subsequent Expenses & Recoveries)		0.00
Prepayment Penalties		0.00
Swap/Cap Payments		0.00
Total Deposits		39,165,741.88
Withdrawals		
Swap Payments		0.00
Reserve Funds and Credit Enhancements		0.00
Reimbursement for Servicer Advances		313,438.95
Total Administration Fees		500,982.51
Payment of Interest and Principal		38,351,320.42
Total Withdrawals (Pool Distribution Amount)		39,165,741.88
Ending Balance		0.00

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PREPAYMENT/CURTAILMENT INTEREST SHORTFALL

<s>	<c>	
Total Prepayment/Curtailment Interest Shortfall		0.00

Servicing Fee Support	0.00
Non-Supported Prepayment/Curtailment Interest Shortfall	0.00

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ADMINISTRATION FEES

<s>	<c>	
Gross Servicing Fee*	493,186.34	
Additional Servicing Fee	7,796.17	
Additional Servicing Fee	0.00	
Supported Prepayment/Curtailment Interest Shortfall	0.00	
Total Administration Fees	500,982.51	

<FN>
*Servicer Payees include: EMC MTG CORP; EVERHOME MORTGAGE COMPANY; GREENPOINT MTG FUNDING, INC; HARBOURSIDE MORTGAGE; PHH US MTG CORP; SUN TRUST MTG INC; WATERFIELD MTG CORP
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Reserve Accounts

Account Name	Beginning Balance	Current Withdrawals	Current Deposits	Ending Balance
<s>	<c>	<c>	<c>	<c>
Reserve Fund	0.00	5,326.41	5,326.41	0.00
Reserve Fund	100.00	0.00	0.00	100.00

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COLLATERAL STATEMENT

<S>	<C>
Collateral Description	Mixed ARM
Weighted Average Gross Coupon	6.209136%
Weighted Average Net Coupon	5.873162%
Weighted Average Pass-Through Rate	5.867851%
Weighted Average Remaining Term	356
Beginning Scheduled Collateral Loan Count	7,702
Number Of Loans Paid In Full	126
Ending Scheduled Collateral Loan Count	7,576
Beginning Scheduled Collateral Balance	1,761,514,744.96
Ending Scheduled Collateral Balance	1,731,831,375.97
Ending Actual Collateral Balance at 30-Nov-2005	1,731,943,649.22
Monthly P&I Constant	9,240,491.99
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
Scheduled Principal	126,056.30
Unscheduled Principal	29,557,448.06
Required Overcollateralized Amount	0.00
Overcollateralized Increase Amount	0.00
Overcollateralized Reduction Amount	0.00
Specified O/C Amount	10,758,561.02
Overcollateralized Amount	10,758,561.02
Overcollateralized Deficiency Amount	0.00
Base Overcollateralization Amount	0.00
Extra principal distribution Amount	0.00
Excess Cash Amount	0.00

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Group Level Collateral Statement

<s>	<c>	<c>	
Group	1	2	3
Collateral Description	Mixed ARM	Mixed ARM	Mixed ARM

Weighted Average Coupon Rate	6.482353	6.132147	6.013562
Weighted Average Net Rate	6.167199	5.841257	5.638562
Weighted Average Remaining Term	355	355	356
Beginning Loan Count	2,036	1,737	3,929
Loans Paid In Full	44	46	36
Ending Loan Count	1,992	1,691	3,893
Beginning Scheduled Balance	644,057,132.36	359,060,022.52	758,397,590.08
Ending Scheduled Balance	631,073,337.84	349,707,288.91	751,050,749.22
Record Date	11/30/2005	11/30/2005	11/30/2005
Principal And Interest Constant	3,516,428.31	1,855,259.99	3,868,803.69
Scheduled Principal	37,282.30	20,434.44	68,339.56
Unscheduled Principal	12,946,537.79	9,332,314.28	7,278,595.99
Scheduled Interest	3,479,171.58	1,834,840.66	3,800,558.82
Servicing Fee	169,147.98	87,039.11	236,999.25
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	5,758.17	2,038.00	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	3,304,265.43	1,745,763.55	3,563,559.57
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
Pass-Through Rate	6.156470	5.834446	5.638562

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Group Level Collateral Statement

<s>	<c>	<c>
Group		Total
Collateral Description		Mixed ARM
Weighted Average Coupon Rate		6.209136
Weighted Average Net Rate		5.873162
Weighted Average Remaining Term		356
Beginning Loan Count		7,702
Loans Paid In Full		126
Ending Loan Count		7,576
Beginning Scheduled Balance	1,761,514,744.96	
Ending scheduled Balance	1,731,831,375.97	
Record Date		11/30/2005
Principal And Interest Constant	9,240,491.99	
Scheduled Principal	126,056.30	
Unscheduled Principal	29,557,448.06	
Scheduled Interest	9,114,571.06	
Servicing Fee	493,186.34	
Master Servicing Fee	0.00	
Trustee Fee	0.00	
FRY Amount	0.00	
Special Hazard Fee	0.00	
Other Fee	7,796.17	
Pool Insurance Fee	0.00	
Spread 1	0.00	
Spread 2	0.00	
Spread 3	0.00	
Net Interest	8,613,588.55	
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	
Pass-Through Rate	5.867851	

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Additional Reporting - Deal Level

Miscellaneous Reporting

	<c>
Cap Payment I-A-1	0.00
Cap Payment I-A-2	0.00
Cap Payment II-A-1	0.00
Cap Payment II-A-2	0.00
Cap Payment I-B-1	0.00
Cap Payment I-B-2	2,035.46
Cap Payment I-B-3	3,290.95
Cap Payment I-M-1	0.00
Cap Payment I-M-2	0.00
Senior Percentage	58.128078%
Subordinate Percentage	41.871922%

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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		4 1,167,799.27	0 0.00	0 0.00	4 1,167,799.27
30 Days	229 53,076,655.40	1 147,429.43	0 0.00	0 0.00	230 53,224,084.83
60 Days	36 9,658,127.88	0 0.00	0 0.00	0 0.00	36 9,658,127.88
90 Days	25 4,593,366.75	0 0.00	0 0.00	0 0.00	25 4,593,366.75
120 Days	6 1,129,748.00	0 0.00	0 0.00	0 0.00	6 1,129,748.00
150 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	296 68,457,898.03	5 1,315,228.70	0 0.00	0 0.00	301 69,773,126.73
	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		0.052798% 0.067427%	0.000000% 0.000000%	0.000000% 0.000000%	0.052798% 0.067427%
30 Days	3.022703% 3.064572%	0.013200% 0.008512%	0.000000% 0.000000%	0.000000% 0.000000%	3.035903% 3.073084%
60 Days	0.475185% 0.557647%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.475185% 0.557647%
90 Days	0.329989% 0.265215%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.329989% 0.265215%
120 Days	0.079197% 0.065230%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.079197% 0.065230%
150 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
180+ Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
Totals	3.907075% 3.952663%	0.065998% 0.075939%	0.000000% 0.000000%	0.000000% 0.000000%	3.973073% 4.028603%

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OTHER INFORMATION

<s>	<c>
Current Period Class A Insufficient Funds	0.00
Principal Balance of Contaminated Properties	0.00
Periodic Advance	355,148.88

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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		1 636,400.00	0 0.00	0 0.00	1 636,400.00
30 Days	71 22,720,629.44	0 0.00	0 0.00	0 0.00	71 22,720,629.44
60 Days	14 4,662,317.92	0 0.00	0 0.00	0 0.00	14 4,662,317.92
90 Days	16 2,966,893.52	0 0.00	0 0.00	0 0.00	16 2,966,893.52
120 Days	3 643,950.00	0 0.00	0 0.00	0 0.00	3 643,950.00
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	104 30,993,790.88	1 636,400.00	0 0.00	0 0.00	105 31,630,190.88
0-29 Days		0.050201% 0.100838%	0.000000% 0.000000%	0.000000% 0.000000%	0.050201% 0.100838%
30 Days	3.564257% 3.600109%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	3.564257% 3.600109%
60 Days	0.702811% 0.738750%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.702811% 0.738750%
90 Days	0.803213% 0.470108%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.803213% 0.470108%
120 Days	0.150602% 0.102035%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.150602% 0.102035%
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	5.220884% 4.911001%	0.050201% 0.100838%	0.000000% 0.000000%	0.000000% 0.000000%	5.271084% 5.011839%

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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		1 262,967.27	0 0.00	0 0.00	1 262,967.27
30 Days	51 10,159,568.81	0 0.00	0 0.00	0 0.00	51 10,159,568.81

60 Days	11 2,562,284.42	0 0.00	0 0.00	0 0.00	11 2,562,284.42
90 Days	2 478,050.00	0 0.00	0 0.00	0 0.00	2 478,050.00
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	64 13,199,903.23	1 262,967.27	0 0.00	0 0.00	65 13,462,870.50

0-29 Days		0.059137% 0.075193%	0.000000% 0.000000%	0.000000% 0.000000%	0.059137% 0.075193%
30 Days	3.015967% 2.905017%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	3.015967% 2.905017%
60 Days	0.650503% 0.732657%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.650503% 0.732657%
90 Days	0.118273% 0.136693%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.118273% 0.136693%
120 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
150 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
180+ Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
Totals	3.784743% 3.774367%	0.059137% 0.075193%	0.000000% 0.000000%	0.000000% 0.000000%	3.843879% 3.849560%

<CAPTION> <s> 3	DELINQUENT <c>	BANKRUPTCY <c>	FORECLOSURE <c>	REO <c>	TOTAL <c>
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		2 268,432.00	0 0.00	0 0.00	2 268,432.00
30 Days	107 20,196,457.15	1 147,429.43	0 0.00	0 0.00	108 20,343,886.58
60 Days	11 2,433,525.54	0 0.00	0 0.00	0 0.00	11 2,433,525.54
90 Days	7 1,148,423.23	0 0.00	0 0.00	0 0.00	7 1,148,423.23
120 Days	3 485,798.00	0 0.00	0 0.00	0 0.00	3 485,798.00
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	128 24,264,203.92	3 415,861.43	0 0.00	0 0.00	131 24,680,065.35
0-29 Days		0.051374% 0.035738%	0.000000% 0.000000%	0.000000% 0.000000%	0.051374% 0.035738%
30 Days	2.748523% 2.688884%	0.025687% 0.019628%	0.000000% 0.000000%	0.000000% 0.000000%	2.774210% 2.708512%
60 Days	0.282558% 0.323991%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.282558% 0.323991%

90 Days	0.179810%	0.000000%	0.000000%	0.000000%	0.179810%
	0.152897%	0.000000%	0.000000%	0.000000%	0.152897%
120 Days	0.077061%	0.000000%	0.000000%	0.000000%	0.077061%
	0.064677%	0.000000%	0.000000%	0.000000%	0.064677%
150 Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
180+ Days	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
	0.000000%	0.000000%	0.000000%	0.000000%	0.000000%
Totals	3.287953%	0.077061%	0.000000%	0.000000%	3.365014%
	3.230449%	0.055366%	0.000000%	0.000000%	3.285816%

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REO Detail - All Mortgage Loans in REO during Current Period

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

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

<CAPTION>

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

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

<CAPTION>

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

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

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			12 Month REO History*	
3			Month	REO Percentage
New REO Loans				
<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>
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REO Loan Detail - All Mortgage Loans in REO during Current Period

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

No REO loans this period.

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

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

No REO loans this period.

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Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period

<CAPTION>

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

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<CAPTION>

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

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

<CAPTION>

2			12 Month 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%
Current Foreclosure Total			Apr-05	0.000%
Loans in Foreclosure	0		May-05	0.000%
Original Principal Balance	0.00		Jun-05	0.000%
Current Principal Balance	0.00		Jul-05	0.000%
			Aug-05	0.000%
			Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	0.000%

*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>

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

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

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<CAPTION>

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.

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<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
-------	-------------	---------------------------	--------------	-------------------	-------------------	---------------------------------

No Foreclosure loans this period.

</TABLE>

<TABLE>

Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

<CAPTION>

Summary			12 Month Bankruptcy History*	
New Bankruptcy Loans			Month	Bankruptcy Percentage
<s>	<c>		<s>	<c>
Loans in Bankruptcy		2	Jan-05	0.000%
Original Principal Balance	371,432.00		Feb-05	0.000%
Current Principal Balance	370,399.27		Mar-05	0.000%
			Apr-05	0.000%
			May-05	0.000%
Current Bankruptcy Total			Jun-05	0.000%
Loans in Bankruptcy		5	Jul-05	0.000%
Original Principal Balance	1,316,752.00		Aug-05	0.000%
Current Principal Balance	1,315,228.70		Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.054%
			Dec-05	0.076%

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<CAPTION>

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		1	Jul-05	0.000%
Original Principal Balance	636,400.00		Aug-05	0.000%
Current Principal Balance	636,400.00		Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.099%
			Dec-05	0.101%

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<CAPTION>

2			12 Month Bankruptcy History*	
New Bankruptcy Loans			Month	Bankruptcy Percentage
<s>	<c>		<s>	<c>
Loans in Bankruptcy		1	Jan-05	0.000%
Original Principal Balance	264,000.00		Feb-05	0.000%
Current Principal Balance	262,967.27		Mar-05	0.000%
			Apr-05	0.000%
			May-05	0.000%
Current Bankruptcy Total			Jun-05	0.000%
Loans in Bankruptcy		1	Jul-05	0.000%
Original Principal Balance	264,000.00		Aug-05	0.000%
Current Principal Balance	262,967.27		Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	0.075%

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<CAPTION>

3			12 Month Bankruptcy History*	
New Bankruptcy Loans			Month	Bankruptcy Percentage
<s>	<c>		<s>	<c>
Loans in Bankruptcy		1	Jan-05	0.000%

Original Principal Balance	107,432.00	Feb-05	0.000%
Current Principal Balance	107,432.00	Mar-05	0.000%
		Apr-05	0.000%
Current Bankruptcy Total		May-05	0.000%
Loans in Bankruptcy	3	Jun-05	0.000%
Original Principal Balance	416,352.00	Jul-05	0.000%
Current Principal Balance	415,861.43	Aug-05	0.000%
		Sep-05	0.000%
		Oct-05	0.000%
		Nov-05	0.041%
		Dec-05	0.055%

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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance
<s>	<c>	<c>	<c>	<c>	<c>	<c>
1	3061500672	Nov-2005	01-Sep-2005	CA	80.00	636,400.00
2	0011697513	Dec-2005	01-Sep-2005	TN	77.65	264,000.00
3	0000013942	Nov-2005	01-Aug-2005	MD	80.00	147,920.00
3	0001018183	Dec-2005	01-Sep-2005	MI	80.00	107,432.00
3	0010707834	Nov-2005	01-Aug-2005	AZ	70.00	161,000.00

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

Group	Loan Number	Current Principal Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
<s>	<c>	<c>	<c>	<c>	<c>	<c>
1	3061500672	636,400.00	01-Nov-2005	0	7.000%	7,026.90
2	0011697513	262,967.27	01-Nov-2005	0	5.875%	2,412.97
3	0000013942	147,429.43	01-Oct-2005	1	6.375%	2,211.50
3	0001018183	107,432.00	01-Nov-2005	0	6.000%	1,007.18
3	0010707834	161,000.00	01-Nov-2005	0	6.625%	1,677.08

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Realized Loss Detail Report - Loans with Losses during Current Period

Summary

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

</TABLE>

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

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

No losses this period.

</TABLE>
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Realized Loss Loan Detail Report - Loans With Losses during Current Period (continued)

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

No losses this period.

</TABLE>

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Realized Loss Report - Collateral

Summary

MDR	SDA
<s>	<s>
Current Month	Current Month
3 Month Average	3 Month Average
12 Month Average	12 Month Average

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

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<CAPTION>

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

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

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<CAPTION>

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

<CAPTION>

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

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<CAPTION>

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

<CAPTION>

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

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<CAPTION>

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

<CAPTION>

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

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<CAPTION>

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

<CAPTION>

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

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3

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

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<CAPTION>

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

<CAPTION>

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

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

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

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Calculation Methodology:

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

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

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

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

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Prepayment Detail - Prepayments during Current Period

Summary

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

1	44	12,949,457.00	12,873,594.80	0	0.00	0.00
2	46	9,324,912.00	9,318,663.76	0	0.00	0.00
3	36	7,350,488.00	7,215,154.88	0	0.00	0.00
Total	126	29,624,857.00	29,407,413.44	0	0.00	0.00

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Prepayment Detail - Prepayments during Current Period (continued)

Summary

Group	Count	Substitution Loans		Liquidated Loans		Curtailment Amount
		Original Principal Balance	Current Principal Balance	Original Principal Balance	Current Principal Balance	
1	0	0.00	0.00	0.00	0.00	73,263.62
2	0	0.00	0.00	0.00	0.00	14,489.84
3	0	0.00	0.00	0.00	0.00	64,993.25
Total	0	0.00	0.00	0.00	0.00	152,746.71

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Prepayment Loan Detail - Prepayments during Current Period

Group	Loan Number	State	LTV at Origination	First Payment Date	Original Principal Balance	Prepayment Amount
1	0000059562	FL	75.00	01-Jul-2005	155,250.00	155,250.00
1	0000095465	FL	80.00	01-Sep-2005	392,000.00	392,000.00
1	0000107926	CA	80.00	01-Jan-2005	300,000.00	299,195.38
1	0000139627	DC	80.00	01-Aug-2005	260,000.00	260,000.05
1	0000355305	CA	80.00	01-Jul-2005	408,000.00	408,000.00
1	0000382853	CA	80.00	01-Jul-2005	752,000.00	752,000.00
1	0000424219	GA	80.00	01-Sep-2005	80,000.00	80,000.00
1	0000459964	MI	78.68	01-Jul-2005	93,395.00	92,937.64
1	0000740384	CO	80.00	01-Aug-2005	151,200.00	151,200.00
1	0000850238	AZ	80.00	01-Aug-2005	152,000.00	152,000.00
1	0001009224	CO	80.00	01-Aug-2005	160,000.00	160,000.00
1	0001150858	PA	67.72	01-Aug-2005	372,400.00	372,400.00
1	0002239900	AZ	80.00	01-Sep-2005	108,000.00	108,000.00
1	0002240242	AZ	80.00	01-Sep-2005	128,000.00	128,000.00
1	0002291281	TX	80.00	01-Sep-2005	66,400.00	66,174.91
1	0002379709	WA	80.00	01-Sep-2005	297,600.00	297,600.00
1	0002380859	FL	80.00	01-Sep-2005	224,000.00	223,259.10
1	0005001854	CA	80.00	01-Aug-2005	215,200.00	215,200.00
1	0006027999	CA	80.00	01-Aug-2005	468,000.00	468,000.00
1	0006805267	CA	80.00	01-Aug-2005	433,672.00	433,672.00
1	0010101434	AZ	80.00	01-Aug-2005	400,000.00	400,000.00
1	0011230752	VA	80.00	01-Aug-2005	236,000.00	236,000.00
1	0053796868	GA	80.00	01-Jul-2005	159,600.00	159,600.00
1	0053864062	ID	80.00	01-Jul-2005	101,600.00	101,600.00
1	0053912630	CA	80.00	01-Jul-2005	548,000.00	547,837.31
1	0055900111	FL	80.00	01-Sep-2005	111,920.00	111,920.00
1	0077990319	VA	80.00	01-Aug-2005	348,000.00	348,000.00
1	0086591641	CA	80.00	01-Jun-2005	390,400.00	390,399.99
1	0086603974	CA	80.00	01-Jun-2005	586,400.00	586,400.00
1	0086699477	CA	80.00	01-Jul-2005	560,000.00	560,000.00
1	0086795176	CA	76.37	01-Jul-2005	547,000.00	547,000.00
1	0086832045	CO	80.00	01-Jun-2005	86,800.00	86,566.89
1	0086909546	CA	80.00	01-Jul-2005	432,000.00	432,000.00
1	0104129936	CO	80.00	01-Jul-2005	172,334.00	172,334.00
1	0134304703	NV	80.00	01-Aug-2005	416,163.00	342,603.90
1	0202107314	FL	80.00	01-Apr-2005	640,000.00	640,000.00
1	0202186151	NY	80.00	01-Jun-2005	424,000.00	424,000.00
1	0615052601	GA	80.00	01-Jul-2005	171,200.00	171,200.00
1	1050505000	CA	80.00	01-Aug-2005	423,200.00	423,200.00
1	5002000294	AZ	68.68	01-Aug-2005	274,211.00	274,211.00
1	5002000486	OR	80.00	01-Sep-2005	159,120.00	159,120.00
1	5058270012	GA	80.00	01-Aug-2005	135,592.00	135,592.00
1	9815060706	GA	80.00	01-Aug-2005	260,800.00	260,800.00
1	9815070822	GA	80.00	01-Sep-2005	148,000.00	148,000.00
2	0000370452	NV	79.98	01-Jul-2005	296,400.00	296,400.00
2	0002378889	MD	80.00	01-Aug-2005	288,000.00	288,000.00
2	0002379654	IL	79.98	01-Aug-2005	303,350.00	303,350.00
2	0002379707	CA	80.00	01-Aug-2005	180,000.00	180,000.00
2	0010847788	AZ	79.95	01-Sep-2005	129,800.00	129,686.39
2	0011243334	MD	80.00	01-Aug-2005	136,000.00	136,000.00
2	0053786117	CA	79.04	01-Aug-2005	359,650.00	359,650.00
2	0053841045	MD	80.00	01-Jul-2005	77,800.00	77,402.11
2	0054400097	WI	80.00	01-Aug-2005	180,000.00	179,216.33
2	0078050043	CA	75.00	01-Aug-2005	240,000.00	238,764.51

2	0085702983	CA	78.43	01-Jun-2005	135,600.00	135,600.00
2	0086256328	NY	62.50	01-Jun-2005	70,000.00	69,518.60
2	0086290749	OH	59.40	01-Jun-2005	60,000.00	59,228.93
2	0086411170	VA	79.20	01-Jun-2005	239,200.00	239,200.00
2	0086454261	TN	80.00	01-Jun-2005	64,000.00	63,557.79
2	0086494408	VA	80.00	01-Jun-2005	288,000.00	288,000.00
2	0086500915	NC	80.00	01-Jun-2005	148,000.00	148,000.00
2	0086520160	NY	80.00	01-Jun-2005	453,600.00	453,599.37
2	0086565579	MD	77.91	01-Jun-2005	89,600.00	89,494.88
2	0086568680	AZ	73.69	01-Jun-2005	35,300.00	35,199.99
2	0086574373	MA	80.00	01-Jun-2005	320,000.00	319,999.99
2	0086588159	GA	80.00	01-Jun-2005	284,000.00	284,000.00
2	0086603123	CO	80.00	01-Jun-2005	192,000.00	192,000.00
2	0086625688	MD	80.00	01-Jun-2005	181,600.00	181,551.00
2	0086648185	VA	80.00	01-Jun-2005	206,400.00	206,400.00
2	0086673373	AZ	68.87	01-Jun-2005	135,000.00	135,000.00
2	0086733045	GA	76.00	01-Jun-2005	357,200.00	357,199.99
2	0086740552	CO	80.00	01-Jul-2005	180,800.00	180,800.00
2	0086753431	OR	80.00	01-Jun-2005	163,600.00	163,600.00
2	0086779253	NC	80.00	01-Jul-2005	268,000.00	267,976.92
2	0086837697	VA	79.12	01-Jul-2005	197,000.00	195,629.24
2	0202162632	NV	90.00	01-Apr-2005	230,240.00	230,240.00
2	0202174124	AZ	79.98	01-May-2005	188,300.00	188,297.92
2	0202186870	MD	80.00	01-May-2005	189,600.00	189,600.00
2	0202229134	MD	80.00	01-Jun-2005	300,000.00	299,442.52
2	0202239844	AZ	80.00	01-May-2005	84,000.00	83,512.51
2	0202270492	CA	79.58	01-Jun-2005	267,300.00	267,133.48
2	0330180379	CO	80.00	01-Jun-2005	348,000.00	348,000.00
2	0400840312	AZ	80.00	01-Aug-2005	136,792.00	136,792.00
2	0700078520	CO	80.00	01-Jun-2005	263,180.00	263,179.97
2	0700081128	AZ	80.00	01-Jun-2005	164,000.00	164,000.00
2	1050606011	FL	80.00	01-Sep-2005	88,000.00	88,000.00
2	1050606012	FL	80.00	01-Sep-2005	88,000.00	88,000.00
2	2105051101	CA	70.00	01-Jul-2005	341,600.00	341,600.00
2	5510318837	AZ	80.00	01-Aug-2005	164,000.00	164,000.00
2	5800506144	MD	80.00	01-Aug-2005	212,000.00	212,000.00
3	0000139828	MD	80.00	01-Sep-2005	116,000.00	115,955.00
3	0002239626	AZ	80.00	01-Aug-2005	198,000.00	197,998.96
3	0002239989	AZ	65.00	01-Sep-2005	339,625.00	339,625.00
3	0002354380	WA	80.00	01-Aug-2005	145,600.00	145,600.00
3	0002359910	OH	59.81	01-Sep-2005	335,600.00	334,154.74
3	0002908037	FL	80.00	01-Aug-2005	248,080.00	248,080.00
3	0006028932	CA	62.97	01-Aug-2005	198,400.00	198,400.00
3	0007814097	NV	80.00	01-Aug-2005	197,035.00	197,035.00
3	0010102333	AZ	80.00	01-Aug-2005	260,000.00	260,000.00
3	0010103091	PA	65.00	01-Aug-2005	130,000.00	129,314.81
3	0010105013	AZ	80.00	01-Aug-2005	324,000.00	323,999.99
3	0010548543	OR	79.04	01-Jul-2005	359,650.00	359,557.75
3	0010827483	AZ	80.00	01-Aug-2005	142,090.00	141,424.92
3	0010855526	CA	80.00	01-Jul-2005	264,000.00	264,000.00
3	0010934255	WI	80.00	01-Sep-2005	153,600.00	153,040.03
3	0010961993	FL	80.00	01-Aug-2005	109,850.00	109,850.00
3	0011007529	AZ	70.00	01-Aug-2005	151,522.00	151,522.00
3	0011166568	CA	76.62	01-Aug-2005	359,650.00	359,650.00
3	0011172053	AZ	80.00	01-Sep-2005	104,000.00	103,602.18
3	0011229192	AZ	39.84	01-Sep-2005	172,500.00	172,500.00
3	0040025284	AZ	80.00	01-Aug-2005	228,000.00	228,000.00
3	0051120902	AZ	79.98	01-Aug-2005	314,300.00	312,719.83
3	0051121406	CA	80.00	01-Sep-2005	236,000.00	235,139.66
3	0053705430	CA	80.00	01-Jul-2005	248,000.00	248,000.00
3	0079701827	FL	79.94	01-Aug-2005	139,800.00	139,800.00
3	0079755724	MT	60.97	01-Aug-2005	250,000.00	250,000.00
3	0079815551	AZ	80.00	01-Aug-2005	185,600.00	185,600.00
3	0130106822	NM	80.00	01-Aug-2005	120,850.00	120,109.91
3	0137124911	SC	80.00	01-Aug-2005	158,416.00	29,241.08
3	0201546645	SC	80.00	01-Jun-2005	182,400.00	182,400.00
3	0228400045	FL	70.00	01-Aug-2005	98,000.00	97,761.88
3	1030035079	CA	80.00	01-Aug-2005	214,400.00	214,400.00
3	1050527001	OR	79.98	01-Aug-2005	148,450.00	148,450.00
3	2000037218	AL	80.00	01-Jun-2005	83,600.00	83,200.00
3	2015051001	GA	80.00	01-Jul-2005	311,920.00	311,920.00
3	5011450003	FL	79.97	01-Jul-2005	121,550.00	121,550.00

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Prepayment Loan Detail - Prepayments during Current Period (continued)

Group	Loan Number	PIF Type	Months Delinquent	Current Loan Rate	Original Term	Seasoning
<s>	<c>	<c>	<c>	<c>	<c>	<c>
1	0000059562	Loan Paid in Full	0	6.875%	360	5
1	0000095465	Loan Paid in Full	0	6.875%	360	3

1	0000107926	Loan Paid in Full	0	7.250%	360	11
1	0000139627	Loan Paid in Full	0	6.875%	360	4
1	0000355305	Loan Paid in Full	0	5.625%	360	5
1	0000382853	Loan Paid in Full	0	5.875%	360	5
1	0000424219	Loan Paid in Full	0	7.125%	360	3
1	0000459964	Loan Paid in Full	0	7.125%	360	5
1	0000740384	Loan Paid in Full	0	7.125%	360	4
1	0000850238	Loan Paid in Full	0	7.125%	360	4
1	0001009224	Loan Paid in Full	0	7.125%	360	4
1	0001150858	Loan Paid in Full	0	7.625%	360	4
1	0002239900	Loan Paid in Full	(1)	7.250%	360	3
1	0002240242	Loan Paid in Full	0	6.875%	360	3
1	0002291281	Loan Paid in Full	(1)	6.875%	360	3
1	0002379709	Loan Paid in Full	0	6.875%	360	3
1	0002380859	Loan Paid in Full	0	7.000%	360	3
1	0005001854	Loan Paid in Full	0	7.250%	360	4
1	0006027999	Loan Paid in Full	0	6.500%	360	4
1	0006805267	Loan Paid in Full	0	6.750%	360	4
1	0010101434	Loan Paid in Full	0	6.875%	360	4
1	0011230752	Loan Paid in Full	0	6.875%	360	4
1	0053796868	Loan Paid in Full	0	7.000%	360	5
1	0053864062	Loan Paid in Full	1	6.750%	360	5
1	0053912630	Loan Paid in Full	0	7.125%	360	5
1	0055900111	Loan Paid in Full	0	7.375%	360	3
1	0077990319	Loan Paid in Full	0	7.250%	360	4
1	0086591641	Loan Paid in Full	0	5.125%	360	6
1	0086603974	Loan Paid in Full	0	5.875%	360	6
1	0086699477	Loan Paid in Full	0	5.875%	360	5
1	0086795176	Loan Paid in Full	0	5.125%	360	5
1	0086832045	Loan Paid in Full	0	6.875%	360	6
1	0086909546	Loan Paid in Full	0	5.875%	360	5
1	0104129936	Loan Paid in Full	0	6.875%	360	5
1	0134304703	Loan Paid in Full	0	6.875%	360	4
1	0202107314	Loan Paid in Full	0	7.500%	360	8
1	0202186151	Loan Paid in Full	0	7.125%	360	6
1	0615052601	Loan Paid in Full	0	7.125%	360	5
1	1050505000	Loan Paid in Full	1	7.125%	360	4
1	5002000294	Loan Paid in Full	0	7.000%	360	4
1	5002000486	Loan Paid in Full	0	7.500%	360	3
1	5058270012	Loan Paid in Full	(1)	6.875%	360	4
1	9815060706	Loan Paid in Full	0	7.250%	360	4
1	9815070822	Loan Paid in Full	0	6.750%	360	3
2	0000370452	Loan Paid in Full	0	5.875%	360	5
2	0002378889	Loan Paid in Full	0	6.750%	360	4
2	0002379654	Loan Paid in Full	0	6.875%	360	4
2	0002379707	Loan Paid in Full	0	6.750%	360	4
2	0010847788	Loan Paid in Full	(1)	5.875%	360	3
2	0011243334	Loan Paid in Full	0	6.875%	360	4
2	0053786117	Loan Paid in Full	0	7.000%	360	4
2	0053841045	Loan Paid in Full	0	6.875%	360	5
2	0054400097	Loan Paid in Full	0	6.750%	360	4
2	0078050043	Loan Paid in Full	0	5.875%	360	4
2	0085702983	Loan Paid in Full	0	6.500%	360	6
2	0086256328	Loan Paid in Full	0	6.250%	360	6
2	0086290749	Loan Paid in Full	0	7.625%	360	6
2	0086411170	Loan Paid in Full	0	6.500%	360	6
2	0086454261	Loan Paid in Full	0	6.125%	360	6
2	0086494408	Loan Paid in Full	0	6.000%	360	6
2	0086500915	Loan Paid in Full	0	6.750%	360	6
2	0086520160	Loan Paid in Full	0	6.250%	360	6
2	0086565579	Loan Paid in Full	(1)	6.500%	360	6
2	0086568680	Loan Paid in Full	(1)	7.250%	360	6
2	0086574373	Loan Paid in Full	0	6.125%	360	6
2	0086588159	Loan Paid in Full	0	7.875%	360	6
2	0086603123	Loan Paid in Full	0	7.125%	360	6
2	0086625688	Loan Paid in Full	0	6.125%	360	6
2	0086648185	Loan Paid in Full	0	6.375%	360	6
2	0086673373	Loan Paid in Full	0	6.500%	360	6
2	0086733045	Loan Paid in Full	0	5.125%	360	6
2	0086740552	Loan Paid in Full	1	6.750%	360	5
2	0086753431	Loan Paid in Full	0	5.875%	360	6
2	0086779253	Loan Paid in Full	(1)	5.375%	360	5
2	0086837697	Loan Paid in Full	(1)	5.250%	360	5
2	0202162632	Loan Paid in Full	0	6.000%	360	8
2	0202174124	Loan Paid in Full	0	5.625%	360	7
2	0202186870	Loan Paid in Full	0	6.375%	360	7
2	0202229134	Loan Paid in Full	1	6.125%	360	6
2	0202239844	Loan Paid in Full	1	6.875%	360	7
2	0202270492	Loan Paid in Full	0	6.375%	360	6
2	0330180379	Loan Paid in Full	0	5.125%	360	6
2	0400840312	Loan Paid in Full	0	6.750%	360	4
2	0700078520	Loan Paid in Full	0	6.125%	360	6
2	0700081128	Loan Paid in Full	0	5.875%	360	6
2	1050606011	Loan Paid in Full	0	6.750%	360	3
2	1050606012	Loan Paid in Full	0	6.750%	360	3

2	2105051101	Loan Paid in Full	0	5.875%	360	5
2	5510318837	Loan Paid in Full	0	8.250%	360	4
2	5800506144	Loan Paid in Full	0	6.750%	360	4
3	0000139828	Loan Paid in Full	0	6.375%	360	3
3	0002239626	Loan Paid in Full	0	5.875%	360	4
3	0002239989	Loan Paid in Full	0	5.750%	360	3
3	0002354380	Loan Paid in Full	0	5.750%	360	4
3	0002359910	Loan Paid in Full	(1)	5.625%	360	3
3	0002908037	Loan Paid in Full	0	6.375%	360	4
3	0006028932	Loan Paid in Full	0	5.875%	360	4
3	0007814097	Loan Paid in Full	0	5.250%	360	4
3	0010102333	Loan Paid in Full	0	6.625%	360	4
3	0010103091	Loan Paid in Full	(1)	5.750%	360	4
3	0010105013	Loan Paid in Full	1	6.500%	360	4
3	0010548543	Loan Paid in Full	0	6.125%	360	5
3	0010827483	Loan Paid in Full	0	6.375%	360	4
3	0010855526	Loan Paid in Full	0	6.500%	360	5
3	0010934255	Loan Paid in Full	0	6.500%	360	3
3	0010961993	Loan Paid in Full	0	6.500%	360	4
3	0011007529	Loan Paid in Full	0	5.500%	360	4
3	0011166568	Loan Paid in Full	0	6.250%	360	4
3	0011172053	Loan Paid in Full	0	6.250%	360	3
3	0011229192	Loan Paid in Full	0	5.625%	360	3
3	0040025284	Loan Paid in Full	0	6.000%	360	4
3	0051120902	Loan Paid in Full	(1)	6.000%	360	4
3	0051121406	Loan Paid in Full	0	6.500%	360	3
3	0053705430	Loan Paid in Full	0	6.625%	360	5
3	0079701827	Loan Paid in Full	0	6.500%	360	4
3	0079755724	Loan Paid in Full	(1)	5.750%	360	4
3	0079815551	Loan Paid in Full	0	5.750%	360	4
3	0130106822	Loan Paid in Full	0	5.375%	360	4
3	0137124911	Loan Paid in Full	0	6.250%	360	4
3	0201546645	Loan Paid in Full	0	6.000%	360	6
3	0228400045	Loan Paid in Full	(1)	6.625%	360	4
3	1030035079	Loan Paid in Full	(1)	6.250%	360	4
3	1050527001	Loan Paid in Full	0	6.500%	360	4
3	2000037218	Loan Paid in Full	0	5.375%	360	6
3	2015051001	Loan Paid in Full	1	5.625%	360	5
3	5011450003	Loan Paid in Full	0	6.500%	360	5

</TABLE>

<TABLE>

Prepayment - Voluntary Prepayments

<CAPTION>

Summary		CPR		PSA	
SMM	<c>	<s>	<c>	<s>	<c>
Current Month	1.678%	Current Month	18.379%	Current Month	2,046.574%
3 Month Average	1.715%	3 Month Average	18.734%	3 Month Average	2,808.190%
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	19.070%	N/A	Sep-2005	6,366.086%	N/A
Oct-2005	16.891%	N/A	Oct-2005	3,383.261%	N/A
Nov-2005	20.934%	N/A	Nov-2005	2,994.735%	N/A
Dec-2005	18.379%	N/A	Dec-2005	2,046.574%	N/A

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

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<CAPTION>

Summary		CPR		PSA	
SMM	<c>	<s>	<c>	<s>	<c>
Current Month	2.010%	Current Month	21.627%	Current Month	2,332.181%

3 Month Average	2.348%	3 Month Average	24.777%	3 Month Average	3,637.073%
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	28.929%	N/A	Sep-2005	8,861.981%	N/A
Oct-2005	25.566%	N/A	Oct-2005	4,850.458%	N/A
Nov-2005	27.139%	N/A	Nov-2005	3,728.579%	N/A
Dec-2005	21.627%	N/A	Dec-2005	2,332.181%	N/A

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<CAPTION>

2

SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	2.599%	Current Month	27.097%	Current Month	2,592.585%
3 Month Average	2.195%	3 Month Average	23.315%	3 Month Average	2,785.551%
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	13.513%	N/A	Sep-2005	3,032.199%	N/A
Oct-2005	19.130%	N/A	Oct-2005	2,960.230%	N/A
Nov-2005	23.720%	N/A	Nov-2005	2,803.839%	N/A
Dec-2005	27.097%	N/A	Dec-2005	2,592.585%	N/A

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<CAPTION>

3

SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	0.960%	Current Month	10.929%	Current Month	1,357.838%
3 Month Average	0.939%	3 Month Average	10.668%	3 Month Average	1,813.143%
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
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	12.083%	N/A
Oct-2005	7.326%	N/A
Nov-2005	13.749%	N/A
Dec-2005	10.929%	N/A

May-2005	N/A	N/A
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	5,885.427%	N/A
Oct-2005	1,808.799%	N/A
Nov-2005	2,272.791%	N/A
Dec-2005	1,357.838%	N/A

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Calculation Methodology:

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

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

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

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

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Modifications

Loan Number	Beginning Balance	Current Balance	Prior Rate	Modified Rate	Prior Payment	Modified Payment
-------------	-------------------	-----------------	------------	---------------	---------------	------------------

No Modifications this Period

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Substitutions

Loans Repurchased

Loans Substituted

Loan Number	Current Balance	Current Rate	Current Payment	Loan Number	Current Balance	Current Rate	Current Payment
-------------	-----------------	--------------	-----------------	-------------	-----------------	--------------	-----------------

No Substitutions this Period

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Repurchases

Loan Number	Current Balance	Current Rate	Current Payment
-------------	-----------------	--------------	-----------------

No Repurchases this Period

</TABLE>