

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2006-01-05** | Period of Report: **2005-12-27**
SEC Accession No. **0001056404-06-000320**

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FILER

ACE Securities Corp Series Home Equity Trust 2005-RM1

CIK: **1319326** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **8-K** | Act: **34** | File No.: **333-119047-06** | Film No.: **06513757**
SIC: **6189** Asset-backed securities

Mailing Address
6525 MORRISON BLVD
SUITE 318
CHARLOTTE NC 28211

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6525 MORRISON BLVD
SUITE 318
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7043650569

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

ACE SECURITIES CORP. HOME EQUITY LOAN TRUST
Asset Backed Pass-Through Certificates, Series 2005-RM1
(Exact name of registrant as specified in its charter)

| | | |
|--|--|-------------------------------------|
| New York (governing law of Pooling and Servicing Agreement) (State or other jurisdiction of Incorporation) | 333-119047-06 (Commission File Number) | 54-2168042 54-2168043 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 ACE SECURITIES CORP . HOME EQUITY LOAN TRUST, Asset Backed Pass-Through Certificates, Series 2005-RM1 Trust.

ITEM 9.01 Financial Statements and Exhibits

(c) Exhibits

| Exhibit Number | Description |
|----------------|---|
| EX-99.1 | Monthly report distributed to holders of Asset Backed Pass-Through Certificates, Series 2005-RM1 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.

ACE SECURITIES CORP. HOME EQUITY LOAN TRUST
Asset Backed Pass-Through Certificates, Series 2005-RM1 Trust
(Registrant)

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

INDEX TO EXHIBITS

Exhibit Number Description
 EX-99.1 Monthly report distributed to holders of Asset Backed
 Pass-Through Certificates, Series 2005-RM1 Trust,
 relating to the December 27, 2005 distribution.

EX-99.1

ACE Securities Corporation
 Asset Backed Pass-Through Certificates

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

ACE Securities Corporation
 Asset Backed Pass-Through Certificates
 Series ACE 2005-RM1

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> |
| A-1A | 004421LF8 | 4.43375% | 196,585,892.63 | 774,766.85 |
| A-1B | 004421LG6 | 4.49375% | 49,146,796.75 | 196,314.15 |
| A-2A | 004421LH4 | 4.32375% | 30,717,649.82 | 118,058.17 |
| A-2B | 004421LJ0 | 4.46375% | 21,497,000.00 | 85,295.32 |
| A-2C | 004421LK7 | 4.56375% | 16,147,000.00 | 65,503.00 |
| M-1 | 004421LL5 | 4.65375% | 25,094,000.00 | 103,805.51 |
| M-2 | 004421LM3 | 4.69375% | 20,703,000.00 | 86,377.52 |
| M-3 | 004421LN1 | 4.72375% | 12,547,000.00 | 52,683.46 |
| M-4 | 004421LP6 | 4.87375% | 11,606,000.00 | 50,279.77 |
| M-5 | 004421LQ4 | 4.92375% | 10,038,000.00 | 43,932.98 |
| M-6 | 004421LR2 | 4.99375% | 10,038,000.00 | 44,557.57 |
| M-7 | 004421LS0 | 5.54375% | 9,097,000.00 | 44,827.99 |
| M-8 | 004421LT8 | 5.59375% | 6,901,000.00 | 34,313.31 |
| M-9 | 004421LU5 | 6.19375% | 6,274,000.00 | 34,541.86 |
| B-1 | 004421LV3 | 7.44375% | 6,274,000.00 | 41,512.97 |
| B-2 | 004421LW1 | 7.44375% | 9,724,000.00 | 64,340.47 |
| B-3 | 004421LX9 | 7.44375% | 6,901,000.00 | 45,661.62 |
| P | ACE05RM1P | 0.00000% | 100.00 | 396,123.08 |
| CE | AC05RM1CE | 0.00000% | 7,214,571.97 | 657,713.44 |
| R | ACE05RM1R | 0.00000% | 0.00 | 0.00 |
| Totals | | | 456,506,011.17 | 2,940,609.04 |

<TABLE>
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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> |
| A-1A | 14,037,872.84 | 0.00 | 182,548,019.79 | 14,812,639.69 | 0.00 |
| A-1B | 3,509,491.32 | 0.00 | 45,637,305.43 | 3,705,805.47 | 0.00 |

| | | | | | |
|--------|---------------|------|----------------|---------------|------|
| A-2A | 6,456,827.27 | 0.00 | 24,260,822.55 | 6,574,885.44 | 0.00 |
| A-2B | 0.00 | 0.00 | 21,497,000.00 | 85,295.32 | 0.00 |
| A-2C | 0.00 | 0.00 | 16,147,000.00 | 65,503.00 | 0.00 |
| M-1 | 0.00 | 0.00 | 25,094,000.00 | 103,805.51 | 0.00 |
| M-2 | 0.00 | 0.00 | 20,703,000.00 | 86,377.52 | 0.00 |
| M-3 | 0.00 | 0.00 | 12,547,000.00 | 52,683.46 | 0.00 |
| M-4 | 0.00 | 0.00 | 11,606,000.00 | 50,279.77 | 0.00 |
| M-5 | 0.00 | 0.00 | 10,038,000.00 | 43,932.98 | 0.00 |
| M-6 | 0.00 | 0.00 | 10,038,000.00 | 44,557.57 | 0.00 |
| M-7 | 0.00 | 0.00 | 9,097,000.00 | 44,827.99 | 0.00 |
| M-8 | 0.00 | 0.00 | 6,901,000.00 | 34,313.31 | 0.00 |
| M-9 | 0.00 | 0.00 | 6,274,000.00 | 34,541.86 | 0.00 |
| B-1 | 0.00 | 0.00 | 6,274,000.00 | 41,512.97 | 0.00 |
| B-2 | 0.00 | 0.00 | 9,724,000.00 | 64,340.47 | 0.00 |
| B-3 | 0.00 | 0.00 | 6,901,000.00 | 45,661.62 | 0.00 |
| P | 0.00 | 0.00 | 100.00 | 396,123.08 | 0.00 |
| CE | 0.00 | 0.00 | 7,214,571.97 | 657,713.44 | 0.00 |
| R | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Totals | 24,004,191.43 | 0.00 | 432,501,819.74 | 26,944,800.47 | 0.00 |

</TABLE>

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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> | |
| A-1A | 303,754,000.00 | 196,585,892.63 | 0.00 | 14,037,872.84 | 0.00 | 0.00 |
| A-1B | 75,939,000.00 | 49,146,796.75 | 0.00 | 3,509,491.32 | 0.00 | 0.00 |
| A-2A | 67,608,000.00 | 30,717,649.82 | 0.00 | 6,456,827.27 | 0.00 | 0.00 |
| A-2B | 21,497,000.00 | 21,497,000.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A-2C | 16,147,000.00 | 16,147,000.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-1 | 25,094,000.00 | 25,094,000.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-2 | 20,703,000.00 | 20,703,000.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-3 | 12,547,000.00 | 12,547,000.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-4 | 11,606,000.00 | 11,606,000.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-5 | 10,038,000.00 | 10,038,000.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-6 | 10,038,000.00 | 10,038,000.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-7 | 9,097,000.00 | 9,097,000.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-8 | 6,901,000.00 | 6,901,000.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-9 | 6,274,000.00 | 6,274,000.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| B-1 | 6,274,000.00 | 6,274,000.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| B-2 | 9,724,000.00 | 9,724,000.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| B-3 | 6,901,000.00 | 6,901,000.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| P | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| CE | 7,211,984.00 | 7,214,571.97 | 0.00 | 0.00 | 0.00 | 0.00 |
| R | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Totals | 627,354,084.00 | 456,506,011.17 | 0.00 | 24,004,191.43 | 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> | |
| A-1A | 14,037,872.84 | 182,548,019.79 | 0.600973 | 14,037,872.84 |
| A-1B | 3,509,491.32 | 45,637,305.43 | 0.600973 | 3,509,491.32 |
| A-2A | 6,456,827.27 | 24,260,822.55 | 0.358845 | 6,456,827.27 |
| A-2B | 0.00 | 21,497,000.00 | 1.000000 | 0.00 |
| A-2C | 0.00 | 16,147,000.00 | 1.000000 | 0.00 |
| M-1 | 0.00 | 25,094,000.00 | 1.000000 | 0.00 |
| M-2 | 0.00 | 20,703,000.00 | 1.000000 | 0.00 |
| M-3 | 0.00 | 12,547,000.00 | 1.000000 | 0.00 |
| M-4 | 0.00 | 11,606,000.00 | 1.000000 | 0.00 |
| M-5 | 0.00 | 10,038,000.00 | 1.000000 | 0.00 |
| M-6 | 0.00 | 10,038,000.00 | 1.000000 | 0.00 |
| M-7 | 0.00 | 9,097,000.00 | 1.000000 | 0.00 |
| M-8 | 0.00 | 6,901,000.00 | 1.000000 | 0.00 |
| M-9 | 0.00 | 6,274,000.00 | 1.000000 | 0.00 |
| B-1 | 0.00 | 6,274,000.00 | 1.000000 | 0.00 |
| B-2 | 0.00 | 9,724,000.00 | 1.000000 | 0.00 |
| B-3 | 0.00 | 6,901,000.00 | 1.000000 | 0.00 |
| P | 0.00 | 100.00 | 1.000000 | 0.00 |
| CE | 0.00 | 7,214,571.97 | 1.000359 | 0.00 |
| R | 0.00 | 0.00 | 0.000000 | 0.00 |

Totals 24,004,191.43 432,501,819.74 0.689406 24,004,191.43

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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> | |
| A-1A | 303,754,000.00 | 647.187832 | 0.000000 | 46.214611 | 0.000000 |
| A-1B | 75,939,000.00 | 647.187832 | 0.000000 | 46.214611 | 0.000000 |
| A-2A | 67,608,000.00 | 454.349335 | 0.000000 | 95.503894 | 0.000000 |
| A-2B | 21,497,000.00 | 1000.000000 | 0.000000 | 0.000000 | 0.000000 |
| A-2C | 16,147,000.00 | 1000.000000 | 0.000000 | 0.000000 | 0.000000 |
| M-1 | 25,094,000.00 | 1000.000000 | 0.000000 | 0.000000 | 0.000000 |
| M-2 | 20,703,000.00 | 1000.000000 | 0.000000 | 0.000000 | 0.000000 |
| M-3 | 12,547,000.00 | 1000.000000 | 0.000000 | 0.000000 | 0.000000 |
| M-4 | 11,606,000.00 | 1000.000000 | 0.000000 | 0.000000 | 0.000000 |
| M-5 | 10,038,000.00 | 1000.000000 | 0.000000 | 0.000000 | 0.000000 |
| M-6 | 10,038,000.00 | 1000.000000 | 0.000000 | 0.000000 | 0.000000 |
| M-7 | 9,097,000.00 | 1000.000000 | 0.000000 | 0.000000 | 0.000000 |
| M-8 | 6,901,000.00 | 1000.000000 | 0.000000 | 0.000000 | 0.000000 |
| M-9 | 6,274,000.00 | 1000.000000 | 0.000000 | 0.000000 | 0.000000 |
| B-1 | 6,274,000.00 | 1000.000000 | 0.000000 | 0.000000 | 0.000000 |
| B-2 | 9,724,000.00 | 1000.000000 | 0.000000 | 0.000000 | 0.000000 |
| B-3 | 6,901,000.00 | 1000.000000 | 0.000000 | 0.000000 | 0.000000 |
| P | 100.00 | 1000.000000 | 0.000000 | 0.000000 | 0.000000 |
| CE | 7,211,984.00 | 1000.358843 | 0.000000 | 0.000000 | 0.000000 |
| R | 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> | |
| A-1A | 0.000000 | 46.214611 | 600.973221 | 0.600973 | 46.214611 |
| A-1B | 0.000000 | 46.214611 | 600.973221 | 0.600973 | 46.214611 |
| A-2A | 0.000000 | 95.503894 | 358.845441 | 0.358845 | 95.503894 |
| A-2B | 0.000000 | 0.000000 | 1,000.000000 | 1.000000 | 0.000000 |
| A-2C | 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 |
| M-7 | 0.000000 | 0.000000 | 1,000.000000 | 1.000000 | 0.000000 |
| M-8 | 0.000000 | 0.000000 | 1,000.000000 | 1.000000 | 0.000000 |
| M-9 | 0.000000 | 0.000000 | 1,000.000000 | 1.000000 | 0.000000 |
| B-1 | 0.000000 | 0.000000 | 1,000.000000 | 1.000000 | 0.000000 |
| B-2 | 0.000000 | 0.000000 | 1,000.000000 | 1.000000 | 0.000000 |
| B-3 | 0.000000 | 0.000000 | 1,000.000000 | 1.000000 | 0.000000 |
| P | 0.000000 | 0.000000 | 1,000.000000 | 1.000000 | 0.000000 |
| CE | 0.000000 | 0.000000 | 1,000.358843 | 1.000359 | 0.000000 |
| R | 0.000000 | 0.000000 | 0.000000 | 0.000000 | 0.000000 |

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All Classes are per \$1,000 denomination

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Interest Distribution Statement

| Class | Accrual Dates | Accrual Days | Current Certificate Rate | Beginning Certificate/ Notional Balance | Current Accrued Interest | Payment of Unpaid Interest Shortfall |
|-------|---------------------|--------------|--------------------------|---|--------------------------|--------------------------------------|
| <s> | <c> | <c> | <c> | <c> | <c> | |
| A-1A | 11/25/05 - 12/26/05 | 32 | 4.43375% | 196,585,892.63 | 774,766.85 | 0.00 |
| A-1B | 11/25/05 - 12/26/05 | 32 | 4.49375% | 49,146,796.75 | 196,314.15 | 0.00 |
| A-2A | 11/25/05 - 12/26/05 | 32 | 4.32375% | 30,717,649.82 | 118,058.17 | 0.00 |
| A-2B | 11/25/05 - 12/26/05 | 32 | 4.46375% | 21,497,000.00 | 85,295.32 | 0.00 |
| A-2C | 11/25/05 - 12/26/05 | 32 | 4.56375% | 16,147,000.00 | 65,503.00 | 0.00 |
| M-1 | 11/25/05 - 12/26/05 | 32 | 4.65375% | 25,094,000.00 | 103,805.51 | 0.00 |

| | | | | | | |
|--------|---------------------|-----|----------|---------------|--------------|------|
| M-2 | 11/25/05 - 12/26/05 | 32 | 4.69375% | 20,703,000.00 | 86,377.52 | 0.00 |
| M-3 | 11/25/05 - 12/26/05 | 32 | 4.72375% | 12,547,000.00 | 52,683.46 | 0.00 |
| M-4 | 11/25/05 - 12/26/05 | 32 | 4.87375% | 11,606,000.00 | 50,279.77 | 0.00 |
| M-5 | 11/25/05 - 12/26/05 | 32 | 4.92375% | 10,038,000.00 | 43,932.98 | 0.00 |
| M-6 | 11/25/05 - 12/26/05 | 32 | 4.99375% | 10,038,000.00 | 44,557.57 | 0.00 |
| M-7 | 11/25/05 - 12/26/05 | 32 | 5.54375% | 9,097,000.00 | 44,827.99 | 0.00 |
| M-8 | 11/25/05 - 12/26/05 | 32 | 5.59375% | 6,901,000.00 | 34,313.31 | 0.00 |
| M-9 | 11/25/05 - 12/26/05 | 32 | 6.19375% | 6,274,000.00 | 34,541.86 | 0.00 |
| B-1 | 11/25/05 - 12/26/05 | 32 | 7.44375% | 6,274,000.00 | 41,512.97 | 0.00 |
| B-2 | 11/25/05 - 12/26/05 | 32 | 7.44375% | 9,724,000.00 | 64,340.47 | 0.00 |
| B-3 | 11/25/05 - 12/26/05 | 32 | 7.44375% | 6,901,000.00 | 45,661.62 | 0.00 |
| P | N/A | N/A | 0.00000% | 100.00 | 0.00 | 0.00 |
| CE | N/A | N/A | 0.00000% | 7,214,571.97 | 0.00 | 0.00 |
| R | N/A | N/A | 0.00000% | 0.00 | 0.00 | 0.00 |
| Totals | | | | | 1,886,772.52 | 0.00 |

</TABLE>

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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> | <c> |
| A-1A | 0.00 | 0.00 | 774,766.85 | 0.00 | 182,548,019.79 |
| A-1B | 0.00 | 0.00 | 196,314.15 | 0.00 | 45,637,305.43 |
| A-2A | 0.00 | 0.00 | 118,058.17 | 0.00 | 24,260,822.55 |
| A-2B | 0.00 | 0.00 | 85,295.32 | 0.00 | 21,497,000.00 |
| A-2C | 0.00 | 0.00 | 65,503.00 | 0.00 | 16,147,000.00 |
| M-1 | 0.00 | 0.00 | 103,805.51 | 0.00 | 25,094,000.00 |
| M-2 | 0.00 | 0.00 | 86,377.52 | 0.00 | 20,703,000.00 |
| M-3 | 0.00 | 0.00 | 52,683.46 | 0.00 | 12,547,000.00 |
| M-4 | 0.00 | 0.00 | 50,279.77 | 0.00 | 11,606,000.00 |
| M-5 | 0.00 | 0.00 | 43,932.98 | 0.00 | 10,038,000.00 |
| M-6 | 0.00 | 0.00 | 44,557.57 | 0.00 | 10,038,000.00 |
| M-7 | 0.00 | 0.00 | 44,827.99 | 0.00 | 9,097,000.00 |
| M-8 | 0.00 | 0.00 | 34,313.31 | 0.00 | 6,901,000.00 |
| M-9 | 0.00 | 0.00 | 34,541.86 | 0.00 | 6,274,000.00 |
| B-1 | 0.00 | 0.00 | 41,512.97 | 0.00 | 6,274,000.00 |
| B-2 | 0.00 | 0.00 | 64,340.47 | 0.00 | 9,724,000.00 |
| B-3 | 0.00 | 0.00 | 45,661.62 | 0.00 | 6,901,000.00 |
| P | 0.00 | 0.00 | 396,123.08 | 0.00 | 100.00 |
| CE | 0.00 | 0.00 | 657,713.44 | 0.00 | 7,214,571.97 |
| R | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Totals | 0.00 | 0.00 | 2,940,609.04 | 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> |
| A-1A | 11/25/05 - 12/26/05 | 303,754,000.00 | 4.43375% | 647.187832 | 2.550639 | 0.000000 |
| A-1B | 11/25/05 - 12/26/05 | 75,939,000.00 | 4.49375% | 647.187832 | 2.585156 | 0.000000 |
| A-2A | 11/25/05 - 12/26/05 | 67,608,000.00 | 4.32375% | 454.349335 | 1.746216 | 0.000000 |
| A-2B | 11/25/05 - 12/26/05 | 21,497,000.00 | 4.46375% | 1000.000000 | 3.967778 | 0.000000 |
| A-2C | 11/25/05 - 12/26/05 | 16,147,000.00 | 4.56375% | 1000.000000 | 4.056667 | 0.000000 |
| M-1 | 11/25/05 - 12/26/05 | 25,094,000.00 | 4.65375% | 1000.000000 | 4.136667 | 0.000000 |
| M-2 | 11/25/05 - 12/26/05 | 20,703,000.00 | 4.69375% | 1000.000000 | 4.172222 | 0.000000 |
| M-3 | 11/25/05 - 12/26/05 | 12,547,000.00 | 4.72375% | 1000.000000 | 4.198889 | 0.000000 |
| M-4 | 11/25/05 - 12/26/05 | 11,606,000.00 | 4.87375% | 1000.000000 | 4.332222 | 0.000000 |
| M-5 | 11/25/05 - 12/26/05 | 10,038,000.00 | 4.92375% | 1000.000000 | 4.376667 | 0.000000 |
| M-6 | 11/25/05 - 12/26/05 | 10,038,000.00 | 4.99375% | 1000.000000 | 4.438889 | 0.000000 |
| M-7 | 11/25/05 - 12/26/05 | 9,097,000.00 | 5.54375% | 1000.000000 | 4.927777 | 0.000000 |
| M-8 | 11/25/05 - 12/26/05 | 6,901,000.00 | 5.59375% | 1000.000000 | 4.972223 | 0.000000 |
| M-9 | 11/25/05 - 12/26/05 | 6,274,000.00 | 6.19375% | 1000.000000 | 5.505556 | 0.000000 |
| B-1 | 11/25/05 - 12/26/05 | 6,274,000.00 | 7.44375% | 1000.000000 | 6.616667 | 0.000000 |
| B-2 | 11/25/05 - 12/26/05 | 9,724,000.00 | 7.44375% | 1000.000000 | 6.616667 | 0.000000 |
| B-3 | 11/25/05 - 12/26/05 | 6,901,000.00 | 7.44375% | 1000.000000 | 6.616667 | 0.000000 |
| P | N/A | 100.00 | 0.00000% | 1000.000000 | 0.000000 | 0.000000 |
| CE | N/A | 7,211,984.00 | 0.00000% | 1000.358843 | 0.000000 | 0.000000 |
| R | 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> | |
| A-1A | 0.000000 | 0.000000 | 2.550639 | 0.000000 | 600.973221 |
| A-1B | 0.000000 | 0.000000 | 2.585156 | 0.000000 | 600.973221 |
| A-2A | 0.000000 | 0.000000 | 1.746216 | 0.000000 | 358.845441 |
| A-2B | 0.000000 | 0.000000 | 3.967778 | 0.000000 | 1000.000000 |
| A-2C | 0.000000 | 0.000000 | 4.056667 | 0.000000 | 1000.000000 |
| M-1 | 0.000000 | 0.000000 | 4.136667 | 0.000000 | 1000.000000 |
| M-2 | 0.000000 | 0.000000 | 4.172222 | 0.000000 | 1000.000000 |
| M-3 | 0.000000 | 0.000000 | 4.198889 | 0.000000 | 1000.000000 |
| M-4 | 0.000000 | 0.000000 | 4.332222 | 0.000000 | 1000.000000 |
| M-5 | 0.000000 | 0.000000 | 4.376667 | 0.000000 | 1000.000000 |
| M-6 | 0.000000 | 0.000000 | 4.438889 | 0.000000 | 1000.000000 |
| M-7 | 0.000000 | 0.000000 | 4.927777 | 0.000000 | 1000.000000 |
| M-8 | 0.000000 | 0.000000 | 4.972223 | 0.000000 | 1000.000000 |
| M-9 | 0.000000 | 0.000000 | 5.505556 | 0.000000 | 1000.000000 |
| B-1 | 0.000000 | 0.000000 | 6.616667 | 0.000000 | 1000.000000 |
| B-2 | 0.000000 | 0.000000 | 6.616667 | 0.000000 | 1000.000000 |
| B-3 | 0.000000 | 0.000000 | 6.616667 | 0.000000 | 1000.000000 |
| P | 0.000000 | 0.000000 | 3961230.800000 | 0.000000 | 1000.000000 |
| CE | 0.000000 | 0.000000 | 91.197296 | 0.000000 | 1000.358843 |
| R | 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

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CERTIFICATEHOLDER ACCOUNT STATEMENT

CERTIFICATE ACCOUNT

| <s> | <c> |
|---|---------------|
| Beginning Balance | 0.00 |
| Deposits | |
| Payments of Interest and Principal | 26,633,990.15 |
| Reserve Funds and Credit Enhancements | 0.00 |
| Proceeds from Repurchased Loans | 0.00 |
| Servicer Advances | 228,283.84 |
| Realized Loss (Gains, Subsequent Expenses & Recoveries) | 0.00 |
| Prepayment Penalties | 396,123.08 |
| Swap/Cap Payments | 0.00 |
| Total Deposits | 27,258,397.07 |
| Withdrawals | |
| Swap Payments | 0.00 |
| Reserve Funds and Credit Enhancements | 0.00 |
| Reimbursement for Servicer Advances | 114,826.27 |
| Total Administration Fees | 198,770.33 |
| Payment of Interest and Principal | 26,944,800.47 |
| Total Withdrawals (Pool Distribution Amount) | 27,258,397.07 |
| Ending Balance | 0.00 |

</TABLE>

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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* | 190,210.84 |
| Credit Risk Manager Fee - The Murrayhill Company | 5,706.32 |
| Master Servicing Fee: Wells Fargo Bank | 2,853.17 |
| Supported Prepayment/Curtailment Interest Shortfall | 0.00 |
| Total Administration Fees | 198,770.33 |

<FN>
 *Servicer Payees include: SAXON MORTGAGE SERVICES
 </FN>
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| Reserve Accounts | | | | | |
|----------------------|-------------------|---------------------|------------------|----------------|--|
| Account Name | Beginning Balance | Current Withdrawals | Current Deposits | Ending Balance | |
| <s> Reserve Fund <c> | <c> 1,000.00 | <c> 23,878.55 | <c> 23,878.55 | 1,000.00 | |
| Reserve Fund | 0.00 | 396,123.08 | 396,123.08 | 0.00 | |

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COLLATERAL STATEMENT

| <S> | <C> |
|---|-------------------|
| Collateral Description | Mixed Fixed & Arm |
| Weighted Average Gross Coupon | 7.211772% |
| Weighted Average Net Coupon | 6.711772% |
| Weighted Average Pass-Through Rate | 6.689272% |
| Weighted Average Remaining Term | 331 |
| Beginning Scheduled Collateral Loan Count | 2,942 |
| Number Of Loans Paid In Full | 131 |
| Ending Scheduled Collateral Loan Count | 2,811 |
| Beginning Scheduled Collateral Balance | 456,506,011.17 |
| Ending Scheduled Collateral Balance | 432,501,819.74 |
| Ending Actual Collateral Balance at 30-Nov-2005 | 432,652,983.66 |
| Monthly P&I Constant | 2,998,652.12 |
| Special Servicing Fee | 0.00 |
| Prepayment Penalty Waived Amount | 0.00 |
| Prepayment Penalty Waived Count | 0 |
| Prepayment Penalty Paid Amount | 396,123.08 |
| Prepayment Penalty Paid Count | 71 |
| Realized Loss Amount | 0.00 |
| Cumulative Realized Loss | (33,590.43) |
| Scheduled Principal | 255,137.63 |
| Unscheduled Principal | 23,749,053.80 |
| Required Overcollateralized Amount | 0.00 |
| Overcollateralized Increase Amount | 0.00 |
| Overcollateralized Reduction Amount | 0.00 |
| Specified O/C Amount | 7,214,571.97 |
| Overcollateralized Amount | 7,214,571.97 |
| 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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COLLATERAL STATEMENT

| <S> | <C> |
|--------------------------------------|-------------------|
| Collateral Description | Mixed Fixed & Arm |
| Weighted Average Coupon Rate | 7.211772% |
| Weighted Average Net Rate | 6.711772% |
| Weighted Average Pass Through Rate | 6.689272% |
| Weighted Average Remaining Term | 331 |
| Record Date | 11/30/2005 |
| Principal and Interest Constant | 2,998,652.12 |
| Beginning Loan Count | 2,942 |
| Loans Paid in Full | 131 |
| Ending Loan Count | 2,811 |
| Beginning Scheduled Balance | 456,506,011.17 |
| Ending Scheduled Balance | 432,501,819.74 |
| Ending Actual Balance at 30-Nov-2005 | 432,652,983.66 |
| Scheduled Principal | 255,137.63 |
| Unscheduled Principal | 23,749,053.80 |
| Scheduled Interest | 2,743,514.49 |
| Servicing Fee | 190,210.84 |
| Master Servicing Fee | 2,853.17 |
| Trustee Fee | 0.00 |

| | |
|--------------------------------------|--------------|
| FRY Amount | 0.00 |
| Special Hazard Fee | 0.00 |
| Other Fee | 5,706.32 |
| Pool Insurance Fee | 0.00 |
| Spread 1 | 0.00 |
| Spread 2 | 0.00 |
| Spread 3 | 0.00 |
| Net Interest | 2,544,744.16 |
| Realized Loss Amount | 0.00 |
| Cumulative Realized Loss | (33,590.43) |
| Percentage of Cumulative Losses | (0.0054) |
| Special Servicing Fee | 0.00 |
| Prepayment Penalty Waived Amount | 0.00 |
| Prepayment Penalty Waived Count | 0 |
| Prepayment Penalty Paid Amount | 396,123.08 |
| Prepayment Penalty Paid Count | 71 |
| Required Overcollateralized Amount | 0.00 |
| Overcollateralized Increase Amount | 0.00 |
| Overcollateralized Reduction Amount | 0.00 |
| Specified O/C Amount | 7,214,571.97 |
| Overcollateralized Amount | 7,214,571.97 |
| Overcollateralized Deficiency Amount | 0.00 |
| Base Overcollateralization Amount | 0.00 |

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Group Level Collateral Statement

| <s> | <c> | <c> | <c> | <c> |
|----------------------------------|-------------------|-------------------|-------------------|-----|
| Group | Group 1 | Group 2 | Group 3 | |
| Collateral Description | Fixed 15/30 & ARM | Fixed 15/30 & ARM | Fixed 15/30 & ARM | |
| Weighted Average Coupon Rate | 6.921372 | 9.151040 | 6.675575 | |
| Weighted Average Net Rate | 6.421372 | 8.651040 | 6.175575 | |
| Weighted Average Remaining Term | 349 | 229 | 349 | |
| Beginning Loan Count | 1,613 | 970 | 194 | |
| Loans Paid In Full | 75 | 31 | 13 | |
| Ending Loan Count | 1,538 | 939 | 181 | |
| Beginning Scheduled Balance | 304,876,357.83 | 52,364,951.79 | 83,266,437.35 | |
| Ending Scheduled Balance | 288,977,636.54 | 50,716,308.92 | 77,729,625.40 | |
| Record Date | 11/30/2005 | 11/30/2005 | 11/30/2005 | |
| Principal And Interest Constant | 1,929,846.16 | 436,339.46 | 500,424.97 | |
| Scheduled Principal | 171,377.29 | 37,011.33 | 37,215.53 | |
| Unscheduled Principal | 15,727,344.00 | 1,611,631.54 | 5,499,596.42 | |
| Scheduled Interest | 1,758,468.87 | 399,328.13 | 463,209.44 | |
| Servicing Fee | 127,031.82 | 21,818.73 | 34,694.35 | |
| Master Servicing Fee | 1,905.48 | 327.28 | 520.42 | |
| 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 | 3,810.95 | 654.56 | 1,040.83 | |
| Pool Insurance Fee | 0.00 | 0.00 | 0.00 | |
| Spread 1 | 0.00 | 0.00 | 0.00 | |
| Spread 2 | 0.00 | 0.00 | 0.00 | |
| Spread 3 | 0.00 | 0.00 | 0.00 | |
| Net Interest | 1,625,720.62 | 376,527.56 | 426,953.84 | |
| Realized Loss Amount | 0.00 | 0.00 | 0.00 | |
| Cumulative Realized Loss | (34,902.19) | 1,311.76 | 0.00 | |
| Percentage of Cumulative Losses | (0.0082) | 0.0021 | 0.0000 | |
| Prepayment Penalty Waived Amount | 0.00 | 0.00 | 0.00 | |
| Prepayment Penalty Waived Count | 0 | 0 | 0 | |
| Prepayment Penalty Paid Amount | Not Available | Not Available | Not Available | |
| Prepayment Penalty Paid Count | Not Available | Not Available | Not Available | |
| Special Servicing Fee | 0.00 | 0.00 | 0.00 | |
| Pass-Through Rate | 6.398872 | 8.628540 | 6.153075 | |

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Group Level Collateral Statement

| <s> | <c> | <c> | <c> |
|---------------------------------|-------------------|-------------------|-----|
| Group | Group 4 | Total | |
| Collateral Description | Fixed 15/30 & ARM | Mixed Fixed & Arm | |
| Weighted Average Coupon Rate | 9.189101 | 7.211772 | |
| Weighted Average Net Rate | 8.689101 | 6.711772 | |
| Weighted Average Remaining Term | 202 | 331 | |
| Beginning Loan Count | 165 | 2,942 | |
| Loans Paid In Full | 12 | 131 | |
| Ending Loan Count | 153 | 2,811 | |

| | | |
|----------------------------------|---------------|----------------|
| Beginning Scheduled Balance | 15,998,264.20 | 456,506,011.17 |
| Ending scheduled Balance | 15,078,248.88 | 432,501,819.74 |
| Record Date | 11/30/2005 | 11/30/2005 |
| Principal And Interest Constant | 132,041.53 | 2,998,652.12 |
| Scheduled Principal | 9,533.48 | 255,137.63 |
| Unscheduled Principal | 910,481.84 | 23,749,053.80 |
| Scheduled Interest | 122,508.05 | 2,743,514.49 |
| Servicing Fee | 6,665.94 | 190,210.84 |
| Master Servicing Fee | 99.99 | 2,853.17 |
| Trustee Fee | 0.00 | 0.00 |
| FRY Amount | 0.00 | 0.00 |
| Special Hazard Fee | 0.00 | 0.00 |
| Other Fee | 199.98 | 5,706.32 |
| Pool Insurance Fee | 0.00 | 0.00 |
| Spread 1 | 0.00 | 0.00 |
| Spread 2 | 0.00 | 0.00 |
| Spread 3 | 0.00 | 0.00 |
| Net Interest | 115,542.14 | 2,544,744.16 |
| Realized Loss Amount | 0.00 | 0.00 |
| Cumulative Realized Loss | 0.00 | (33,590.43) |
| Percentage of Cumulative Losses | 0.0000 | (0.0054) |
| Prepayment Penalty Waived Amount | 0.00 | 0.00 |
| Prepayment Penalty Waived Count | 0 | 0 |
| Prepayment Penalty Paid Amount | Not Available | 396123.08 |
| Prepayment Penalty Paid Count | Not Available | 71 |
| Special Servicing Fee | 0.00 | 0.00 |
| Pass-Through Rate | 8.666601 | 6.689272 |

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Additional Reporting - Deal Level

Miscellaneous Reporting

| | |
|---|--------------|
| <s> | <c> |
| Credit Enhancement Percentage: | 0.329274% |
| Overcollateralization Increase Amount: | 0.00 |
| Overcollateralization Reduction Amount: | 0.00 |
| Overcollateralization Target Amount: | 7,214,571.97 |
| Required Overcollateralization Amount: | 7,214,571.97 |

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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 0.00 | 0 0.00 | 0 0.00 | 0 0.00 | 0 0.00 |
| 30 Days | 37 6,086,507.73 | 0 0.00 | 1 105,599.70 | 0 0.00 | 38 6,192,107.43 |
| 60 Days | 20 2,588,770.23 | 0 0.00 | 1 293,866.82 | 0 0.00 | 21 2,882,637.05 |
| 90 Days | 7 509,670.32 | 0 0.00 | 12 2,530,955.32 | 0 0.00 | 19 3,040,625.64 |
| 120 Days | 8 1,034,453.89 | 0 0.00 | 10 1,890,042.58 | 0 0.00 | 18 2,924,496.47 |
| 150 Days | 6 279,274.38 | 1 283,087.10 | 4 487,769.23 | 2 294,839.21 | 13 1,344,969.92 |
| 180+ Days | 14 1,404,709.43 | 1 31,824.89 | 2 396,401.10 | 0 0.00 | 17 1,832,935.42 |
| Totals | 92 11,903,385.98 | 2 314,911.99 | 30 5,704,634.75 | 2 294,839.21 | 126 18,217,771.93 |
| | 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 | | 0.000000% | 0.000000% | 0.000000% | 0.000000% |
| | | 0.000000% | 0.000000% | 0.000000% | 0.000000% |
| 30 Days | 1.316258% | 0.000000% | 0.035575% | 0.000000% | 1.351832% |
| | 1.406787% | 0.000000% | 0.024407% | 0.000000% | 1.431195% |
| 60 Days | 0.711491% | 0.000000% | 0.035575% | 0.000000% | 0.747065% |
| | 0.598348% | 0.000000% | 0.067922% | 0.000000% | 0.666270% |
| 90 Days | 0.249022% | 0.000000% | 0.426894% | 0.000000% | 0.675916% |
| | 0.117801% | 0.000000% | 0.584985% | 0.000000% | 0.702786% |
| 120 Days | 0.284596% | 0.000000% | 0.355745% | 0.000000% | 0.640342% |
| | 0.239096% | 0.000000% | 0.436850% | 0.000000% | 0.675945% |
| 150 Days | 0.213447% | 0.035575% | 0.142298% | 0.071149% | 0.462469% |
| | 0.064549% | 0.065431% | 0.112739% | 0.068147% | 0.310866% |
| 180+ Days | 0.498043% | 0.035575% | 0.071149% | 0.000000% | 0.604767% |
| | 0.324673% | 0.007356% | 0.091621% | 0.000000% | 0.423650% |
| Totals | 3.272857% | 0.071149% | 1.067236% | 0.071149% | 4.482391% |
| | 2.751255% | 0.072786% | 1.318524% | 0.068147% | 4.210712% |

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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 | | 228,283.84 |

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Delinquency Status By Group

| | DELINQUENT | BANKRUPTCY | FORECLOSURE | REO | TOTAL |
|-----------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| <s> | <c> | <c> | <c> | <c> | <c> |
| Group 1 | | | | | |
| | No of Loans Principal Balance | No of Loans Principal Balance | No of Loans Principal Balance | No of Loans Principal Balance | No of Loans Principal Balance |
| 0-29 Days | 0 0.00 | 0 0.00 | 0 0.00 | 0 0.00 | 0 0.00 |
| 30 Days | 21 3,996,849.36 | 0 0.00 | 0 0.00 | 0 0.00 | 21 3,996,849.36 |
| 60 Days | 11 1,738,598.30 | 0 0.00 | 1 293,866.82 | 0 0.00 | 12 2,032,465.12 |
| 90 Days | 1 230,400.00 | 0 0.00 | 10 2,054,607.75 | 0 0.00 | 11 2,285,007.75 |
| 120 Days | 3 822,595.49 | 0 0.00 | 8 1,413,189.94 | 0 0.00 | 11 2,235,785.43 |
| 150 Days | 0 0.00 | 1 283,087.10 | 2 350,621.46 | 2 294,839.21 | 5 928,547.77 |
| 180+ Days | 0 0.00 | 0 0.00 | 2 396,401.10 | 0 0.00 | 2 396,401.10 |
| Totals | 36 6,788,443.15 | 1 283,087.10 | 23 4,508,687.07 | 2 294,839.21 | 62 11,875,056.53 |

| | | | | | |
|-----------|-----------|-----------|-----------|-----------|-----------|
| 0-29 Days | | 0.000000% | 0.000000% | 0.000000% | 0.000000% |
| | | 0.000000% | 0.000000% | 0.000000% | 0.000000% |
| 30 Days | 1.365410% | 0.000000% | 0.000000% | 0.000000% | 1.365410% |
| | 1.382611% | 0.000000% | 0.000000% | 0.000000% | 1.382611% |
| 60 Days | 0.715215% | 0.000000% | 0.065020% | 0.000000% | 0.780234% |
| | 0.601425% | 0.000000% | 0.101656% | 0.000000% | 0.703081% |
| 90 Days | 0.065020% | 0.000000% | 0.650195% | 0.000000% | 0.715215% |
| | 0.079701% | 0.000000% | 0.710741% | 0.000000% | 0.790442% |

| | | | | | |
|-----------|------------------------|------------------------|------------------------|------------------------|------------------------|
| 120 Days | 0.195059% 0.284557% | 0.000000% 0.000000% | 0.520156% 0.488858% | 0.000000% 0.000000% | 0.715215% 0.773415% |
| 150 Days | 0.000000% 0.000000% | 0.065020% 0.097927% | 0.130039% 0.121289% | 0.130039% 0.101992% | 0.325098% 0.321208% |
| 180+ Days | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.130039% 0.137125% | 0.000000% 0.000000% | 0.130039% 0.137125% |
| Totals | 2.340702% 2.348294% | 0.065020% 0.097927% | 1.495449% 1.559669% | 0.130039% 0.101992% | 4.031209% 4.107883% |

| <CAPTION> <s> Group 2 | 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 | 11 937,933.20 | 0 0.00 | 1 105,599.70 | 0 0.00 | 12 1,043,532.90 |
| 60 Days | 5 222,308.46 | 0 0.00 | 0 0.00 | 0 0.00 | 5 222,308.46 |
| 90 Days | 6 279,270.32 | 0 0.00 | 1 106,645.62 | 0 0.00 | 7 385,915.94 |
| 120 Days | 3 79,733.28 | 0 0.00 | 1 52,052.64 | 0 0.00 | 4 131,785.92 |
| 150 Days | 6 279,274.38 | 0 0.00 | 2 137,147.77 | 0 0.00 | 8 416,422.15 |
| 180+ Days | 12 741,412.62 | 1 31,824.89 | 0 0.00 | 0 0.00 | 13 773,237.51 |
| Totals | 43 2,539,932.26 | 1 31,824.89 | 5 401,445.73 | 0 0.00 | 49 2,973,202.88 |

| | | | | | |
|-----------|------------------------|------------------------|------------------------|------------------------|------------------------|
| 0-29 Days | | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.000000% 0.000000% |
| 30 Days | 1.171459% 1.848509% | 0.000000% 0.000000% | 0.106496% 0.208119% | 0.000000% 0.000000% | 1.277955% 2.056628% |
| 60 Days | 0.532481% 0.438133% | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.532481% 0.438133% |
| 90 Days | 0.638978% 0.550395% | 0.000000% 0.000000% | 0.106496% 0.210181% | 0.000000% 0.000000% | 0.745474% 0.760575% |
| 120 Days | 0.319489% 0.157141% | 0.000000% 0.000000% | 0.106496% 0.102587% | 0.000000% 0.000000% | 0.425985% 0.259728% |
| 150 Days | 0.638978% 0.550403% | 0.000000% 0.000000% | 0.212993% 0.270295% | 0.000000% 0.000000% | 0.851970% 0.820698% |
| 180+ Days | 1.277955% 1.461200% | 0.106496% 0.062722% | 0.000000% 0.000000% | 0.000000% 0.000000% | 1.384452% 1.523921% |
| Totals | 4.579340% 5.005780% | 0.106496% 0.062722% | 0.532481% 0.791182% | 0.000000% 0.000000% | 5.218317% 5.859683% |

| <CAPTION> <s> Group 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 | | 0 0.00 | 0 0.00 | 0 0.00 | 0 0.00 |
| 30 Days | 2 901,750.48 | 0 0.00 | 0 0.00 | 0 0.00 | 2 901,750.48 |
| 60 Days | 1 370,631.69 | 0 0.00 | 0 0.00 | 0 0.00 | 1 370,631.69 |

| | | | | | |
|-----------|-------------------|-----------|-----------------|-----------|-------------------|
| 90 Days | 0 0.00 | 0 0.00 | 1 369,701.95 | 0 0.00 | 1 369,701.95 |
| 120 Days | 0 0.00 | 0 0.00 | 1 424,800.00 | 0 0.00 | 1 424,800.00 |
| 150 Days | 0 0.00 | 0 0.00 | 0 0.00 | 0 0.00 | 0 0.00 |
| 180+ Days | 1 530,486.48 | 0 0.00 | 0 0.00 | 0 0.00 | 1 530,486.48 |
| Totals | 4 1,802,868.65 | 0 0.00 | 2 794,501.95 | 0 0.00 | 6 2,597,370.60 |

| | | | | | |
|-----------|------------------------|------------------------|------------------------|------------------------|------------------------|
| 0-29 Days | | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.000000% 0.000000% |
| 30 Days | 1.104972% 1.159802% | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.000000% 0.000000% | 1.104972% 1.159802% |
| 60 Days | 0.552486% 0.476694% | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.552486% 0.476694% |
| 90 Days | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.552486% 0.475499% | 0.000000% 0.000000% | 0.552486% 0.475499% |
| 120 Days | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.552486% 0.546364% | 0.000000% 0.000000% | 0.552486% 0.546364% |
| 150 Days | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.000000% 0.000000% |
| 180+ Days | 0.552486% 0.682294% | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.552486% 0.682294% |
| Totals | 2.209945% 2.318791% | 0.000000% 0.000000% | 1.104972% 1.021863% | 0.000000% 0.000000% | 3.314917% 3.340654% |

| | DELINQUENT | BANKRUPTCY | FORECLOSURE | REO | TOTAL |
|-----------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| <CAPTION> | <c> | <c> | <c> | <c> | <c> |
| <s> | | | | | |
| Group 4 | | | | | |
| | 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 | 0 0.00 |
| 30 Days | 3 249,974.69 | 0 0.00 | 0 0.00 | 0 0.00 | 3 249,974.69 |
| 60 Days | 3 257,231.78 | 0 0.00 | 0 0.00 | 0 0.00 | 3 257,231.78 |
| 90 Days | 0 0.00 | 0 0.00 | 0 0.00 | 0 0.00 | 0 0.00 |
| 120 Days | 2 132,125.12 | 0 0.00 | 0 0.00 | 0 0.00 | 2 132,125.12 |
| 150 Days | 0 0.00 | 0 0.00 | 0 0.00 | 0 0.00 | 0 0.00 |
| 180+ Days | 1 132,810.33 | 0 0.00 | 0 0.00 | 0 0.00 | 1 132,810.33 |
| Totals | 9 772,141.92 | 0 0.00 | 0 0.00 | 0 0.00 | 9 772,141.92 |
| 0-29 Days | | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.000000% 0.000000% |
| 30 Days | 1.960784% 1.657340% | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.000000% 0.000000% | 1.960784% 1.657340% |
| 60 Days | 1.960784% 1.705455% | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.000000% 0.000000% | 1.960784% 1.705455% |
| 90 Days | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.000000% 0.000000% | 0.000000% 0.000000% |

| | | | | | |
|-----------|-----------|-----------|-----------|-----------|-----------|
| 120 Days | 1.307190% | 0.000000% | 0.000000% | 0.000000% | 1.307190% |
| | 0.875994% | 0.000000% | 0.000000% | 0.000000% | 0.875994% |
| 150 Days | 0.000000% | 0.000000% | 0.000000% | 0.000000% | 0.000000% |
| | 0.000000% | 0.000000% | 0.000000% | 0.000000% | 0.000000% |
| 180+ Days | 0.653595% | 0.000000% | 0.000000% | 0.000000% | 0.653595% |
| | 0.880537% | 0.000000% | 0.000000% | 0.000000% | 0.880537% |
| Totals | 5.882353% | 0.000000% | 0.000000% | 0.000000% | 5.882353% |
| | 5.119326% | 0.000000% | 0.000000% | 0.000000% | 5.119326% |

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SUBORDINATION LEVEL/CREDIT ENHANCEMENT/CLASS PERCENTAGE AND PREPAYMENT PERCENTAGE

| | Original \$ | Original % | Current \$ | Current % | Current Class% | Prepayment% |
|------------|----------------|--------------|----------------|--------------|----------------|-------------|
| <s> | <c> | <c> | <c> | <c> | <c> | <c> |
| Class A1-B | 247,661,084.00 | 39.47708165% | 204,316,494.52 | 47.24060922% | 10.551934% | 0.000000% |
| Class R | 142,409,084.00 | 22.69995329% | 142,411,671.97 | 32.92741567% | 0.000000% | 0.000000% |
| Class M-1 | 117,315,084.00 | 18.69997932% | 117,317,671.97 | 27.12535916% | 5.802057% | 0.000000% |
| Class M-2 | 96,612,084.00 | 15.39992908% | 96,614,671.97 | 22.33855849% | 4.786801% | 0.000000% |
| Class M-3 | 84,065,084.00 | 13.39994210% | 84,067,671.97 | 19.43753023% | 2.901028% | 0.000000% |
| Class M-4 | 72,459,084.00 | 11.54995016% | 72,461,671.97 | 16.75407332% | 2.683457% | 0.000000% |
| Class B-1 | 23,837,084.00 | 3.79962203% | 23,839,671.97 | 5.51203969% | 1.450630% | 0.000000% |
| Class B-2 | 14,113,084.00 | 2.24962017% | 14,115,671.97 | 3.26372545% | 2.248314% | 0.000000% |
| Class B-3 | 7,212,084.00 | 1.14960342% | 7,214,671.97 | 1.66812523% | 1.595600% | 0.000000% |
| Class P | 7,211,984.00 | 1.14958748% | 7,214,571.97 | 1.66810211% | 0.000023% | 0.000000% |
| Class CE | 0.00 | 0.00000000% | 0.00 | 0.00000000% | 1.668102% | 0.000000% |

<FN>
Please Refer to the Prospectus Supplement for a Full Description of Loss Exposure.
</FN>
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180+ Delinquency Summary

| Summary | | | | | Group 1 | | |
|-----------------|-----------------|------------------------------------|---------------------------|-----------------|------------------------------------|---------------------------|--|
| Days Delinquent | Number of Loans | Aggregate Outstanding Balance (\$) | Percentage of Balance (%) | Number of Loans | Aggregate Outstanding Balance (\$) | Percentage of Balance (%) | |
| <s> | <c> | <c> | <c> | <c> | <c> | <c> | |
| 180 - | 209 | 6 | 1,134,489.90 | 0.262 | 1 | 245,947.73 | |
| 210 - | 239 | 11 | 698,445.52 | 0.161 | 1 | 150,453.37 | |
| | Total | 17 | 1,832,935.42 | 0.423 | 2 | 396,401.10 | |

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180+ Delinquency Summary (continued)

| Group 2 | | | | | Group 3 | | |
|-----------------|-----------------|------------------------------------|---------------------------|-----------------|------------------------------------|---------------------------|--|
| Days Delinquent | Number of Loans | Aggregate Outstanding Balance (\$) | Percentage of Balance (%) | Number of Loans | Aggregate Outstanding Balance (\$) | Percentage of Balance (%) | |
| <s> | <c> | <c> | <c> | <c> | <c> | <c> | |
| 180 - | 209 | 3 | 225,245.36 | 0.444 | 1 | 530,486.48 | |
| 210 - | 239 | 10 | 547,992.15 | 1.080 | 0 | 0.00 | |
| | Total | 13 | 773,237.51 | 1.524 | 1 | 530,486.48 | |

</TABLE>
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180+ Delinquency Summary (continued)

| Group 4 | | | | |
|-----------------|-----------------|------------------------------------|---------------------------|--|
| Days Delinquent | Number of Loans | Aggregate Outstanding Balance (\$) | Percentage of Balance (%) | |
| <s> | <c> | <c> | <c> | |
| 180 - | 209 | 1 | 132,810.33 | |

| | | | | |
|-------|-------|---|------------|-------|
| 210 - | 239 | 0 | 0.00 | 0.000 |
| | Total | 1 | 132,810.33 | 0.881 |

<FN>

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

</FN>

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<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 | 2 | Jan-05 | 0.000% |
| Original Principal Balance | 296,000.00 | Feb-05 | 0.000% |
| Current Principal Balance | 294,839.21 | Mar-05 | 0.000% |
| | | Apr-05 | 0.000% |
| Current REO Total | | May-05 | 0.000% |
| Loans in REO | 2 | Jun-05 | 0.000% |
| Original Principal Balance | 296,000.00 | Jul-05 | 0.000% |
| Current Principal Balance | 294,839.21 | Aug-05 | 0.000% |
| | | Sep-05 | 0.000% |
| | | Oct-05 | 0.000% |
| | | Nov-05 | 0.000% |
| | | Dec-05 | 0.068% |

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

<CAPTION>

| Group 1 | | 12 Month REO History* | |
|----------------------------|------------|-----------------------|----------------|
| New REO Loans | | Month | REO Percentage |
| <s> | <c> | <s> | <c> |
| Loans in REO | 2 | Jan-05 | 0.000% |
| Original Principal Balance | 296,000.00 | Feb-05 | 0.000% |
| Current Principal Balance | 294,839.21 | Mar-05 | 0.000% |
| | | Apr-05 | 0.000% |
| Current REO Total | | May-05 | 0.000% |
| Loans in REO | 2 | Jun-05 | 0.000% |
| Original Principal Balance | 296,000.00 | Jul-05 | 0.000% |
| Current Principal Balance | 294,839.21 | Aug-05 | 0.000% |
| | | Sep-05 | 0.000% |
| | | Oct-05 | 0.000% |
| | | Nov-05 | 0.000% |
| | | Dec-05 | 0.102% |

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<CAPTION>

| Group 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.

<CAPTION>

| Group 3 | | 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 4 | | 12 Month REO History* | |
| New REO Loans | | Month | REO Percentage |
| <s> | <c> | <s> | <c> |
| Loans in REO | 0 | Jan-05 | 0.000% |
| Original Principal Balance | 0.00 | Feb-05 | 0.000% |
| Current Principal Balance | 0.00 | Mar-05 | 0.000% |
| | | Apr-05 | 0.000% |
| Current REO Total | | May-05 | 0.000% |
| Loans in REO | 0 | Jun-05 | 0.000% |
| Original Principal Balance | 0.00 | Jul-05 | 0.000% |
| Current Principal Balance | 0.00 | Aug-05 | 0.000% |
| | | Sep-05 | 0.000% |
| | | Oct-05 | 0.000% |
| | | Nov-05 | 0.000% |
| | | Dec-05 | 0.000% |

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

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

| Group | Loan Number | Month Loan Entered REO | First Payment Date | State | LTV at Origination | Original Principal Balance |
|---------|-------------|------------------------|--------------------|-------|--------------------|----------------------------|
| <s> | <c> | <c> | <c> | <c> | <c> | <c> |
| Group 1 | 1000333077 | Dec-2005 | 01-Jan-2005 | TX | 80.00 | 72,000.00 |
| Group 1 | 1000391857 | Dec-2005 | 01-Feb-2005 | TX | 80.00 | 224,000.00 |

</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> |
| Group 1 | 1000333077 | 71,609.68 | 01-May-2005 | 5 | 5.600% | 2,123.28 |
| Group 1 | 1000391857 | 223,229.53 | 01-May-2005 | 5 | 6.800% | 8,181.95 |

<TABLE>

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 | 13 | Jan-05 | 0.000% |
| Original Principal Balance | 2,760,380.00 | Feb-05 | 0.000% |
| Current Principal Balance | 2,748,964.77 | Mar-05 | 0.000% |
| | | Apr-05 | 0.000% |
| Current Foreclosure Total | | May-05 | 0.000% |
| Loans in Foreclosure | 30 | Jun-05 | 0.000% |
| Original Principal Balance | 5,725,222.00 | Jul-05 | 0.000% |

Current Principal Balance 5,704,634.75

Aug-05 0.000%
Sep-05 0.312%
Oct-05 0.755%
Nov-05 0.740%
Dec-05 1.319%

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<CAPTION>

| | |
|----------------------------|--------------|
| Group 1 | |
| New Foreclosure Loans | |
| <s> | <c> |
| Loans in Foreclosure | 11 |
| Original Principal Balance | 2,281,420.00 |
| Current Principal Balance | 2,272,617.20 |
| Current Foreclosure Total | |
| Loans in Foreclosure | 23 |
| Original Principal Balance | 4,525,132.00 |
| Current Principal Balance | 4,508,687.07 |

| | |
|-------------------------------|------------------------|
| 12 Month Foreclosure History* | |
| Month | Foreclosure Percentage |
| <s> | <c> |
| Jan-05 | 0.000% |
| Feb-05 | 0.000% |
| Mar-05 | 0.000% |
| Apr-05 | 0.000% |
| May-05 | 0.000% |
| Jun-05 | 0.000% |
| Jul-05 | 0.000% |
| Aug-05 | 0.000% |
| Sep-05 | 0.308% |
| Oct-05 | 0.885% |
| Nov-05 | 0.872% |
| Dec-05 | 1.560% |

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<CAPTION>

| | |
|----------------------------|------------|
| Group 2 | |
| New Foreclosure Loans | |
| <s> | <c> |
| Loans in Foreclosure | 1 |
| Original Principal Balance | 107,000.00 |
| Current Principal Balance | 106,645.62 |
| Current Foreclosure Total | |
| Loans in Foreclosure | 5 |
| Original Principal Balance | 403,330.00 |
| Current Principal Balance | 401,445.73 |

| | |
|-------------------------------|------------------------|
| 12 Month Foreclosure History* | |
| Month | Foreclosure Percentage |
| <s> | <c> |
| Jan-05 | 0.000% |
| Feb-05 | 0.000% |
| Mar-05 | 0.000% |
| Apr-05 | 0.000% |
| May-05 | 0.000% |
| Jun-05 | 0.000% |
| Jul-05 | 0.000% |
| Aug-05 | 0.000% |
| Sep-05 | 0.258% |
| Oct-05 | 0.736% |
| Nov-05 | 0.563% |
| Dec-05 | 0.791% |

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| | |
|----------------------------|------------|
| Group 3 | |
| New Foreclosure Loans | |
| <s> | <c> |
| Loans in Foreclosure | 1 |
| Original Principal Balance | 371,960.00 |
| Current Principal Balance | 369,701.95 |
| Current Foreclosure Total | |
| Loans in Foreclosure | 2 |
| Original Principal Balance | 796,760.00 |
| Current Principal Balance | 794,501.95 |

| | |
|-------------------------------|------------------------|
| 12 Month Foreclosure History* | |
| Month | Foreclosure Percentage |
| <s> | <c> |
| Jan-05 | 0.000% |
| Feb-05 | 0.000% |
| Mar-05 | 0.000% |
| Apr-05 | 0.000% |
| May-05 | 0.000% |
| Jun-05 | 0.000% |
| Jul-05 | 0.000% |
| Aug-05 | 0.000% |
| Sep-05 | 0.414% |
| Oct-05 | 0.428% |
| Nov-05 | 0.510% |
| Dec-05 | 1.022% |

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| | |
|----------------------------|------|
| Group 4 | |
| New Foreclosure Loans | |
| <s> | <c> |
| Loans in Foreclosure | 0 |
| Original Principal Balance | 0.00 |
| Current Principal Balance | 0.00 |

| | |
|-------------------------------|------------------------|
| 12 Month Foreclosure History* | |
| Month | Foreclosure Percentage |
| <s> | <c> |
| Jan-05 | 0.000% |
| Feb-05 | 0.000% |
| 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.

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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 |
|---------|-------------|-----------------------|--------------------|-------|--------------------|----------------------------|
| Group 1 | 1000273610 | Dec-2005 | 01-Jan-2005 | IL | 80.00 | 64,320.00 |
| Group 1 | 1000301027 | Dec-2005 | 01-Feb-2005 | IL | 80.00 | 88,000.00 |
| Group 1 | 1000306965 | Dec-2005 | 01-Jan-2005 | CA | 90.00 | 202,500.00 |
| Group 1 | 1000308192 | Oct-2005 | 01-Jan-2005 | IL | 80.00 | 119,920.00 |
| Group 1 | 1000308248 | Dec-2005 | 01-Jan-2005 | FL | 75.00 | 219,000.00 |
| Group 1 | 1000311512 | Oct-2005 | 01-Jan-2005 | CA | 80.00 | 312,000.00 |
| Group 1 | 1000324909 | Dec-2005 | 01-Jan-2005 | CO | 95.00 | 193,800.00 |
| Group 1 | 1000325102 | Oct-2005 | 01-Jan-2005 | CO | 80.00 | 150,812.00 |
| Group 1 | 1000327463 | Dec-2005 | 01-Feb-2005 | IL | 80.00 | 304,000.00 |
| Group 1 | 1000330951 | Dec-2005 | 01-Jan-2005 | CA | 80.00 | 292,000.00 |
| Group 1 | 1000335484 | Dec-2005 | 01-Jan-2005 | CA | 80.00 | 304,000.00 |
| Group 1 | 1000336711 | Oct-2005 | 01-Jan-2005 | IL | 80.00 | 164,720.00 |
| Group 1 | 1000337914 | Oct-2005 | 01-Feb-2005 | FL | 90.00 | 126,000.00 |
| Group 1 | 1000345654 | Oct-2005 | 01-Feb-2005 | CA | 80.00 | 295,760.00 |
| Group 1 | 1000347410 | Oct-2005 | 01-Jan-2005 | IL | 80.00 | 232,000.00 |
| Group 1 | 1000360381 | Dec-2005 | 01-Feb-2005 | IL | 100.00 | 150,000.00 |
| Group 1 | 1000366343 | Dec-2005 | 01-Feb-2005 | CA | 73.44 | 235,000.00 |
| Group 1 | 1000372834 | Nov-2005 | 01-Feb-2005 | WA | 80.00 | 224,000.00 |
| Group 1 | 1000374296 | Dec-2005 | 01-Feb-2005 | CA | 80.00 | 228,800.00 |
| Group 1 | 1000374869 | Sep-2005 | 01-Feb-2005 | CO | 85.00 | 246,500.00 |
| Group 1 | 1000392937 | Nov-2005 | 01-Feb-2005 | FL | 80.00 | 123,200.00 |
| Group 1 | 1000407529 | Nov-2005 | 01-Feb-2005 | IL | 80.00 | 90,400.00 |
| Group 1 | 1000410220 | Oct-2005 | 01-Mar-2005 | IL | 80.00 | 158,400.00 |
| Group 2 | 1000267220 | Oct-2005 | 01-Jan-2005 | TX | 80.00 | 57,600.00 |
| Group 2 | 1000279818 | Oct-2005 | 01-Dec-2004 | TX | 80.00 | 80,000.00 |
| Group 2 | 1000302433 | Dec-2005 | 01-Jan-2005 | TX | 79.26 | 107,000.00 |
| Group 2 | 1000307382 | Oct-2005 | 01-Jan-2005 | TX | 80.00 | 106,480.00 |
| Group 2 | 1000322457 | Nov-2005 | 01-Jan-2005 | IN | 95.00 | 52,250.00 |
| Group 3 | 1000310656 | Dec-2005 | 01-Jan-2005 | CA | 80.00 | 371,960.00 |
| Group 3 | 1000364699 | Nov-2005 | 01-Feb-2005 | CA | 90.00 | 424,800.00 |

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

| Group | Loan Number | Current Principal Balance | Paid To Date | Months Delinquent | Current Loan Rate | Approximate Delinquent Interest |
|---------|-------------|---------------------------|--------------|-------------------|-------------------|---------------------------------|
| Group 1 | 1000273610 | 64,011.76 | 01-Jul-2005 | 3 | 8.000% | 1,997.53 |
| Group 1 | 1000301027 | 87,449.24 | 01-Jul-2005 | 3 | 7.400% | 2,510.11 |
| Group 1 | 1000306965 | 201,238.95 | 01-Jul-2005 | 3 | 7.250% | 5,651.23 |
| Group 1 | 1000308192 | 119,476.05 | 01-May-2005 | 5 | 7.575% | 4,919.56 |
| Group 1 | 1000308248 | 218,009.45 | 01-Jun-2005 | 4 | 7.500% | 7,615.43 |
| Group 1 | 1000311512 | 312,000.00 | 01-Jun-2005 | 4 | 6.000% | 8,580.00 |
| Group 1 | 1000324909 | 193,800.00 | 01-Jul-2005 | 3 | 6.250% | 4,643.15 |
| Group 1 | 1000325102 | 150,453.37 | 01-Mar-2005 | 7 | 7.200% | 7,535.61 |
| Group 1 | 1000327463 | 302,685.09 | 01-Jul-2005 | 3 | 7.725% | 9,098.50 |
| Group 1 | 1000330951 | 292,000.00 | 01-Jul-2005 | 3 | 6.800% | 7,665.00 |
| Group 1 | 1000335484 | 302,572.19 | 01-Jul-2005 | 3 | 8.100% | 9,568.09 |
| Group 1 | 1000336711 | 163,950.03 | 01-Jun-2005 | 4 | 7.400% | 5,645.08 |
| Group 1 | 1000337914 | 125,556.03 | 01-Jun-2005 | 4 | 7.845% | 4,602.71 |
| Group 1 | 1000345654 | 293,866.82 | 01-Aug-2005 | 2 | 6.525% | 5,893.48 |
| Group 1 | 1000347410 | 231,145.41 | 01-May-2005 | 5 | 7.600% | 9,551.41 |
| Group 1 | 1000360381 | 149,477.99 | 01-Jul-2005 | 3 | 8.800% | 5,163.23 |
| Group 1 | 1000366343 | 233,824.92 | 01-Jul-2005 | 3 | 6.990% | 6,312.15 |
| Group 1 | 1000372834 | 223,056.50 | 01-Jun-2005 | 4 | 6.920% | 7,144.58 |
| Group 1 | 1000374296 | 227,547.61 | 01-Jul-2005 | 3 | 6.850% | 6,009.87 |

| | | | | | | |
|---------|------------|------------|-------------|---|---------|-----------|
| Group 1 | 1000374869 | 245,947.73 | 01-Apr-2005 | 6 | 7.500% | 11,446.75 |
| Group 1 | 1000392937 | 122,676.03 | 01-Jun-2005 | 4 | 6.875% | 3,901.74 |
| Group 1 | 1000407529 | 90,010.19 | 01-Jun-2005 | 4 | 6.800% | 2,829.05 |
| Group 1 | 1000410220 | 157,931.71 | 01-Jun-2005 | 4 | 8.175% | 6,050.39 |
| Group 2 | 1000267220 | 57,378.74 | 01-May-2005 | 5 | 10.450% | 3,325.90 |
| Group 2 | 1000279818 | 79,769.03 | 01-May-2005 | 5 | 9.700% | 4,274.47 |
| Group 2 | 1000302433 | 106,645.62 | 01-Jul-2005 | 3 | 9.800% | 4,128.43 |
| Group 2 | 1000307382 | 105,599.70 | 01-Sep-2005 | 1 | 6.530% | 1,590.39 |
| Group 2 | 1000322457 | 52,052.64 | 01-Jun-2005 | 4 | 8.425% | 2,059.23 |
| Group 3 | 1000310656 | 369,701.95 | 01-Jul-2005 | 3 | 6.800% | 9,687.26 |
| Group 3 | 1000364699 | 424,800.00 | 01-Jun-2005 | 4 | 7.250% | 14,337.00 |

</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% |
| | | May-05 | 0.000% |
| Current Bankruptcy Total | | Jun-05 | 0.005% |
| Loans in Bankruptcy | 2 | Jul-05 | 0.005% |
| Original Principal Balance | 316,200.00 | Aug-05 | 0.006% |
| Current Principal Balance | 314,911.99 | Sep-05 | 0.063% |
| | | Oct-05 | 0.059% |
| | | Nov-05 | 0.069% |
| | | Dec-05 | 0.073% |

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

<CAPTION>

| Group 1 | | 12 Month Bankruptcy History* | |
|----------------------------|------------|------------------------------|-----------------------|
| New Bankruptcy Loans | | Month | Bankruptcy Percentage |
| <s> | <c> | <s> | <c> |
| Loans in Bankruptcy | 0 | Jan-05 | 0.000% |
| Original Principal Balance | 0.00 | Feb-05 | 0.000% |
| Current Principal Balance | 0.00 | Mar-05 | 0.000% |
| | | Apr-05 | 0.000% |
| | | May-05 | 0.000% |
| Current Bankruptcy Total | | Jun-05 | 0.000% |
| Loans in Bankruptcy | 1 | Jul-05 | 0.000% |
| Original Principal Balance | 284,000.00 | Aug-05 | 0.000% |
| Current Principal Balance | 283,087.10 | Sep-05 | 0.085% |
| | | Oct-05 | 0.088% |
| | | Nov-05 | 0.093% |
| | | Dec-05 | 0.098% |

*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 2 | | 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 | 0.050% |
| Loans in Bankruptcy | 1 | Jul-05 | 0.051% |
| Original Principal Balance | 32,200.00 | Aug-05 | 0.052% |
| Current Principal Balance | 31,824.89 | Sep-05 | 0.054% |
| | | Oct-05 | 0.000% |
| | | Nov-05 | 0.061% |
| | | Dec-05 | 0.063% |

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<CAPTION>

| Group 3 | | | 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 4 | | | 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% |

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</TABLE>
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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> |
| Group 1 | 1000311635 | Sep-2005 | 01-Jan-2005 | CA | 80.00 | 284,000.00 |
| Group 2 | 1000256880 | Nov-2005 | 01-Nov-2004 | UT | 100.00 | 32,200.00 |

<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> |
| Group 1 | 1000311635 | 283,087.10 | 01-May-2005 | 5 | 8.280% | 12,821.77 |
| Group 2 | 1000256880 | 31,824.89 | 01-Mar-2005 | 7 | 10.570% | 2,379.81 |

<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 1 | 0 | 0.00 | 0.00 | 0.000% |
| | Group 2 | 0 | 0.00 | 0.00 | 0.000% |
| | Group 3 | 0 | 0.00 | 0.00 | 0.000% |
| | Group 4 | 0 | 0.00 | 0.00 | 0.000% |
| | Total | 0 | 0.00 | 0.00 | 0.000% |

</TABLE>

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<CAPTION>

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

| <s> | Group | <c> | Loan Number | <c> | Original Principal Balance | <c> | Current Note Rate | <c> | State | <c> | LTV at Origination | <c> | Original Term |
|------------------------|-------|-----|-------------|-----|----------------------------|-----|-------------------|-----|-------|-----|--------------------|-----|---------------|
| No losses this period. | | | | | | | | | | | | | |

</TABLE>
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<CAPTION>

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

| <s> | Group | <c> | Loan Number | <c> | Prior Principal Balance | <c> | Realized Loss/(Gain) | <c> | Cumulative Realized Loss/(Gain) |
|------------------------|-------|-----|-------------|-----|-------------------------|-----|----------------------|-----|---------------------------------|
| No losses this period. | | | | | | | | | |

</TABLE>

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<CAPTION>

Realized Loss Report - Collateral

Summary

| 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 | 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 | 0.000% | N/A | Mar-2005 | 0.000% | N/A |
| Apr-2005 | 0.000% | N/A | Apr-2005 | 0.000% | N/A |
| May-2005 | 0.000% | N/A | May-2005 | 0.000% | N/A |
| Jun-2005 | 0.000% | N/A | Jun-2005 | 0.000% | N/A |
| Jul-2005 | 0.000% | N/A | Jul-2005 | 0.000% | N/A |
| Aug-2005 | 0.000% | N/A | Aug-2005 | 0.000% | N/A |
| Sep-2005 | 0.000% | N/A | Sep-2005 | 0.000% | N/A |
| Oct-2005 | 0.000% | N/A | Oct-2005 | 0.000% | N/A |
| Nov-2005 | 0.000% | N/A | Nov-2005 | 0.000% | N/A |
| Dec-2005 | 0.000% | N/A | Dec-2005 | 0.000% | N/A |

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<CAPTION>

| CDR | <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 | 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 | 0.000% | N/A | Mar-2005 | 0.000% | N/A |
| Apr-2005 | 0.000% | N/A | Apr-2005 | 0.000% | N/A |
| May-2005 | 0.000% | N/A | May-2005 | 0.000% | N/A |
| Jun-2005 | 0.000% | N/A | Jun-2005 | 0.000% | N/A |
| Jul-2005 | 0.000% | N/A | Jul-2005 | 0.000% | N/A |
| Aug-2005 | 0.000% | N/A | Aug-2005 | 0.000% | N/A |
| Sep-2005 | 0.000% | N/A | Sep-2005 | 0.000% | N/A |
| Oct-2005 | 0.000% | N/A | Oct-2005 | 0.000% | N/A |
| Nov-2005 | 0.000% | N/A | Nov-2005 | 0.000% | N/A |
| Dec-2005 | 0.000% | N/A | Dec-2005 | 0.000% | N/A |

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Group 1

<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 | 0.000% | N/A | Mar-2005 | 0.000% | N/A |
| Apr-2005 | 0.000% | N/A | Apr-2005 | 0.000% | N/A |
| May-2005 | 0.000% | N/A | May-2005 | 0.000% | N/A |
| Jun-2005 | 0.000% | N/A | Jun-2005 | 0.000% | N/A |
| Jul-2005 | 0.000% | N/A | Jul-2005 | 0.000% | N/A |
| Aug-2005 | 0.000% | N/A | Aug-2005 | 0.000% | N/A |
| Sep-2005 | 0.000% | N/A | Sep-2005 | 0.000% | N/A |
| Oct-2005 | 0.000% | N/A | Oct-2005 | 0.000% | N/A |
| Nov-2005 | 0.000% | N/A | Nov-2005 | 0.000% | N/A |
| Dec-2005 | 0.000% | N/A | Dec-2005 | 0.000% | N/A |

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<CAPTION>

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

<CAPTION>

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

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

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Group 2

<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 | 0.000% | N/A | Mar-2005 | 0.000% | N/A |
| Apr-2005 | 0.000% | N/A | Apr-2005 | 0.000% | N/A |
| May-2005 | 0.000% | N/A | May-2005 | 0.000% | N/A |
| Jun-2005 | 0.000% | N/A | Jun-2005 | 0.000% | N/A |
| Jul-2005 | 0.000% | N/A | Jul-2005 | 0.000% | N/A |
| Aug-2005 | 0.000% | N/A | Aug-2005 | 0.000% | N/A |
| Sep-2005 | 0.000% | N/A | Sep-2005 | 0.000% | N/A |
| Oct-2005 | 0.000% | N/A | Oct-2005 | 0.000% | N/A |
| Nov-2005 | 0.000% | N/A | Nov-2005 | 0.000% | N/A |
| Dec-2005 | 0.000% | N/A | Dec-2005 | 0.000% | N/A |

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<CAPTION>

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

<CAPTION>

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

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Group 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 | 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 | 0.000% | N/A | Mar-2005 | 0.000% | N/A |
| Apr-2005 | 0.000% | N/A | Apr-2005 | 0.000% | N/A |
| May-2005 | 0.000% | N/A | May-2005 | 0.000% | N/A |
| Jun-2005 | 0.000% | N/A | Jun-2005 | 0.000% | N/A |
| Jul-2005 | 0.000% | N/A | Jul-2005 | 0.000% | N/A |
| Aug-2005 | 0.000% | N/A | Aug-2005 | 0.000% | N/A |
| Sep-2005 | 0.000% | N/A | Sep-2005 | 0.000% | N/A |
| Oct-2005 | 0.000% | N/A | Oct-2005 | 0.000% | N/A |
| Nov-2005 | 0.000% | N/A | Nov-2005 | 0.000% | N/A |
| Dec-2005 | 0.000% | N/A | Dec-2005 | 0.000% | N/A |

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<CAPTION>

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

<CAPTION>

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

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Group 4

<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 | 0.000% | N/A | Mar-2005 | 0.000% | N/A |
| Apr-2005 | 0.000% | N/A | Apr-2005 | 0.000% | N/A |
| May-2005 | 0.000% | N/A | May-2005 | 0.000% | N/A |
| Jun-2005 | 0.000% | N/A | Jun-2005 | 0.000% | N/A |
| Jul-2005 | 0.000% | N/A | Jul-2005 | 0.000% | N/A |
| Aug-2005 | 0.000% | N/A | Aug-2005 | 0.000% | N/A |
| Sep-2005 | 0.000% | N/A | Sep-2005 | 0.000% | N/A |
| Oct-2005 | 0.000% | N/A | Oct-2005 | 0.000% | N/A |
| Nov-2005 | 0.000% | N/A | Nov-2005 | 0.000% | N/A |
| Dec-2005 | 0.000% | N/A | Dec-2005 | 0.000% | N/A |

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<CAPTION>

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

<CAPTION>

| CDR: Current vs 12mo Average* | | | Loss Severity: Current vs 12mo Average* | | |
|-------------------------------|----------------|------------------|---|----------------|------------------|
| Month <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 | 0.000% | N/A | Mar-2005 | 0.000% | N/A |
| Apr-2005 | 0.000% | N/A | Apr-2005 | 0.000% | N/A |
| May-2005 | 0.000% | N/A | May-2005 | 0.000% | N/A |
| Jun-2005 | 0.000% | N/A | Jun-2005 | 0.000% | N/A |
| Jul-2005 | 0.000% | N/A | Jul-2005 | 0.000% | N/A |
| Aug-2005 | 0.000% | N/A | Aug-2005 | 0.000% | N/A |
| Sep-2005 | 0.000% | N/A | Sep-2005 | 0.000% | N/A |
| Oct-2005 | 0.000% | N/A | Oct-2005 | 0.000% | N/A |
| Nov-2005 | 0.000% | N/A | Nov-2005 | 0.000% | N/A |
| Dec-2005 | 0.000% | N/A | Dec-2005 | 0.000% | N/A |

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Calculation Methodology:

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

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

SDA Standard Default Assumption: If WAS is less than or equal to 30 then $\text{CDR} / (\text{WAS} * 0.02)$ 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: $\text{sum}(\text{Realized Loss Amount}) / \text{sum}(\text{Beg Principal Balance of Liquidated Loans})$

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Prepayment Detail - Prepayments during Current Period

| Summary | | Loans Paid In Full | | | | Repurchased Loans | | | |
|---------|-------|----------------------------|---------------------------|-------|----------------------------|---------------------------|--|--|--|
| Group | Count | Original Principal Balance | Current Principal Balance | Count | Original Principal Balance | Current Principal Balance | | | |
| Group 1 | 75 | 15,814,141.27 | 15,723,499.00 | 0 | 0.00 | 0.00 | | | |
| Group 2 | 31 | 1,618,822.00 | 1,608,299.53 | 0 | 0.00 | 0.00 | | | |
| Group 3 | 13 | 5,523,750.00 | 5,500,262.23 | 0 | 0.00 | 0.00 | | | |
| Group 4 | 12 | 921,288.00 | 910,537.88 | 0 | 0.00 | 0.00 | | | |
| Total | 131 | 23,878,001.27 | 23,742,598.64 | 0 | 0.00 | 0.00 | | | |

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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 | | | | |
| Group 1 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 12,162.02 | | | | |
| Group 2 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 4,174.15 | | | | |
| Group 3 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 1,657.09 | | | | |
| Group 4 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 456.34 | | | | |
| Total | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 18,449.60 | | | | |

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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 |
|---------|-------------|-------|--------------------|--------------------|----------------------------|-------------------|
| Group 1 | 1000255205 | IL | 80.00 | 01-Jan-2005 | 123,920.00 | 122,848.15 |
| Group 1 | 1000265532 | UT | 76.94 | 01-Jan-2005 | 110,800.00 | 109,689.53 |
| Group 1 | 1000266151 | CA | 90.00 | 01-Dec-2004 | 243,000.00 | 243,000.00 |
| Group 1 | 1000276905 | IL | 80.00 | 01-Jan-2005 | 199,920.00 | 198,137.41 |
| Group 1 | 1000286962 | CA | 80.00 | 01-Dec-2004 | 283,152.00 | 279,933.68 |
| Group 1 | 1000289729 | CA | 90.00 | 01-Dec-2004 | 346,500.00 | 341,883.35 |
| Group 1 | 1000296536 | CA | 90.00 | 01-Jan-2005 | 166,500.00 | 164,997.16 |
| Group 1 | 1000297245 | IL | 80.00 | 01-Jan-2005 | 226,800.00 | 224,699.01 |
| Group 1 | 1000300510 | AZ | 80.00 | 01-Jan-2005 | 115,600.00 | 115,350.64 |
| Group 1 | 1000302950 | CA | 80.00 | 01-Dec-2004 | 360,000.00 | 360,000.00 |
| Group 1 | 1000305830 | CA | 78.17 | 01-Jan-2005 | 179,800.00 | 177,371.00 |
| Group 1 | 1000308169 | MN | 95.00 | 01-Feb-2005 | 247,000.00 | 244,918.39 |
| Group 1 | 1000309632 | IL | 68.63 | 01-Jan-2005 | 175,000.00 | 172,759.07 |
| Group 1 | 1000312030 | CA | 86.40 | 01-Feb-2005 | 280,800.00 | 280,800.00 |
| Group 1 | 1000313255 | IL | 80.00 | 01-Jan-2005 | 154,400.00 | 153,004.29 |
| Group 1 | 1000313413 | WA | 80.00 | 01-Jan-2005 | 198,348.00 | 198,348.00 |
| Group 1 | 1000314368 | CA | 62.24 | 01-Jan-2005 | 150,000.00 | 148,630.63 |
| Group 1 | 1000315606 | CA | 58.40 | 01-Jan-2005 | 292,000.00 | 290,137.15 |
| Group 1 | 1000316865 | CA | 80.00 | 01-Jan-2005 | 272,000.00 | 272,003.94 |
| Group 1 | 1000318216 | IL | 80.00 | 01-Jan-2005 | 167,200.00 | 165,823.89 |
| Group 1 | 1000318306 | CA | 88.00 | 01-Jan-2005 | 110,000.00 | 108,979.44 |
| Group 1 | 1000318317 | IL | 58.46 | 01-Feb-2005 | 190,000.00 | 188,461.16 |
| Group 1 | 1000318328 | CA | 80.00 | 01-Jan-2005 | 272,000.00 | 271,645.83 |
| Group 1 | 1000322042 | IL | 80.00 | 01-Jan-2005 | 144,000.00 | 142,465.24 |
| Group 1 | 1000322514 | CA | 73.53 | 01-Jan-2005 | 231,610.00 | 229,211.50 |
| Group 1 | 1000322996 | CA | 80.00 | 01-Feb-2005 | 332,000.00 | 331,905.94 |
| Group 1 | 1000324954 | CA | 80.00 | 01-Jan-2005 | 311,200.00 | 311,200.00 |
| Group 1 | 1000325450 | FL | 80.00 | 01-Jan-2005 | 130,400.00 | 128,928.53 |
| Group 1 | 1000325742 | FL | 80.00 | 01-Jan-2005 | 120,800.00 | 120,767.74 |
| Group 1 | 1000326439 | CA | 80.00 | 01-Jan-2005 | 220,000.00 | 219,837.85 |
| Group 1 | 1000326901 | IL | 90.00 | 01-Jan-2005 | 276,300.00 | 273,696.99 |
| Group 1 | 1000327092 | CA | 80.00 | 01-Jan-2005 | 324,000.00 | 323,991.62 |
| Group 1 | 1000328194 | IL | 80.00 | 01-Feb-2005 | 89,600.00 | 88,928.16 |
| Group 1 | 1000328352 | AZ | 80.00 | 01-Jan-2005 | 116,000.00 | 114,588.65 |
| Group 1 | 1000332290 | IL | 56.30 | 01-Jan-2005 | 129,500.00 | 128,093.20 |
| Group 1 | 1000333381 | IL | 95.00 | 01-Jan-2005 | 109,250.00 | 108,252.65 |
| Group 1 | 1000334427 | IL | 75.00 | 01-Jan-2005 | 174,750.00 | 172,740.49 |
| Group 1 | 1000334618 | CA | 80.00 | 01-Jan-2005 | 272,000.00 | 272,000.00 |
| Group 1 | 1000338285 | CA | 85.00 | 01-Feb-2005 | 289,000.00 | 285,903.72 |
| Group 1 | 1000340705 | CA | 80.00 | 01-Jan-2005 | 247,200.00 | 244,303.24 |
| Group 1 | 1000340918 | IL | 80.00 | 01-Jan-2005 | 256,000.00 | 256,000.00 |
| Group 1 | 1000342291 | CA | 80.00 | 01-Jan-2005 | 248,000.00 | 248,000.00 |

| | | | | | | |
|---------|------------|----|--------|-------------|------------|------------|
| Group 1 | 1000342774 | OR | 80.00 | 01-Jan-2005 | 214,400.00 | 212,200.98 |
| Group 1 | 1000350616 | CA | 65.00 | 01-Jan-2005 | 135,200.00 | 134,956.00 |
| Group 1 | 1000351280 | IL | 80.00 | 01-Jan-2005 | 92,000.00 | 91,215.95 |
| Group 1 | 1000351493 | CA | 80.00 | 01-Jan-2005 | 300,800.00 | 297,817.23 |
| Group 1 | 1000355015 | CA | 80.00 | 01-Jan-2005 | 288,000.00 | 284,688.23 |
| Group 1 | 1000355857 | CA | 75.68 | 01-Feb-2005 | 140,000.00 | 138,882.80 |
| Group 1 | 1000357354 | CT | 80.00 | 01-Jan-2005 | 110,400.00 | 109,278.48 |
| Group 1 | 1000357589 | IL | 90.00 | 01-Feb-2005 | 337,500.00 | 337,500.00 |
| Group 1 | 1000359109 | IL | 80.00 | 01-Feb-2005 | 263,200.00 | 261,150.94 |
| Group 1 | 1000360011 | IL | 80.00 | 01-Feb-2005 | 128,000.00 | 127,172.33 |
| Group 1 | 1000360482 | MN | 80.00 | 01-Feb-2005 | 192,000.00 | 190,019.38 |
| Group 1 | 1000363621 | CA | 80.00 | 01-Feb-2005 | 282,391.27 | 282,320.79 |
| Group 1 | 1000366523 | IL | 90.00 | 01-Feb-2005 | 216,000.00 | 214,284.76 |
| Group 1 | 1000367108 | NV | 82.42 | 01-Feb-2005 | 150,000.00 | 148,354.70 |
| Group 1 | 1000370629 | CA | 45.97 | 01-Feb-2005 | 177,000.00 | 175,156.73 |
| Group 1 | 1000372283 | IL | 68.75 | 01-Feb-2005 | 220,000.00 | 220,000.00 |
| Group 1 | 1000374791 | CA | 75.00 | 01-Feb-2005 | 296,250.00 | 296,250.00 |
| Group 1 | 1000375938 | IL | 85.00 | 01-Feb-2005 | 157,250.00 | 155,225.88 |
| Group 1 | 1000377446 | IL | 75.00 | 01-Feb-2005 | 116,250.00 | 115,352.01 |
| Group 1 | 1000379189 | CA | 80.00 | 01-Feb-2005 | 112,200.00 | 112,470.73 |
| Group 1 | 1000381823 | CA | 80.00 | 01-Feb-2005 | 248,800.00 | 246,170.93 |
| Group 1 | 1000382060 | CA | 74.14 | 01-Feb-2005 | 215,000.00 | 212,739.70 |
| Group 1 | 1000382206 | CA | 80.00 | 01-Feb-2005 | 224,000.00 | 221,879.77 |
| Group 1 | 1000382723 | CA | 80.00 | 01-Feb-2005 | 296,000.00 | 296,000.00 |
| Group 1 | 1000388460 | TX | 80.00 | 01-Feb-2005 | 224,000.00 | 222,238.73 |
| Group 1 | 1000392858 | CA | 80.00 | 01-Feb-2005 | 198,400.00 | 196,466.60 |
| Group 1 | 1000394670 | CA | 80.00 | 01-Feb-2005 | 204,000.00 | 199,790.50 |
| Group 1 | 1000395457 | CA | 66.00 | 01-Feb-2005 | 198,000.00 | 196,019.40 |
| Group 1 | 1000395581 | IL | 75.00 | 01-Feb-2005 | 252,750.00 | 252,749.90 |
| Group 1 | 1000398337 | CA | 56.06 | 01-Feb-2005 | 282,000.00 | 278,731.48 |
| Group 1 | 1000398922 | CA | 65.00 | 01-Feb-2005 | 312,000.00 | 312,000.00 |
| Group 1 | 1000402412 | CA | 80.00 | 01-Feb-2005 | 208,000.00 | 208,000.00 |
| Group 1 | 1000404010 | FL | 90.00 | 01-Feb-2005 | 135,000.00 | 133,859.81 |
| Group 2 | 1000179301 | CA | 100.00 | 01-Oct-2004 | 66,400.00 | 65,935.56 |
| Group 2 | 1000191934 | CA | 100.00 | 01-Oct-2004 | 40,500.00 | 40,246.81 |
| Group 2 | 1000208124 | CA | 100.00 | 01-Oct-2004 | 58,000.00 | 57,637.34 |
| Group 2 | 1000208461 | CO | 100.00 | 01-Nov-2004 | 56,300.00 | 55,966.16 |
| Group 2 | 1000229891 | CA | 100.00 | 01-Nov-2004 | 84,000.00 | 83,472.58 |
| Group 2 | 1000255227 | IL | 100.00 | 01-Jan-2005 | 30,980.00 | 30,779.11 |
| Group 2 | 1000263057 | WA | 100.00 | 01-Dec-2004 | 21,200.00 | 20,286.62 |
| Group 2 | 1000276916 | IL | 100.00 | 01-Jan-2005 | 49,980.00 | 49,733.44 |
| Group 2 | 1000283969 | IL | 100.00 | 01-Dec-2004 | 47,980.00 | 47,709.68 |
| Group 2 | 1000287615 | CO | 100.00 | 01-Dec-2004 | 57,394.00 | 57,072.70 |
| Group 2 | 1000297256 | IL | 100.00 | 01-Jan-2005 | 56,700.00 | 56,410.08 |
| Group 2 | 1000300521 | AZ | 100.00 | 01-Jan-2005 | 28,900.00 | 28,719.85 |
| Group 2 | 1000313514 | WA | 100.00 | 01-Jan-2005 | 49,588.00 | 49,333.95 |
| Group 2 | 1000318227 | IL | 100.00 | 01-Jan-2005 | 41,800.00 | 41,596.80 |
| Group 2 | 1000322053 | IL | 100.00 | 01-Jan-2005 | 36,000.00 | 35,725.46 |
| Group 2 | 1000325562 | FL | 100.00 | 01-Jan-2005 | 32,600.00 | 32,409.05 |
| Group 2 | 1000326495 | CA | 100.00 | 01-Jan-2005 | 55,000.00 | 54,252.13 |
| Group 2 | 1000326596 | FL | 100.00 | 01-Jan-2005 | 30,200.00 | 30,045.19 |
| Group 2 | 1000328206 | IL | 100.00 | 01-Feb-2005 | 22,400.00 | 22,283.90 |
| Group 2 | 1000328622 | AZ | 100.00 | 01-Jan-2005 | 29,000.00 | 28,821.13 |
| Group 2 | 1000340929 | IL | 100.00 | 01-Jan-2005 | 64,000.00 | 63,672.77 |
| Group 2 | 1000341650 | CA | 100.00 | 01-Jan-2005 | 61,800.00 | 61,418.90 |
| Group 2 | 1000341661 | CA | 100.00 | 01-Jan-2005 | 63,000.00 | 62,623.32 |
| Group 2 | 1000342303 | CA | 100.00 | 01-Jan-2005 | 62,000.00 | 61,665.76 |
| Group 2 | 1000342404 | CA | 95.00 | 01-Jan-2005 | 237,500.00 | 235,201.33 |
| Group 2 | 1000350997 | UT | 100.00 | 01-Jan-2005 | 34,000.00 | 33,810.02 |
| Group 2 | 1000351482 | IL | 100.00 | 01-Jan-2005 | 23,000.00 | 22,891.24 |
| Group 2 | 1000357365 | CT | 100.00 | 01-Jan-2005 | 27,600.00 | 27,459.51 |
| Group 2 | 1000360718 | MN | 100.00 | 01-Feb-2005 | 48,000.00 | 47,758.62 |
| Group 2 | 1000394681 | CA | 100.00 | 01-Feb-2005 | 51,000.00 | 50,761.55 |
| Group 2 | 1000402771 | CA | 100.00 | 01-Feb-2005 | 52,000.00 | 51,756.83 |
| Group 3 | 1000248128 | CA | 80.00 | 01-Jan-2005 | 380,000.00 | 380,000.00 |
| Group 3 | 1000292420 | CA | 74.50 | 01-Jan-2005 | 409,000.00 | 404,641.03 |
| Group 3 | 1000305627 | CA | 91.94 | 01-Jan-2005 | 427,500.00 | 427,500.00 |
| Group 3 | 1000321096 | CA | 64.52 | 01-Jan-2005 | 400,000.00 | 396,128.51 |
| Group 3 | 1000343360 | CA | 72.12 | 01-Feb-2005 | 375,000.00 | 375,000.00 |
| Group 3 | 1000348129 | IL | 90.00 | 01-Jan-2005 | 474,750.00 | 474,591.93 |
| Group 3 | 1000349962 | CA | 79.27 | 01-Jan-2005 | 432,000.00 | 432,000.00 |
| Group 3 | 1000385388 | CA | 78.13 | 01-Feb-2005 | 500,000.00 | 500,000.00 |
| Group 3 | 1000387829 | CA | 85.00 | 01-Feb-2005 | 412,250.00 | 407,706.93 |
| Group 3 | 1000391879 | CA | 76.92 | 01-Feb-2005 | 400,000.00 | 396,102.59 |
| Group 3 | 1000401859 | CA | 80.00 | 01-Feb-2005 | 432,000.00 | 432,000.00 |
| Group 3 | 1000409565 | CA | 75.00 | 01-Feb-2005 | 386,250.00 | 382,697.79 |
| Group 3 | 1000417351 | CA | 90.00 | 01-Feb-2005 | 495,000.00 | 489,570.55 |
| Group 4 | 1000269626 | CA | 100.00 | 01-Jan-2005 | 95,000.00 | 94,524.42 |
| Group 4 | 1000287266 | CA | 100.00 | 01-Dec-2004 | 70,788.00 | 70,260.99 |
| Group 4 | 1000303300 | CA | 100.00 | 01-Dec-2004 | 90,000.00 | 89,501.47 |
| Group 4 | 1000309137 | CA | 100.00 | 01-Jan-2005 | 90,000.00 | 88,489.06 |
| Group 4 | 1000316876 | CA | 100.00 | 01-Jan-2005 | 68,000.00 | 63,514.98 |
| Group 4 | 1000318339 | CA | 100.00 | 01-Jan-2005 | 68,000.00 | 67,621.90 |
| Group 4 | 1000323043 | CA | 100.00 | 01-Feb-2005 | 83,000.00 | 82,600.30 |
| Group 4 | 1000325180 | CA | 100.00 | 01-Jan-2005 | 77,800.00 | 77,081.10 |

| | | | | | | |
|---------|------------|----|--------|-------------|-----------|-----------|
| Group 4 | 1000327250 | CA | 100.00 | 01-Jan-2005 | 81,000.00 | 79,871.26 |
| Group 4 | 1000334629 | CA | 99.71 | 01-Jan-2005 | 67,000.00 | 66,599.46 |
| Group 4 | 1000351516 | CA | 100.00 | 01-Jan-2005 | 75,200.00 | 74,773.08 |
| Group 4 | 1000382734 | CA | 95.00 | 01-Feb-2005 | 55,500.00 | 55,187.48 |

</TABLE>
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Prepayment Loan Detail - Prepayments during Current Period (continued)

| <s> | Group | <c> | Loan Number | <c> | PIF Type | <c> | Months Delinquent | <c> | Current Loan Rate | <c> | Original Term | Seasoning |
|---------|------------|-------------------|-------------|--------|----------|-----|-------------------|-----|-------------------|-----|---------------|-----------|
| Group 1 | 1000255205 | Loan Paid in Full | 0 | 7.950% | 360 | 11 | | | | | | |
| Group 1 | 1000265532 | Loan Paid in Full | 0 | 7.125% | 360 | 11 | | | | | | |
| Group 1 | 1000266151 | Loan Paid in Full | 0 | 7.240% | 360 | 12 | | | | | | |
| Group 1 | 1000276905 | Loan Paid in Full | (1) | 7.670% | 360 | 11 | | | | | | |
| Group 1 | 1000286962 | Loan Paid in Full | 0 | 6.850% | 360 | 12 | | | | | | |
| Group 1 | 1000289729 | Loan Paid in Full | 1 | 7.750% | 360 | 12 | | | | | | |
| Group 1 | 1000296536 | Loan Paid in Full | 0 | 7.650% | 360 | 11 | | | | | | |
| Group 1 | 1000297245 | Loan Paid in Full | (1) | 7.475% | 360 | 11 | | | | | | |
| Group 1 | 1000300510 | Loan Paid in Full | (1) | 6.775% | 360 | 11 | | | | | | |
| Group 1 | 1000302950 | Loan Paid in Full | 0 | 6.650% | 360 | 12 | | | | | | |
| Group 1 | 1000305830 | Loan Paid in Full | (1) | 5.175% | 360 | 11 | | | | | | |
| Group 1 | 1000308169 | Loan Paid in Full | 0 | 7.500% | 360 | 10 | | | | | | |
| Group 1 | 1000309632 | Loan Paid in Full | 2 | 5.775% | 360 | 11 | | | | | | |
| Group 1 | 1000312030 | Loan Paid in Full | 0 | 7.490% | 360 | 10 | | | | | | |
| Group 1 | 1000313255 | Loan Paid in Full | 0 | 7.600% | 360 | 11 | | | | | | |
| Group 1 | 1000313413 | Loan Paid in Full | 0 | 7.250% | 360 | 11 | | | | | | |
| Group 1 | 1000314368 | Loan Paid in Full | 0 | 7.550% | 360 | 11 | | | | | | |
| Group 1 | 1000315606 | Loan Paid in Full | 0 | 9.450% | 360 | 11 | | | | | | |
| Group 1 | 1000316865 | Loan Paid in Full | (1) | 6.750% | 360 | 11 | | | | | | |
| Group 1 | 1000318216 | Loan Paid in Full | 0 | 8.075% | 360 | 11 | | | | | | |
| Group 1 | 1000318306 | Loan Paid in Full | 0 | 7.490% | 360 | 11 | | | | | | |
| Group 1 | 1000318317 | Loan Paid in Full | (1) | 7.700% | 360 | 10 | | | | | | |
| Group 1 | 1000318328 | Loan Paid in Full | 0 | 7.150% | 360 | 11 | | | | | | |
| Group 1 | 1000322042 | Loan Paid in Full | (1) | 6.925% | 360 | 11 | | | | | | |
| Group 1 | 1000322514 | Loan Paid in Full | (1) | 6.900% | 360 | 11 | | | | | | |
| Group 1 | 1000322996 | Loan Paid in Full | 0 | 6.800% | 360 | 10 | | | | | | |
| Group 1 | 1000324954 | Loan Paid in Full | (1) | 6.075% | 360 | 11 | | | | | | |
| Group 1 | 1000325450 | Loan Paid in Full | 0 | 6.450% | 360 | 11 | | | | | | |
| Group 1 | 1000325742 | Loan Paid in Full | 0 | 7.800% | 360 | 11 | | | | | | |
| Group 1 | 1000326439 | Loan Paid in Full | 0 | 6.400% | 360 | 11 | | | | | | |
| Group 1 | 1000326901 | Loan Paid in Full | 0 | 7.740% | 360 | 11 | | | | | | |
| Group 1 | 1000327092 | Loan Paid in Full | 0 | 6.750% | 360 | 11 | | | | | | |
| Group 1 | 1000328194 | Loan Paid in Full | 0 | 8.100% | 360 | 10 | | | | | | |
| Group 1 | 1000328352 | Loan Paid in Full | (1) | 6.050% | 360 | 11 | | | | | | |
| Group 1 | 1000332290 | Loan Paid in Full | 1 | 6.650% | 360 | 11 | | | | | | |
| Group 1 | 1000333381 | Loan Paid in Full | 0 | 7.550% | 360 | 11 | | | | | | |
| Group 1 | 1000334427 | Loan Paid in Full | 0 | 6.350% | 360 | 11 | | | | | | |
| Group 1 | 1000334618 | Loan Paid in Full | (1) | 6.775% | 360 | 11 | | | | | | |
| Group 1 | 1000338285 | Loan Paid in Full | 0 | 6.250% | 360 | 10 | | | | | | |
| Group 1 | 1000340705 | Loan Paid in Full | (1) | 6.250% | 360 | 11 | | | | | | |
| Group 1 | 1000340918 | Loan Paid in Full | 0 | 6.875% | 360 | 11 | | | | | | |
| Group 1 | 1000342291 | Loan Paid in Full | 0 | 6.450% | 360 | 11 | | | | | | |
| Group 1 | 1000342774 | Loan Paid in Full | 0 | 6.950% | 360 | 11 | | | | | | |
| Group 1 | 1000350616 | Loan Paid in Full | (1) | 6.550% | 360 | 11 | | | | | | |
| Group 1 | 1000351280 | Loan Paid in Full | (1) | 7.900% | 360 | 11 | | | | | | |
| Group 1 | 1000351493 | Loan Paid in Full | 0 | 7.125% | 360 | 11 | | | | | | |
| Group 1 | 1000355015 | Loan Paid in Full | 0 | 6.350% | 360 | 11 | | | | | | |
| Group 1 | 1000355857 | Loan Paid in Full | 0 | 7.775% | 360 | 10 | | | | | | |
| Group 1 | 1000357354 | Loan Paid in Full | 0 | 7.000% | 360 | 11 | | | | | | |
| Group 1 | 1000357589 | Loan Paid in Full | (1) | 6.980% | 360 | 10 | | | | | | |
| Group 1 | 1000359109 | Loan Paid in Full | 0 | 7.900% | 360 | 10 | | | | | | |
| Group 1 | 1000360011 | Loan Paid in Full | 6 | 8.825% | 360 | 10 | | | | | | |
| Group 1 | 1000360482 | Loan Paid in Full | 0 | 6.450% | 360 | 10 | | | | | | |
| Group 1 | 1000363621 | Loan Paid in Full | (1) | 5.990% | 360 | 10 | | | | | | |
| Group 1 | 1000366523 | Loan Paid in Full | (1) | 7.800% | 360 | 10 | | | | | | |
| Group 1 | 1000367108 | Loan Paid in Full | 0 | 6.125% | 360 | 10 | | | | | | |
| Group 1 | 1000370629 | Loan Paid in Full | (1) | 6.400% | 360 | 10 | | | | | | |
| Group 1 | 1000372283 | Loan Paid in Full | 0 | 6.450% | 360 | 10 | | | | | | |
| Group 1 | 1000374791 | Loan Paid in Full | 0 | 6.070% | 360 | 10 | | | | | | |
| Group 1 | 1000375938 | Loan Paid in Full | (1) | 7.250% | 360 | 10 | | | | | | |
| Group 1 | 1000377446 | Loan Paid in Full | 0 | 7.950% | 360 | 10 | | | | | | |
| Group 1 | 1000379189 | Loan Paid in Full | 0 | 8.990% | 360 | 10 | | | | | | |
| Group 1 | 1000381823 | Loan Paid in Full | (1) | 6.325% | 360 | 10 | | | | | | |
| Group 1 | 1000382060 | Loan Paid in Full | 0 | 6.350% | 360 | 10 | | | | | | |
| Group 1 | 1000382206 | Loan Paid in Full | (1) | 6.900% | 360 | 10 | | | | | | |
| Group 1 | 1000382723 | Loan Paid in Full | 0 | 6.700% | 360 | 10 | | | | | | |
| Group 1 | 1000388460 | Loan Paid in Full | (1) | 7.850% | 360 | 10 | | | | | | |
| Group 1 | 1000392858 | Loan Paid in Full | 0 | 6.750% | 360 | 10 | | | | | | |
| Group 1 | 1000394670 | Loan Paid in Full | 0 | 6.575% | 360 | 10 | | | | | | |
| Group 1 | 1000395457 | Loan Paid in Full | 0 | 6.990% | 360 | 10 | | | | | | |

| | | | | | | |
|---------|------------|-------------------|-----|---------|-----|----|
| Group 1 | 1000395581 | Loan Paid in Full | (1) | 6.700% | 360 | 10 |
| Group 1 | 1000398337 | Loan Paid in Full | (1) | 5.830% | 360 | 10 |
| Group 1 | 1000398922 | Loan Paid in Full | (2) | 5.380% | 360 | 10 |
| Group 1 | 1000402412 | Loan Paid in Full | (1) | 7.230% | 360 | 10 |
| Group 1 | 1000404010 | Loan Paid in Full | 2 | 7.500% | 360 | 10 |
| Group 2 | 1000179301 | Loan Paid in Full | 0 | 10.400% | 180 | 14 |
| Group 2 | 1000191934 | Loan Paid in Full | (1) | 10.570% | 180 | 14 |
| Group 2 | 1000208124 | Loan Paid in Full | (1) | 10.570% | 180 | 14 |
| Group 2 | 1000208461 | Loan Paid in Full | 0 | 10.470% | 180 | 13 |
| Group 2 | 1000229891 | Loan Paid in Full | 0 | 10.570% | 180 | 13 |
| Group 2 | 1000255227 | Loan Paid in Full | 0 | 10.370% | 180 | 11 |
| Group 2 | 1000263057 | Loan Paid in Full | (2) | 10.670% | 180 | 12 |
| Group 2 | 1000276916 | Loan Paid in Full | (1) | 10.570% | 180 | 11 |
| Group 2 | 1000283969 | Loan Paid in Full | 0 | 10.770% | 180 | 12 |
| Group 2 | 1000287615 | Loan Paid in Full | 3 | 10.370% | 180 | 12 |
| Group 2 | 1000297256 | Loan Paid in Full | (1) | 10.400% | 180 | 11 |
| Group 2 | 1000300521 | Loan Paid in Full | (1) | 10.120% | 180 | 11 |
| Group 2 | 1000313514 | Loan Paid in Full | 0 | 10.390% | 180 | 11 |
| Group 2 | 1000318227 | Loan Paid in Full | (1) | 10.640% | 180 | 11 |
| Group 2 | 1000322053 | Loan Paid in Full | (1) | 10.370% | 180 | 11 |
| Group 2 | 1000325562 | Loan Paid in Full | 0 | 9.750% | 180 | 11 |
| Group 2 | 1000326495 | Loan Paid in Full | 0 | 10.670% | 180 | 11 |
| Group 2 | 1000326596 | Loan Paid in Full | 0 | 10.390% | 180 | 11 |
| Group 2 | 1000328206 | Loan Paid in Full | 0 | 10.150% | 180 | 10 |
| Group 2 | 1000328622 | Loan Paid in Full | (1) | 9.500% | 180 | 11 |
| Group 2 | 1000340929 | Loan Paid in Full | 0 | 10.400% | 180 | 11 |
| Group 2 | 1000341650 | Loan Paid in Full | 0 | 9.500% | 180 | 11 |
| Group 2 | 1000341661 | Loan Paid in Full | (1) | 9.650% | 180 | 11 |
| Group 2 | 1000342303 | Loan Paid in Full | (1) | 10.150% | 180 | 11 |
| Group 2 | 1000342404 | Loan Paid in Full | 0 | 7.250% | 360 | 11 |
| Group 2 | 1000350997 | Loan Paid in Full | (1) | 10.240% | 180 | 11 |
| Group 2 | 1000351482 | Loan Paid in Full | (1) | 10.770% | 180 | 11 |
| Group 2 | 1000357365 | Loan Paid in Full | 0 | 10.420% | 180 | 11 |
| Group 2 | 1000360718 | Loan Paid in Full | 0 | 10.120% | 180 | 10 |
| Group 2 | 1000394681 | Loan Paid in Full | 0 | 10.390% | 180 | 10 |
| Group 2 | 1000402771 | Loan Paid in Full | (1) | 10.390% | 180 | 10 |
| Group 3 | 1000248128 | Loan Paid in Full | (1) | 7.300% | 360 | 11 |
| Group 3 | 1000292420 | Loan Paid in Full | 1 | 6.750% | 360 | 11 |
| Group 3 | 1000305627 | Loan Paid in Full | 0 | 8.150% | 360 | 11 |
| Group 3 | 1000321096 | Loan Paid in Full | (1) | 7.250% | 360 | 11 |
| Group 3 | 1000343360 | Loan Paid in Full | 0 | 5.900% | 360 | 10 |
| Group 3 | 1000348129 | Loan Paid in Full | (1) | 8.450% | 360 | 11 |
| Group 3 | 1000349962 | Loan Paid in Full | (1) | 6.875% | 360 | 11 |
| Group 3 | 1000385388 | Loan Paid in Full | 0 | 6.800% | 360 | 10 |
| Group 3 | 1000387829 | Loan Paid in Full | (1) | 6.100% | 360 | 10 |
| Group 3 | 1000391879 | Loan Paid in Full | (1) | 6.750% | 360 | 10 |
| Group 3 | 1000401859 | Loan Paid in Full | (1) | 6.875% | 360 | 10 |
| Group 3 | 1000409565 | Loan Paid in Full | 0 | 7.250% | 360 | 10 |
| Group 3 | 1000417351 | Loan Paid in Full | 0 | 6.125% | 360 | 10 |
| Group 4 | 1000269626 | Loan Paid in Full | (1) | 10.500% | 180 | 11 |
| Group 4 | 1000287266 | Loan Paid in Full | 0 | 8.990% | 180 | 12 |
| Group 4 | 1000303300 | Loan Paid in Full | 0 | 10.420% | 180 | 12 |
| Group 4 | 1000309137 | Loan Paid in Full | (2) | 9.900% | 180 | 11 |
| Group 4 | 1000316876 | Loan Paid in Full | (1) | 9.650% | 180 | 11 |
| Group 4 | 1000318339 | Loan Paid in Full | 0 | 9.999% | 180 | 11 |
| Group 4 | 1000323043 | Loan Paid in Full | 0 | 10.250% | 180 | 10 |
| Group 4 | 1000325180 | Loan Paid in Full | (1) | 9.650% | 180 | 11 |
| Group 4 | 1000327250 | Loan Paid in Full | 0 | 8.990% | 180 | 11 |
| Group 4 | 1000334629 | Loan Paid in Full | (1) | 9.650% | 180 | 11 |
| Group 4 | 1000351516 | Loan Paid in Full | 0 | 9.900% | 180 | 11 |
| Group 4 | 1000382734 | Loan Paid in Full | 0 | 9.500% | 180 | 10 |

</TABLE>

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Prepayment - Voluntary Prepayments

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| Summary | | CPR | | PSA | |
|------------------|--------|------------------|---------|------------------|------------|
| <s> | <c> | <s> | <c> | <s> | <c> |
| Current Month | 5.205% | Current Month | 47.348% | Current Month | 2,235.980% |
| 3 Month Average | 4.741% | 3 Month Average | 44.128% | 3 Month Average | 2,310.019% |
| 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 | 4.530% | N/A |
| Apr-2005 | 26.005% | N/A |
| May-2005 | 31.548% | N/A |
| Jun-2005 | 32.596% | N/A |
| Jul-2005 | 34.705% | N/A |
| Aug-2005 | 39.406% | N/A |
| Sep-2005 | 45.096% | N/A |
| Oct-2005 | 42.887% | N/A |
| Nov-2005 | 42.149% | N/A |
| Dec-2005 | 47.348% | 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.

| | | |
|----------|------------|-----|
| Mar-2005 | 1,418.351% | N/A |
| Apr-2005 | 5,023.779% | N/A |
| May-2005 | 4,396.567% | N/A |
| Jun-2005 | 3,553.068% | N/A |
| Jul-2005 | 3,105.761% | N/A |
| Aug-2005 | 2,991.775% | N/A |
| Sep-2005 | 2,971.544% | N/A |
| Oct-2005 | 2,496.827% | N/A |
| Nov-2005 | 2,197.251% | N/A |
| Dec-2005 | 2,235.980% | 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 1

| SMM | | CPR | | PSA | |
|------------------|--------|------------------|---------|------------------|------------|
| <s> | <c> | <s> | <c> | <s> | <c> |
| Current Month | 5.161% | Current Month | 47.056% | Current Month | 2,239.973% |
| 3 Month Average | 4.765% | 3 Month Average | 44.288% | 3 Month Average | 2,335.229% |
| 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 | 4.316% | N/A | Mar-2005 | 1,419.545% | N/A |
| Apr-2005 | 27.458% | N/A | Apr-2005 | 5,469.074% | N/A |
| May-2005 | 32.736% | N/A | May-2005 | 4,662.597% | N/A |
| Jun-2005 | 35.639% | N/A | Jun-2005 | 3,952.739% | N/A |
| Jul-2005 | 33.685% | N/A | Jul-2005 | 3,058.139% | N/A |
| Aug-2005 | 45.574% | N/A | Aug-2005 | 3,502.008% | N/A |
| Sep-2005 | 47.610% | N/A | Sep-2005 | 3,170.208% | N/A |
| Oct-2005 | 40.925% | N/A | Oct-2005 | 2,405.885% | N/A |
| Nov-2005 | 44.883% | N/A | Nov-2005 | 2,359.828% | N/A |
| Dec-2005 | 47.056% | N/A | Dec-2005 | 2,239.973% | N/A |

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<CAPTION>
Group 2

| SMM | | CPR | | PSA | |
|------------------|--------|------------------|---------|------------------|------------|
| <s> | <c> | <s> | <c> | <s> | <c> |
| Current Month | 3.080% | Current Month | 31.298% | Current Month | 1,410.531% |
| 3 Month Average | 3.367% | 3 Month Average | 33.680% | 3 Month Average | 1,683.637% |
| 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 | 5.114% | N/A | Mar-2005 | 1,159.181% | N/A |
| Apr-2005 | 18.469% | N/A | Apr-2005 | 2,887.422% | N/A |
| May-2005 | 18.467% | N/A | May-2005 | 2,200.688% | N/A |
| Jun-2005 | 16.518% | N/A | Jun-2005 | 1,589.969% | N/A |
| Jul-2005 | 20.451% | N/A | Jul-2005 | 1,656.823% | N/A |
| Aug-2005 | 28.697% | N/A | Aug-2005 | 2,006.872% | N/A |
| Sep-2005 | 22.431% | N/A | Sep-2005 | 1,377.868% | N/A |
| Oct-2005 | 35.474% | N/A | Oct-2005 | 1,944.794% | N/A |
| Nov-2005 | 34.269% | N/A | Nov-2005 | 1,695.586% | N/A |
| Dec-2005 | 31.298% | N/A | Dec-2005 | 1,410.531% | N/A |

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<CAPTION>

Group 3

| SMM | | | CPR | | | PSA | | |
|------------------|--------|--|------------------|---------|--|------------------|------------|--|
| <s> | <c> | | <s> | <c> | | <s> | <c> | |
| Current Month | 6.608% | | Current Month | 55.972% | | Current Month | 2,657.106% | |
| 3 Month Average | 5.674% | | 3 Month Average | 49.983% | | 3 Month Average | 2,639.988% | |
| 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 | 4.934% | N/A | Mar-2005 | 1,625.783% | N/A |
| Apr-2005 | 25.224% | N/A | Apr-2005 | 5,027.266% | N/A |
| May-2005 | 36.953% | N/A | May-2005 | 5,279.565% | N/A |
| Jun-2005 | 32.014% | N/A | Jun-2005 | 3,558.781% | N/A |
| Jul-2005 | 46.416% | N/A | Jul-2005 | 4,215.930% | N/A |
| Aug-2005 | 18.059% | N/A | Aug-2005 | 1,388.095% | N/A |
| Sep-2005 | 46.332% | N/A | Sep-2005 | 3,087.048% | N/A |
| Oct-2005 | 53.560% | N/A | Oct-2005 | 3,141.723% | N/A |
| Nov-2005 | 40.418% | N/A | Nov-2005 | 2,121.134% | N/A |
| Dec-2005 | 55.972% | N/A | Dec-2005 | 2,657.106% | N/A |

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<CAPTION>

Group 4

| SMM | | | CPR | | | PSA | | |
|------------------|--------|--|------------------|---------|--|------------------|------------|--|
| <s> | <c> | | <s> | <c> | | <s> | <c> | |
| Current Month | 5.695% | | Current Month | 50.518% | | Current Month | 2,342.741% | |
| 3 Month Average | 3.810% | | 3 Month Average | 35.911% | | 3 Month Average | 1,832.199% | |
| 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 | 4.865% | N/A | Mar-2005 | 1,392.876% | N/A |
| Apr-2005 | 22.165% | N/A | Apr-2005 | 4,036.279% | N/A |
| May-2005 | 10.023% | N/A | May-2005 | 1,335.628% | N/A |
| Jun-2005 | 16.273% | N/A | Jun-2005 | 1,714.847% | N/A |
| Jul-2005 | 25.606% | N/A | Jul-2005 | 2,221.376% | N/A |
| Aug-2005 | 40.331% | N/A | Aug-2005 | 2,977.374% | N/A |
| Sep-2005 | 49.243% | N/A | Sep-2005 | 3,166.224% | N/A |
| Oct-2005 | 40.190% | N/A | Oct-2005 | 2,284.881% | N/A |
| Nov-2005 | 17.024% | N/A | Nov-2005 | 868.973% | N/A |
| Dec-2005 | 50.518% | N/A | Dec-2005 | 2,342.741% | 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 |
|----------------|----------------------|--------------------|---------------|------------------|------------------|---------------------|
| <s> | <c> | <c> | <c> | <c> | <c> | <c> |

No Modifications this Period

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Substitutions

Loans Repurchased

Loans Substituted

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

No Substitutions this Period

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Repurchases

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

No Repurchases this Period

</TABLE>