

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2006-01-05** | Period of Report: **2005-12-27**
SEC Accession No. **0001056404-06-000314**

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

FILER

AMERICAN HOME MORTGAGE INVESTMENT TRUST 2005-3

CIK: **1339369** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **8-K** | Act: **34** | File No.: **333-127036-01** | Film No.: **06513600**
SIC: **6189** Asset-backed securities

Mailing Address
520 BROADHOLLOW ROAD
MELVILLE NY 11747

Business Address
520 BROADHOLLOW RD
MELVILLE NY 11747
(516) 620-1072

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

AMERICAN HOME MORTGAGE INVESTMENT TRUST
Mortgage-Backed Notes, Series 2005-3
(Exact name of registrant as specified in its charter)

New York (governing law of Pooling and Servicing Agreement) (State or other jurisdiction of Incorporation)	333-127036-01 (Commission File Number)	N/A 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 AMERICAN HOME MORTGAGE INVESTMENT TRUST, Mortgage-Backed Notes, Series 2005-3 Trust.

ITEM 9.01 Financial Statements and Exhibits

(c) Exhibits

Exhibit Number	Description
EX-99.1	Monthly report distributed to holders of Mortgage-Backed Notes, Series 2005-3 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.

AMERICAN HOME MORTGAGE INVESTMENT TRUST
Mortgage-Backed Notes, Series 2005-3 Trust
(Registrant)

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

INDEX TO EXHIBITS

Exhibit Number Description
 EX-99.1 Monthly report distributed to holders of
 Mortgage-Backed Notes, Series 2005-3 Trust, relating
 to the December 27, 2005 distribution.

EX-99.1

AMERICAN HOME MORTGAGE INVESTMENT TRUST
 Mortgage-Backed Notes

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

AMERICAN HOME MORTGAGE INVESTMENT TRUST
 Mortgage-Backed Notes
 Series 2005-3

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

<TABLE>
 <CAPTION>

Certificateholder Distribution Summary

Class	CUSIP	Certificate Pass-Through Rate	Beginning Certificate Balance	Interest Distribution
<s>	<c>	<c>	<c>	<c>
IA-1	02660TFV0	4.45375%	122,447,636.64	484,756.59
IA-2	02660TFW8	4.55375%	13,604,870.27	54,123.63
IIA-1	02660TFX6	4.37375%	216,014,061.75	839,814.67
IIA-2	02660TFY4	5.00000%	68,279,000.00	284,495.83
IIA-3	02660TFZ1	4.98500%	86,426,000.00	359,028.01
IIA-4	02660TGA5	4.84800%	83,943,000.00	339,129.72
IIIA-1	02660TGB3	5.12000%	7,960,000.00	33,962.67
IIIA-2	02660TGC1	4.37375%	28,827,766.44	112,075.95
IIIA-3	02660TGD9	4.96700%	25,489,000.00	105,503.22
IIIA-4	02660TGE7	5.51000%	15,399,000.00	70,707.07
M-1	02660TGF4	4.66375%	10,318,000.00	42,773.84
M-2	02660TGG2	4.72375%	11,054,000.00	46,414.52
M-3	02660TGH0	4.87375%	5,896,000.00	25,542.78
M-4	02660TGF6	4.93375%	3,685,000.00	16,160.77
M-5	02660TK3	5.95900%	3,685,000.00	18,299.10
M-6	02660TGL1	6.05600%	3,685,000.00	18,596.97
B	02660TGM9	0.00000%	7,369,000.00	0.00
OC		0.00000%	1,082,132.16	0.00
OT		0.00000%	0.00	0.00
Totals			715,164,467.26	2,851,385.34

</TABLE>

<TABLE>
 <CAPTION>

Certificateholder Distribution Summary (continued)

Class	Principal Distribution	Current Realized Loss	Ending Certificate Balance	Total Distribution	Cummulative Realized Losses
<s>	<c>	<c>	<c>	<c>	<c>
IA-1	5,922,071.19	0.00	116,525,565.45	6,406,827.78	0.00
IA-2	657,987.47	0.00	12,946,882.80	712,111.10	0.00
IIA-1	13,568,091.63	0.00	202,445,970.12	14,407,906.30	0.00
IIA-2	0.00	0.00	68,279,000.00	284,495.83	0.00

IIA-3	0.00	0.00	86,426,000.00	359,028.01	0.00
IIA-4	0.00	0.00	83,943,000.00	339,129.72	0.00
IIIA-1	0.00	0.00	7,960,000.00	33,962.67	0.00
IIIA-2	1,063,502.11	0.00	27,764,264.34	1,175,578.06	0.00
IIIA-3	0.00	0.00	25,489,000.00	105,503.22	0.00
IIIA-4	0.00	0.00	15,399,000.00	70,707.07	0.00
M-1	0.00	0.00	10,318,000.00	42,773.84	0.00
M-2	0.00	0.00	11,054,000.00	46,414.52	0.00
M-3	0.00	0.00	5,896,000.00	25,542.78	0.00
M-4	0.00	0.00	3,685,000.00	16,160.77	0.00
M-5	0.00	0.00	3,685,000.00	18,299.10	0.00
M-6	0.00	0.00	3,685,000.00	18,596.97	0.00
B	0.00	0.00	7,369,000.00	0.00	0.00
OC	0.00	0.00	1,541,097.49	0.00	0.00
OT	0.00	0.00	0.00	0.00	0.00
Totals	21,211,652.40	0.00	694,411,780.20	24,063,037.74	0.00

<FN>

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

</FN>

</TABLE>

<TABLE>

<CAPTION>

Principal Distribution Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	UnScheduled Principal Distribution	Accretion	Realized Loss
<s>	<c>	<c>	<c>	<c>	<c>	
IA-1	128,749,000.00	122,447,636.64	0.00	5,922,071.19	0.00	0.00
IA-2	14,305,000.00	13,604,870.27	0.00	657,987.47	0.00	0.00
IIA-1	229,979,000.00	216,014,061.75	0.00	13,568,091.63	0.00	0.00
IIA-2	68,279,000.00	68,279,000.00	0.00	0.00	0.00	0.00
IIA-3	86,426,000.00	86,426,000.00	0.00	0.00	0.00	0.00
IIA-4	83,943,000.00	83,943,000.00	0.00	0.00	0.00	0.00
IIIA-1	7,960,000.00	7,960,000.00	0.00	0.00	0.00	0.00
IIIA-2	30,752,000.00	28,827,766.44	0.00	1,063,502.11	0.00	0.00
IIIA-3	25,489,000.00	25,489,000.00	0.00	0.00	0.00	0.00
IIIA-4	15,399,000.00	15,399,000.00	0.00	0.00	0.00	0.00
M-1	10,318,000.00	10,318,000.00	0.00	0.00	0.00	0.00
M-2	11,054,000.00	11,054,000.00	0.00	0.00	0.00	0.00
M-3	5,896,000.00	5,896,000.00	0.00	0.00	0.00	0.00
M-4	3,685,000.00	3,685,000.00	0.00	0.00	0.00	0.00
M-5	3,685,000.00	3,685,000.00	0.00	0.00	0.00	0.00
M-6	3,685,000.00	3,685,000.00	0.00	0.00	0.00	0.00
B	7,369,000.00	7,369,000.00	0.00	0.00	0.00	0.00
Totals	736,973,000.00	714,082,335.10	0.00	21,211,652.40	0.00	0.00

</TABLE>

<TABLE>

<CAPTION>

Principal Distribution Statement (continued)

Class	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
<s>	<c>	<c>	<c>	
IA-1	5,922,071.19	116,525,565.45	0.905060	5,922,071.19
IA-2	657,987.47	12,946,882.80	0.905060	657,987.47
IIA-1	13,568,091.63	202,445,970.12	0.880280	13,568,091.63
IIA-2	0.00	68,279,000.00	1.000000	0.00
IIA-3	0.00	86,426,000.00	1.000000	0.00
IIA-4	0.00	83,943,000.00	1.000000	0.00
IIIA-1	0.00	7,960,000.00	1.000000	0.00
IIIA-2	1,063,502.11	27,764,264.34	0.902844	1,063,502.11
IIIA-3	0.00	25,489,000.00	1.000000	0.00
IIIA-4	0.00	15,399,000.00	1.000000	0.00
M-1	0.00	10,318,000.00	1.000000	0.00
M-2	0.00	11,054,000.00	1.000000	0.00
M-3	0.00	5,896,000.00	1.000000	0.00
M-4	0.00	3,685,000.00	1.000000	0.00
M-5	0.00	3,685,000.00	1.000000	0.00
M-6	0.00	3,685,000.00	1.000000	0.00

B	0.00	7,369,000.00	1.000000	0.00
Totals	21,211,652.40	692,870,682.71	0.940157	21,211,652.40

</TABLE>

<TABLE>
<CAPTION>

Principal Distribution Factors Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	UnScheduled Principal Distribution	Accretion
<s>	<c>	<c>	<c>	<c>	<c>
IA-1	128,749,000.00	951.056992	0.000000	45.997027	0.000000
IA-2	14,305,000.00	951.056992	0.000000	45.997027	0.000000
IIA-1	229,979,000.00	939.277333	0.000000	58.997089	0.000000
IIA-2	68,279,000.00	1000.000000	0.000000	0.000000	0.000000
IIA-3	86,426,000.00	1000.000000	0.000000	0.000000	0.000000
IIA-4	83,943,000.00	1000.000000	0.000000	0.000000	0.000000
IIIA-1	7,960,000.00	1000.000000	0.000000	0.000000	0.000000
IIIA-2	30,752,000.00	937.427369	0.000000	34.583185	0.000000
IIIA-3	25,489,000.00	1000.000000	0.000000	0.000000	0.000000
IIIA-4	15,399,000.00	1000.000000	0.000000	0.000000	0.000000
M-1	10,318,000.00	1000.000000	0.000000	0.000000	0.000000
M-2	11,054,000.00	1000.000000	0.000000	0.000000	0.000000
M-3	5,896,000.00	1000.000000	0.000000	0.000000	0.000000
M-4	3,685,000.00	1000.000000	0.000000	0.000000	0.000000
M-5	3,685,000.00	1000.000000	0.000000	0.000000	0.000000
M-6	3,685,000.00	1000.000000	0.000000	0.000000	0.000000
B	7,369,000.00	1000.000000	0.000000	0.000000	0.000000
OC	839.15	1289557.480784	0.000000	0.000000	0.000000
OT	0.00	0.000000	0.000000	0.000000	0.000000

</TABLE>

<TABLE>
<CAPTION>

Principal Distribution Factors Statement (continued)

Class	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
<s>	<c>	<c>	<c>	<c>	<c>
IA-1	0.000000	45.997027	905.059965	0.905060	45.997027
IA-2	0.000000	45.997027	905.059965	0.905060	45.997027
IIA-1	0.000000	58.997089	880.280244	0.880280	58.997089
IIA-2	0.000000	0.000000	1,000.000000	1.000000	0.000000
IIA-3	0.000000	0.000000	1,000.000000	1.000000	0.000000
IIA-4	0.000000	0.000000	1,000.000000	1.000000	0.000000
IIIA-1	0.000000	0.000000	1,000.000000	1.000000	0.000000
IIIA-2	0.000000	34.583185	902.844184	0.902844	34.583185
IIIA-3	0.000000	0.000000	1,000.000000	1.000000	0.000000
IIIA-4	0.000000	0.000000	1,000.000000	1.000000	0.000000
M-1	0.000000	0.000000	1,000.000000	1.000000	0.000000
M-2	0.000000	0.000000	1,000.000000	1.000000	0.000000
M-3	0.000000	0.000000	1,000.000000	1.000000	0.000000
M-4	0.000000	0.000000	1,000.000000	1.000000	0.000000
M-5	0.000000	0.000000	1,000.000000	1.000000	0.000000
M-6	0.000000	0.000000	1,000.000000	1.000000	0.000000
B	0.000000	0.000000	1,000.000000	1.000000	0.000000
OC	0.000000	0.000000	1,836,498.230352	1836.498230	0.000000
OT	0.000000	0.000000	0.000000	0.000000	0.000000

<FN>

All Classes are per \$1,000 denomination

</FN>

</TABLE>

<TABLE>
<CAPTION>

Interest Distribution Statement

Class	Accrual Dates	Accrual Days	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall
<s>	<c>	<c>	<c>	<c>	<c>	<c>
IA-1	11/25/05 - 12/26/05	32	4.45375%	122,447,636.64	484,756.59	0.00
IA-2	11/25/05 - 12/26/05	32	4.55375%	13,604,870.27	55,069.49	0.00
IIA-1	11/25/05 - 12/26/05	32	4.37375%	216,014,061.75	839,814.67	0.00
IIA-2	11/01/05 - 11/30/05	30	5.00000%	68,279,000.00	284,495.83	0.00
IIA-3	11/01/05 - 11/30/05	30	4.98500%	86,426,000.00	359,028.01	0.00
IIA-4	11/01/05 - 11/30/05	30	4.84800%	83,943,000.00	339,129.72	0.00
IIIA-1	11/01/05 - 11/30/05	30	5.12000%	7,960,000.00	33,962.67	0.00

IIIA-2	11/25/05 - 12/26/05	32	4.37375%	28,827,766.44	112,075.95	0.00
IIIA-3	11/01/05 - 11/30/05	30	4.96700%	25,489,000.00	105,503.22	0.00
IIIA-4	11/01/05 - 11/30/05	30	5.51000%	15,399,000.00	70,707.07	0.00
M-1	11/25/05 - 12/26/05	32	4.66375%	10,318,000.00	42,773.84	0.00
M-2	11/25/05 - 12/26/05	32	4.72375%	11,054,000.00	46,414.52	0.00
M-3	11/25/05 - 12/26/05	32	4.87375%	5,896,000.00	25,542.78	0.00
M-4	11/25/05 - 12/26/05	32	4.93375%	3,685,000.00	16,160.77	0.00
M-5	11/01/05 - 11/30/05	30	5.95900%	3,685,000.00	18,299.10	0.00
M-6	11/01/05 - 11/30/05	30	6.05600%	3,685,000.00	18,596.97	0.00
B	N/A	N/A	0.00000%	7,369,000.00	0.00	0.00
OC	N/A	N/A	0.00000%	1,082,132.16	0.00	0.00
OT	N/A	N/A	0.00000%	0.00	0.00	0.00
Totals					2,852,331.20	0.00

</TABLE>

<TABLE>
<CAPTION>

Interest Distribution Statement (continued)

Class	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(2)	Ending Certificate/Notional Balance
<s>	<c>	<c>	<c>	<c>	<c>
IA-1	0.00	0.00	484,756.59	0.00	116,525,565.45
IA-2	0.00	0.00	54,123.63	0.00	12,946,882.80
IIA-1	0.00	0.00	839,814.67	0.00	202,445,970.12
IIA-2	0.00	0.00	284,495.83	0.00	68,279,000.00
IIA-3	0.00	0.00	359,028.01	0.00	86,426,000.00
IIA-4	0.00	0.00	339,129.72	0.00	83,943,000.00
IIIA-1	0.00	0.00	33,962.67	0.00	7,960,000.00
IIIA-2	0.00	0.00	112,075.95	0.00	27,764,264.34
IIIA-3	0.00	0.00	105,503.22	0.00	25,489,000.00
IIIA-4	0.00	0.00	70,707.07	0.00	15,399,000.00
M-1	0.00	0.00	42,773.84	0.00	10,318,000.00
M-2	0.00	0.00	46,414.52	0.00	11,054,000.00
M-3	0.00	0.00	25,542.78	0.00	5,896,000.00
M-4	0.00	0.00	16,160.77	0.00	3,685,000.00
M-5	0.00	0.00	18,299.10	0.00	3,685,000.00
M-6	0.00	0.00	18,596.97	0.00	3,685,000.00
B	0.00	0.00	0.00	0.00	7,369,000.00
OC	0.00	0.00	0.00	0.00	1,541,097.49
OT	0.00	0.00	0.00	0.00	0.00
Totals	0.00	0.00	2,851,385.34	0.00	

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

</FN>
</TABLE>

<TABLE>
<CAPTION>

Interest Distribution Factors Statement

Class	Accrual Dates	Original Face Amount	Current Certificate Rate	Beginning Certificate/Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall
<s>	<c>	<c>	<c>	<c>	<c>	<c>
IA-1	11/25/05 - 12/26/05	128,749,000.00	4.45375%	951.056992	3.765129	0.000000
IA-2	11/25/05 - 12/26/05	14,305,000.00	4.55375%	951.056992	3.849667	0.000000
IIA-1	11/25/05 - 12/26/05	229,979,000.00	4.37375%	939.277333	3.651702	0.000000
IIA-2	11/01/05 - 11/30/05	68,279,000.00	5.00000%	1000.000000	4.166667	0.000000
IIA-3	11/01/05 - 11/30/05	86,426,000.00	4.98500%	1000.000000	4.154167	0.000000
IIA-4	11/01/05 - 11/30/05	83,943,000.00	4.84800%	1000.000000	4.040000	0.000000
IIIA-1	11/01/05 - 11/30/05	7,960,000.00	5.12000%	1000.000000	4.266667	0.000000
IIIA-2	11/25/05 - 12/26/05	30,752,000.00	4.37375%	937.427369	3.644509	0.000000
IIIA-3	11/01/05 - 11/30/05	25,489,000.00	4.96700%	1000.000000	4.139167	0.000000
IIIA-4	11/01/05 - 11/30/05	15,399,000.00	5.51000%	1000.000000	4.591666	0.000000
M-1	11/25/05 - 12/26/05	10,318,000.00	4.66375%	1000.000000	4.145555	0.000000
M-2	11/25/05 - 12/26/05	11,054,000.00	4.72375%	1000.000000	4.198889	0.000000
M-3	11/25/05 - 12/26/05	5,896,000.00	4.87375%	1000.000000	4.332222	0.000000
M-4	11/25/05 - 12/26/05	3,685,000.00	4.93375%	1000.000000	4.385555	0.000000
M-5	11/01/05 - 11/30/05	3,685,000.00	5.95900%	1000.000000	4.965834	0.000000
M-6	11/01/05 - 11/30/05	3,685,000.00	6.05600%	1000.000000	5.046668	0.000000
B	N/A	7,369,000.00	0.00000%	1000.000000	0.000000	0.000000
OC	N/A	839.15	0.00000%	1289557.480784	0.000000	0.000000
OT	N/A	0.00	0.00000%	0.000000	0.000000	0.000000

</TABLE>

<TABLE>
<CAPTION>

Interest Distribution Factors Statement (continued)

Class	Current Interest	Non-Supported Interest	Total Interest	Remaining Unpaid Interest	Ending Certificate/
-------	------------------	------------------------	----------------	---------------------------	---------------------

<s>	<c>	Shortfall (1)	Shortfall	Distribution	Shortfall (2)	Notional Balance
		<c>	<c>	<c>	<c>	
IA-1		0.000000	0.000000	3.765129	0.000000	905.059965
IA-2		0.000000	0.000000	3.783546	0.000000	905.059965
IIA-1		0.000000	0.000000	3.651702	0.000000	880.280244
IIA-2		0.000000	0.000000	4.166667	0.000000	1000.000000
IIA-3		0.000000	0.000000	4.154167	0.000000	1000.000000
IIA-4		0.000000	0.000000	4.040000	0.000000	1000.000000
IIIA-1		0.000000	0.000000	4.266667	0.000000	1000.000000
IIIA-2		0.000000	0.000000	3.644509	0.000000	902.844184
IIIA-3		0.000000	0.000000	4.139167	0.000000	1000.000000
IIIA-4		0.000000	0.000000	4.591666	0.000000	1000.000000
M-1		0.000000	0.000000	4.145555	0.000000	1000.000000
M-2		0.000000	0.000000	4.198889	0.000000	1000.000000
M-3		0.000000	0.000000	4.332222	0.000000	1000.000000
M-4		0.000000	0.000000	4.385555	0.000000	1000.000000
M-5		0.000000	0.000000	4.965834	0.000000	1000.000000
M-6		0.000000	0.000000	5.046668	0.000000	1000.000000
B		0.000000	0.000000	0.000000	0.000000	1000.000000
OC		0.000000	0.000000	0.000000	0.000000	1836498.230352
OT		0.000000	0.000000	0.000000	0.000000	0.000000

<FN>

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

All Classes are per \$1,000 denomination

</FN>

</TABLE>

<TABLE>

<CAPTION>

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>

</TABLE>

<TABLE>

<CAPTION>

CERTIFICATEHOLDER ACCOUNT STATEMENT

CERTIFICATE ACCOUNT

<s>	<c>	
Beginning Balance		0.00
Deposits		
Payments of Interest and Principal		24,236,228.40
Reserve Funds and Credit Enhancements		0.00
Proceeds from Repurchased Loans		0.00
Servicer Advances		75,227.24
Realized Loss (Gains, Subsequent Expenses & Recoveries)		0.00
Prepayment Penalties		1,793.97
Swap/Cap Payments		0.00
Total Deposits		24,313,249.61
Withdrawals		
Swap Payments		0.00
Reserve Funds and Credit Enhancements		0.00
Reimbursement for Servicer Advances		66,964.86
Total Administration Fees		183,247.01
Payment of Interest and Principal		24,063,037.74
Total Withdrawals (Pool Distribution Amount)		24,313,249.61
Ending Balance		0.00

</TABLE>

<TABLE>

<CAPTION>

PREPAYMENT/CURTAILMENT INTEREST SHORTFALL

<s>	<c>	
Total Prepayment/Curtailment Interest Shortfall		0.00
Servicing Fee Support		0.00
Non-Supported Prepayment/Curtailment Interest Shortfall		0.00

</TABLE>

<TABLE>

<CAPTION>

ADMINISTRATION FEES

<s>	<c>	
Gross Servicing Fee*		179,671.18
Master Servicing Fee		3,575.83
Supported Prepayment/Curtailment Interest Shortfall		0.00

Total Administration Fees		183,247.01
---------------------------	--	------------

<FN>
 *Servicer Payees include: AMERICAN HOME MTG CORP
 </FN>
 </TABLE>

<TABLE>
 <CAPTION>

Reserve Accounts					
Account Name	Beginning Balance	Current Withdrawals	Current Deposits	Ending Balance	
<s>	<c>	<c>	<c>	<c>	
Reserve Fund Group 3	0.00	0.00	0.00		0.00

</TABLE>
 <TABLE>
 <CAPTION>

COLLATERAL STATEMENT

<S>	<C>
Collateral Description	Fixed & Mixed ARM
Weighted Average Gross Coupon	5.858921%
Weighted Average Net Coupon	5.557445%
Weighted Average Pass-Through Rate	5.551445%
Weighted Average Remaining Term	356
Beginning Scheduled Collateral Loan Count	2,549
Number Of Loans Paid In Full	53
Ending Scheduled Collateral Loan Count	2,496
Beginning Scheduled Collateral Balance	715,164,467.27
Ending Scheduled Collateral Balance	694,411,780.20
Ending Actual Collateral Balance at 30-Nov-2005	694,515,135.46
Monthly P&I Constant	3,616,858.18
Special Servicing Fee	0.00
Prepayment Penalty Waived Amount	0.00
Prepayment Penalty Waived Count	0
Prepayment Penalty Paid Amount	1,793.97
Prepayment Penalty Paid Count	1
Realized Loss Amount	0.00
Cumulative Realized Loss	0.00
Scheduled Principal	125,114.55
Unscheduled Principal	20,627,572.52
Required Overcollateralized Amount	0.00
Overcollateralized Increase Amount	0.00
Overcollateralized Reduction Amount	0.00
Specified O/C Amount	2,579,408.44
Overcollateralized Amount	1,541,097.49
Overcollateralized Deficiency Amount	1,497,276.27
Base Overcollateralization Amount	0.00
Extra principal distribution Amount	458,965.32
Excess Cash Amount	0.00

<TABLE>
 <CAPTION>

Group Level Collateral Statement

<s>	<c>	<c>	<c>	<c>
Group	Group I	Group II	Group III	
Collateral Description	Mixed ARM	Mixed ARM	Mixed Fixed	
Weighted Average Coupon Rate	5.045835	5.933937	6.847288	
Weighted Average Net Rate	4.779412	5.613159	6.597288	
Weighted Average Remaining Term	356	356	352	
Beginning Loan Count	314	1,757	478	
Loans Paid In Full	12	38	3	
Ending Loan Count	302	1,719	475	
Beginning Scheduled Balance	145,814,167.34	486,305,130.35	83,045,169.58	
Ending Scheduled Balance	139,376,484.14	473,030,617.15	82,004,678.91	
Record Date	11/30/2005	11/30/2005	11/30/2005	
Principal And Interest Constant	633,485.47	2,460,621.99	522,750.72	
Scheduled Principal	20,356.98	55,868.68	48,888.89	
Unscheduled Principal	6,417,326.22	13,218,644.52	991,601.78	
Scheduled Interest	613,128.49	2,404,753.31	473,861.83	

Servicing Fee	32,373.48	129,996.62	17,301.08
Master Servicing Fee	729.07	2,431.53	415.23
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	580,025.94	2,272,325.16	456,145.52
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	1793.97
Prepayment Penalty Paid Count	0	0	1
Special Servicing Fee	0.00	0.00	0.00
Pass-Through Rate	4.773412	5.607159	6.591288

<FN>

</FN>

</TABLE>

<TABLE>

<CAPTION>

Group Level Collateral Statement

<s>	<c>	<c>
Group		Total
Collateral Description	Fixed & Mixed ARM	
Weighted Average Coupon Rate		5.858921
Weighted Average Net Rate		5.557445
Weighted Average Remaining Term		356
Beginning Loan Count		2,549
Loans Paid In Full		53
Ending Loan Count		2,496
Beginning Scheduled Balance		715,164,467.27
Ending scheduled Balance		694,411,780.20
Record Date		11/30/2005
Principal And Interest Constant		3,616,858.18
Scheduled Principal		125,114.55
Unscheduled Principal		20,627,572.52
Scheduled Interest		3,491,743.63
Servicing Fee		179,671.18
Master Servicing Fee		3,575.83
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		3,308,496.62
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		1793.97
Prepayment Penalty Paid Count		1
Special Servicing Fee		0.00
Pass-Through Rate		5.551445

<FN>

</FN>

</TABLE>

<TABLE>

<CAPTION>

LOAN STATUS STRATIFICATION/CREDIT ENHANCEMENT STATEMENT

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c>	<c>	<c>	<c>	<c>
	No of Loans	No of Loans	No of Loans	No of Loans	No of Loans
	Principal Balance	Principal Balance	Principal Balance	Principal Balance	Principal Balance
0-29 Days	0	0	0	0	0
	0.00	0.00	0.00	0.00	0.00

30 Days	40 8,836,521.89	0 0.00	0 0.00	0 0.00	40 8,836,521.89
60 Days	19 4,837,788.49	0 0.00	0 0.00	0 0.00	19 4,837,788.49
90 Days	1 189,600.00	0 0.00	0 0.00	0 0.00	1 189,600.00
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	60 13,863,910.38	0 0.00	0 0.00	0 0.00	60 13,863,910.38

	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
30 Days	1.602564% 1.272330%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.602564% 1.272330%
60 Days	0.761218% 0.696571%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.761218% 0.696571%
90 Days	0.040064% 0.027300%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.040064% 0.027300%
120 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
150 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
180+ Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
Totals	2.403846% 1.996200%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	2.403846% 1.996200%

</TABLE>

<TABLE>

<CAPTION>

OTHER INFORMATION

<s>	<c>	
Current Period Class A Insufficient Funds		0.00
Principal Balance of Contaminated Properties		0.00
Periodic Advance		75,227.24

</TABLE>

<TABLE>

<CAPTION>

Delinquency Status By Group

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c>	<c>	<c>	<c>	<c>
Group I					
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		0 0.00	0 0.00	0 0.00	0 0.00
30 Days	7 1,872,861.61	0 0.00	0 0.00	0 0.00	7 1,872,861.61
60 Days	1 115,500.00	0 0.00	0 0.00	0 0.00	1 115,500.00
90 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
120 Days	0	0	0	0	0

	0.00	0.00	0.00	0.00	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	8 1,988,361.61	0 0.00	0 0.00	0 0.00	8 1,988,361.61

0-29 Days		0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
30 Days	2.317881% 1.343589%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	2.317881% 1.343589%
60 Days	0.331126% 0.082860%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.331126% 0.082860%
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	2.649007% 1.426449%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	2.649007% 1.426449%

<CAPTION> <s> Group II	DELINQUENT <c>	BANKRUPTCY <c>	FORECLOSURE <c>	REO <c>	TOTAL <c>
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		0 0.00	0 0.00	0 0.00	0 0.00
30 Days	20 4,507,219.20	0 0.00	0 0.00	0 0.00	20 4,507,219.20
60 Days	10 3,372,774.15	0 0.00	0 0.00	0 0.00	10 3,372,774.15
90 Days	1 189,600.00	0 0.00	0 0.00	0 0.00	1 189,600.00
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	31 8,069,593.35	0 0.00	0 0.00	0 0.00	31 8,069,593.35
0-29 Days		0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
30 Days	1.163467% 0.952746%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.163467% 0.952746%
60 Days	0.581734% 0.712944%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.581734% 0.712944%
90 Days	0.058173% 0.040078%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.058173% 0.040078%
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	1.803374%	0.000000%	0.000000%	0.000000%	1.803374%
	1.705768%	0.000000%	0.000000%	0.000000%	1.705768%

<CAPTION> <s> Group III	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
	<c>	<c>	<c>	<c>	<c>
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		0 0.00	0 0.00	0 0.00	0 0.00
30 Days	13 2,456,441.08	0 0.00	0 0.00	0 0.00	13 2,456,441.08
60 Days	8 1,349,514.34	0 0.00	0 0.00	0 0.00	8 1,349,514.34
90 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
120 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
150 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	21 3,805,955.42	0 0.00	0 0.00	0 0.00	21 3,805,955.42
0-29 Days		0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
30 Days	2.736842% 2.993980%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	2.736842% 2.993980%
60 Days	1.684211% 1.644826%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.684211% 1.644826%
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	4.421053% 4.638807%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	4.421053% 4.638807%

</TABLE>

<TABLE>

REO Detail - All Mortgage Loans in REO during Current Period

<CAPTION>

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

Original Principal Balance	0.00	Jul-05	0.000%
Current Principal Balance	0.00	Aug-05	0.000%
		Sep-05	0.000%
		Oct-05	0.000%
		Nov-05	0.000%
		Dec-05	0.000%

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

<CAPTION>

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

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

<CAPTION>

Group II		12 Month 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%
		May-05	0.000%
Current REO Total		Jun-05	0.000%
Loans in REO	0	Jul-05	0.000%
Original Principal Balance	0.00	Aug-05	0.000%
Current Principal Balance	0.00	Sep-05	0.000%
		Oct-05	0.000%
		Nov-05	0.000%
		Dec-05	0.000%

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

<CAPTION>

Group III		12 Month 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%
		May-05	0.000%
Current REO Total		Jun-05	0.000%
Loans in REO	0	Jul-05	0.000%
Original Principal Balance	0.00	Aug-05	0.000%
Current Principal Balance	0.00	Sep-05	0.000%
		Oct-05	0.000%
		Nov-05	0.000%
		Dec-05	0.000%

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

</TABLE>
<TABLE>
<CAPTION>

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

Month

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

No REO loans this period.

</TABLE>
<TABLE>
<CAPTION>

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

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

No REO loans this period.

</TABLE>
<TABLE>

Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period

<CAPTION>

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

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

<CAPTION>

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

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

<CAPTION>

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

Nov-05 0.000%
 Dec-05 0.000%

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

<CAPTION>

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

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

</TABLE>
 <TABLE>
 <CAPTION>

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

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

No Foreclosure loans this period.

</TABLE>
 <TABLE>
 <CAPTION>

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

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

No Foreclosure loans this period.

</TABLE>
 <TABLE>

Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

<CAPTION>

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

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

<CAPTION>

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

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

<CAPTION>

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

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

<CAPTION>

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

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

</TABLE>

<TABLE>

<CAPTION>

Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

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

No Bankruptcy Loans this Period

</TABLE>

<TABLE>

<CAPTION>

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

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

No Bankruptcy Loans this Period

</TABLE>

<TABLE>
<CAPTION>

Realized Loss Detail Report - Loans with Losses during Current Period

Summary	Group	# Loans with Losses	Prior Principal Balance	Realized Loss/(Gain) Amount	Current Loss Percentage
<s>	<c>	<c>	<c>	<c>	<c>
	Group I	0	0.00	0.00	0.000%
	Group II	0	0.00	0.00	0.000%
	Group III	0	0.00	0.00	0.000%
	Total	0	0.00	0.00	0.000%

</TABLE>

<TABLE>
<CAPTION>

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

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

No losses this period.

</TABLE>
<TABLE>
<CAPTION>

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

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

No losses this period.

</TABLE>

<TABLE>
<CAPTION>

Realized Loss Report - Collateral

Summary

MDR	SDA
<s>	<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	N/A	N/A	Sep-2005	N/A	N/A

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

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

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

<CAPTION>

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

<CAPTION>

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

Group I

<CAPTION>

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

<CAPTION>

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

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

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

<CAPTION>

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

<CAPTION>

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

Group II

<CAPTION>

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

<CAPTION>

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

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

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

<CAPTION>

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

<CAPTION>

CDR: Current vs 12mo Average*

Loss Severity: Current vs 12mo Average*

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

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

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

Group III

<CAPTION>

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

<CAPTION>

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

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

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

<CAPTION>

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

<CAPTION>

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

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

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

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

<FN>

Calculation Methodology:

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

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

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

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

</FN>

</TABLE>

<TABLE>

<CAPTION>

Prepayment Detail - Prepayments during Current Period

Summary	Loans Paid In Full				Repurchased Loans			
	Group	Count	Original Principal Balance	Current Principal Balance	Count	Original Principal Balance	Current Principal Balance	
<s>		<c>	<c>	<c>	<c>	<c>	<c>	
	Group I	12	6,408,000.00	6,406,000.00	0	0.00	0.00	
	Group II	38	13,283,315.00	13,175,377.14	0	0.00	0.00	
	Group III	3	985,000.00	983,996.46	0	0.00	0.00	
	Total	53	20,676,315.00	20,565,373.60	0	0.00	0.00	

</TABLE>

<TABLE>

<CAPTION>

Prepayment Detail - Prepayments during Current Period (continued)

Summary	Substitution Loans				Liquidated Loans				Curtailments
	Group	Count	Original Principal Balance	Current Principal Balance	Count	Original Principal Balance	Current Principal Balance	Curtailment Amount	
<s>		<c>	<c>	<c>	<c>	<c>	<c>	<c>	
	Group I	0	0.00	0.00	0	0.00	0.00	11,326.22	
	Group II	0	0.00	0.00	0	0.00	0.00	43,734.27	
	Group III	0	0.00	0.00	0	0.00	0.00	7,829.79	
	Total	0	0.00	0.00	0	0.00	0.00	62,890.28	

</TABLE>

<TABLE>

<CAPTION>

Prepayment Loan Detail - Prepayments during Current Period

Group	Loan Number	State	LTV at Origination	First Payment Date	Original Principal Balance	Prepayment Amount
<s>	<c>	<c>	<c>	<c>	<c>	<c>
Group I	0000811398	CA	67.64	01-Aug-2005	700,000.00	700,000.00
Group I	0000848710	MA	80.00	01-Sep-2005	408,000.00	408,000.00
Group I	0000854420	MT	75.00	01-Aug-2005	266,250.00	266,250.00
Group I	0000857441	IL	75.00	01-Aug-2005	866,250.00	866,250.00
Group I	0000865656	NC	64.52	01-Aug-2005	1,000,000.00	1,000,000.00
Group I	0000872488	MA	80.00	01-Aug-2005	332,000.00	332,000.00
Group I	0000874428	MA	73.04	01-Sep-2005	650,000.00	648,000.00
Group I	0000881102	CO	70.00	01-Sep-2005	155,400.00	155,400.00

Group I	0000883431	CA	70.00	01-Aug-2005	414,350.00	414,350.00
Group I	0000885066	IL	80.00	01-Aug-2005	392,000.00	392,000.00
Group I	0000893634	CA	75.00	01-Sep-2005	573,750.00	573,750.00
Group I	0000895916	AZ	89.17	01-Aug-2005	650,000.00	650,000.00
Group II	0000830985	MD	70.00	01-Aug-2005	275,800.00	275,800.00
Group II	0000845117	CA	70.00	01-Aug-2005	295,400.00	295,388.63
Group II	0000852484	IL	80.00	01-Aug-2005	316,000.00	209,999.99
Group II	0000867097	WA	80.00	01-Aug-2005	331,200.00	331,200.00
Group II	0000868267	IL	66.67	01-Aug-2005	510,000.00	510,000.00
Group II	0000868339	NM	75.00	01-Aug-2005	67,500.00	67,500.00
Group II	0000869297	IL	80.00	01-Aug-2005	334,800.00	334,799.99
Group II	0000870381	WA	90.00	01-Sep-2005	342,000.00	342,000.00
Group II	0000878983	AZ	80.00	01-Aug-2005	131,600.00	131,600.00
Group II	0000880339	FL	85.00	01-Aug-2005	135,915.00	135,915.00
Group II	0000881293	CA	30.58	01-Aug-2005	160,500.00	160,500.00
Group II	0000882810	AZ	80.00	01-Aug-2005	277,600.00	277,600.00
Group II	0000883837	AZ	79.99	01-Sep-2005	161,450.00	161,450.00
Group II	0000884399	PA	80.00	01-Aug-2005	100,000.00	100,000.00
Group II	0000884940	AZ	70.00	01-Aug-2005	167,930.00	167,930.00
Group II	0000885008	AZ	70.00	01-Aug-2005	167,930.00	167,930.00
Group II	0000886414	TN	63.59	01-Aug-2005	202,850.00	202,850.00
Group II	0000886949	CA	64.64	01-Aug-2005	2,973,000.00	2,973,000.00
Group II	0000887198	VA	74.99	01-Aug-2005	568,200.00	568,198.24
Group II	0000888006	CA	70.00	01-Aug-2005	434,000.00	434,000.00
Group II	0000888117	IL	70.00	01-Aug-2005	280,700.00	280,700.00
Group II	0000888317	CA	64.96	01-Aug-2005	337,750.00	337,750.00
Group II	0000889653	CA	78.81	01-Aug-2005	528,000.00	527,949.63
Group II	0000890771	FL	79.99	01-Aug-2005	326,700.00	326,700.00
Group II	0000890933	AZ	75.00	01-Aug-2005	536,250.00	536,250.00
Group II	0000892099	WI	70.00	01-Aug-2005	121,450.00	121,450.00
Group II	0000893278	WA	80.00	01-Aug-2005	400,000.00	397,685.79
Group II	0000894345	AZ	94.99	01-Aug-2005	176,000.00	176,000.00
Group II	0000896174	CO	79.93	01-Aug-2005	315,700.00	315,700.00
Group II	0000897445	FL	79.98	01-Aug-2005	139,250.00	139,250.00
Group II	0000898117	AZ	70.00	01-Aug-2005	185,500.00	185,472.99
Group II	0000898156	VA	75.00	01-Aug-2005	438,400.00	438,400.00
Group II	0000898668	MD	70.00	01-Aug-2005	147,000.00	146,999.99
Group II	0000901872	PA	70.00	01-Aug-2005	169,400.00	169,400.00
Group II	0000901992	IL	80.00	01-Aug-2005	292,000.00	292,000.00
Group II	0000906971	VA	75.00	01-Aug-2005	458,600.00	458,600.00
Group II	0000911515	AZ	80.00	01-Sep-2005	177,940.00	177,940.00
Group II	0000922473	MO	93.88	01-Sep-2005	299,000.00	299,000.00
Group III	0000886832	AZ	69.99	01-Aug-2005	181,000.00	180,336.58
Group III	0000887891	MA	80.00	01-Aug-2005	104,000.00	103,435.41
Group III	0000892854	NY	77.78	01-Aug-2005	700,000.00	700,000.00

</TABLE>
<TABLE>
<CAPTION>

Prepayment Loan Detail - Prepayments during Current Period (continued)

<s>	Group	Loan Number	PIF Type	Months Delinquent	Current	Original	Seasoning
					Loan Rate	Term	
<c>	<c>	<c>	<c>	<c>	<c>	<c>	<c>
Group I		0000811398	Loan Paid in Full	(1)	5.750%	360	4
Group I		0000848710	Loan Paid in Full	0	4.000%	360	3
Group I		0000854420	Loan Paid in Full	0	7.750%	360	4
Group I		0000857441	Loan Paid in Full	0	5.875%	360	4
Group I		0000865656	Loan Paid in Full	0	5.000%	360	4
Group I		0000872488	Loan Paid in Full	0	7.125%	360	4
Group I		0000874428	Loan Paid in Full	(1)	7.125%	360	3
Group I		0000881102	Loan Paid in Full	(1)	5.875%	360	3
Group I		0000883431	Loan Paid in Full	0	5.500%	360	4
Group I		0000885066	Loan Paid in Full	(1)	4.375%	360	4
Group I		0000893634	Loan Paid in Full	0	4.000%	360	3
Group I		0000895916	Loan Paid in Full	0	4.000%	360	4
Group II		0000830985	Loan Paid in Full	0	5.750%	360	4
Group II		0000845117	Loan Paid in Full	0	5.875%	360	4
Group II		0000852484	Loan Paid in Full	0	5.375%	360	4
Group II		0000867097	Loan Paid in Full	0	7.875%	360	4
Group II		0000868267	Loan Paid in Full	0	5.500%	360	4
Group II		0000868339	Loan Paid in Full	0	6.875%	360	4
Group II		0000869297	Loan Paid in Full	0	5.875%	360	4
Group II		0000870381	Loan Paid in Full	0	7.500%	360	3
Group II		0000878983	Loan Paid in Full	0	6.875%	360	4
Group II		0000880339	Loan Paid in Full	0	6.750%	360	4
Group II		0000881293	Loan Paid in Full	1	5.875%	360	4
Group II		0000882810	Loan Paid in Full	0	7.125%	360	4
Group II		0000883837	Loan Paid in Full	0	6.625%	360	3
Group II		0000884399	Loan Paid in Full	0	6.375%	360	4
Group II		0000884940	Loan Paid in Full	0	5.375%	360	4
Group II		0000885008	Loan Paid in Full	0	5.375%	360	4
Group II		0000886414	Loan Paid in Full	0	5.250%	360	4

Group II	0000886949	Loan Paid in Full	0	5.750%	360	4
Group II	0000887198	Loan Paid in Full	(1)	7.000%	360	4
Group II	0000888006	Loan Paid in Full	0	6.250%	360	4
Group II	0000888117	Loan Paid in Full	0	5.750%	360	4
Group II	0000888317	Loan Paid in Full	0	5.125%	360	4
Group II	0000889653	Loan Paid in Full	0	5.875%	360	4
Group II	0000890771	Loan Paid in Full	0	5.375%	360	4
Group II	0000890933	Loan Paid in Full	0	7.375%	360	4
Group II	0000892099	Loan Paid in Full	0	5.625%	360	4
Group II	0000893278	Loan Paid in Full	0	5.250%	360	4
Group II	0000894345	Loan Paid in Full	0	7.000%	360	4
Group II	0000896174	Loan Paid in Full	0	5.875%	360	4
Group II	0000897445	Loan Paid in Full	0	7.000%	360	4
Group II	0000898117	Loan Paid in Full	(1)	5.500%	360	4
Group II	0000898156	Loan Paid in Full	0	7.875%	360	4
Group II	0000898668	Loan Paid in Full	0	6.250%	360	4
Group II	0000901872	Loan Paid in Full	0	6.125%	360	4
Group II	0000901992	Loan Paid in Full	0	7.500%	360	4
Group II	0000906971	Loan Paid in Full	(1)	6.875%	360	4
Group II	0000911515	Loan Paid in Full	0	7.125%	360	3
Group II	0000922473	Loan Paid in Full	1	7.625%	360	3
Group III	0000886832	Loan Paid in Full	0	7.625%	360	4
Group III	0000887891	Loan Paid in Full	0	6.875%	360	4
Group III	0000892854	Loan Paid in Full	0	7.500%	360	4

</TABLE>

<TABLE>

Prepayment - Voluntary Prepayments

<CAPTION>

Summary					
SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	2.885%	Current Month	29.621%	Current Month	3,790.105%
3 Month Average	1.932%	3 Month Average	20.444%	3 Month Average	3,348.575%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

CPR: Current vs 12mo Average*			PSA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	N/A	N/A	Sep-2005	N/A	N/A
Oct-2005	8.811%	N/A	Oct-2005	2,316.095%	N/A
Nov-2005	22.901%	N/A	Nov-2005	3,939.525%	N/A
Dec-2005	29.621%	N/A	Dec-2005	3,790.105%	N/A

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

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

<CAPTION>

Group I					
SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	4.402%	Current Month	41.735%	Current Month	4,766.033%
3 Month Average	2.931%	3 Month Average	28.781%	3 Month Average	4,002.428%
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	N/A	N/A
Oct-2005	8.784%	N/A
Nov-2005	35.824%	N/A
Dec-2005	41.735%	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.

May-2005	N/A	N/A
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	N/A	N/A
Oct-2005	1,895.153%	N/A
Nov-2005	5,346.099%	N/A
Dec-2005	4,766.033%	N/A

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

<CAPTION>

Group II

SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	2.718%	Current Month	28.160%	Current Month	3,695.962%
3 Month Average	1.791%	3 Month Average	19.136%	3 Month Average	3,250.957%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

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

Jan-2005	N/A	N/A
Feb-2005	N/A	N/A
Mar-2005	N/A	N/A
Apr-2005	N/A	N/A
May-2005	N/A	N/A
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	N/A	N/A
Oct-2005	8.749%	N/A
Nov-2005	20.500%	N/A
Dec-2005	28.160%	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.

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

Jan-2005	N/A	N/A
Feb-2005	N/A	N/A
Mar-2005	N/A	N/A
Apr-2005	N/A	N/A
May-2005	N/A	N/A
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	N/A	N/A
Oct-2005	2,412.815%	N/A
Nov-2005	3,644.095%	N/A
Dec-2005	3,695.962%	N/A

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

<CAPTION>

Group III

SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	1.195%	Current Month	13.431%	Current Month	1,828.542%
3 Month Average	0.981%	3 Month Average	11.143%	3 Month Average	2,195.685%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

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

Jan-2005	N/A	N/A
Feb-2005	N/A	N/A
Mar-2005	N/A	N/A
Apr-2005	N/A	N/A
May-2005	N/A	N/A
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	N/A	N/A
Oct-2005	9.227%	N/A
Nov-2005	10.771%	N/A
Dec-2005	13.431%	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.

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

Jan-2005	N/A	N/A
Feb-2005	N/A	N/A
Mar-2005	N/A	N/A
Apr-2005	N/A	N/A
May-2005	N/A	N/A
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	N/A	N/A
Oct-2005	2,746.525%	N/A
Nov-2005	2,011.989%	N/A
Dec-2005	1,828.542%	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.

<FN>

Calculation Methodology:

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

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

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

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

</FN>

</TABLE>

<TABLE>

<CAPTION>

Modifications

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

No Modifications this Period

</TABLE>

<TABLE>

<CAPTION>

Substitutions

Loans Repurchased

Loans Substituted

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

No Substitutions this Period

</TABLE>

<TABLE>

<CAPTION>

Repurchases

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

No Repurchases this Period

</TABLE>