

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2005-05-02** | Period of Report: **2005-05-02**
SEC Accession No. **0000882377-05-001128**

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

FILER

CITIGROUP MORTGAGE LOAN TRUST INC

CIK: **1257102** | IRS No.: **010791848**
Type: **8-K** | Act: **34** | File No.: **333-107958** | Film No.: **05789991**
SIC: **6189** Asset-backed securities

Mailing Address
390 GREENWICH STREET
NEW YORK NY 10013

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): May 2, 2005

CITIGROUP MORTGAGE LOAN TRUST INC.

(as depositor under the Pooling and Servicing Agreement,
dated as of May 1, 2005, providing for the issuance of
Citigroup Mortgage Loan Trust Inc.
Asset Backed Pass-Through Certificates, Series 2005-HE1)

Citigroup Mortgage Loan Trust Inc.

(Exact name of registrant as specified in its charter)

<u>Delaware</u> (State or Other Jurisdiction of Incorporation)	<u>333-124036</u> (Commission File Number)	<u>01-0791848</u> (I.R.S. Employer Identification Number)
<u>390 Greenwich Street</u> <u>New York, New York</u> (Address of Principal Executive Offices)		<u>10013</u> (Zip Code)

Registrant's telephone number, including area code: (212) 816 - 6000

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(b) under the Exchange Act (17 CFR 240.14a-12(b))
- 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.

Description of the Mortgage Pool

Citigroup Mortgage Loan Trust Inc. (the “Registrant”) plans a series of certificates, entitled Citigroup Mortgage Loan Trust, Asset Backed Pass-Through Certificates, Series 2005-HE1 (the “Certificates”), to be issued pursuant to a pooling and servicing agreement, dated as of May 1, 2005, among the Registrant as depositor, CitiMortgage, Inc. as master servicer and trust administrator, Citibank, N.A. as paying agent, certificate registrar and authenticating agent, and U.S. Bank National Association as trustee. The Certificates to be designated as the Citigroup Mortgage Loan Trust Certificates, Series 2005-HE1 will represent in the aggregate the entire beneficial ownership interest in a trust fund (the “Trust Fund”) consisting primarily of a pool (the “Mortgage Pool”) of conventional, one- to four-family, first lien and second lien fixed-rate and adjustable-rate mortgage loans having original terms to maturity up to 30 years (the “Mortgage Loans”).

Computational Materials

Citigroup Global Markets Inc. (the “Underwriter”) has advised the Registrant that it has furnished to certain prospective purchasers of Certificates certain materials, herein referred to as “Computational Materials”, in written form, which Computational Materials are in the nature of data tables and term sheet information relating to the Mortgage Loans or other assets of the Trust Fund.

The Computational Materials have been provided by the Underwriter. The information in the Computational Materials is preliminary and will be superseded by a prospectus supplement relating to the Certificates and by any other information subsequently filed with the Commission.

The Computational Materials were prepared by the Underwriter at the request of certain prospective investors. The Computational Materials may be based on information that differs from the information set forth in the prospectus supplement.

Item 9.01. Financial Statements and Exhibits.

(a) Financial Statements.

Not applicable.

(b) Pro Forma Financial Information.

Not applicable.

(c) Exhibits

**Item 601(a) of
Regulation S-K
Exhibit No.**

Exhibit No.

Description

1

99

Computational Materials (as defined in Item 8.01) that have been provided by Citigroup Global Markets Inc. to certain prospective purchasers of Citigroup Mortgage Loan Trust Asset Backed Pass-Through Certificates, Series 2005-HE1 (filed in paper pursuant to the automatic SEC exemption pursuant to Release 33-7427, August 7, 1997)

SIGNATURES

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 thereunto duly authorized.

Dated: May 2, 2005

CITIGROUP MORTGAGE LOAN TRUST INC.

By: /s/ Matthew Bollo

Name: Matthew Bollo

Title: Assistant Vice President

Index to Exhibits

<u>Exhibit No.</u>	<u>Description</u>	<u>Sequentially Numbered Page</u>
99.5	Computational Materials (as defined in Item 5) that have been provided by Citigroup Global Markets Inc. to certain prospective purchasers of Citigroup Mortgage Loan Trust, Asset-Backed Pass-Through Certificates, Series 2005-HE1.	P

EXHIBIT 99.5

[FILED BY PAPER]