

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2006-01-05** | Period of Report: **2005-12-27**
SEC Accession No. **0001056404-06-000324**

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FILER

Asset Backed Pass-Through Certificates, Series OOMC 2005-HE6

CIK: **1335422** | State of Incorp.: **DE** | Fiscal Year End: **1231**
Type: **8-K** | Act: **34** | File No.: **333-122372-06** | Film No.: **06513869**
SIC: **6189** Asset-backed securities

Mailing Address
11 MADISON AVENUE
PARK AVENUE PLAZA
NEW YORK NY 10010

Business Address
11 MADISON AVE
PARK AVE PLAZA
NEW YORK NY 10010
2123251811

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

ASSET BACKED SECURITIES CORP HOME EQUITY LOAN TRUST
Asset Backed Pass-Through Certificates, Series 2005-HE6
(Exact name of registrant as specified in its charter)

New York (governing law of	333-122372-06	
Pooling and Servicing Agreement)	(Commission	54-2182217
(State or other	File Number)	54-2182218
jurisdiction		54-2182219
of Incorporation)		54-2182220
		54-2182221
		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 ASSET BACKED SECURITIES CORP HOME EQUITY LOAN TRUST, Asset Backed Pass-Through Certificates, Series 2005-HE6 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-HE6 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.

ASSET BACKED SECURITIES CORP HOME EQUITY LOAN TRUST
Asset Backed Pass-Through Certificates, Series 2005-HE6 Trust
(Registrant)

By: Wells Fargo Bank, N.A. as Trustee
 By: /s/ Beth Belfield as Officer
 By: Beth Belfield as Officer
 Date: 12/31/2005

INDEX TO EXHIBITS

Exhibit Number Description
 EX-99.1 Monthly report distributed to holders of Asset Backed
 Pass-Through Certificates, Series 2005-HE6 Trust,
 relating to the December 27, 2005 distribution.

EX-99.1

Asset Backed Securities Corp Home Equity Loan Trust
 Asset Backed Pass-Through Certificates

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

Asset Backed Securities Corp Home Equity Loan Trust
 Asset Backed Pass-Through Certificates
 Series ABSC 2005-HE6

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

<TABLE>
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Certificateholder Distribution Summary

Class	CUSIP	Certificate Pass-Through Rate	Beginning Certificate Balance	Interest Distribution
<s>	<c>	<c>	<c>	<c>
R	04541GTC6	0.00000%	0.00	0.00
A-1	04541GTD4	4.44375%	329,683,258.78	1,302,248.87
A-1-A	04541GTE2	4.49375%	82,421,036.31	329,226.25
A-2-A	04541GTF9	4.29375%	273,065,231.05	1,042,198.97
A-2-B	04541GTG7	4.44375%	306,128,000.00	1,209,205.60
A-2-C	04541GTH5	4.55375%	20,000,000.00	80,955.56
A-2-D	04541GTJ1	4.47575%	33,207,000.00	132,112.20
M-1	04541GTK8	4.68375%	74,290,000.00	309,294.03
M-2	04541GTL6	4.70375%	48,777,000.00	203,942.06
M-3	04541GTM4	4.72375%	29,266,000.00	122,884.68
M-4	04541GTN2	4.83375%	26,264,000.00	112,847.65
M-5	04541GTP7	4.87375%	24,763,000.00	107,278.82
M-6	04541GTQ5	4.93375%	22,512,000.00	98,727.63
M-7	04541GTR3	5.54375%	20,261,000.00	99,841.71
M-8	04541GTS1	5.72375%	15,759,000.00	80,178.29
M-9	04541GTT9	6.14375%	12,757,000.00	69,667.39
M-10	04541GSY9	7.19375%	18,760,000.00	119,959.78
M-11	04541GSZ6	7.19375%	15,008,000.00	95,967.82
X	04541GTA0	0.00000%	24,763,495.18	2,516,606.30
P	04541GTB8	0.00000%	100.00	544,959.32
Totals			1,377,685,121.32	8,578,102.93

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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>

R	0.00	0.00	0.00	0.00	0.00	0.00
A-1	12,482,649.51	0.00	0.00	317,200,609.26	13,784,898.38	0.00
A-1-A	3,120,670.77	0.00	0.00	79,300,365.54	3,449,897.02	0.00
A-2-A	20,733,846.70	0.00	0.00	252,331,384.35	21,776,045.67	0.00
A-2-B	0.00	0.00	0.00	306,128,000.00	1,209,205.60	0.00
A-2-C	0.00	0.00	0.00	20,000,000.00	80,955.56	0.00
A-2-D	0.00	0.00	0.00	33,207,000.00	132,112.20	0.00
M-1	0.00	0.00	0.00	74,290,000.00	309,294.03	0.00
M-2	0.00	0.00	0.00	48,777,000.00	203,942.06	0.00
M-3	0.00	0.00	0.00	29,266,000.00	122,884.68	0.00
M-4	0.00	0.00	0.00	26,264,000.00	112,847.65	0.00
M-5	0.00	0.00	0.00	24,763,000.00	107,278.82	0.00
M-6	0.00	0.00	0.00	22,512,000.00	98,727.63	0.00
M-7	0.00	0.00	0.00	20,261,000.00	99,841.71	0.00
M-8	0.00	0.00	0.00	15,759,000.00	80,178.29	0.00
M-9	0.00	0.00	0.00	12,757,000.00	69,667.39	0.00
M-10	0.00	0.00	0.00	18,760,000.00	119,959.78	0.00
M-11	0.00	0.00	0.00	15,008,000.00	95,967.82	0.00
X	0.00	0.00	0.00	24,763,495.18	2,516,606.30	0.00
P	0.00	0.00	0.00	100.00	544,959.32	0.00
Totals	36,337,166.98	0.00	1,341,347,954.33	44,915,269.91	0.00	0.00

<FN>

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

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Principal Distribution Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	UnScheduled Principal Distribution	Accretion	Realized Loss
<s>	<c>	<c>	<c>	<c>	<c>	<c>
R	0.00	0.00	0.00	0.00	0.00	0.00
A-1	371,907,000.00	329,683,258.78	0.00	12,482,649.51	0.00	0.00
A-1-A	92,977,000.00	82,421,036.31	0.00	3,120,670.77	0.00	0.00
A-2-A	343,417,000.00	273,065,231.05	0.00	20,733,846.70	0.00	0.00
A-2-B	306,128,000.00	306,128,000.00	0.00	0.00	0.00	0.00
A-2-C	20,000,000.00	20,000,000.00	0.00	0.00	0.00	0.00
A-2-D	33,207,000.00	33,207,000.00	0.00	0.00	0.00	0.00
M-1	74,290,000.00	74,290,000.00	0.00	0.00	0.00	0.00
M-2	48,777,000.00	48,777,000.00	0.00	0.00	0.00	0.00
M-3	29,266,000.00	29,266,000.00	0.00	0.00	0.00	0.00
M-4	26,264,000.00	26,264,000.00	0.00	0.00	0.00	0.00
M-5	24,763,000.00	24,763,000.00	0.00	0.00	0.00	0.00
M-6	22,512,000.00	22,512,000.00	0.00	0.00	0.00	0.00
M-7	20,261,000.00	20,261,000.00	0.00	0.00	0.00	0.00
M-8	15,759,000.00	15,759,000.00	0.00	0.00	0.00	0.00
M-9	12,757,000.00	12,757,000.00	0.00	0.00	0.00	0.00
M-10	18,760,000.00	18,760,000.00	0.00	0.00	0.00	0.00
M-11	15,008,000.00	15,008,000.00	0.00	0.00	0.00	0.00
X	24,764,789.95	24,763,495.18	0.00	0.00	0.00	0.00
P	100.00	100.00	0.00	0.00	0.00	0.00
Totals	1,500,817,889.95	1,377,685,121.32	0.00	36,337,166.98	0.00	0.00

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Principal Distribution Statement (continued)

Class	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
<s>	<c>	<c>	<c>	<c>
R	0.00	0.00	0.000000	0.00
A-1	12,482,649.51	317,200,609.26	0.852903	12,482,649.51
A-1-A	3,120,670.77	79,300,365.54	0.852903	3,120,670.77
A-2-A	20,733,846.70	252,331,384.35	0.734767	20,733,846.70
A-2-B	0.00	306,128,000.00	1.000000	0.00
A-2-C	0.00	20,000,000.00	1.000000	0.00
A-2-D	0.00	33,207,000.00	1.000000	0.00
M-1	0.00	74,290,000.00	1.000000	0.00

M-2	0.00	48,777,000.00	1.000000	0.00
M-3	0.00	29,266,000.00	1.000000	0.00
M-4	0.00	26,264,000.00	1.000000	0.00
M-5	0.00	24,763,000.00	1.000000	0.00
M-6	0.00	22,512,000.00	1.000000	0.00
M-7	0.00	20,261,000.00	1.000000	0.00
M-8	0.00	15,759,000.00	1.000000	0.00
M-9	0.00	12,757,000.00	1.000000	0.00
M-10	0.00	18,760,000.00	1.000000	0.00
M-11	0.00	15,008,000.00	1.000000	0.00
X	0.00	24,763,495.18	0.999948	0.00
P	0.00	100.00	1.000000	0.00

Totals 36,337,166.98 1,341,347,954.33 0.893745 36,337,166.98

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Principal Distribution Factors Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	UnScheduled Principal Distribution	Accretion
<s>	<c>	<c>	<c>	<c>	<c>
R	0.00	0.000000	0.000000	0.000000	0.000000
A-1	371,907,000.00	886.466936	0.000000	33.563900	0.000000
A-1-A	92,977,000.00	886.466936	0.000000	33.563900	0.000000
A-2-A	343,417,000.00	795.141857	0.000000	60.375132	0.000000
A-2-B	306,128,000.00	1000.000000	0.000000	0.000000	0.000000
A-2-C	20,000,000.00	1000.000000	0.000000	0.000000	0.000000
A-2-D	33,207,000.00	1000.000000	0.000000	0.000000	0.000000
M-1	74,290,000.00	1000.000000	0.000000	0.000000	0.000000
M-2	48,777,000.00	1000.000000	0.000000	0.000000	0.000000
M-3	29,266,000.00	1000.000000	0.000000	0.000000	0.000000
M-4	26,264,000.00	1000.000000	0.000000	0.000000	0.000000
M-5	24,763,000.00	1000.000000	0.000000	0.000000	0.000000
M-6	22,512,000.00	1000.000000	0.000000	0.000000	0.000000
M-7	20,261,000.00	1000.000000	0.000000	0.000000	0.000000
M-8	15,759,000.00	1000.000000	0.000000	0.000000	0.000000
M-9	12,757,000.00	1000.000000	0.000000	0.000000	0.000000
M-10	18,760,000.00	1000.000000	0.000000	0.000000	0.000000
M-11	15,008,000.00	1000.000000	0.000000	0.000000	0.000000
X	24,764,789.95	999.947717	0.000000	0.000000	0.000000
P	100.00	1000.000000	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>	<c>
R	0.000000	0.000000	0.000000	0.000000	0.000000
A-1	0.000000	33.563900	852.903036	0.852903	33.563900
A-1-A	0.000000	33.563900	852.903036	0.852903	33.563900
A-2-A	0.000000	60.375132	734.766725	0.734767	60.375132
A-2-B	0.000000	0.000000	1,000.000000	1.000000	0.000000
A-2-C	0.000000	0.000000	1,000.000000	1.000000	0.000000
A-2-D	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
M-10	0.000000	0.000000	1,000.000000	1.000000	0.000000
M-11	0.000000	0.000000	1,000.000000	1.000000	0.000000
X	0.000000	0.000000	999.947717	0.999948	0.000000
P	0.000000	0.000000	1,000.000000	1.000000	0.000000

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Interest Distribution Statement

Class	Accrual	Accrual	Current	Beginning	Current	Payment of
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	Dates	Days	Certificate Rate	Certificate/Notional Balance	Accrued Interest	Unpaid Interest	Shortfall
<s>	<c>	<c>	<c>	<c>	<c>	<c>	<c>
R		N/A	N/A	0.00000%	0.00	0.00	0.00
A-1	11/25/05 - 12/26/05	32	4.44375%	329,683,258.78	1,302,248.87	0.00	0.00
A-1-A	11/25/05 - 12/26/05	32	4.49375%	82,421,036.31	329,226.25	0.00	0.00
A-2-A	11/25/05 - 12/26/05	32	4.29375%	273,065,231.05	1,042,198.97	0.00	0.00
A-2-B	11/25/05 - 12/26/05	32	4.44375%	306,128,000.00	1,209,205.60	0.00	0.00
A-2-C	11/25/05 - 12/26/05	32	4.55375%	20,000,000.00	80,955.56	0.00	0.00
A-2-D	11/25/05 - 12/26/05	32	4.47575%	33,207,000.00	132,112.20	0.00	0.00
M-1	11/25/05 - 12/26/05	32	4.68375%	74,290,000.00	309,294.03	0.00	0.00
M-2	11/25/05 - 12/26/05	32	4.70375%	48,777,000.00	203,942.06	0.00	0.00
M-3	11/25/05 - 12/26/05	32	4.72375%	29,266,000.00	122,884.68	0.00	0.00
M-4	11/25/05 - 12/26/05	32	4.83375%	26,264,000.00	112,847.65	0.00	0.00
M-5	11/25/05 - 12/26/05	32	4.87375%	24,763,000.00	107,278.82	0.00	0.00
M-6	11/25/05 - 12/26/05	32	4.93375%	22,512,000.00	98,727.63	0.00	0.00
M-7	11/25/05 - 12/26/05	32	5.54375%	20,261,000.00	99,841.71	0.00	0.00
M-8	11/25/05 - 12/26/05	32	5.72375%	15,759,000.00	80,178.29	0.00	0.00
M-9	11/25/05 - 12/26/05	32	6.14375%	12,757,000.00	69,667.39	0.00	0.00
M-10	11/25/05 - 12/26/05	32	7.19375%	18,760,000.00	119,959.78	0.00	0.00
M-11	11/25/05 - 12/26/05	32	7.19375%	15,008,000.00	95,967.82	0.00	0.00
X		N/A	N/A	0.00000%	1,377,685,121.32	0.00	0.00
P		N/A	N/A	0.00000%	100.00	0.00	0.00
Totals						5,516,537.31	0.00

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Interest Distribution Statement (continued)

Class	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(2)	Ending Certificate/Notional Balance
<s>	<c>	<c>	<c>	<c>	<c>
R	0.00	0.00	0.00	0.00	0.00
A-1	0.00	0.00	1,302,248.87	0.00	317,200,609.26
A-1-A	0.00	0.00	329,226.25	0.00	79,300,365.54
A-2-A	0.00	0.00	1,042,198.97	0.00	252,331,384.35
A-2-B	0.00	0.00	1,209,205.60	0.00	306,128,000.00
A-2-C	0.00	0.00	80,955.56	0.00	20,000,000.00
A-2-D	0.00	0.00	132,112.20	0.00	33,207,000.00
M-1	0.00	0.00	309,294.03	0.00	74,290,000.00
M-2	0.00	0.00	203,942.06	0.00	48,777,000.00
M-3	0.00	0.00	122,884.68	0.00	29,266,000.00
M-4	0.00	0.00	112,847.65	0.00	26,264,000.00
M-5	0.00	0.00	107,278.82	0.00	24,763,000.00
M-6	0.00	0.00	98,727.63	0.00	22,512,000.00
M-7	0.00	0.00	99,841.71	0.00	20,261,000.00
M-8	0.00	0.00	80,178.29	0.00	15,759,000.00
M-9	0.00	0.00	69,667.39	0.00	12,757,000.00
M-10	0.00	0.00	119,959.78	0.00	18,760,000.00
M-11	0.00	0.00	95,967.82	0.00	15,008,000.00
X	0.00	0.00	2,516,606.30	0.00	1,341,347,954.34
P	0.00	0.00	544,959.32	0.00	100.00
Totals	0.00	0.00	8,578,102.93	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>
R	N/A	0.00	0.00000%	0.000000	0.000000	0.000000
A-1	11/25/05 - 12/26/05	371,907,000.00	4.44375%	886.466936	3.501544	0.000000
A-1-A	11/25/05 - 12/26/05	92,977,000.00	4.49375%	886.466936	3.540943	0.000000
A-2-A	11/25/05 - 12/26/05	343,417,000.00	4.29375%	795.141857	3.034791	0.000000
A-2-B	11/25/05 - 12/26/05	306,128,000.00	4.44375%	1000.000000	3.950000	0.000000
A-2-C	11/25/05 - 12/26/05	20,000,000.00	4.55375%	1000.000000	4.047778	0.000000
A-2-D	11/25/05 - 12/26/05	33,207,000.00	4.47575%	1000.000000	3.978444	0.000000
M-1	11/25/05 - 12/26/05	74,290,000.00	4.68375%	1000.000000	4.163333	0.000000
M-2	11/25/05 - 12/26/05	48,777,000.00	4.70375%	1000.000000	4.181111	0.000000
M-3	11/25/05 - 12/26/05	29,266,000.00	4.72375%	1000.000000	4.198889	0.000000
M-4	11/25/05 - 12/26/05	26,264,000.00	4.83375%	1000.000000	4.296667	0.000000
M-5	11/25/05 - 12/26/05	24,763,000.00	4.87375%	1000.000000	4.332222	0.000000
M-6	11/25/05 - 12/26/05	22,512,000.00	4.93375%	1000.000000	4.385556	0.000000
M-7	11/25/05 - 12/26/05	20,261,000.00	5.54375%	1000.000000	4.927778	0.000000
M-8	11/25/05 - 12/26/05	15,759,000.00	5.72375%	1000.000000	5.087778	0.000000

M-9	11/25/05 - 12/26/05	12,757,000.00	6.14375%	1000.000000	5.461111	0.000000
M-10	11/25/05 - 12/26/05	18,760,000.00	7.19375%	1000.000000	6.394445	0.000000
M-11	11/25/05 - 12/26/05	15,008,000.00	7.19375%	1000.000000	6.394444	0.000000
X	N/A	24,764,789.95	0.00000%	55630.801800	0.000000	0.000000
P	N/A	100.00	0.00000%	1000.000000	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>	
R	0.000000	0.000000	0.000000	0.000000	0.000000
A-1	0.000000	0.000000	3.501544	0.000000	852.903036
A-1-A	0.000000	0.000000	3.540943	0.000000	852.903036
A-2-A	0.000000	0.000000	3.034791	0.000000	734.766725
A-2-B	0.000000	0.000000	3.950000	0.000000	1000.000000
A-2-C	0.000000	0.000000	4.047778	0.000000	1000.000000
A-2-D	0.000000	0.000000	3.978444	0.000000	1000.000000
M-1	0.000000	0.000000	4.163333	0.000000	1000.000000
M-2	0.000000	0.000000	4.181111	0.000000	1000.000000
M-3	0.000000	0.000000	4.198889	0.000000	1000.000000
M-4	0.000000	0.000000	4.296667	0.000000	1000.000000
M-5	0.000000	0.000000	4.332222	0.000000	1000.000000
M-6	0.000000	0.000000	4.385556	0.000000	1000.000000
M-7	0.000000	0.000000	4.927778	0.000000	1000.000000
M-8	0.000000	0.000000	5.087778	0.000000	1000.000000
M-9	0.000000	0.000000	5.461111	0.000000	1000.000000
M-10	0.000000	0.000000	6.394445	0.000000	1000.000000
M-11	0.000000	0.000000	6.394444	0.000000	1000.000000
X	0.000000	0.000000	101.620337	0.000000	54163.510252
P	0.000000	0.000000	5449593.200000	0.000000	1000.000000

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

Per \$1 denomination.

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CERTIFICATEHOLDER ACCOUNT STATEMENT

CERTIFICATE ACCOUNT

<s>	<c>	
Beginning Balance		0.00
Deposits		
Payments of Interest and Principal	44,308,109.46	
Reserve Funds and Credit Enhancements	0.00	
Proceeds from Repurchased Loans	0.00	
Servicer Advances	660,109.70	
Realized Loss (Gains, Subsequent Expenses & Recoveries)	0.00	
Prepayment Penalties	511,959.32	
Swap/Cap Payments	0.00	
Total Deposits	45,480,178.48	
Withdrawals		
Swap Payments	0.00	
Reserve Funds and Credit Enhancements	0.00	
Reimbursement for Servicer Advances	189,809.75	
Total Administration Fees	375,098.82	
Payment of Interest and Principal	44,915,269.91	
Total Withdrawals (Pool Distribution Amount)	45,480,178.48	
Ending Balance		0.00

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PREPAYMENT/CURTAILMENT INTEREST SHORTFALL

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

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ADMINISTRATION FEES

<s>	<c>	
Gross Servicing Fee*		344,421.28
CIFG Premium		1,383.63
LPA Fee		11,480.71
STRIP		17,813.20
Supported Prepayment/Curtailment Interest Shortfall		0.00
Total Administration Fees		375,098.82

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 *Servicer Payees include: OPTION ONE
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Reserve Accounts

Account Name	Beginning Balance	Current Withdrawals	Current Deposits	Ending Balance
<s> Reserve Fund	<c> 1,933.92	<c> 6,773.09	<c> 11,678.35	6,839.17

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COLLATERAL STATEMENT

<S>	<C>	
Collateral Description		Mixed Fixed & Arm
Weighted Average Gross Coupon		7.323848%
Weighted Average Net Coupon		7.023848%
Weighted Average Pass-Through Rate		7.013848%
Weighted Average Remaining Term		352
Beginning Scheduled Collateral Loan Count		7,573
Number Of Loans Paid In Full		177
Ending Scheduled Collateral Loan Count		7,396
Beginning Scheduled Collateral Balance		1,377,685,121.32
Ending Scheduled Collateral Balance		1,341,347,954.34
Ending Actual Collateral Balance at 30-Nov-2005		1,341,714,410.54
Monthly P&I Constant		9,281,931.73
Special Servicing Fee		0.00
Prepayment Penalty Waived Amount		0.00
Prepayment Penalty Waived Count		0
Prepayment Penalty Paid Amount		511,959.32
Prepayment Penalty Paid Count		Not Available
Realized Loss Amount		0.00
Cumulative Realized Loss		0.00
Scheduled Principal		873,634.46
Unscheduled Principal		35,463,532.52
Required Overcollateralized Amount		0.00
Overcollateralized Increase Amount		0.00
Overcollateralized Reduction Amount		0.00
Specified O/C Amount		24,763,495.18
Overcollateralized Amount		24,763,495.18
Overcollateralized Deficiency Amount		0.00
Base Overcollateralization Amount		0.00
Extra principal distribution Amount		0.00
Excess Cash Amount		2,516,606.30

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Group Level Collateral Statement

<s>	<c>	<c>		
Group		Group 1 Arm	Group 1 Fixed	Group 2 Arm
Collateral Description		Mixed ARM	Mixed Fixed	Mixed ARM
Weighted Average Coupon Rate		7.412506	7.188676	7.287693
Weighted Average Net Rate		7.112506	6.888676	6.987693
Weighted Average Remaining Term		354	342	354
Beginning Loan Count		2,478	629	3,629
Loans Paid In Full		77	7	78
Ending Loan Count		2,401	622	3,551
Beginning Scheduled Balance		444,122,370.20	100,635,249.36	697,634,434.96
Ending Scheduled Balance		429,667,113.07	99,487,186.21	679,408,882.55
Record Date		11/30/2005	11/30/2005	11/30/2005

Principal And Interest Constant	2,995,904.25	700,302.30	4,643,353.64
Scheduled Principal	252,520.96	97,440.46	406,565.92
Unscheduled Principal	14,202,736.17	1,050,622.69	17,818,986.49
Scheduled Interest	2,743,383.29	602,861.84	4,236,787.72
Servicing Fee	111,030.59	25,158.81	174,408.61
Master Servicing Fee	0.00	0.00	0.00
Trustee Fee	0.00	0.00	0.00
FRY Amount	0.00	0.00	0.00
Special Hazard Fee	0.00	0.00	0.00
Other Fee	3,701.02	838.63	5,813.62
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	2,628,651.68	576,864.40	4,056,565.49
Realized Loss Amount	0.00	0.00	0.00
Cumulative Realized Loss	0.00	0.00	0.00
Percentage of Cumulative Losses	0.0000	0.0000	0.0000
Prepayment Penalty Waived Amount	0.00	0.00	0.00
Prepayment Penalty Waived Count	0	0	0
Prepayment Penalty Paid Amount	Not Available	Not Available	Not Available
Prepayment Penalty Paid Count	Not Available	Not Available	Not Available
Special Servicing Fee	0.00	0.00	0.00
Pass-Through Rate	7.102506	6.878676	6.977693

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Group Level Collateral Statement

<s>	<c>	<c>	Total
Group	Group 2 Fixed	Mixed Fixed & Arm	
Collateral Description	Mixed Fixed	Mixed Fixed & Arm	
Weighted Average Coupon Rate	7.319793		7.323848
Weighted Average Net Rate	7.019793		7.023848
Weighted Average Remaining Term	345		352
Beginning Loan Count	837		7,573
Loans Paid In Full	15		177
Ending Loan Count	822		7,396
Beginning Scheduled Balance	135,293,066.80		1,377,685,121.32
Ending scheduled Balance	132,784,772.51		1,341,347,954.34
Record Date	11/30/2005		11/30/2005
Principal And Interest Constant	942,371.54		9,281,931.73
Scheduled Principal	117,107.12		873,634.46
Unscheduled Principal	2,391,187.17		35,463,532.52
Scheduled Interest	825,264.42		8,408,297.27
Servicing Fee	33,823.27		344,421.28
Master Servicing Fee	0.00		0.00
Trustee Fee	0.00		0.00
FRY Amount	0.00		0.00
Special Hazard Fee	0.00		0.00
Other Fee	1,127.44		11,480.71
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	790,313.71		8,052,395.28
Realized Loss Amount	0.00		0.00
Cumulative Realized Loss	0.00		0.00
Percentage of Cumulative Losses	0.0000		0.0000
Prepayment Penalty Waived Amount	0.00		0.00
Prepayment Penalty Waived Count	0		0
Prepayment Penalty Paid Amount	Not Available		511959.32
Prepayment Penalty Paid Count	Not Available		Not Available
Special Servicing Fee	0.00		0.00
Pass-Through Rate	7.009793		7.013848

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Additional Reporting - Deal Level

Miscellaneous Reporting

<s>	<c>
Cum Loss Percentage	0.000000%

Stepdown	NO
Trigger Event	NO
A-1 PTR (excl CAP) for Next Dist	4.62875%
A-1-A PTR (excl CAP) for Next Dist	4.62875%
A-2-A PTR (excl CAP) for Next Dist	4.47875%
A-2-B PTR (excl CAP) for Next Dist	4.62875%
A-2-C PTR (excl CAP) for Next Dist	4.73875%
A-2-D PTR (excl CAP) for Next Dist	4.66075%
M-1 PTR (excl CAP) for Next Dist	4.86875%
M-2 PTR (excl CAP) for Next Dist	4.88875%
M-3 PTR (excl CAP) for Next Dist	4.90875%
M-4 PTR (excl CAP) for Next Dist	5.0875%
M-5 PTR (excl CAP) for Next Dist	5.05875%
M-6 PTR (excl CAP) for Next Dist	5.11875%
M-7 PTR (excl CAP) for Next Dist	5.72875%
M-8 PTR (excl CAP) for Next Dist	5.90875%
M-9 PTR (excl CAP) for Next Dist	6.32875%
Yield Maintenance	0.00
M-10 PTR (excl CAP) for Next Dist	7.37875%
M-11 PTR (excl CAP) for Next Dist	7.37875%
Net Swap Payment to Counterparty	0.00
Net Swap Payment to Trust	0.00

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LOAN STATUS STRATIFICATION/CREDIT ENHANCEMENT STATEMENT

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c>	<c>	<c>	<c>	<c>
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		40 6,382,654.15	0 0.00	0 0.00	40 6,382,654.15
30 Days	105 16,997,861.30	0 0.00	0 0.00	0 0.00	105 16,997,861.30
60 Days	81 14,385,688.03	9 1,110,818.19	11 1,354,735.18	0 0.00	101 16,851,241.40
90 Days	10 2,192,661.11	1 82,439.59	1 84,677.63	0 0.00	12 2,359,778.33
120 Days	1 105,983.92	1 383,789.80	0 0.00	0 0.00	2 489,773.72
150 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	197 33,682,194.36	51 7,959,701.73	12 1,439,412.81	0 0.00	260 43,081,308.90
	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		0.540833% 0.475709%	0.000000% 0.000000%	0.000000% 0.000000%	0.540833% 0.475709%
30 Days	1.419686% 1.266876%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.419686% 1.266876%
60 Days	1.095187% 1.072187%	0.121687% 0.082791%	0.148729% 0.100970%	0.000000% 0.000000%	1.365603% 1.255948%
90 Days	0.135208% 0.163422%	0.013521% 0.006144%	0.013521% 0.006311%	0.000000% 0.000000%	0.162250% 0.175878%
120 Days	0.013521% 0.007899%	0.013521% 0.028604%	0.000000% 0.000000%	0.000000% 0.000000%	0.027042% 0.036504%
150 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
180+ Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
Totals	2.663602%	0.689562%	0.162250%	0.000000%	3.515414%

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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		660,109.70

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Delinquency Status By Group

	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c>	<c>	<c>	<c>	<c>
Group 1 Arm					
	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		12 1,823,418.35	0 0.00	0 0.00	12 1,823,418.35
30 Days	39 6,736,115.99	0 0.00	0 0.00	0 0.00	39 6,736,115.99
60 Days	27 4,068,622.48	5 745,693.50	5 706,889.56	0 0.00	37 5,521,205.54
90 Days	3 373,614.63	1 82,439.59	0 0.00	0 0.00	4 456,054.22
120 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
150 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	69 11,178,353.10	18 2,651,551.44	5 706,889.56	0 0.00	92 14,536,794.10

0-29 Days		0.499792% 0.424258%	0.000000% 0.000000%	0.000000% 0.000000%	0.499792% 0.424258%
30 Days	1.624323% 1.567305%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.624323% 1.567305%
60 Days	1.124531% 0.946654%	0.208247% 0.173502%	0.208247% 0.164473%	0.000000% 0.000000%	1.541025% 1.284629%
90 Days	0.124948% 0.086930%	0.041649% 0.019181%	0.000000% 0.000000%	0.000000% 0.000000%	0.166597% 0.106111%
120 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
150 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
180+ Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
Totals	2.873803% 2.600888%	0.749688% 0.616941%	0.208247% 0.164473%	0.000000% 0.000000%	3.831737% 3.382303%

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	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c>	<c>	<c>	<c>	<c>
Group 1 Fixed					
	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		3 357,883.71	0 0.00	0 0.00	3 357,883.71

30 Days	5 726,597.74	0 0.00	0 0.00	0 0.00	5 726,597.74
60 Days	2 246,386.25	0 0.00	1 130,235.03	0 0.00	3 376,621.28
90 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
120 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
150 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	7 972,983.99	3 357,883.71	1 130,235.03	0 0.00	11 1,461,102.73

0-29 Days		0.482315% 0.359651%	0.000000% 0.000000%	0.000000% 0.000000%	0.482315% 0.359651%
30 Days	0.803859% 0.730186%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.803859% 0.730186%
60 Days	0.321543% 0.247603%	0.000000% 0.000000%	0.160772% 0.130878%	0.000000% 0.000000%	0.482315% 0.378481%
90 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
120 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
150 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
180+ Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
Totals	1.125402% 0.977789%	0.482315% 0.359651%	0.160772% 0.130878%	0.000000% 0.000000%	1.768489% 1.468318%

<CAPTION>	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
<s>	<c>	<c>	<c>	<c>	<c>
Group 2 Arm	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		22 3,878,757.00	0 0.00	0 0.00	22 3,878,757.00
30 Days	57 8,869,877.48	0 0.00	0 0.00	0 0.00	57 8,869,877.48
60 Days	43 8,925,132.52	4 365,124.69	5 517,610.59	0 0.00	52 9,807,867.80
90 Days	7 1,819,046.48	0 0.00	1 84,677.63	0 0.00	8 1,903,724.11
120 Days	1 105,983.92	1 383,789.80	0 0.00	0 0.00	2 489,773.72
150 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	108 19,720,040.40	27 4,627,671.49	6 602,288.22	0 0.00	141 24,950,000.11
0-29 Days		0.619544% 0.570742%	0.000000% 0.000000%	0.000000% 0.000000%	0.619544% 0.570742%
30 Days	1.605182% 1.305164%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.605182% 1.305164%

60 Days	1.210926% 1.313294%	0.112644% 0.053727%	0.140805% 0.076164%	0.000000% 0.000000%	1.464376% 1.443185%
90 Days	0.197128% 0.267665%	0.000000% 0.000000%	0.028161% 0.012460%	0.000000% 0.000000%	0.225289% 0.280125%
120 Days	0.028161% 0.015595%	0.028161% 0.056473%	0.000000% 0.000000%	0.000000% 0.000000%	0.056322% 0.072068%
150 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
180+ Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
Totals	3.041397% 2.901718%	0.760349% 0.680942%	0.168966% 0.088624%	0.000000% 0.000000%	3.970712% 3.671284%

<CAPTION> <s> Group 2 Fixed	DELINQUENT	BANKRUPTCY	FORECLOSURE	REO	TOTAL
	<c>	<c>	<c>	<c>	<c>
	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance	No of Loans Principal Balance
0-29 Days		3 322,595.09	0 0.00	0 0.00	3 322,595.09
30 Days	4 665,270.09	0 0.00	0 0.00	0 0.00	4 665,270.09
60 Days	9 1,145,546.78	0 0.00	0 0.00	0 0.00	9 1,145,546.78
90 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
120 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
150 Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
180+ Days	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00
Totals	13 1,810,816.87	3 322,595.09	0 0.00	0 0.00	16 2,133,411.96
0-29 Days		0.364964% 0.242887%	0.000000% 0.000000%	0.000000% 0.000000%	0.364964% 0.242887%
30 Days	0.486618% 0.500892%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.486618% 0.500892%
60 Days	1.094891% 0.862499%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	1.094891% 0.862499%
90 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
120 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
150 Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
180+ Days	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%	0.000000% 0.000000%
Totals	1.581509% 1.363390%	0.364964% 0.242887%	0.000000% 0.000000%	0.000000% 0.000000%	1.946472% 1.606277%

</TABLE>

<TABLE>

REO Detail - All Mortgage Loans in REO during Current Period

<CAPTION>

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

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

<CAPTION>

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

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<CAPTION>

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

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

<CAPTION>

Group 2 Arm			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%
Current REO Total			Apr-05	0.000%
Loans in REO		0	May-05	0.000%
Original Principal Balance		0.00	Jun-05	0.000%
Current Principal Balance		0.00	Jul-05	0.000%
			Aug-05	0.000%
			Sep-05	0.000%
			Oct-05	0.000%
			Nov-05	0.000%
			Dec-05	0.000%

*The text reported in the above table is presented graphically on the monthly bond remittance report. The monthly bond

<CAPTION>

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

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

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

No REO loans this period.

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

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

No REO loans this period.

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Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period

<CAPTION>

Summary			12 Month Foreclosure History*	
New Foreclosure Loans			Month	Foreclosure Percentage
<s>	<c>		<s>	<c>
Loans in Foreclosure		4	Jan-05	0.000%
Original Principal Balance		603,550.00	Feb-05	0.000%
Current Principal Balance		602,159.16	Mar-05	0.000%
			Apr-05	0.000%
			May-05	0.000%
Current Foreclosure Total			Jun-05	0.000%
Loans in Foreclosure		12	Jul-05	0.000%
Original Principal Balance		1,442,186.00	Aug-05	0.000%
Current Principal Balance		1,439,412.81	Sep-05	0.045%
			Oct-05	0.000%
			Nov-05	0.067%
			Dec-05	0.107%

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<CAPTION>

Group 1 Arm			12 Month Foreclosure History*	
New Foreclosure Loans			Month	Foreclosure Percentage
<s>	<c>		<s>	<c>

Loans in Foreclosure	3
Original Principal Balance	487,300.00
Current Principal Balance	486,117.60
Current Foreclosure Total	
Loans in Foreclosure	5
Original Principal Balance	708,450.00
Current Principal Balance	706,889.56

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	0.070%
Oct-05	0.000%
Nov-05	0.068%
Dec-05	0.164%

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<CAPTION>

Group 1 Fixed	
New Foreclosure Loans	
<s>	<c>
Loans in Foreclosure	0
Original Principal Balance	0.00
Current Principal Balance	0.00
Current Foreclosure Total	
Loans in Foreclosure	1
Original Principal Balance	130,500.00
Current Principal Balance	130,235.03

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	0.000%
Oct-05	0.000%
Nov-05	0.129%
Dec-05	0.131%

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<CAPTION>

Group 2 Arm	
New Foreclosure Loans	
<s>	<c>
Loans in Foreclosure	1
Original Principal Balance	116,250.00
Current Principal Balance	116,041.56
Current Foreclosure Total	
Loans in Foreclosure	6
Original Principal Balance	603,236.00
Current Principal Balance	602,288.22

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	0.045%
Oct-05	0.000%
Nov-05	0.070%
Dec-05	0.089%

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<CAPTION>

Group 2 Fixed	
New Foreclosure Loans	
<s>	<c>
Loans in Foreclosure	0
Original Principal Balance	0.00
Current Principal Balance	0.00
Current Foreclosure Total	
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%
May-05	0.000%
Jun-05	0.000%
Jul-05	0.000%
Aug-05	0.000%
Sep-05	0.000%
Oct-05	0.000%
Nov-05	0.000%
Dec-05	0.000%

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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 Arm	0051057802	Nov-2005	01-Jul-2005	GA	95.00	111,150.00
Group 1 Arm	0381019639	Nov-2005	01-Jun-2005	MA	49.11	110,000.00
Group 1 Arm	0671003503	Dec-2005	01-Jun-2005	UT	80.00	304,000.00
Group 1 Arm	0681005826	Dec-2005	01-Jun-2005	NH	65.00	133,250.00
Group 1 Arm	0791002469	Dec-2005	01-Jun-2005	KS	74.70	50,050.00
Group 1 Fixed	0211029165	Nov-2005	01-Jun-2005	VA	90.00	130,500.00
Group 2 Arm	0041067400	Nov-2005	01-Jun-2005	IL	80.00	84,800.00
Group 2 Arm	0131032899	Nov-2005	01-Jul-2005	OH	100.00	106,000.00
Group 2 Arm	0211028900	Nov-2005	01-Jun-2005	NC	80.00	85,600.00
Group 2 Arm	0261051981	Dec-2005	01-Jun-2005	FL	75.00	116,250.00
Group 2 Arm	0281015123	Nov-2005	01-Jul-2005	NY	85.00	125,800.00
Group 2 Arm	0351025435	Nov-2005	01-Jun-2005	TX	80.00	84,786.00

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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 Arm	0051057802	111,014.49	01-Aug-2005	2	8.500%	3,031.58
Group 1 Arm	0381019639	109,757.47	01-Aug-2005	2	7.600%	2,667.76
Group 1 Arm	0671003503	303,138.45	01-Aug-2005	2	6.300%	6,054.03
Group 1 Arm	0681005826	133,003.60	01-Aug-2005	2	8.450%	3,609.86
Group 1 Arm	0791002469	49,975.55	01-Aug-2005	2	9.500%	1,531.43
Group 1 Fixed	0211029165	130,235.03	01-Aug-2005	2	7.990%	3,334.90
Group 2 Arm	0041067400	84,677.63	01-Jul-2005	3	8.300%	2,818.77
Group 2 Arm	0131032899	105,862.96	01-Aug-2005	2	8.200%	2,784.98
Group 2 Arm	0211028900	85,400.44	01-Aug-2005	2	7.300%	1,990.31
Group 2 Arm	0261051981	116,041.56	01-Aug-2005	2	8.600%	3,207.55
Group 2 Arm	0281015123	125,684.61	01-Aug-2005	2	9.850%	3,998.15
Group 2 Arm	0351025435	84,621.02	01-Aug-2005	2	8.200%	2,226.13

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<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	20	Jan-05	0.000%
Original Principal Balance	3,221,070.00	Feb-05	0.000%
Current Principal Balance	3,209,335.36	Mar-05	0.000%
		Apr-05	0.000%
		May-05	0.000%
Current Bankruptcy Total		Jun-05	0.000%
Loans in Bankruptcy	51	Jul-05	0.000%
Original Principal Balance	8,023,946.00	Aug-05	0.000%
Current Principal Balance	7,959,701.73	Sep-05	0.092%
		Oct-05	0.234%
		Nov-05	0.380%
		Dec-05	0.593%

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<CAPTION>

Group 1 Arm		12 Month Bankruptcy History*	
New Bankruptcy Loans		Month	Bankruptcy Percentage
<s>	<c>	<s>	<c>
Loans in Bankruptcy	6	Jan-05	0.000%
Original Principal Balance	690,450.00	Feb-05	0.000%
Current Principal Balance	687,693.77	Mar-05	0.000%
		Apr-05	0.000%
		May-05	0.000%
Current Bankruptcy Total		Jun-05	0.000%
Loans in Bankruptcy	18	Jul-05	0.000%
Original Principal Balance	2,660,250.00		

Current Principal Balance 2,651,551.44

Aug-05 0.000%
Sep-05 0.050%
Oct-05 0.234%
Nov-05 0.442%
Dec-05 0.617%

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<CAPTION>

Group 1 Fixed
New Bankruptcy Loans
Loans in Bankruptcy 1
Original Principal Balance 105,850.00
Current Principal Balance 105,379.71
Current Bankruptcy Total
Loans in Bankruptcy 3
Original Principal Balance 359,350.00
Current Principal Balance 357,883.71

12 Month Bankruptcy History*
Month Bankruptcy Percentage
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 0.108%
Oct-05 0.111%
Nov-05 0.251%
Dec-05 0.360%

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<CAPTION>

Group 2 Arm
New Bankruptcy Loans
Loans in Bankruptcy 12
Original Principal Balance 2,244,770.00
Current Principal Balance 2,236,832.00
Current Bankruptcy Total
Loans in Bankruptcy 27
Original Principal Balance 4,643,946.00
Current Principal Balance 4,627,671.49

12 Month Bankruptcy History*
Month Bankruptcy Percentage
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 0.135%
Oct-05 0.282%
Nov-05 0.413%
Dec-05 0.681%

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<CAPTION>

Group 2 Fixed
New Bankruptcy Loans
Loans in Bankruptcy 1
Original Principal Balance 180,000.00
Current Principal Balance 179,429.88
Current Bankruptcy Total
Loans in Bankruptcy 3
Original Principal Balance 360,400.00
Current Principal Balance 322,595.09

12 Month Bankruptcy History*
Month Bankruptcy Percentage
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 0.000%
Oct-05 0.080%
Nov-05 0.106%
Dec-05 0.243%

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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Group Loan Month Loan First State LTV at Original
Number Number Entered Payment Origination Principal

<s>	<c>	<c>	Bankruptcy	Date	<c>	<c>	Balance
Group 1 Arm		0051057847	Oct-2005	01-Jul-2005	GA	95.00	219,450.00
Group 1 Arm		0121039512	Nov-2005	01-Jun-2005	WI	95.00	246,050.00
Group 1 Arm		0121039790	Dec-2005	01-Jun-2005	WI	80.00	212,000.00
Group 1 Arm		0131032147	Dec-2005	01-Jun-2005	OH	85.00	87,550.00
Group 1 Arm		0171025383	Sep-2005	01-Jun-2005	NV	80.00	239,200.00
Group 1 Arm		0211029309	Nov-2005	01-Jun-2005	TN	75.00	172,500.00
Group 1 Arm		0291000529	Dec-2005	01-Jul-2005	FL	91.26	123,200.00
Group 1 Arm		0391012395	Nov-2005	01-Jun-2005	AL	80.00	61,200.00
Group 1 Arm		0511035370	Nov-2005	01-Jun-2005	WA	89.30	102,700.00
Group 1 Arm		0521025050	Oct-2005	01-Jul-2005	NE	80.00	167,200.00
Group 1 Arm		0551006032	Oct-2005	01-Jun-2005	TX	90.00	168,300.00
Group 1 Arm		0591000273	Nov-2005	01-Jul-2005	MI	80.00	120,000.00
Group 1 Arm		0591000300	Dec-2005	01-Jul-2005	MI	77.61	52,000.00
Group 1 Arm		0651008269	Nov-2005	01-Jun-2005	FL	70.00	217,000.00
Group 1 Arm		0711007019	Oct-2005	01-Jul-2005	CT	90.00	196,200.00
Group 1 Arm		0741010966	Dec-2005	01-Jun-2005	FL	67.07	82,500.00
Group 1 Arm		0761009752	Nov-2005	01-Jul-2005	IN	73.17	60,000.00
Group 1 Arm		0841005495	Dec-2005	01-Jul-2005	MI	90.00	133,200.00
Group 1 Fixed		0061058660	Nov-2005	01-Jul-2005	OH	90.00	139,500.00
Group 1 Fixed		0141047143	Dec-2005	01-Jul-2005	CT	73.00	105,850.00
Group 1 Fixed		0291000518	Sep-2005	01-Jul-2005	GA	80.00	114,000.00
Group 2 Arm		0011074838	Oct-2005	01-Jun-2005	CA	77.58	384,000.00
Group 2 Arm		0041066443	Oct-2005	01-Jul-2005	IL	78.26	360,000.00
Group 2 Arm		0041067667	Oct-2005	01-Jul-2005	IL	80.00	150,400.00
Group 2 Arm		0051057619	Oct-2005	01-Jun-2005	GA	95.00	133,000.00
Group 2 Arm		0061058290	Nov-2005	01-Jun-2005	OH	90.00	121,500.00
Group 2 Arm		0061058446	Dec-2005	01-Jun-2005	OH	80.00	116,800.00
Group 2 Arm		0071066100	Dec-2005	01-Jun-2005	FL	80.00	136,000.00
Group 2 Arm		0071066439	Nov-2005	01-Jul-2005	FL	59.62	155,000.00
Group 2 Arm		0101046561	Dec-2005	01-Jun-2005	TX	80.00	496,000.00
Group 2 Arm		0101047269	Nov-2005	01-Jun-2005	TX	80.00	102,320.00
Group 2 Arm		0101047577	Sep-2005	01-Jun-2005	TX	80.00	121,236.00
Group 2 Arm		0121039985	Dec-2005	01-Jul-2005	MN	80.00	326,400.00
Group 2 Arm		0211028709	Nov-2005	01-Jun-2005	GA	80.00	96,000.00
Group 2 Arm		0211029792	Nov-2005	01-Jun-2005	GA	80.00	115,920.00
Group 2 Arm		0231064640	Sep-2005	01-Jun-2005	MA	84.40	276,500.00
Group 2 Arm		0321026017	Dec-2005	01-Jun-2005	UT	80.00	152,000.00
Group 2 Arm		0371025866	Dec-2005	01-Jul-2005	FL	59.62	110,000.00
Group 2 Arm		0391012250	Dec-2005	01-Jul-2005	TN	85.00	57,800.00
Group 2 Arm		0391012353	Nov-2005	01-Jun-2005	TN	80.00	140,000.00
Group 2 Arm		0521025469	Nov-2005	01-Jul-2005	OH	80.00	96,000.00
Group 2 Arm		0641008786	Nov-2005	01-Jun-2005	TX	90.00	80,100.00
Group 2 Arm		0671004251	Dec-2005	01-Jul-2005	CA	80.00	172,000.00
Group 2 Arm		0681005752	Dec-2005	01-Jun-2005	NH	80.00	211,120.00
Group 2 Arm		0681005998	Dec-2005	01-Jun-2005	VT	54.95	100,000.00
Group 2 Arm		0691002984	Dec-2005	01-Jun-2005	MD	80.00	250,400.00
Group 2 Arm		0841004918	Nov-2005	01-Jun-2005	MI	80.00	67,200.00
Group 2 Arm		0841005389	Dec-2005	01-Jul-2005	MI	75.00	116,250.00
Group 2 Fixed		0171025968	Nov-2005	01-Jul-2005	AZ	54.35	70,000.00
Group 2 Fixed		0211029557	Oct-2005	01-Jul-2005	MS	80.00	110,400.00
Group 2 Fixed		0621008747	Dec-2005	01-Jul-2005	FL	90.00	180,000.00

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

Group	Loan Number	Current Principal Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
Group 1 Arm	0051057847	219,148.49	01-Aug-2005	2	7.900%	5,545.96
Group 1 Arm	0121039512	245,540.94	01-Aug-2005	2	8.690%	6,860.77
Group 1 Arm	0121039790	211,068.04	01-Oct-2005	0	6.700%	2,250.38
Group 1 Arm	0131032147	87,255.29	01-Oct-2005	0	8.050%	1,126.66
Group 1 Arm	0171025383	238,968.00	01-Dec-2005	(1)	7.000%	1,334.24
Group 1 Arm	0211029309	171,772.55	01-Nov-2005	0	8.440%	2,331.13
Group 1 Arm	0291000529	122,585.21	01-Dec-2005	(1)	7.000%	685.02
Group 1 Arm	0391012395	61,109.91	01-Aug-2005	2	9.550%	1,882.81
Group 1 Arm	0511035370	102,230.88	01-Nov-2005	0	7.450%	1,218.72
Group 1 Arm	0521025050	166,327.92	01-Dec-2005	(1)	7.200%	957.16
Group 1 Arm	0551006032	167,941.35	01-Aug-2005	2	7.750%	4,166.01
Group 1 Arm	0591000273	119,684.12	01-Nov-2005	0	9.250%	1,785.77
Group 1 Arm	0591000300	51,952.81	01-Aug-2005	2	9.900%	1,661.32
Group 1 Arm	0651008269	215,617.63	01-Dec-2005	(1)	6.550%	1,124.06
Group 1 Arm	0711007019	195,656.06	01-Nov-2005	0	9.000%	2,837.82
Group 1 Arm	0741010966	82,439.59	01-Jul-2005	3	10.900%	3,638.09
Group 1 Arm	0761009752	59,859.82	01-Nov-2005	0	11.540%	1,121.57
Group 1 Arm	0841005495	132,392.83	01-Dec-2005	(1)	5.990%	628.41
Group 1 Fixed	0061058660	138,911.53	01-Dec-2005	(1)	7.850%	874.62
Group 1 Fixed	0141047143	105,379.71	01-Nov-2005	0	11.600%	1,990.66
Group 1 Fixed	0291000518	113,592.47	01-Nov-2005	0	7.750%	1,410.95

Group 2 Arm	0011074838	383,789.80	01-Jun-2005	4	8.990%	13,871.61
Group 2 Arm	0041066443	358,700.13	01-Nov-2005	0	7.700%	4,425.59
Group 2 Arm	0041067667	149,794.44	01-Nov-2005	0	7.150%	1,710.86
Group 2 Arm	0051057619	132,369.03	01-Dec-2005	(1)	8.050%	855.47
Group 2 Arm	0061058290	120,794.01	01-Dec-2005	(1)	7.025%	677.53
Group 2 Arm	0061058446	115,867.13	01-Dec-2005	(1)	5.350%	488.18
Group 2 Arm	0071066100	135,850.50	01-Dec-2005	(1)	7.300%	792.46
Group 2 Arm	0071066439	154,402.74	01-Dec-2005	(1)	8.300%	1,030.02
Group 2 Arm	0101046561	493,345.78	01-Nov-2005	0	7.950%	6,292.40
Group 2 Arm	0101047269	101,623.09	01-Dec-2005	(1)	6.200%	500.15
Group 2 Arm	0101047577	120,643.31	01-Dec-2005	(1)	7.900%	764.62
Group 2 Arm	0121039985	325,623.22	01-Oct-2005	0	8.640%	4,524.78
Group 2 Arm	0211028709	95,782.77	01-Aug-2005	2	7.450%	2,280.19
Group 2 Arm	0211029792	115,694.43	01-Aug-2005	2	8.200%	3,043.60
Group 2 Arm	0231064640	275,548.50	01-Oct-2005	0	7.940%	3,507.41
Group 2 Arm	0321026017	152,000.00	01-Nov-2005	0	6.050%	1,456.66
Group 2 Arm	0371025866	109,450.00	01-Dec-2005	(1)	6.990%	610.70
Group 2 Arm	0391012250	57,734.61	01-Aug-2005	2	8.850%	1,644.01
Group 2 Arm	0391012353	139,426.90	01-Nov-2005	0	8.000%	1,789.93
Group 2 Arm	0521025469	95,912.88	01-Aug-2005	2	9.900%	3,067.08
Group 2 Arm	0641008786	79,454.49	01-Nov-2005	0	7.625%	970.83
Group 2 Arm	0671004251	171,294.46	01-Dec-2005	(1)	7.990%	1,098.48
Group 2 Arm	0681005752	211,120.00	01-Dec-2005	(1)	7.500%	1,266.72
Group 2 Arm	0681005998	99,319.06	01-Dec-2005	(1)	9.000%	720.50
Group 2 Arm	0691002984	249,364.60	01-Nov-2005	0	7.950%	3,180.51
Group 2 Arm	0841004918	66,902.97	01-Dec-2005	(1)	8.400%	451.88
Group 2 Arm	0841005389	115,862.64	01-Nov-2005	0	8.100%	1,506.71
Group 2 Fixed	0171025968	33,224.36	01-Dec-2005	(1)	8.990%	242.86
Group 2 Fixed	0211029557	109,940.85	01-Jan-2006	(2)	8.700%	0.00
Group 2 Fixed	0621008747	179,429.88	01-Nov-2005	0	8.350%	2,408.12

</TABLE>
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Realized Loss Detail Report - Loans with Losses during Current Period

Summary

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

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

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

No losses this period.

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

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

No losses this period.

</TABLE>

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Realized Loss Report - Collateral

Summary

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

<CAPTION>

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

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<CAPTION>

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

<CAPTION>

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

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Group 1 Arm

<CAPTION>

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

<CAPTION>

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

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

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<CAPTION>

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

<CAPTION>

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

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Group 1 Fixed

<CAPTION>

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

<CAPTION>

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

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

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<CAPTION>

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

<CAPTION>

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

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Group 2 Arm

<CAPTION>

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

<CAPTION>

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

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<CAPTION>

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

<CAPTION>

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

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Group 2 Fixed

<CAPTION>

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

<CAPTION>

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

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<CAPTION>

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

<CAPTION>

CDR: Current vs 12mo Average*

Loss Severity: Current vs 12mo Average*

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

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<FN>

Calculation Methodology:

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

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

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

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

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Prepayment Detail - Prepayments during Current Period

Summary

Group	Loans Paid In Full				Repurchased Loans			
	Count	Original Principal Balance	Current Principal Balance	Count	Original Principal Balance	Current Principal Balance		
Group 1 Arm	77	14,130,897.20	14,085,002.83	0	0.00	0.00		
Group 1 Fixed	7	1,048,336.00	1,043,853.82	0	0.00	0.00		
Group 2 Arm	78	17,857,117.60	17,802,519.07	0	0.00	0.00		
Group 2 Fixed	15	2,395,251.00	2,382,930.09	0	0.00	0.00		
Total	177	35,431,601.80	35,314,305.81	0	0.00	0.00		

</TABLE>

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Prepayment Detail - Prepayments during Current Period (continued)

Summary

Group	Substitution Loans				Liquidated Loans				Curtailments
	Count	Original Principal Balance	Current Principal Balance	Count	Original Principal Balance	Current Principal Balance	Curtailment Amount		
Group 1 Arm	0	0.00	0.00	0	0.00	0.00	117,733.34		
Group 1 Fixed	0	0.00	0.00	0	0.00	0.00	6,768.87		
Group 2 Arm	0	0.00	0.00	0	0.00	0.00	16,467.42		
Group 2 Fixed	0	0.00	0.00	0	0.00	0.00	8,257.08		
Total	0	0.00	0.00	0	0.00	0.00	149,226.71		

</TABLE>

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Prepayment Loan Detail - Prepayments during Current Period

<s>	Group	<c>	Loan Number	State	LTV at Origination	<c>	First Payment Date	<c>	Original Principal Balance	<c>	Prepayment Amount
	Group 1 Arm		0011074601	CA	75.00		01-Jun-2005		195,000.00		193,808.07
	Group 1 Arm		0011075131	CA	80.00		01-Jun-2005		320,000.00		318,642.39
	Group 1 Arm		0021064058	CA	80.00		01-Jun-2005		318,980.00		318,980.00
	Group 1 Arm		0021064846	CA	36.36		01-Jul-2005		200,000.00		198,949.60
	Group 1 Arm		0041066871	MO	75.00		01-Jun-2005		82,500.00		82,301.05
	Group 1 Arm		0041066938	MO	75.00		01-Jun-2005		75,000.00		74,811.26
	Group 1 Arm		0041067107	MO	85.00		01-Jul-2005		164,050.00		163,566.19
	Group 1 Arm		0071064812	FL	80.00		01-Jul-2005		134,400.00		134,053.49
	Group 1 Arm		0071065808	FL	80.00		01-Jun-2005		224,000.00		223,262.03
	Group 1 Arm		0071066713	FL	75.00		01-Jul-2005		229,500.00		228,671.38
	Group 1 Arm		0081055330	VA	80.00		01-Jul-2005		192,000.00		191,139.48
	Group 1 Arm		0081055412	VA	90.00		01-Jul-2005		145,800.00		145,127.34
	Group 1 Arm		0081055488	VA	75.00		01-Jun-2005		120,000.00		119,581.50
	Group 1 Arm		0081055622	VA	75.00		01-Jun-2005		120,000.00		119,638.74
	Group 1 Arm		0121039786	IL	80.00		01-Jun-2005		140,000.00		147,506.86
	Group 1 Arm		0121040296	WI	80.00		01-Jul-2005		140,000.00		139,607.83
	Group 1 Arm		0131032795	OH	65.00		01-Jul-2005		55,250.00		55,173.71
	Group 1 Arm		0141047278	MA	73.25		01-Jun-2005		282,000.00		280,228.87
	Group 1 Arm		0141047505	NY	68.85		01-Jul-2005		210,000.00		209,120.67
	Group 1 Arm		0161041002	MA	35.40		01-Jun-2005		111,500.00		111,001.29
	Group 1 Arm		0161041585	MA	58.33		01-Jun-2005		245,000.00		245,000.00
	Group 1 Arm		0161041672	MA	55.36		01-Jul-2005		155,000.00		154,205.84
	Group 1 Arm		0161041761	CT	70.00		01-Jul-2005		129,500.00		129,022.99
	Group 1 Arm		0161041886	MA	68.75		01-Jul-2005		165,000.00		164,314.49
	Group 1 Arm		0161041932	MA	72.75		01-Jul-2005		299,000.00		297,733.78
	Group 1 Arm		0171025264	AZ	75.00		01-May-2005		240,000.00		239,284.80
	Group 1 Arm		0171025522	AZ	80.00		01-Jun-2005		295,920.00		295,559.74
	Group 1 Arm		0171025728	AZ	80.00		01-Jun-2005		164,600.00		163,737.67
	Group 1 Arm		0211028620	VA	80.00		01-Jun-2005		178,000.00		177,326.58
	Group 1 Arm		0211029942	AZ	80.00		02-Jun-2005		211,350.00		210,586.73
	Group 1 Arm		0231063478	NJ	78.16		01-Jun-2005		297,000.00		295,367.09
	Group 1 Arm		0231063647	NJ	24.27		01-Jun-2005		150,000.00		149,175.11
	Group 1 Arm		0231065558	MA	58.87		01-Jul-2005		209,000.00		208,492.90
	Group 1 Arm		0231066174	NH	79.61		01-Jun-2005		162,000.00		161,446.60
	Group 1 Arm		0231066749	NJ	65.74		01-Jul-2005		95,000.00		94,739.34
	Group 1 Arm		0271021538	NY	75.00		01-Jun-2005		228,750.00		228,750.00
	Group 1 Arm		0311027166	NJ	75.00		01-Jun-2005		225,000.00		225,000.00
	Group 1 Arm		0331035625	NY	84.96		01-Jun-2005		339,000.00		337,304.90
	Group 1 Arm		0331036826	NJ	53.33		01-Jun-2005		208,000.00		206,920.80
	Group 1 Arm		0331037162	NJ	68.00		01-Jun-2005		187,000.00		185,734.47
	Group 1 Arm		0371025372	FL	65.00		01-Jun-2005		123,500.00		123,096.00
	Group 1 Arm		0371025881	FL	85.00		01-Jun-2005		212,585.00		211,660.91
	Group 1 Arm		0381020723	MA	38.31		01-Jun-2005		100,000.00		99,367.20
	Group 1 Arm		0381020853	MA	38.81		01-Jun-2005		163,000.00		162,396.93
	Group 1 Arm		0401000916	AZ	49.70		01-Jun-2005		84,000.00		83,679.59
	Group 1 Arm		0401001431	VA	84.89		01-Jun-2005		199,500.00		198,911.65
	Group 1 Arm		0401001803	CA	83.33		01-Jul-2005		350,000.00		349,893.75
	Group 1 Arm		0511034672	CA	80.00		01-Jun-2005		306,400.00		306,361.74
	Group 1 Arm		0551006205	TX	95.00		01-Jun-2005		95,000.00		94,655.61
	Group 1 Arm		0561002449	FL	80.00		01-Jun-2005		159,587.20		158,863.97
	Group 1 Arm		0611015958	NY	47.83		01-Jun-2005		220,000.00		220,000.00
	Group 1 Arm		0611016208	FL	80.00		01-Jun-2005		144,000.00		143,428.04
	Group 1 Arm		0611016649	FL	80.00		01-Jul-2005		192,000.00		191,340.63
	Group 1 Arm		0631007439	CA	69.89		01-Jun-2005		311,000.00		311,000.00
	Group 1 Arm		0631007638	CA	80.00		01-Jul-2005		216,000.00		215,188.42
	Group 1 Arm		0651009686	FL	88.72		01-Jun-2005		173,000.00		173,000.00
	Group 1 Arm		0651009977	MD	75.00		01-Jun-2005		99,000.00		98,758.74
	Group 1 Arm		0651010028	VA	85.00		01-Jul-2005		154,700.00		154,214.96
	Group 1 Arm		0661006423	CA	80.00		01-Jun-2005		176,000.00		175,068.95
	Group 1 Arm		0661006605	CA	75.96		01-Jun-2005		357,000.00		357,000.00
	Group 1 Arm		0661006825	CA	52.86		01-Jun-2005		181,300.00		180,139.74
	Group 1 Arm		0661006981	CA	78.18		01-Jul-2005		344,000.00		342,412.98
	Group 1 Arm		0671004122	CA	83.81		01-Jul-2005		176,000.00		175,148.16
	Group 1 Arm		0681005924	ME	51.52		01-Jun-2005		85,000.00		84,600.01
	Group 1 Arm		0721006851	OK	85.89		01-Jun-2005		70,000.00		69,761.37
	Group 1 Arm		0761009559	IL	65.00		01-Jun-2005		145,600.00		144,667.61
	Group 1 Arm		0761009653	IL	56.85		01-Jun-2005		83,000.00		82,795.56
	Group 1 Arm		0761009931	IL	78.79		01-Jun-2005		104,000.00		103,702.91
	Group 1 Arm		0761010052	IL	75.00		01-Jun-2005		102,750.00		102,353.27
	Group 1 Arm		0781003291	NJ	69.33		01-Jun-2005		156,000.00		155,236.57
	Group 1 Arm		0841004327	MI	65.00		01-Jun-2005		95,225.00		94,952.96
	Group 1 Arm		0841005083	MI	65.00		01-Jun-2005		78,000.00		77,820.65
	Group 1 Arm		0851000855	NJ	65.00		01-Jul-2005		205,400.00		204,658.36
	Group 1 Arm		0851000964	NJ	69.71		01-Jun-2005		145,000.00		145,000.00
	Group 1 Arm		0871000743	NJ	80.00		01-Jun-2005		212,000.00		211,327.76
	Group 1 Arm		0871000879	CT	75.00		01-Jun-2005		131,250.00		130,846.55
	Group 1 Arm		0911000284	CA	78.10		01-Jul-2005		328,000.00		328,815.70
	Group 1 Fixed		0021064261	HI	38.93		01-Jul-2005		163,516.00		163,271.51
	Group 1 Fixed		0031034356	CA	69.94		01-Jul-2005		217,500.00		216,615.62
	Group 1 Fixed		0231065246	MA	80.00		01-Jun-2005		212,720.00		211,669.47

Group 1 Fixed	0231066179	MA	40.57	01-Jun-2005	215,000.00	213,916.45
Group 1 Fixed	0551005728	TX	80.00	01-Jun-2005	64,800.00	64,572.20
Group 1 Fixed	0621007491	FL	14.88	01-Jul-2005	50,000.00	49,888.76
Group 1 Fixed	0691003726	MD	80.00	01-Jun-2005	124,800.00	123,919.81
Group 2 Arm	0011074575	CA	80.00	01-Jun-2005	88,000.00	87,617.51
Group 2 Arm	0011074738	CA	34.78	01-Jun-2005	120,000.00	119,442.47
Group 2 Arm	0011074933	CA	76.33	01-Jun-2005	229,000.00	229,000.00
Group 2 Arm	0011075236	CA	80.00	01-Jul-2005	316,000.00	316,000.00
Group 2 Arm	0021063900	HI	80.00	01-Jun-2005	328,000.00	328,000.00
Group 2 Arm	0021064032	CA	12.36	01-Jun-2005	55,000.00	53,965.78
Group 2 Arm	0021064198	CA	75.00	01-Jun-2005	198,750.00	198,148.40
Group 2 Arm	0021064381	CA	70.00	01-Jun-2005	245,000.00	244,998.48
Group 2 Arm	0021064498	CA	85.00	01-Jul-2005	216,750.00	216,750.00
Group 2 Arm	0021064676	CA	73.00	01-Jul-2005	197,100.00	196,409.38
Group 2 Arm	0031031156	CA	80.00	01-Jun-2005	380,000.00	377,849.73
Group 2 Arm	0031033627	CA	80.00	01-Jun-2005	236,000.00	234,739.41
Group 2 Arm	0031033772	CA	80.00	01-Jun-2005	368,000.00	365,976.72
Group 2 Arm	0031034238	CA	83.13	01-Jun-2005	345,000.00	343,328.11
Group 2 Arm	0031034384	CA	64.47	01-Jul-2005	980,000.00	980,000.00
Group 2 Arm	0031034561	CA	80.00	01-Jul-2005	188,800.00	188,800.00
Group 2 Arm	0051057384	GA	95.00	01-Jun-2005	194,750.00	194,750.00
Group 2 Arm	0051057679	GA	80.00	01-Jun-2005	308,000.00	306,386.38
Group 2 Arm	0071066280	FL	80.00	01-Jul-2005	142,400.00	141,710.78
Group 2 Arm	0081054674	MD	52.97	01-Jun-2005	92,700.00	92,342.78
Group 2 Arm	0081055549	VA	78.57	01-Jun-2005	330,000.00	328,975.03
Group 2 Arm	0121039620	WI	80.00	01-Jun-2005	112,000.00	111,411.98
Group 2 Arm	0131032375	OH	95.00	01-Jun-2005	170,050.00	169,470.32
Group 2 Arm	0141046210	CT	90.00	01-Jun-2005	175,500.00	174,901.76
Group 2 Arm	0161040905	MA	74.47	01-Jun-2005	280,000.00	279,139.35
Group 2 Arm	0161041594	MA	89.87	01-Jun-2005	213,000.00	212,036.58
Group 2 Arm	0171025495	AZ	80.00	01-Jun-2005	83,200.00	83,200.00
Group 2 Arm	0171025550	AZ	80.00	01-Jun-2005	100,318.00	100,318.00
Group 2 Arm	0171026039	AZ	90.00	01-Jul-2005	585,000.00	585,000.00
Group 2 Arm	0211027569	MD	95.00	01-Jun-2005	171,000.00	170,341.11
Group 2 Arm	0211029457	MD	95.00	01-Jun-2005	387,056.00	385,216.79
Group 2 Arm	0231066096	MA	42.96	01-Jun-2005	122,000.00	121,308.76
Group 2 Arm	0231066254	NY	90.00	01-Jun-2005	590,400.00	587,978.31
Group 2 Arm	0311027048	NJ	65.45	01-Jun-2005	137,450.00	136,930.99
Group 2 Arm	0311027091	NJ	74.01	01-Jun-2005	205,000.00	204,035.42
Group 2 Arm	0311027258	NJ	71.90	01-Jul-2005	284,000.00	282,531.10
Group 2 Arm	0311027299	NJ	80.00	01-Jul-2005	164,000.00	164,000.00
Group 2 Arm	0331036787	NY	56.67	01-Jun-2005	289,000.00	287,167.74
Group 2 Arm	0331037064	NY	85.00	01-Jun-2005	306,000.00	304,145.75
Group 2 Arm	0341023639	NC	95.00	01-May-2005	128,250.00	127,611.23
Group 2 Arm	0341024142	NC	95.00	01-Jun-2005	154,375.00	153,643.78
Group 2 Arm	0341024549	NC	75.00	01-Jun-2005	135,000.00	134,558.37
Group 2 Arm	0361024637	MI	30.30	01-Jun-2005	50,000.00	49,804.68
Group 2 Arm	0371025567	FL	79.85	01-Jul-2005	210,400.00	209,851.86
Group 2 Arm	0381021157	MA	75.00	01-Jun-2005	405,000.00	404,999.99
Group 2 Arm	0381021864	RI	80.00	01-Jul-2005	230,400.00	229,713.52
Group 2 Arm	0401001508	AZ	87.74	01-Jul-2005	136,000.00	135,478.23
Group 2 Arm	0511035351	CA	70.00	01-Jun-2005	219,800.00	218,823.44
Group 2 Arm	0561002131	FL	90.00	01-Jun-2005	191,700.00	191,128.90
Group 2 Arm	0621007382	FL	21.28	01-Jun-2005	50,000.00	49,749.96
Group 2 Arm	0621007750	FL	80.00	01-Jun-2005	101,760.00	101,342.60
Group 2 Arm	0621007966	FL	83.21	01-Jun-2005	220,500.00	220,500.00
Group 2 Arm	0631006976	CA	80.00	01-Jul-2005	400,000.00	398,720.05
Group 2 Arm	0631007091	CO	80.00	01-May-2005	102,400.00	101,873.84
Group 2 Arm	0651009653	VA	90.00	01-Jun-2005	256,500.00	255,634.53
Group 2 Arm	0651009939	NJ	70.00	01-Jul-2005	255,500.00	254,499.73
Group 2 Arm	0651009943	OH	80.00	01-Jun-2005	136,800.00	136,083.31
Group 2 Arm	0661006838	CA	80.00	01-Jun-2005	284,000.00	282,959.88
Group 2 Arm	0661006913	NV	80.00	01-Jun-2005	252,000.00	252,000.00
Group 2 Arm	0661006973	CA	94.75	01-Jun-2005	330,600.00	329,089.84
Group 2 Arm	0671003695	CA	95.00	01-Jun-2005	597,089.00	594,946.49
Group 2 Arm	0671003890	CA	80.00	01-Jun-2005	183,600.00	183,600.00
Group 2 Arm	0681006080	ME	95.00	01-Jul-2005	230,850.00	230,111.31
Group 2 Arm	0691002236	MD	75.00	01-Jun-2005	180,000.00	179,225.34
Group 2 Arm	0691003411	DC	92.27	01-Jun-2005	167,000.00	166,158.45
Group 2 Arm	0691003605	MD	80.00	01-Jun-2005	112,000.00	111,581.38
Group 2 Arm	0691003724	MD	95.00	01-Jul-2005	171,000.00	170,469.24
Group 2 Arm	0701000595	CA	90.00	01-Jun-2005	270,000.00	268,742.05
Group 2 Arm	0731009960	VA	75.00	01-Jun-2005	75,000.00	74,622.06
Group 2 Arm	0731010183	MD	90.00	01-Jun-2005	370,800.00	370,800.00
Group 2 Arm	0731010539	MD	95.00	01-Jul-2005	104,500.00	104,066.69
Group 2 Arm	0761009650	IL	80.00	01-Jul-2005	148,000.00	147,476.19
Group 2 Arm	0761010349	IL	80.43	01-Jul-2005	111,000.00	110,765.82
Group 2 Arm	0781002812	NJ	46.58	01-Jun-2005	170,000.00	169,344.97
Group 2 Arm	0841005117	MI	90.00	01-Jun-2005	225,000.00	224,286.51
Group 2 Arm	0841005382	MI	80.00	01-Jun-2005	58,969.60	58,746.96
Group 2 Arm	0871000574	NJ	77.11	01-Jun-2005	320,000.00	319,056.65
Group 2 Arm	0871000833	NJ	75.36	01-Jun-2005	177,100.00	176,126.30
Group 2 Fixed	0011075240	CA	15.00	01-Jul-2005	59,250.00	59,148.10
Group 2 Fixed	0021063590	CA	20.00	01-Jun-2005	90,000.00	89,736.06
Group 2 Fixed	0031033972	CA	66.67	01-Jun-2005	200,000.00	198,941.98

Group 2 Fixed	0031034257	CA	35.83	01-Jul-2005	207,821.00	207,435.40
Group 2 Fixed	0081055542	VA	85.00	01-Jul-2005	108,800.00	108,547.60
Group 2 Fixed	0151028443	PA	70.00	01-Jun-2005	94,500.00	94,212.56
Group 2 Fixed	0231064395	CT	90.00	01-May-2005	83,430.00	82,856.06
Group 2 Fixed	0231065898	CT	54.04	01-Jun-2005	308,000.00	306,290.27
Group 2 Fixed	0231066570	NY	49.38	01-Jun-2005	400,000.00	397,648.59
Group 2 Fixed	0271021699	CT	11.56	01-Jun-2005	50,500.00	50,322.48
Group 2 Fixed	0371024744	FL	80.00	01-Jun-2005	156,000.00	155,416.94
Group 2 Fixed	0661007012	CA	83.65	01-Jun-2005	142,200.00	139,649.24
Group 2 Fixed	0661007201	CA	16.39	01-Jul-2005	50,000.00	49,914.94
Group 2 Fixed	0681006005	MA	78.13	01-Jul-2005	318,750.00	317,297.55
Group 2 Fixed	0871001151	NJ	90.00	01-Jul-2005	126,000.00	125,512.32

</TABLE>
<TABLE>
<CAPTION>

Prepayment Loan Detail - Prepayments during Current Period (continued)

Group	Loan Number	PIF Type	Months Delinquent	Current Loan Rate	Original Term	Seasoning
<s>	<c>	<c>	<c>	<c>	<c>	<c>
Group 1 Arm	0011074601	Loan Paid in Full	(1)	5.950%	360	6
Group 1 Arm	0011075131	Loan Paid in Full	0	8.400%	360	6
Group 1 Arm	0021064058	Loan Paid in Full	0	6.350%	360	6
Group 1 Arm	0021064846	Loan Paid in Full	0	5.800%	360	5
Group 1 Arm	0041066871	Loan Paid in Full	(1)	10.550%	360	6
Group 1 Arm	0041066938	Loan Paid in Full	0	10.350%	360	6
Group 1 Arm	0041067107	Loan Paid in Full	0	8.700%	360	5
Group 1 Arm	0071064812	Loan Paid in Full	0	9.350%	360	5
Group 1 Arm	0071065808	Loan Paid in Full	0	9.350%	360	6
Group 1 Arm	0071066713	Loan Paid in Full	(1)	7.700%	360	5
Group 1 Arm	0081055330	Loan Paid in Full	(1)	6.600%	360	5
Group 1 Arm	0081055412	Loan Paid in Full	0	6.450%	360	5
Group 1 Arm	0081055488	Loan Paid in Full	0	8.800%	360	6
Group 1 Arm	0081055622	Loan Paid in Full	0	9.500%	360	6
Group 1 Arm	0121039786	Loan Paid in Full	0	9.050%	360	6
Group 1 Arm	0121040296	Loan Paid in Full	(1)	8.950%	360	5
Group 1 Arm	0131032795	Loan Paid in Full	0	12.250%	360	5
Group 1 Arm	0141047278	Loan Paid in Full	(1)	5.800%	360	6
Group 1 Arm	0141047505	Loan Paid in Full	0	6.950%	360	5
Group 1 Arm	0161041002	Loan Paid in Full	1	7.650%	360	6
Group 1 Arm	0161041585	Loan Paid in Full	(2)	6.400%	360	6
Group 1 Arm	0161041672	Loan Paid in Full	0	5.900%	360	5
Group 1 Arm	0161041761	Loan Paid in Full	0	7.600%	360	5
Group 1 Arm	0161041886	Loan Paid in Full	(1)	6.990%	360	5
Group 1 Arm	0161041932	Loan Paid in Full	(1)	6.900%	360	5
Group 1 Arm	0171025264	Loan Paid in Full	0	10.300%	360	7
Group 1 Arm	0171025522	Loan Paid in Full	0	8.100%	360	6
Group 1 Arm	0171025728	Loan Paid in Full	0	6.750%	360	6
Group 1 Arm	0211028620	Loan Paid in Full	0	8.390%	360	6
Group 1 Arm	0211029942	Loan Paid in Full	(1)	7.700%	360	6
Group 1 Arm	0231063478	Loan Paid in Full	0	6.500%	360	6
Group 1 Arm	0231063647	Loan Paid in Full	0	6.500%	360	6
Group 1 Arm	0231065558	Loan Paid in Full	0	9.640%	360	5
Group 1 Arm	0231066174	Loan Paid in Full	(1)	8.890%	360	6
Group 1 Arm	0231066749	Loan Paid in Full	0	9.050%	360	5
Group 1 Arm	0271021538	Loan Paid in Full	0	7.700%	360	6
Group 1 Arm	0311027166	Loan Paid in Full	0	5.990%	360	6
Group 1 Arm	0331035625	Loan Paid in Full	0	6.990%	360	6
Group 1 Arm	0331036826	Loan Paid in Full	(1)	6.800%	360	6
Group 1 Arm	0331037162	Loan Paid in Full	(1)	5.400%	360	6
Group 1 Arm	0371025372	Loan Paid in Full	(1)	9.100%	360	6
Group 1 Arm	0371025881	Loan Paid in Full	(1)	7.700%	360	6
Group 1 Arm	0381020723	Loan Paid in Full	(1)	5.950%	360	6
Group 1 Arm	0381020853	Loan Paid in Full	(1)	8.500%	360	6
Group 1 Arm	0401000916	Loan Paid in Full	0	8.350%	360	6
Group 1 Arm	0401001431	Loan Paid in Full	0	9.600%	360	6
Group 1 Arm	0401001803	Loan Paid in Full	(1)	6.150%	360	5
Group 1 Arm	0511034672	Loan Paid in Full	(1)	5.850%	360	6
Group 1 Arm	0551006205	Loan Paid in Full	0	8.600%	360	6
Group 1 Arm	0561002449	Loan Paid in Full	(1)	7.490%	360	6
Group 1 Arm	0611015958	Loan Paid in Full	(1)	6.400%	360	6
Group 1 Arm	0611016208	Loan Paid in Full	0	8.150%	360	6
Group 1 Arm	0611016649	Loan Paid in Full	0	7.950%	360	5
Group 1 Arm	0631007439	Loan Paid in Full	0	5.500%	360	6
Group 1 Arm	0631007638	Loan Paid in Full	0	7.500%	360	5
Group 1 Arm	0651009686	Loan Paid in Full	0	7.600%	360	6
Group 1 Arm	0651009977	Loan Paid in Full	0	10.500%	360	6
Group 1 Arm	0651010028	Loan Paid in Full	0	8.400%	360	5
Group 1 Arm	0661006423	Loan Paid in Full	0	6.700%	360	6
Group 1 Arm	0661006605	Loan Paid in Full	0	5.700%	360	6
Group 1 Arm	0661006825	Loan Paid in Full	0	5.700%	360	6
Group 1 Arm	0661006981	Loan Paid in Full	0	6.450%	360	5

Group 1 Arm	0671004122	Loan Paid in Full	0	6.200%	360	5
Group 1 Arm	0681005924	Loan Paid in Full	0	7.300%	360	6
Group 1 Arm	0721006851	Loan Paid in Full	(1)	8.900%	360	6
Group 1 Arm	0761009559	Loan Paid in Full	(1)	8.250%	360	6
Group 1 Arm	0761009653	Loan Paid in Full	0	10.450%	360	6
Group 1 Arm	0761009931	Loan Paid in Full	0	9.750%	360	6
Group 1 Arm	0761010052	Loan Paid in Full	0	8.290%	360	6
Group 1 Arm	0781003291	Loan Paid in Full	0	7.100%	360	6
Group 1 Arm	0841004327	Loan Paid in Full	(1)	9.750%	360	6
Group 1 Arm	0841005083	Loan Paid in Full	0	10.800%	360	6
Group 1 Arm	0851000855	Loan Paid in Full	(1)	7.700%	360	5
Group 1 Arm	0851000964	Loan Paid in Full	(1)	7.100%	360	6
Group 1 Arm	0871000743	Loan Paid in Full	0	9.250%	360	6
Group 1 Arm	0871000879	Loan Paid in Full	0	9.400%	360	6
Group 1 Arm	0911000284	Loan Paid in Full	(1)	7.700%	360	5
Group 1 Fixed	0021064261	Loan Paid in Full	0	11.890%	360	5
Group 1 Fixed	0031034356	Loan Paid in Full	0	7.100%	360	5
Group 1 Fixed	0231065246	Loan Paid in Full	0	7.275%	360	6
Group 1 Fixed	0231066179	Loan Paid in Full	0	7.100%	360	6
Group 1 Fixed	0551005728	Loan Paid in Full	(1)	8.750%	360	6
Group 1 Fixed	0621007491	Loan Paid in Full	0	10.050%	360	5
Group 1 Fixed	0691003726	Loan Paid in Full	(1)	8.200%	360	6
Group 2 Arm	0011074575	Loan Paid in Full	(1)	7.700%	360	6
Group 2 Arm	0011074738	Loan Paid in Full	(1)	7.400%	360	6
Group 2 Arm	0011074933	Loan Paid in Full	(1)	5.990%	360	6
Group 2 Arm	0011075236	Loan Paid in Full	0	5.875%	360	5
Group 2 Arm	0021063900	Loan Paid in Full	(1)	7.050%	360	6
Group 2 Arm	0021064032	Loan Paid in Full	0	8.750%	360	6
Group 2 Arm	0021064198	Loan Paid in Full	0	9.500%	360	6
Group 2 Arm	0021064381	Loan Paid in Full	0	7.400%	360	6
Group 2 Arm	0021064498	Loan Paid in Full	(1)	6.990%	360	5
Group 2 Arm	0021064676	Loan Paid in Full	0	7.850%	360	5
Group 2 Arm	0031031156	Loan Paid in Full	0	6.350%	360	6
Group 2 Arm	0031033627	Loan Paid in Full	0	6.650%	360	6
Group 2 Arm	0031033772	Loan Paid in Full	0	6.500%	360	6
Group 2 Arm	0031034238	Loan Paid in Full	(1)	7.150%	360	6
Group 2 Arm	0031034384	Loan Paid in Full	(1)	6.350%	360	5
Group 2 Arm	0031034561	Loan Paid in Full	(1)	7.350%	360	5
Group 2 Arm	0051057384	Loan Paid in Full	0	8.000%	360	6
Group 2 Arm	0051057679	Loan Paid in Full	(1)	6.750%	360	6
Group 2 Arm	0071066280	Loan Paid in Full	(1)	6.200%	360	5
Group 2 Arm	0081054674	Loan Paid in Full	0	8.300%	360	6
Group 2 Arm	0081055549	Loan Paid in Full	(1)	9.350%	360	6
Group 2 Arm	0121039620	Loan Paid in Full	(1)	7.100%	360	6
Group 2 Arm	0131032375	Loan Paid in Full	(1)	8.900%	360	6
Group 2 Arm	0141046210	Loan Paid in Full	0	8.900%	360	6
Group 2 Arm	0161040905	Loan Paid in Full	0	9.400%	360	6
Group 2 Arm	0161041594	Loan Paid in Full	(1)	7.500%	360	6
Group 2 Arm	0171025495	Loan Paid in Full	(1)	7.550%	360	6
Group 2 Arm	0171025550	Loan Paid in Full	(1)	7.350%	360	6
Group 2 Arm	0171026039	Loan Paid in Full	0	8.150%	360	5
Group 2 Arm	0211027569	Loan Paid in Full	(1)	8.300%	360	6
Group 2 Arm	0211029457	Loan Paid in Full	0	7.250%	360	6
Group 2 Arm	0231066096	Loan Paid in Full	0	6.350%	360	6
Group 2 Arm	0231066254	Loan Paid in Full	0	7.990%	360	6
Group 2 Arm	0311027048	Loan Paid in Full	0	8.400%	360	6
Group 2 Arm	0311027091	Loan Paid in Full	0	7.300%	360	6
Group 2 Arm	0311027258	Loan Paid in Full	0	5.850%	360	5
Group 2 Arm	0311027299	Loan Paid in Full	(1)	6.300%	360	5
Group 2 Arm	0331036787	Loan Paid in Full	0	5.750%	360	6
Group 2 Arm	0331037064	Loan Paid in Full	0	5.990%	360	6
Group 2 Arm	0341023639	Loan Paid in Full	0	7.990%	360	7
Group 2 Arm	0341024142	Loan Paid in Full	0	7.450%	360	6
Group 2 Arm	0341024549	Loan Paid in Full	(1)	9.100%	360	6
Group 2 Arm	0361024637	Loan Paid in Full	(1)	8.300%	360	6
Group 2 Arm	0371025567	Loan Paid in Full	(1)	9.300%	360	5
Group 2 Arm	0381021157	Loan Paid in Full	0	6.490%	360	6
Group 2 Arm	0381021864	Loan Paid in Full	0	8.650%	360	5
Group 2 Arm	0401001508	Loan Paid in Full	(1)	7.300%	360	5
Group 2 Arm	0511035351	Loan Paid in Full	0	7.590%	360	6
Group 2 Arm	0561002131	Loan Paid in Full	0	9.550%	360	6
Group 2 Arm	0621007382	Loan Paid in Full	0	6.990%	360	6
Group 2 Arm	0621007750	Loan Paid in Full	0	7.990%	360	6
Group 2 Arm	0621007966	Loan Paid in Full	(1)	7.350%	360	6
Group 2 Arm	0631006976	Loan Paid in Full	(1)	8.300%	360	5
Group 2 Arm	0631007091	Loan Paid in Full	0	7.650%	360	7
Group 2 Arm	0651009653	Loan Paid in Full	0	8.950%	360	6
Group 2 Arm	0651009939	Loan Paid in Full	(1)	7.300%	360	5
Group 2 Arm	0651009943	Loan Paid in Full	0	6.750%	360	6
Group 2 Arm	0661006838	Loan Paid in Full	0	8.550%	360	6
Group 2 Arm	0661006913	Loan Paid in Full	0	6.250%	360	6
Group 2 Arm	0661006973	Loan Paid in Full	(1)	7.450%	360	6
Group 2 Arm	0671003695	Loan Paid in Full	0	8.650%	360	6
Group 2 Arm	0671003890	Loan Paid in Full	(1)	6.400%	360	6
Group 2 Arm	0681006080	Loan Paid in Full	0	8.300%	360	5

Group 2 Arm	0691002236	Loan Paid in Full	0	7.750%	360	6
Group 2 Arm	0691003411	Loan Paid in Full	0	6.950%	360	6
Group 2 Arm	0691003605	Loan Paid in Full	(1)	8.450%	360	6
Group 2 Arm	0691003724	Loan Paid in Full	(1)	8.450%	360	5
Group 2 Arm	0701000595	Loan Paid in Full	(1)	7.350%	360	6
Group 2 Arm	0731009960	Loan Paid in Full	(1)	6.950%	360	6
Group 2 Arm	0731010183	Loan Paid in Full	0	6.250%	360	6
Group 2 Arm	0731010539	Loan Paid in Full	0	7.000%	360	5
Group 2 Arm	0761009650	Loan Paid in Full	(1)	7.800%	360	5
Group 2 Arm	0761010349	Loan Paid in Full	(1)	10.580%	360	5
Group 2 Arm	0781002812	Loan Paid in Full	0	8.300%	360	6
Group 2 Arm	0841005117	Loan Paid in Full	1	9.250%	360	6
Group 2 Arm	0841005382	Loan Paid in Full	(1)	8.400%	360	6
Group 2 Arm	0871000574	Loan Paid in Full	0	9.600%	360	6
Group 2 Arm	0871000833	Loan Paid in Full	0	6.500%	360	6
Group 2 Fixed	0011075240	Loan Paid in Full	0	11.250%	360	5
Group 2 Fixed	0021063590	Loan Paid in Full	(1)	9.625%	360	6
Group 2 Fixed	0031033972	Loan Paid in Full	0	6.700%	360	6
Group 2 Fixed	0031034257	Loan Paid in Full	(1)	10.900%	360	5
Group 2 Fixed	0081055542	Loan Paid in Full	(1)	9.900%	360	5
Group 2 Fixed	0151028443	Loan Paid in Full	0	9.450%	360	6
Group 2 Fixed	0231064395	Loan Paid in Full	(1)	7.990%	360	7
Group 2 Fixed	0231065898	Loan Paid in Full	0	6.450%	360	6
Group 2 Fixed	0231066570	Loan Paid in Full	0	6.150%	360	6
Group 2 Fixed	0271021699	Loan Paid in Full	0	8.750%	360	6
Group 2 Fixed	0371024744	Loan Paid in Full	0	8.450%	360	6
Group 2 Fixed	0661007012	Loan Paid in Full	0	7.800%	180	6
Group 2 Fixed	0661007201	Loan Paid in Full	0	11.300%	360	5
Group 2 Fixed	0681006005	Loan Paid in Full	(1)	7.750%	360	5
Group 2 Fixed	0871001151	Loan Paid in Full	(1)	7.350%	360	5

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Prepayment - Voluntary Prepayments

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Summary

SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	2.576%	Current Month	26.885%	Current Month	2,365.655%
3 Month Average	2.767%	3 Month Average	28.475%	3 Month Average	3,203.316%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

CPR: Current vs 12mo Average*			PSA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	26.458%	N/A	Sep-2005	4,925.623%	N/A
Oct-2005	34.282%	N/A	Oct-2005	4,654.403%	N/A
Nov-2005	24.258%	N/A	Nov-2005	2,589.889%	N/A
Dec-2005	26.885%	N/A	Dec-2005	2,365.655%	N/A

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

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<CAPTION>

Group 1 Arm

SMM		CPR		PSA	
<s>	<c>	<s>	<c>	<s>	<c>
Current Month	3.200%	Current Month	32.311%	Current Month	2,852.711%
3 Month Average	3.257%	3 Month Average	32.570%	3 Month Average	3,673.779%
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
Feb-2005	N/A	N/A
Mar-2005	N/A	N/A
Apr-2005	N/A	N/A
May-2005	N/A	N/A
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	32.060%	N/A
Oct-2005	39.681%	N/A
Nov-2005	25.717%	N/A
Dec-2005	32.311%	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.

Jan-2005	N/A	N/A
Feb-2005	N/A	N/A
Mar-2005	N/A	N/A
Apr-2005	N/A	N/A
May-2005	N/A	N/A
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	6,007.965%	N/A
Oct-2005	5,411.865%	N/A
Nov-2005	2,756.760%	N/A
Dec-2005	2,852.711%	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 Fixed

SMM	CPR	PSA
<s>	<c>	<s>
Current Month	1.045%	11.844%
3 Month Average	1.738%	18.755%
12 Month Average	0.000%	0.000%

<CAPTION>

CPR: Current vs 12mo Average*

Month	Current	12mo Avg.
<s>	<c>	<c>
Jan-2005	N/A	N/A
Feb-2005	N/A	N/A
Mar-2005	N/A	N/A
Apr-2005	N/A	N/A
May-2005	N/A	N/A
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	11.251%	N/A
Oct-2005	26.885%	N/A
Nov-2005	17.536%	N/A
Dec-2005	11.844%	N/A

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

PSA: Current vs 12mo Average*

Month	Current	12mo Avg.
<s>	<c>	<c>
Jan-2005	N/A	N/A
Feb-2005	N/A	N/A
Mar-2005	N/A	N/A
Apr-2005	N/A	N/A
May-2005	N/A	N/A
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	2,136.801%	N/A
Oct-2005	3,696.646%	N/A
Nov-2005	1,890.187%	N/A
Dec-2005	1,050.112%	N/A

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

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Group 2 Arm

SMM	CPR	PSA
<s>	<c>	<s>
Current Month	2.556%	26.704%
3 Month Average	2.823%	28.987%
12 Month Average	0.000%	0.000%

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CPR: Current vs 12mo Average*

Month	Current	12mo Avg.
<s>	<c>	<c>
Jan-2005	N/A	N/A
Feb-2005	N/A	N/A
Mar-2005	N/A	N/A
Apr-2005	N/A	N/A
May-2005	N/A	N/A
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	26.061%	N/A
Oct-2005	34.255%	N/A
Nov-2005	26.002%	N/A
Dec-2005	26.704%	N/A

PSA: Current vs 12mo Average*

Month	Current	12mo Avg.
<s>	<c>	<c>
Jan-2005	N/A	N/A
Feb-2005	N/A	N/A
Mar-2005	N/A	N/A
Apr-2005	N/A	N/A
May-2005	N/A	N/A
Jun-2005	N/A	N/A
Jul-2005	N/A	N/A
Aug-2005	N/A	N/A
Sep-2005	4,802.498%	N/A
Oct-2005	4,616.995%	N/A
Nov-2005	2,759.280%	N/A
Dec-2005	2,337.821%	N/A

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<CAPTION>
 Group 2 Fixed

SMM	<c>	CPR	<c>	PSA	<c>
<s>		<s>		<s>	
Current Month	1.769%	Current Month	19.279%	Current Month	1,712.483%
3 Month Average	1.608%	3 Month Average	17.654%	3 Month Average	1,973.711%
12 Month Average	0.000%	12 Month Average	0.000%	12 Month Average	0.000%

<CAPTION>

CPR: Current vs 12mo Average*			PSA: Current vs 12mo Average*		
Month	Current	12mo Avg.	Month	Current	12mo Avg.
<s>	<c>	<c>	<s>	<c>	<c>
Jan-2005	N/A	N/A	Jan-2005	N/A	N/A
Feb-2005	N/A	N/A	Feb-2005	N/A	N/A
Mar-2005	N/A	N/A	Mar-2005	N/A	N/A
Apr-2005	N/A	N/A	Apr-2005	N/A	N/A
May-2005	N/A	N/A	May-2005	N/A	N/A
Jun-2005	N/A	N/A	Jun-2005	N/A	N/A
Jul-2005	N/A	N/A	Jul-2005	N/A	N/A
Aug-2005	N/A	N/A	Aug-2005	N/A	N/A
Sep-2005	18.571%	N/A	Sep-2005	3,517.239%	N/A
Oct-2005	19.238%	N/A	Oct-2005	2,648.651%	N/A
Nov-2005	14.445%	N/A	Nov-2005	1,560.000%	N/A
Dec-2005	19.279%	N/A	Dec-2005	1,712.483%	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

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

No Repurchases this Period

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