

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 25-Mar-09**

**Payment Date:** 25-Mar-09  
**Prior Payment:** 25-Feb-09  
**Next Payment:** 27-Apr-09  
**Record Date:** 27-Feb-09

**Distribution Count:** 39

**Closing Date:** 28-Dec-05  
**First Pay. Date:** 25-Jan-06  
**Rated Final Payment Date:** 25-Nov-36  
**Determination Date:** 13-Mar-09

**Delinq Method:** OTS

***Outside Parties To The Transaction***

Depositor: Merrill Lynch Mortgage Investors, Inc./Merrill Lynch  
Mortgage Investors, Inc.

Underwriter: Merrill Lynch & Company

Master Servicer: LaSalle Global Trust Services

Special Servicer: Wilshire Credit Corporation

Rating Agency: Standard & Poor's, Inc./Moody's Investors Service,  
Inc.

***Contact Information:***

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**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

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**First Franklin Mortgage Loan Trust  
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***Distribution Date: 25-Mar-09  
Bond Payments***

| Class             | CUSIP     | Original Face Value <sup>(1)</sup> | Beginning Certificate Balance | Principal Payment | Principal Adjustment or Loss | Deferred Interest | Ending Certificate Balance | Interest Payment <sup>(2)</sup> | Interest Adjustment | Pass-Through Rate |
|-------------------|-----------|------------------------------------|-------------------------------|-------------------|------------------------------|-------------------|----------------------------|---------------------------------|---------------------|-------------------|
| A-1               | 32027NXS5 | 663,543,000.00                     | 178,046,907.89                | 4,259,637.87      | 0.00                         | 0.00              | 173,787,270.02             | 98,840.76                       | 0.00                | 0.7137500000%     |
| A-2A              | 32027NXT3 | 440,895,000.00                     | 0.00                          | 0.00              | 0.00                         | 0.00              | 0.00                       | 0.00                            | 0.00                | N/A               |
| A-2B              | 32027NXU0 | 406,266,000.00                     | 257,743,604.06                | 6,262,244.05      | 0.00                         | 0.00              | 251,481,360.01             | 147,092.84                      | 0.00                | 0.7337500000%     |
| A-2C              | 32027NXV8 | 21,136,000.00                      | 21,136,000.00                 | 0.00              | 0.00                         | 0.00              | 21,136,000.00              | 13,212.94                       | 0.00                | 0.8037500000%     |
| M-1               | 32027NXW6 | 71,728,000.00                      | 71,728,000.00                 | 0.00              | 0.00                         | 0.00              | 71,728,000.00              | 51,534.58                       | 0.00                | 0.9237500000%     |
| M-2               | 32027NXX4 | 64,850,000.00                      | 64,850,000.00                 | 0.00              | 0.00                         | 0.00              | 64,850,000.00              | 47,601.70                       | 0.00                | 0.9437500000%     |
| M-3               | 32027NXY2 | 43,233,000.00                      | 43,233,000.00                 | 0.00              | 0.00                         | 0.00              | 43,233,000.00              | 32,742.99                       | 0.00                | 0.9737500000%     |
| M-4               | 32027NXZ9 | 32,425,000.00                      | 32,425,000.00                 | 0.00              | 0.00                         | 0.00              | 32,425,000.00              | 27,835.96                       | 0.00                | 1.1037500000%     |
| M-5               | 32027NYA3 | 32,425,000.00                      | 32,425,000.00                 | 0.00              | 0.00                         | 0.00              | 32,425,000.00              | 28,844.74                       | 0.00                | 1.1437500000%     |
| M-6               | 32027NYB1 | 27,512,000.00                      | 27,512,000.00                 | 0.00              | 0.00                         | 0.00              | 27,512,000.00              | 25,972.09                       | 0.00                | 1.2137500000%     |
| B-1               | 32027NYC9 | 29,477,000.00                      | 29,477,000.00                 | 0.00              | 0.00                         | 0.00              | 29,477,000.00              | 48,690.27                       | 0.00                | 2.1237500000%     |
| B-2               | 32027NYD7 | 21,616,000.00                      | 21,616,000.00                 | 0.00              | 0.00                         | 0.00              | 21,616,000.00              | 37,386.67                       | 0.00                | 2.2237500000%     |
| B-3               | 32027NYE5 | 19,651,000.00                      | 19,651,000.00                 | 0.00              | 5,990,395.64                 | 0.00              | 13,660,604.36              | 33,988.04                       | 0.00                | 2.2237500000%     |
| C                 | 32027NYH8 | 1,965,157,626.80                   | N 803,077,520.07              | 0.00              | 0.00                         | 0.00              | 783,331,234.38             | 0.00                            | (4,228,152.99)      | N/A               |
| P                 | 32027NYJ4 | 0.00                               | 0.00                          | 0.00              | 0.00                         | 0.00              | 0.00                       | 0.00                            | 0.00                | N/A               |
| R                 | 32027NYK1 | 100.00                             | 0.00                          | 0.00              | 0.00                         | 0.00              | 0.00                       | 0.00                            | 0.00                | N/A               |
| Total             |           | 1,874,757,100.00                   | 799,843,511.95                | 10,521,881.92     | 5,990,395.64                 | 0.00              | 783,331,234.39             | 593,743.58                      | (4,228,152.99)      |                   |
| Total P&I Payment |           |                                    |                               |                   |                              |                   |                            | 11,115,625.50                   |                     |                   |

<sup>(1)</sup> N denotes notional balance not included in total <sup>(2)</sup> Accrued Interest plus/minus Interest Adjustment minus Deferred Interest equals Interest Payment

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**  
**Statement to Certificate Holders (FACTORS)**  
**Bond Payments**

| Class | CUSIP     | Initial Class<br>Certificate Balance | Beginning Class<br>Certificate Balance <sup>(1)</sup> * | Principal Payment<br>* | Principal<br>Adjustment or<br>Loss | Deferred Interest * | Ending Class Certificate<br>Balance <sup>(1)</sup> * | Interest Payment * | Interest Adjustment* | Next Rate ** |
|-------|-----------|--------------------------------------|---|------------------------|------------------------------------|---------------------|--|--------------------|----------------------|--------------|
| A-1   | 32027NXS5 | 663,543,000.00                       | 268.327610856   | 6.419535539            | 0.000000000                        | 0.000000000         | 261.908075317  | 0.148959088        | 0.000000000          | 0.76188000%  |
| A-2A  | 32027NXT3 | 440,895,000.00                       | 0.000000000   | 0.000000000            | 0.000000000                        | 0.000000000         | 0.000000000  | 0.000000000        | 0.000000000          | N/A          |
| A-2B  | 32027NXU0 | 406,266,000.00                       | 634.420808190   | 15.414147504           | 0.000000000                        | 0.000000000         | 619.006660685  | 0.362060423        | 0.000000000          | 0.78188000%  |
| A-2C  | 32027NXV8 | 21,136,000.00                        | 1000.000000000  | 0.000000000            | 0.000000000                        | 0.000000000         | 1000.000000000                                       | 0.625139099        | 0.000000000          | 0.85188000%  |
| M-1   | 32027NXW6 | 71,728,000.00                        | 1000.000000000  | 0.000000000            | 0.000000000                        | 0.000000000         | 1000.000000000                                       | 0.718472284        | 0.000000000          | 0.97188000%  |
| M-2   | 32027NXX4 | 64,850,000.00                        | 1000.000000000  | 0.000000000            | 0.000000000                        | 0.000000000         | 1000.000000000                                       | 0.734027756        | 0.000000000          | 0.99188000%  |
| M-3   | 32027NXY2 | 43,233,000.00                        | 1000.000000000  | 0.000000000            | 0.000000000                        | 0.000000000         | 1000.000000000                                       | 0.757361044        | 0.000000000          | 1.02188000%  |
| M-4   | 32027NXZ9 | 32,425,000.00                        | 1000.000000000  | 0.000000000            | 0.000000000                        | 0.000000000         | 1000.000000000                                       | 0.858472167        | 0.000000000          | 1.15188000%  |
| M-5   | 32027NYA3 | 32,425,000.00                        | 1000.000000000  | 0.000000000            | 0.000000000                        | 0.000000000         | 1000.000000000                                       | 0.889583346        | 0.000000000          | 1.19188000%  |
| M-6   | 32027NYB1 | 27,512,000.00                        | 1000.000000000  | 0.000000000            | 0.000000000                        | 0.000000000         | 1000.000000000                                       | 0.944027697        | 0.000000000          | 1.26188000%  |
| B-1   | 32027NYC9 | 29,477,000.00                        | 1000.000000000  | 0.000000000            | 0.000000000                        | 0.000000000         | 1000.000000000                                       | 1.651805475        | 0.000000000          | 2.17188000%  |
| B-2   | 32027NYD7 | 21,616,000.00                        | 1000.000000000  | 0.000000000            | 0.000000000                        | 0.000000000         | 1000.000000000                                       | 1.729583179        | 0.000000000          | 2.27188000%  |
| B-3   | 32027NYE5 | 19,651,000.00                        | 1000.000000000  | 0.000000000            | 304.839226502                      | 0.000000000         | 695.160773498  | 1.729583227        | 0.000000000          | 2.27188000%  |
| C     | 32027NYH8 | 1,965,157,626.80 <b>N</b>            | 408.658068502   | 0.000000000            | 0.000000000                        | 0.000000000         | 398.609874189  | 0.000000000        | (2.151559210)        | N/A          |
| P     | 32027NYJ4 | 0.00                                 | 0.000000000   | 0.000000000            | 0.000000000                        | 0.000000000         | 0.000000000  | 0.000000000        | 0.000000000          | N/A          |
| R     | 32027NYK1 | 100.00                               | 0.000000000   | 0.000000000            | 0.000000000                        | 0.000000000         | 0.000000000  | 0.000000000        | 0.000000000          | N/A          |

\* Per \$1,000 of Original Face Value \*\* Estimated

<sup>(1)</sup> For the Exchangeable REMIC Certificates this represents the Class Certificate Balance. For the Exchangeable Class Certificates represent the Maximum Class Certificate Balance. For the IO Bonds this represents the Notional Amount.

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 25-Mar-09***  
***Cash Reconciliation Summary***

| Pool Source of Funds                       |                     | Non-Pool Source of Funds               |                      |
|--|---------------------|--|----------------------|
| Interest Summary                           |                     | Cap Contracts                          |                      |
| <b>Interest Summary</b>                    |                     | Class A-1                              | 0.00                 |
| Scheduled Interest                         | 5,156,512.22        | Class A-2A                             | 0.00                 |
| Fees                                       | 336,725.63          | Floating Rate Subordinate Certificates | 0.00                 |
| <b>Remittance Interest</b>                 | <b>4,819,786.58</b> |  |                      |
| <b>Other Interest Proceeds/Shortfalls</b>  |                     |  |                      |
| Prepayment Penalties                       | 0.00                |  |                      |
| Other Interest Loss                        | (174,759.32)        |  |                      |
| Other Interest Proceeds                    | 187,556.28          |  |                      |
| Non-advancing Interest                     | (1,765,501.12)      |  |                      |
| Non-Supported Interest Shortfall           | 0.00                |  |                      |
| Relief Act Shortfall                       | (1,753.19)          |  |                      |
| Modification Shortfall                     | 0.00                |  |                      |
| Other Interest Proceeds/Shortfalls         | (1,754,457.35)      |  |                      |
| <b>Interest Adjusted</b>                   | <b>3,065,329.23</b> |  |                      |
| <b>Fee Summary</b>                         |                     |  |                      |
| Total Servicing Fees                       | 334,615.63          |  |                      |
| Total Trustee Fees                         | 0.00                |  |                      |
| LPMI Fees                                  | 0.00                |  |                      |
| Credit Manager's Fees                      | 0.00                |  |                      |
| Unpaid Serv Fees (Charged-off Loans)       | 0.00                |  |                      |
| Misc. Fees / Trust Expense                 | 2,110.00            |  |                      |
| Insurance Premium                          | 0.00                |  |                      |
| <b>Total Fees</b>                          | <b>336,725.63</b>   |  |                      |
| <b>Advances (Principal &amp; Interest)</b> |                     |  |                      |
| Prior Month's Outstanding Advances         | 23,217,996.75       |  |                      |
| Current Advances                           | N/A                 |  |                      |
| Reimbursement of Prior Advances            | N/A                 |  |                      |
| Outstanding Advances                       | 21,624,182.86       |  |                      |
|  |                     | <b>P&amp;I Due Certificate Holders</b> | <b>11,115,625.52</b> |

P&I Advances as of the end of the Due Period do not reflect the amount of advances remitted by the Servicer on the Servicer Remittance Date due to additional proceeds received between the end of the Due Period and the Servicer Remittance Date and netted from the P&I Advances stated as of the end of the Due Period.

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**Series 2005-FF12**

***Distribution Date: 25-Mar-09***  
***Cash Reconciliation Summary Group 1***

|   | Fixed         | ARM            | Total          |
|---|---------------|----------------|----------------|
| <b>Interest Summary</b>                   |               |                |                |
| Scheduled Interest                        | 526,623.17    | 1,742,465.04   | 2,269,088.21   |
| Fees                                      | 36,586.71     | 108,599.09     | 145,185.81     |
| Remittance Interest                       | 490,036.46    | 1,633,865.94   | 2,123,902.40   |
| <b>Other Interest Proceeds/Shortfalls</b> |               |                |                |
| Prepayment Penalties                      | 0.00          | 0.00           | 0.00           |
| Other Interest Loss                       | (54.70)       | (9,690.25)     | (9,744.95)     |
| Other Interest Proceeds                   | 14,605.02     | 61,671.38      | 76,276.40      |
| Non-advancing Interest                    | (50,285.80)   | (606,443.46)   | (656,729.26)   |
| Net PPIS/Relief Act Shortfall             | (753.96)      | (408.84)       | (1,162.80)     |
| Modification Shortfall                    | 0.00          | 0.00           | 0.00           |
| Other Interest Proceeds/Shortfalls        | (36,489.44)   | (554,871.17)   | (591,360.61)   |
| <b>Interest Adjusted</b>                  | 453,547.02    | 1,078,994.78   | 1,532,541.79   |
| <b>Principal Summary</b>                  |               |                |                |
| Scheduled Principal Distribution          | 99,441.80     | 73,797.75      | 173,239.55     |
| Curtailments                              | (69,580.33)   | (136,242.07)   | (205,822.40)   |
| Prepayments in Full                       | 492,542.24    | 513,733.42     | 1,006,275.66   |
| Liquidation Proceeds                      | 310,026.99    | 1,982,082.24   | 2,292,109.23   |
| Repurchase Proceeds                       | 0.00          | 0.00           | 0.00           |
| Other Principal Proceeds                  | (1,669.73)    | (5,081.58)     | (6,751.31)     |
| Less Mod Losses                           | 0.00          | 0.00           | 0.00           |
| Remittance Principal                      | 830,760.97    | 2,428,289.76   | 3,259,050.73   |
| <b>Fee Summary</b>                        |               |                |                |
| Total Servicing Fees                      | 36,436.71     | 107,389.09     | 143,825.81     |
| Total Trustee Fees                        | 0.00          | 0.00           | 0.00           |
| LPML Fees                                 | 0.00          | 0.00           | 0.00           |
| Misc. Fees / Trust Expense                | 150.00        | 1,210.00       | 1,360.00       |
| Total Fees                                | 36,586.71     | 108,599.09     | 145,185.81     |
| <b>Beginning Principal Balance</b>        | 87,448,112.57 | 257,733,821.24 | 345,181,933.81 |
| <b>Ending Principal Balance</b>           | 86,141,203.13 | 251,175,545.52 | 337,316,748.65 |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 25-Mar-09***  
***Cash Reconciliation Summary Group 2***

|   | Fixed         | ARM            | Total          |
|---|---------------|----------------|----------------|
| <b>Interest Summary</b>                   |               |                |                |
| Scheduled Interest                        | 249,763.59    | 2,637,660.42   | 2,887,424.01   |
| Fees                                      | 18,668.33     | 172,871.49     | 191,539.83     |
| Remittance Interest                       | 231,095.26    | 2,464,788.92   | 2,695,884.18   |
| <b>Other Interest Proceeds/Shortfalls</b> |               |                |                |
| Prepayment Penalties                      | 0.00          | 0.00           | 0.00           |
| Other Interest Loss                       | (0.15)        | (165,014.22)   | (165,014.37)   |
| Other Interest Proceeds                   | 7,678.98      | 103,600.90     | 111,279.88     |
| Non-advancing Interest                    | (33,444.96)   | (1,075,326.90) | (1,108,771.86) |
| Net PPIS/Relief Act Shortfall             | 0.00          | (590.39)       | (590.39)       |
| Modification Shortfall                    | 0.00          | 0.00           | 0.00           |
| Other Interest Proceeds/Shortfalls        | (25,766.13)   | (1,137,330.61) | (1,163,096.74) |
| <b>Interest Adjusted</b>                  | 205,329.13    | 1,327,458.31   | 1,532,787.44   |
| <b>Principal Summary</b>                  |               |                |                |
| Scheduled Principal Distribution          | 36,234.72     | 60,685.76      | 96,920.48      |
| Curtailments                              | 2,934.46      | (76,057.32)    | (73,122.86)    |
| Prepayments in Full                       | 0.00          | 0.00           | 0.00           |
| Liquidation Proceeds                      | 560,164.11    | 4,212,019.33   | 4,772,183.44   |
| Repurchase Proceeds                       | 0.00          | 0.00           | 0.00           |
| Other Principal Proceeds                  | 0.00          | (4,735.50)     | (4,735.50)     |
| Less Mod Losses                           | 0.00          | 0.00           | 0.00           |
| Remittance Principal                      | 599,333.29    | 4,191,912.27   | 4,791,245.56   |
| <b>Fee Summary</b>                        |               |                |                |
| Total Servicing Fees                      | 18,518.33     | 172,271.49     | 190,789.83     |
| Total Trustee Fees                        | 0.00          | 0.00           | 0.00           |
| LPMI Fees                                 | 0.00          | 0.00           | 0.00           |
| Misc. Fees / Trust Expense                | 150.00        | 600.00         | 750.00         |
| Total Fees                                | 18,668.33     | 172,871.49     | 191,539.83     |
| <b>Beginning Principal Balance</b>        | 44,443,998.87 | 413,451,587.39 | 457,895,586.26 |
| <b>Ending Principal Balance</b>           | 43,322,198.11 | 402,692,287.62 | 446,014,485.73 |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**  
**Pool Detail and Performance Indicators Total (All Loans)**

| Pool Detail               |                  |       |        | Performance Indicators                     |                |             |        | Misc/Additional Information |                  |         |         |
|---------------------------|------------------|-------|--------|--|----------------|-------------|--------|-----------------------------|------------------|---------|---------|
| Pool Level Information    |                  |       |        | Factors Impacting Principal Payment Rules  |                |             |        | WA Rates/Life               |                  |         |         |
| Historical                | Amount           | Count |        | Delinquency Levels                         | Num            | Den         | %      |                             | Fixed            | Adj     | Overall |
| Cut-off Pool Balance      | 1,965,157,626.80 | 9,194 |        | 3 mo. Rolling Average                      | 318,249,422    | 804,502,970 | 39.57% | WAC - Remit Current         | 6.56%            | 7.33%   | 7.21%   |
| Cum Scheduled Principal   | 17,907,619.85    |       |        | 6 mo. Rolling Average                      | 323,651,682    | 845,639,672 | 38.34% | WAC - Remit Original        | 6.69%            | 6.30%   | 6.34%   |
| Cum Unscheduled Principal | 839,012,049.02   |       |        | 12 mo. Rolling Average                     | 343,461,950    | 937,859,658 | 36.83% | WAC - Current               | 7.06%            | 7.83%   | 7.71%   |
| Cum Liquidations          | 324,906,723.98   |       |        | Loss Levels                                | Amount         | Count       |        | WAC - Original              | 7.19%            | 6.80%   | 6.84%   |
| Cum Repurchases           | 0.00             | 0     |        | 3 mo. Cum Loss                             | 36,318,653.43  | 251         |        | WAL - Current               | 309.72           | 318.87  | 317.36  |
|                           |                  |       |        | 6 mo. Cum loss                             | 88,884,272.43  | 597         |        | WAL - Original              | 348.10           | 356.87  | 355.95  |
|                           |                  |       |        | 12 mo. Cum Loss                            | 135,765,403.64 | 1,001       |        |                             |                  |         |         |
| Current                   | Amount           | Count | %      |  |                |             |        | Current Index Rate          |                  |         |         |
| Beginning Pool            | 803,077,520.07   | 3,948 | 40.87% |  |                |             |        | 0.473750%                   |                  |         |         |
| Scheduled Principal       | 270,160.03       |       | 0.01%  | Triggers                                   |                |             |        | Next Index Rate             |                  |         |         |
| Unscheduled Principal     | 727,330.40       | 11    | 0.04%  |  |                |             |        | 0.521880%                   |                  |         |         |
| Liquidations              | 18,748,795.26    | 88    | 0.95%  | > Delinquency Trigger Event <sup>(2)</sup> |                |             |        | Prepayment Charges          |                  |         |         |
| Repurchases               | 0.00             | 0     | 0.00%  | Delinquency Event Calc <sup>(1)</sup>      | 318,249,421.68 | 804,502,970 | 39.57% |                             |                  |         |         |
| Ending Pool               | 783,331,234.38   | 3,849 | 39.86% | > Loss Trigger Event? <sup>(3)</sup>       |                |             |        | Current                     |                  |         |         |
|                           |                  |       |        |  |                |             |        | 0.00                        |                  |         |         |
|                           |                  |       |        |  |                |             |        | Cumulative                  |                  |         |         |
|                           |                  |       |        |  |                |             |        | 7,751,259.43                |                  |         |         |
|                           |                  |       |        |  |                |             |        | 1,555                       |                  |         |         |
| Ending Actual Balance     | 784,142,297.87   |       |        | Cumulative Loss                            |                | 155,234,247 | 7.90%  |                             |                  |         |         |
| Average Loan Balance      | 203,515.52       |       |        | > Overall Trigger Event?                   |                |             |        | Pool Composition            |                  |         |         |
|                           |                  |       |        |  |                |             |        |                             |                  |         |         |
|                           |                  |       |        |  |                |             |        |                             |                  |         |         |
| Current Loss Detail       | Amount           |       |        | Step Down Date                             |                |             |        | Properties                  | Balance          | %/Score |         |
| Liquidation               | 18,748,795.26    |       |        | Distribution Count                         | 39             |             |        |                             |                  |         |         |
| Realized Loss             | 11,684,502.59    |       |        | Required Percentage <sup>(4)</sup>         | 43.78%         |             |        |                             |                  |         |         |
| Realized Loss Adjustment  | 11,486.81        |       |        | Step Down % <sup>(5)</sup>                 | 55.90%         |             |        | Cash Out/Refinance          | 614,270,935.53   | 31.26%  |         |
| Net Liquidation           | 7,052,805.86     |       |        | % of Required Percentage <sup>(6)</sup>    | 35.00%         |             |        | SFR                         | 1,326,703,650.21 | 67.51%  |         |
|                           |                  |       |        |  |                |             |        | Owner Occupied              | 1,913,132,765.79 | 97.35%  |         |
| Credit Enhancement        | Amount           | %     |        | > Step Down Date?                          |                |             | NO     |                             |                  |         |         |
|                           |                  |       |        |  |                |             |        |                             | Min              | Max     | W A     |
| Original OC               | 90,400,626.80    | 4.60% |        | Extra Principal                            | 2,471,585.64   |             |        | FICO                        | 540              | 817     | 656.70  |
| Target OC                 | 90,397,250.83    | 4.60% |        | Cumulative Extra Principal                 | 58,772,012.88  |             |        |                             |                  |         |         |
| Beginning OC              | 3,234,008.12     |       |        | OC Release                                 | 0.00           |             |        |                             |                  |         |         |
| Ending OC                 | 0.00             |       |        |  |                |             |        |                             |                  |         |         |
| Most Senior Certificates  | 456,926,511.95   |       |        |  |                |             |        |                             |                  |         |         |

**Legend:** (1) 60 Days+, REO, BK, F/C %

(2) If Step Down Date = Yes and (1) &gt; (6) \* (4), then TRUE

(3) Condn: If Step Down Date = Yes and Cum Loss &gt; specified thresholds, then TRUE

(4) (Ending Pool Bal - Most Senior Certs) / Ending Pool Bal

(5) Defined Benchmark

(6) Defined Benchmark (Used in Delinq Event Calc)



**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**  
**Pool Detail and Performance Indicators Group 1**

| Pool Detail               |                |       |        | Performance Indicators                    |               |             |        | Misc/Additional Information |        |        |         |
|---------------------------|----------------|-------|--------|---|---------------|-------------|--------|-----------------------------|--------|--------|---------|
| Pool Level Information    |                |       |        | Factors Impacting Principal Payment Rules |               |             |        | WA Rates/Life               |        |        |         |
| Historical                | Amount         | Count |        | Delinquency Levels                        | Num           | Den         | %      |                             | Fixed  | Adj    | Overall |
| Cut-off Pool Balance      | 851,241,759.11 | 5,860 |        | 3 mo. Rolling Average                     | 117,568,748   | 345,540,376 | 34.03% | WAC - Remit Current         | 6.73%  | 7.61%  | 7.39%   |
| Cum Scheduled Principal   | 11,482,900.34  |       |        | 6 mo. Rolling Average                     | 116,394,671   | 360,084,890 | 32.40% | WAC - Remit Original        | 6.81%  | 6.52%  | 6.57%   |
| Cum Unscheduled Principal | 406,701,302.86 |       |        | 12 mo. Rolling Average                    | 116,329,307   | 390,823,360 | 30.01% | WAC - Current               | 7.23%  | 8.11%  | 7.89%   |
| Cum Liquidations          | 95,740,807.64  |       |        | Loss Levels                               | Amount        | Count       |        | WAC - Original              | 7.31%  | 7.02%  | 7.07%   |
| Cum Repurchases           | 0.00           | 0     |        | 3 mo. Cum Loss                            | 12,792,236.82 | 133         |        | WAL - Current               | 307.17 | 318.89 | 315.90  |
|                           |                |       |        | 6 mo. Cum loss                            | 26,607,971.28 | 282         |        | WAL - Original              | 345.54 | 356.88 | 354.97  |
|                           |                |       |        | 12 mo. Cum Loss                           | 39,958,629.31 | 466         |        |                             |        |        |         |
| Current                   | Amount         | Count | %      |   |               |             |        |                             |        |        |         |
| Beginning Pool            | 345,181,933.81 | 2,543 | 40.55% |   |               |             |        |                             |        |        |         |
| Scheduled Principal       | 173,239.55     |       | 0.02%  |   |               |             |        |                             |        |        |         |
| Unscheduled Principal     | 800,453.26     | 11    | 0.09%  |   |               |             |        |                             |        |        |         |
| Liquidations              | 6,891,492.35   | 47    | 0.81%  |   |               |             |        |                             |        |        |         |
| Repurchases               | 0.00           | 0     | 0.00%  |   |               |             |        |                             |        |        |         |
| Ending Pool               | 337,316,748.65 | 2,485 | 39.63% |   |               |             |        |                             |        |        |         |
| Ending Actual Balance     | 337,776,113.71 |       |        |   |               |             |        |                             |        |        |         |
| Average Loan Balance      | 135,741.15     |       |        |   |               |             |        |                             |        |        |         |
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**Legend:** (1) 60 Days+, REO, BK, F/C %

(2) If Step Down Date = Yes and (1) &gt; (6) \* (4), then TRUE

(3) Condn: If Step Down Date = Yes and Cum Loss &gt; specified thresholds, then TRUE

(4) (Ending Pool Bal - Most Senior Certs) / Ending Pool Bal

(5) Defined Benchmark

(6) Defined Benchmark (Used in Delinq Event Calc)

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**  
**Pool Detail and Performance Indicators Group 2**

| Pool Detail               |                  |       |        | Performance Indicators                    |               |             | Misc/Additional Information |                      |        |        |         |
|---------------------------|------------------|-------|--------|---|---------------|-------------|-----------------------------|----------------------|--------|--------|---------|
| Pool Level Information    |                  |       |        | Factors Impacting Principal Payment Rules |               |             | WA Rates/Life               |                      |        |        |         |
| Historical                | Amount           | Count |        | Delinquency Levels                        | Num           | Den         | %                           |                      | Fixed  | Adj    | Overall |
| Cut-off Pool Balance      | 1,113,915,867.69 | 3,334 |        | 3 mo. Rolling Average                     | 200,680,674   | 458,962,594 | 43.75%                      | WAC - Remit Current  | 6.24%  | 7.16%  | 7.07%   |
| Cum Scheduled Principal   | 6,424,719.51     |       |        | 6 mo. Rolling Average                     | 207,257,010   | 485,554,782 | 42.75%                      | WAC - Remit Original | 6.41%  | 6.14%  | 6.16%   |
| Cum Unscheduled Principal | 432,310,746.16   |       |        | 12 mo. Rolling Average                    | 227,132,643   | 547,036,297 | 41.70%                      | WAC - Current        | 6.74%  | 7.66%  | 7.57%   |
| Cum Liquidations          | 229,165,916.34   |       |        | Loss Levels                               | Amount        | Count       |                             | WAC - Original       | 6.91%  | 6.64%  | 6.66%   |
| Cum Repurchases           | 0.00             | 0     |        | 3 mo. Cum Loss                            | 23,526,416.61 | 118         |                             | WAL - Current        | 314.79 | 318.86 | 318.46  |
|                           |                  |       |        | 6 mo. Cum loss                            | 62,276,301.15 | 315         |                             | WAL - Original       | 354.15 | 356.86 | 356.71  |
|                           |                  |       |        | 12 mo. Cum Loss                           | 95,806,774.33 | 535         |                             |                      |        |        |         |
| Current                   | Amount           | Count | %      |   |               |             |                             |                      |        |        |         |
| Beginning Pool            | 457,895,586.26   | 1,405 | 41.11% |   |               |             |                             |                      |        |        |         |
| Scheduled Principal       | 96,920.48        |       | 0.01%  |   |               |             |                             |                      |        |        |         |
| Unscheduled Principal     | (73,122.86)      | 0     | -0.01% |   |               |             |                             |                      |        |        |         |
| Liquidations              | 11,857,302.91    | 41    | 1.06%  |   |               |             |                             |                      |        |        |         |
| Repurchases               | 0.00             | 0     | 0.00%  |   |               |             |                             |                      |        |        |         |
| Ending Pool               | 446,014,485.73   | 1,364 | 40.04% |   |               |             |                             |                      |        |        |         |
| Ending Actual Balance     | 446,366,184.16   |       |        |   |               |             |                             |                      |        |        |         |
| Average Loan Balance      | 326,990.09       |       |        |   |               |             |                             |                      |        |        |         |
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**Legend:** (1) 60 Days+, REO, BK, F/C %

(2) If Step Down Date = Yes and (1) &gt; (6) \* (4), then TRUE

(3) Condn: If Step Down Date = Yes and Cum Loss &gt; specified thresholds, then TRUE

(4) (Ending Pool Bal - Most Senior Certs) / Ending Pool Bal

(5) Defined Benchmark

(6) Defined Benchmark (Used in Delinq Event Calc)

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 25-Mar-09***  
***Bond Interest Reconciliation***

| -- Accrual -- |         |      |                 |                | ----- Recovered -----              |                             |                              |                                       |                            |                                   |   |                                   |   |                                  | ----- Outstanding ----- |  |
|---------------|---------|------|-----------------|----------------|------------------------------------|-----------------------------|------------------------------|---------------------------------------|----------------------------|-----------------------------------|---|-----------------------------------|---|----------------------------------|-------------------------|--|
| Class         | Method  | Days | Opening Balance | Pass-Thru Rate | Accrual<br>Certificate<br>Interest | Total Interest<br>Additions | Total Interest<br>Deductions | Distributable<br>Certificate Interest | Interest Payment<br>Amount | Interest Carry-<br>Forward Amount | Floating Rate<br>Certificate Carry-<br>Over | Interest Carry-<br>Forward Amount | Floating Rate<br>Certificate Carry-<br>Over | Net Cap<br>Rate in<br>Effect Y/N |                         |  |
| A-1           | Act/360 | 28   | 178,046,907.89  | 0.713750000%   | 98,840.76                          | 0.00                        | 0.00                         | 98,840.76                             | 98,840.76                  | 0.00                              | 0.00  | 0.00                              | 0.00  | No                               |                         |  |
| A-2A          |         |      | 0.00            | N/A            | 0.00                               | 0.00                        | 0.00                         | 0.00                                  | 0.00                       | 0.00                              | 0.00  | 0.00                              | 0.00  | N/A                              |                         |  |
| A-2B          | Act/360 | 28   | 257,743,604.06  | 0.733750000%   | 147,092.84                         | 0.00                        | 0.00                         | 147,092.84                            | 147,092.84                 | 0.00                              | 0.00  | 0.00                              | 0.00  | No                               |                         |  |
| A-2C          | Act/360 | 28   | 21,136,000.00   | 0.803750000%   | 13,212.94                          | 0.00                        | 0.00                         | 13,212.94                             | 13,212.94                  | 0.00                              | 0.00  | 0.00                              | 0.00  | No                               |                         |  |
| M-1           | Act/360 | 28   | 71,728,000.00   | 0.923750000%   | 51,534.58                          | 0.00                        | 0.00                         | 51,534.58                             | 51,534.58                  | 0.00                              | 0.00  | 0.00                              | 0.00  | No                               |                         |  |
| M-2           | Act/360 | 28   | 64,850,000.00   | 0.943750000%   | 47,601.70                          | 0.00                        | 0.00                         | 47,601.70                             | 47,601.70                  | 0.00                              | 0.00  | 0.00                              | 0.00  | No                               |                         |  |
| M-3           | Act/360 | 28   | 43,233,000.00   | 0.973750000%   | 32,742.99                          | 0.00                        | 0.00                         | 32,742.99                             | 32,742.99                  | 0.00                              | 0.00  | 0.00                              | 0.00  | No                               |                         |  |
| M-4           | Act/360 | 28   | 32,425,000.00   | 1.103750000%   | 27,835.96                          | 0.00                        | 0.00                         | 27,835.96                             | 27,835.96                  | 0.00                              | 0.00  | 0.00                              | 0.00  | No                               |                         |  |
| M-5           | Act/360 | 28   | 32,425,000.00   | 1.143750000%   | 28,844.74                          | 0.00                        | 0.00                         | 28,844.74                             | 28,844.74                  | 0.00                              | 0.00  | 0.00                              | 0.00  | No                               |                         |  |
| M-6           | Act/360 | 28   | 27,512,000.00   | 1.213750000%   | 25,972.09                          | 0.00                        | 0.00                         | 25,972.09                             | 25,972.09                  | 0.00                              | 0.00  | 0.00                              | 0.00  | No                               |                         |  |
| B-1           | Act/360 | 28   | 29,477,000.00   | 2.123750000%   | 48,690.27                          | 0.00                        | 0.00                         | 48,690.27                             | 48,690.27                  | 0.00                              | 0.00  | 0.00                              | 0.00  | No                               |                         |  |
| B-2           | Act/360 | 28   | 21,616,000.00   | 2.223750000%   | 37,386.67                          | 0.00                        | 0.00                         | 37,386.67                             | 37,386.67                  | 0.00                              | 0.00  | 0.00                              | 0.00  | No                               |                         |  |
| B-3           | Act/360 | 28   | 19,651,000.00   | 2.223750000%   | 33,988.04                          | 0.00                        | 0.00                         | 33,988.04                             | 33,988.04                  | 0.00                              | 0.00  | 0.00                              | 0.00  | No                               |                         |  |
| C             |         |      | 803,077,520.07  | N/A            | 4,228,152.99                       | 0.00                        | 0.00                         | 67,229,028.33                         | 0.00                       | 0.00                              | 0.00  | 0.00                              | 0.00  | N/A                              |                         |  |
| P             |         |      | 0.00            | N/A            | 0.00                               | 0.00                        | 0.00                         | 0.00                                  | 0.00                       | 0.00                              | 0.00  | 0.00                              | 0.00  | N/A                              |                         |  |
| R             |         |      | 0.00            | N/A            | 0.00                               | 0.00                        | 0.00                         | 0.00                                  | 0.00                       | 0.00                              | 0.00  | 0.00                              | 0.00  | N/A                              |                         |  |
| Total         |         |      | 799,843,511.95  |                | 4,821,896.57                       | 0.00                        | 0.00                         | 67,822,771.91                         | 593,743.58                 | 0.00                              | 0.00  | 0.00                              | 0.00  |                                  |                         |  |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 25-Mar-09***  
***Bond Interest Reconciliation - Part II***

|       |             |                         |                           | ----- REMIC -----            | ----- Non-REMIC -----  |                             |                             |                     | ----- Deductions -----               |  |                                  |                                       |                                      |
|-------|-------------|-------------------------|---------------------------|------------------------------|------------------------|-----------------------------|-----------------------------|---------------------|--------------------------------------|--|----------------------------------|---------------------------------------|--------------------------------------|
| Class | Record Date | Prior Interest Due Date | Current Interest Due Date | Accrual Certificate Interest | Interest Carry-Forward | Supplemental Interest Trust | Payments From Cap Contracts | Prepayment Premiums | Floating Rate Certificate Carry-Over | Other Interest Proceeds <sup>(1)</sup> | Non-Supported Interest Shortfall | Interest Carry-Forward <sup>(2)</sup> | Floating Rate Certificate Carry-Over |
| A-1   | 27-Feb-09   | 25-Feb-09               | 25-Mar-09                 | 98,840.76                    | 0.00                   | 0.00                        | 0.00                        | 0.00                | 0.00                                 | 0.00                                   | 0.00                             | 0.00                                  | 0.00                                 |
| A-2A  | 27-Feb-09   | 25-Feb-09               | 25-Mar-09                 | 0.00                         | 0.00                   | 0.00                        | 0.00                        | 0.00                | 0.00                                 | 0.00                                   | 0.00                             | 0.00                                  | 0.00                                 |
| A-2B  | 27-Feb-09   | 25-Feb-09               | 25-Mar-09                 | 147,092.84                   | 0.00                   | 0.00                        | 0.00                        | 0.00                | 0.00                                 | 0.00                                   | 0.00                             | 0.00                                  | 0.00                                 |
| A-2C  | 27-Feb-09   | 25-Feb-09               | 25-Mar-09                 | 13,212.94                    | 0.00                   | 0.00                        | 0.00                        | 0.00                | 0.00                                 | 0.00                                   | 0.00                             | 0.00                                  | 0.00                                 |
| M-1   | 27-Feb-09   | 25-Feb-09               | 25-Mar-09                 | 51,534.58                    | 0.00                   | 0.00                        | 0.00                        | 0.00                | 0.00                                 | 0.00                                   | 0.00                             | 0.00                                  | 0.00                                 |
| M-2   | 27-Feb-09   | 25-Feb-09               | 25-Mar-09                 | 47,601.70                    | 0.00                   | 0.00                        | 0.00                        | 0.00                | 0.00                                 | 0.00                                   | 0.00                             | 0.00                                  | 0.00                                 |
| M-3   | 27-Feb-09   | 25-Feb-09               | 25-Mar-09                 | 32,742.99                    | 0.00                   | 0.00                        | 0.00                        | 0.00                | 0.00                                 | 0.00                                   | 0.00                             | 0.00                                  | 0.00                                 |
| M-4   | 27-Feb-09   | 25-Feb-09               | 25-Mar-09                 | 27,835.96                    | 0.00                   | 0.00                        | 0.00                        | 0.00                | 0.00                                 | 0.00                                   | 0.00                             | 0.00                                  | 0.00                                 |
| M-5   | 27-Feb-09   | 25-Feb-09               | 25-Mar-09                 | 28,844.74                    | 0.00                   | 0.00                        | 0.00                        | 0.00                | 0.00                                 | 0.00                                   | 0.00                             | 0.00                                  | 0.00                                 |
| M-6   | 27-Feb-09   | 25-Feb-09               | 25-Mar-09                 | 25,972.09                    | 0.00                   | 0.00                        | 0.00                        | 0.00                | 0.00                                 | 0.00                                   | 0.00                             | 0.00                                  | 0.00                                 |
| B-1   | 27-Feb-09   | 25-Feb-09               | 25-Mar-09                 | 48,690.27                    | 0.00                   | 0.00                        | 0.00                        | 0.00                | 0.00                                 | 0.00                                   | 0.00                             | 0.00                                  | 0.00                                 |
| B-2   | 27-Feb-09   | 25-Feb-09               | 25-Mar-09                 | 37,386.67                    | 0.00                   | 0.00                        | 0.00                        | 0.00                | 0.00                                 | 0.00                                   | 0.00                             | 0.00                                  | 0.00                                 |
| B-3   | 27-Feb-09   | 25-Feb-09               | 25-Mar-09                 | 33,988.04                    | 0.00                   | 0.00                        | 0.00                        | 0.00                | 0.00                                 | 0.00                                   | 0.00                             | 0.00                                  | 0.00                                 |
| C     | 27-Feb-09   | 25-Feb-09               | 25-Mar-09                 | 4,228,152.99                 | 0.00                   | 0.00                        | 0.00                        | 0.00                | 0.00                                 | 0.00                                   | 0.00                             | 0.00                                  | 0.00                                 |
| P     | 27-Feb-09   | 25-Feb-09               | 25-Mar-09                 | 0.00                         | 0.00                   | 0.00                        | 0.00                        | 0.00                | 0.00                                 | 0.00                                   | 0.00                             | 0.00                                  | 0.00                                 |
| R     | 27-Feb-09   | 25-Feb-09               | 25-Mar-09                 | 0.00                         | 0.00                   | 0.00                        | 0.00                        | 0.00                | 0.00                                 | 0.00                                   | 0.00                             | 0.00                                  | 0.00                                 |
| Total |             |                         |                           | 4,821,896.57                 | 0.00                   | 0.00                        | 0.00                        | 0.00                | 0.00                                 | 0.00                                   | 0.00                             | 0.00                                  | 0.00                                 |

<sup>(1)</sup> Other Interest Proceeds are additional interest amounts specifically allocated to the bond(s) and used in determining the bonds Distributable Interest.

<sup>(2)</sup> Interest Carry-Forward Shortfall is unpaid interest with interest thereon.

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 25-Mar-09***  
***Bond Principal Reconciliation***

| ----- L o s s e s ----- |                        |                         |                             |                               |                         |                      |                |                   |                    |                      |                      | - Credit Support - |         |
|-------------------------|------------------------|-------------------------|-----------------------------|-------------------------------|-------------------------|----------------------|----------------|-------------------|--------------------|----------------------|----------------------|--------------------|---------|
| Class                   | Original Class Balance | Beginning Class Balance | Scheduled Principal Payment | Unscheduled Principal Payment | Extra Principal Payment | Prior Loss Reimburs. | Current Losses | Cumulative Losses | Interest on Losses | Ending Class Balance | Rated Final Maturity | Original           | Current |
| A-1                     | 663,543,000.00         | 178,046,907.89          | 173,239.55                  | 3,085,811.18                  | 1,000,587.14            | 0.00                 | 0.00           | 0.00              | 0.00               | 173,787,270.02       | 25-Nov-36            | N/A                | N/A     |
| A-2A                    | 440,895,000.00         | 0.00                    | 0.00                        | 0.00                          | 0.00                    | 0.00                 | 0.00           | 0.00              | 0.00               | 0.00                 | 25-Nov-36            | N/A                | N/A     |
| A-2B                    | 406,266,000.00         | 257,743,604.06          | 96,920.48                   | 4,694,325.08                  | 1,470,998.49            | 0.00                 | 0.00           | 0.00              | 0.00               | 251,481,360.01       | 25-Nov-36            | N/A                | N/A     |
| A-2C                    | 21,136,000.00          | 21,136,000.00           | 0.00                        | 0.00                          | 0.00                    | 0.00                 | 0.00           | 0.00              | 0.00               | 21,136,000.00        | 25-Nov-36            | N/A                | N/A     |
| M-1                     | 71,728,000.00          | 71,728,000.00           | 0.00                        | 0.00                          | 0.00                    | 0.00                 | 0.00           | 0.00              | 0.00               | 71,728,000.00        | 25-Nov-36            | N/A                | N/A     |
| M-2                     | 64,850,000.00          | 64,850,000.00           | 0.00                        | 0.00                          | 0.00                    | 0.00                 | 0.00           | 0.00              | 0.00               | 64,850,000.00        | 25-Nov-36            | N/A                | N/A     |
| M-3                     | 43,233,000.00          | 43,233,000.00           | 0.00                        | 0.00                          | 0.00                    | 0.00                 | 0.00           | 0.00              | 0.00               | 43,233,000.00        | 25-Nov-36            | N/A                | N/A     |
| M-4                     | 32,425,000.00          | 32,425,000.00           | 0.00                        | 0.00                          | 0.00                    | 0.00                 | 0.00           | 0.00              | 0.00               | 32,425,000.00        | 25-Nov-36            | N/A                | N/A     |
| M-5                     | 32,425,000.00          | 32,425,000.00           | 0.00                        | 0.00                          | 0.00                    | 0.00                 | 0.00           | 0.00              | 0.00               | 32,425,000.00        | 25-Nov-36            | N/A                | N/A     |
| M-6                     | 27,512,000.00          | 27,512,000.00           | 0.00                        | 0.00                          | 0.00                    | 0.00                 | 0.00           | 0.00              | 0.00               | 27,512,000.00        | 25-Nov-36            | N/A                | N/A     |
| B-1                     | 29,477,000.00          | 29,477,000.00           | 0.00                        | 0.00                          | 0.00                    | 0.00                 | 0.00           | 0.00              | 0.00               | 29,477,000.00        | 25-Nov-36            | N/A                | N/A     |
| B-2                     | 21,616,000.00          | 21,616,000.00           | 0.00                        | 0.00                          | 0.00                    | 0.00                 | 0.00           | 0.00              | 0.00               | 21,616,000.00        | 25-Nov-36            | N/A                | N/A     |
| B-3                     | 19,651,000.00          | 19,651,000.00           | 0.00                        | 0.00                          | 0.00                    | 0.00                 | 5,990,395.64   | 5,990,395.64      | 0.00               | 13,660,604.36        | 25-Nov-36            | N/A                | N/A     |
| C                       | 1,965,157,626.80       | 803,077,520.07          | 0.00                        | 0.00                          | 0.00                    | 0.00                 | 0.00           | 0.00              | 0.00               | 783,331,234.38       | 25-Nov-36            | N/A                | N/A     |
| P                       | 0.00                   | 0.00                    | 0.00                        | 0.00                          | 0.00                    | 0.00                 | 0.00           | 0.00              | 0.00               | 0.00                 | 25-Nov-36            | N/A                | N/A     |
| R                       | 100.00                 | 0.00                    | 0.00                        | 0.00                          | 0.00                    | 0.00                 | 0.00           | 0.00              | 0.00               | 0.00                 | 25-Nov-36            | N/A                | N/A     |
| Total                   | 1,874,757,100.00       | 799,843,511.95          | 270,160.03                  | 7,780,136.25                  | 2,471,585.64            | 0.00                 | 5,990,395.64   | 5,990,395.64      | 0.00               | 783,331,234.39       |                      |                    |         |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 25-Mar-09***  
***Ratings Information***

| Class | CUSIP     | ----- Original Ratings ----- |         |      |      | ----- Ratings Change / Change Date <sup>(1)</sup> ----- |         |           |               |
|-------|-----------|------------------------------|---------|------|------|---|---------|-----------|---------------|
|       |           | Fitch                        | Moody's | DBRS | S&P  | Fitch   | Moody's | DBRS      | S&P           |
| A-1   | 32027NXS5 | NR                           | Aaa     | NR   | AAA  |   | Aa3     | 19-Mar-09 |               |
| A-2A  | 32027NXT3 | NR                           | Aaa     | NR   | AAA  |   | WR      | 15-Feb-08 | NR 29-Feb-08  |
| A-2B  | 32027NXU0 | NR                           | Aaa     | NR   | AAA  |   | Baa1    | 19-Mar-09 |               |
| A-2C  | 32027NXV8 | NR                           | Aaa     | NR   | AAA  |   | Baa2    | 19-Mar-09 |               |
| M-1   | 32027NXW6 | NR                           | Aa1     | NR   | AA+  |   | Ba3     | 19-Mar-09 | AA 13-Oct-08  |
| M-2   | 32027NXX4 | NR                           | Aa2     | NR   | AA+  |   | Caa2    | 19-Mar-09 | A 13-Oct-08   |
| M-3   | 32027NXY2 | NR                           | Aa3     | NR   | AA   |   | C       | 19-Mar-09 | B 13-Oct-08   |
| M-4   | 32027NXZ9 | NR                           | A1      | NR   | AA-  |   | C       | 19-Mar-09 | B- 13-Oct-08  |
| M-5   | 32027NYA3 | NR                           | A2      | NR   | A+   |   | C       | 19-Mar-09 | CCC 23-May-08 |
| M-6   | 32027NYB1 | NR                           | A3      | NR   | A    |   | C       | 19-Mar-09 | CCC 23-May-08 |
| B-1   | 32027NYC9 | NR                           | Baa1    | NR   | A-   |   | C       | 19-Mar-09 | CCC 23-May-08 |
| B-2   | 32027NYD7 | NR                           | Baa2    | NR   | BBB+ |   | C       | 16-Oct-08 | CCC 23-May-08 |
| B-3   | 32027NYE5 | NR                           | Baa3    | NR   | BBB  |   | C       | 16-Oct-08 | CC 13-Oct-08  |
| C     | 32027NYH8 | NR                           | NR      | NR   | NR   |   |         |           |               |
| R     | 32027NYK1 | NR                           | NR      | NR   | AAA  |   |         |           | NR 13-Oct-08  |
| P     | 32027NYJ4 | NR                           | NR      | NR   | NR   |   |         |           |               |

NR - Designates that the class was not rated by the rating agency.

<sup>(1)</sup> Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to LaSalle within 30 days of the payment date listed on this statement. Because ratings may have changed during the 30 day window, or may not be being provided by the rating agency in an electronic format and therefore not being updated on this report, LaSalle recommends that investors obtain current rating information directly from the rating agency.

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

| Distribution Date        | Current Count | Current Balance | Delinq 1 Month Count | Delinq 1 Month Balance | Delinq 2 Months Count | Delinq 2 Months Balance | Delinq 3+ Months Count | Delinq 3+ Months Balance | Bankruptcy Count | Bankruptcy Balance | Foreclosure Count | Foreclosure Balance | REO Count | REO Balance |
|--------------------------|---------------|-----------------|----------------------|------------------------|-----------------------|-------------------------|------------------------|--------------------------|------------------|--------------------|-------------------|---------------------|-----------|-------------|
| <b>Total (All Loans)</b> |               |                 |                      |                        |                       |                         |                        |                          |                  |                    |                   |                     |           |             |
| 25-Mar-09                | 2,273         | 417,173,793     | 230                  | 51,983,560             | 96                    | 20,179,240              | 157                    | 36,986,264               | 144              | 26,477,312         | 558               | 134,292,733         | 391       | 96,238,333  |
| 25-Feb-09                | 2,315         | 433,782,913     | 240                  | 47,432,313             | 131                   | 29,613,482              | 139                    | 32,440,155               | 151              | 27,488,087         | 532               | 125,954,333         | 440       | 106,366,237 |
| 26-Jan-09                | 2,421         | 455,513,300     | 250                  | 52,874,766             | 129                   | 27,270,906              | 141                    | 33,403,379               | 140              | 24,571,270         | 512               | 121,566,711         | 462       | 111,899,823 |
| 26-Dec-08                | 2,568         | 485,996,658     | 224                  | 46,793,525             | 115                   | 25,167,495              | 153                    | 40,252,954               | 136              | 24,047,221         | 509               | 120,498,363         | 446       | 107,747,380 |
| 25-Nov-08                | 2,682         | 511,498,456     | 230                  | 46,813,451             | 91                    | 20,281,991              | 162                    | 41,797,956               | 131              | 22,323,022         | 518               | 122,069,332         | 468       | 117,577,731 |
| 27-Oct-08                | 2,834         | 543,370,704     | 197                  | 38,694,501             | 114                   | 22,420,579              | 130                    | 32,779,781               | 140              | 26,259,185         | 547               | 129,274,039         | 519       | 134,664,795 |
| 25-Sep-08                | 2,933         | 562,727,814     | 230                  | 43,296,878             | 112                   | 25,728,502              | 81                     | 18,402,117               | 145              | 28,391,762         | 596               | 145,283,405         | 542       | 141,835,439 |
| 25-Aug-08                | 3,049         | 585,432,893     | 220                  | 44,995,238             | 104                   | 22,603,429              | 92                     | 21,198,886               | 139              | 27,549,146         | 607               | 152,003,239         | 550       | 141,860,350 |
| 25-Jul-08                | 3,156         | 608,706,912     | 209                  | 43,617,635             | 120                   | 23,293,423              | 89                     | 21,150,317               | 136              | 26,667,410         | 646               | 167,516,755         | 500       | 127,486,963 |
| 25-Jun-08                | 3,252         | 630,410,341     | 235                  | 46,301,115             | 105                   | 24,762,488              | 93                     | 21,330,842               | 142              | 26,972,375         | 671               | 176,818,467         | 467       | 116,924,724 |
| 27-May-08                | 3,420         | 662,675,202     | 179                  | 39,959,502             | 133                   | 30,293,064              | 100                    | 22,723,882               | 133              | 25,995,631         | 674               | 178,183,946         | 441       | 111,002,583 |
| 25-Apr-08                | 3,510         | 682,719,597     | 225                  | 50,001,430             | 132                   | 33,252,360              | 81                     | 17,829,125               | 122              | 22,378,291         | 674               | 176,029,708         | 410       | 104,164,677 |
| 25-Mar-08                | 3,664         | 716,904,031     | 209                  | 48,908,156             | 167                   | 38,117,670              | 86                     | 21,054,021               | 120              | 22,475,478         | 648               | 167,566,242         | 374       | 96,383,389  |
| 25-Feb-08                | 3,774         | 740,482,774     | 272                  | 61,301,981             | 254                   | 67,339,870              | 94                     | 21,390,051               | 113              | 19,906,606         | 522               | 130,239,789         | 332       | 88,959,720  |
| 25-Jan-08                | 3,951         | 783,307,463     | 384                  | 91,531,847             | 165                   | 40,602,908              | 84                     | 19,129,274               | 105              | 18,245,088         | 492               | 120,071,669         | 286       | 77,714,828  |
| <b>Total (All Loans)</b> |               |                 |                      |                        |                       |                         |                        |                          |                  |                    |                   |                     |           |             |
| 25-Mar-09                | 59.05%        | 53.26%          | 5.98%                | 6.64%                  | 2.49%                 | 2.58%                   | 4.08%                  | 4.72%                    | 3.74%            | 3.38%              | 14.50%            | 17.14%              | 10.16%    | 12.29%      |
| 25-Feb-09                | 58.64%        | 54.02%          | 6.08%                | 5.91%                  | 3.32%                 | 3.69%                   | 3.52%                  | 4.04%                    | 3.82%            | 3.42%              | 13.48%            | 15.68%              | 11.14%    | 13.24%      |
| 26-Jan-09                | 59.70%        | 55.07%          | 6.17%                | 6.39%                  | 3.18%                 | 3.30%                   | 3.48%                  | 4.04%                    | 3.45%            | 2.97%              | 12.63%            | 14.70%              | 11.39%    | 13.53%      |
| 26-Dec-08                | 61.86%        | 57.14%          | 5.40%                | 5.50%                  | 2.77%                 | 2.96%                   | 3.69%                  | 4.73%                    | 3.28%            | 2.83%              | 12.26%            | 14.17%              | 10.74%    | 12.67%      |
| 25-Nov-08                | 62.63%        | 57.97%          | 5.37%                | 5.31%                  | 2.13%                 | 2.30%                   | 3.78%                  | 4.74%                    | 3.06%            | 2.53%              | 12.10%            | 13.83%              | 10.93%    | 13.33%      |
| 27-Oct-08                | 63.24%        | 58.59%          | 4.40%                | 4.17%                  | 2.54%                 | 2.42%                   | 2.90%                  | 3.53%                    | 3.12%            | 2.83%              | 12.21%            | 13.94%              | 11.58%    | 14.52%      |
| 25-Sep-08                | 63.22%        | 58.27%          | 4.96%                | 4.48%                  | 2.41%                 | 2.66%                   | 1.75%                  | 1.91%                    | 3.13%            | 2.94%              | 12.85%            | 15.04%              | 11.68%    | 14.69%      |
| 25-Aug-08                | 64.04%        | 58.80%          | 4.62%                | 4.52%                  | 2.18%                 | 2.27%                   | 1.93%                  | 2.13%                    | 2.92%            | 2.77%              | 12.75%            | 15.27%              | 11.55%    | 14.25%      |
| 25-Jul-08                | 64.99%        | 59.77%          | 4.30%                | 4.28%                  | 2.47%                 | 2.29%                   | 1.83%                  | 2.08%                    | 2.80%            | 2.62%              | 13.30%            | 16.45%              | 10.30%    | 12.52%      |
| 25-Jun-08                | 65.50%        | 60.41%          | 4.73%                | 4.44%                  | 2.11%                 | 2.37%                   | 1.87%                  | 2.04%                    | 2.86%            | 2.58%              | 13.51%            | 16.94%              | 9.41%     | 11.20%      |
| 27-May-08                | 67.32%        | 61.88%          | 3.52%                | 3.73%                  | 2.62%                 | 2.83%                   | 1.97%                  | 2.12%                    | 2.62%            | 2.43%              | 13.27%            | 16.64%              | 8.68%     | 10.37%      |
| 25-Apr-08                | 68.10%        | 62.84%          | 4.37%                | 4.60%                  | 2.56%                 | 3.06%                   | 1.57%                  | 1.64%                    | 2.37%            | 2.06%              | 13.08%            | 16.20%              | 7.95%     | 9.59%       |
| 25-Mar-08                | 69.55%        | 64.50%          | 3.97%                | 4.40%                  | 3.17%                 | 3.43%                   | 1.63%                  | 1.89%                    | 2.28%            | 2.02%              | 12.30%            | 15.08%              | 7.10%     | 8.67%       |
| 25-Feb-08                | 70.40%        | 65.55%          | 5.07%                | 5.43%                  | 4.74%                 | 5.96%                   | 1.75%                  | 1.89%                    | 2.11%            | 1.76%              | 9.74%             | 11.53%              | 6.19%     | 7.88%       |
| 25-Jan-08                | 72.27%        | 68.08%          | 7.02%                | 7.96%                  | 3.02%                 | 3.53%                   | 1.54%                  | 1.66%                    | 1.92%            | 1.59%              | 9.00%             | 10.44%              | 5.23%     | 6.75%       |

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 25-Mar-09**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

| Distribution Date      | Current Count | Current Balance | Delinq 1 Month Count | Delinq 1 Month Balance | Delinq 2 Months Count | Delinq 2 Months Balance | Delinq 3+ Months Count | Delinq 3+ Months Balance | Bankruptcy Count | Bankruptcy Balance | Foreclosure Count | Foreclosure Balance | REO Count | REO Balance |
|------------------------|---------------|-----------------|----------------------|------------------------|-----------------------|-------------------------|------------------------|--------------------------|------------------|--------------------|-------------------|---------------------|-----------|-------------|
| <b>Group 1 - Total</b> |               |                 |                      |                        |                       |                         |                        |                          |                  |                    |                   |                     |           |             |
| 25-Mar-09              | 1,605         | 204,869,127     | 122                  | 17,021,922             | 61                    | 9,449,302               | 85                     | 12,025,854               | 106              | 13,982,512         | 302               | 47,134,426          | 204       | 32,833,606  |
| 25-Feb-09              | 1,604         | 205,004,401     | 154                  | 21,336,720             | 75                    | 10,620,440              | 76                     | 11,235,894               | 114              | 15,075,130         | 292               | 45,689,918          | 228       | 36,219,432  |
| 26-Jan-09              | 1,671         | 214,034,512     | 156                  | 21,648,203             | 82                    | 12,408,458              | 75                     | 11,039,501               | 108              | 14,175,559         | 273               | 42,468,888          | 243       | 38,347,324  |
| 26-Dec-08              | 1,762         | 227,214,907     | 147                  | 21,495,385             | 64                    | 10,171,637              | 76                     | 11,149,347               | 106              | 14,204,799         | 267               | 40,476,154          | 239       | 37,590,537  |
| 25-Nov-08              | 1,833         | 238,345,194     | 144                  | 20,892,994             | 52                    | 7,240,544               | 88                     | 13,732,986               | 105              | 14,204,370         | 269               | 40,517,364          | 239       | 37,847,570  |
| 27-Oct-08              | 1,934         | 252,622,836     | 129                  | 17,655,109             | 66                    | 9,492,075               | 70                     | 10,226,668               | 104              | 14,050,956         | 288               | 44,194,291          | 252       | 40,562,489  |
| 25-Sep-08              | 2,000         | 261,105,272     | 148                  | 21,016,930             | 67                    | 10,329,675              | 50                     | 6,470,964                | 104              | 14,222,227         | 300               | 46,479,910          | 255       | 41,393,721  |
| 25-Aug-08              | 2,068         | 272,006,025     | 143                  | 19,913,270             | 58                    | 7,855,607               | 51                     | 7,089,975                | 95               | 12,641,987         | 309               | 49,183,794          | 256       | 41,213,705  |
| 25-Jul-08              | 2,128         | 279,558,389     | 133                  | 18,884,598             | 75                    | 10,182,752              | 50                     | 7,395,705                | 93               | 11,586,369         | 309               | 51,231,115          | 246       | 38,572,004  |
| 25-Jun-08              | 2,187         | 287,756,197     | 155                  | 21,360,303             | 59                    | 9,940,570               | 54                     | 7,837,299                | 102              | 12,558,689         | 297               | 47,988,498          | 240       | 37,361,378  |
| 27-May-08              | 2,297         | 303,527,994     | 104                  | 15,964,325             | 75                    | 11,281,938              | 55                     | 7,578,892                | 92               | 12,193,931         | 301               | 47,240,336          | 231       | 36,195,508  |
| 25-Apr-08              | 2,336         | 309,106,243     | 140                  | 21,587,782             | 68                    | 9,376,057               | 42                     | 5,598,652                | 92               | 11,775,930         | 310               | 49,496,567          | 217       | 35,309,901  |
| 25-Mar-08              | 2,425         | 323,249,598     | 116                  | 16,465,199             | 92                    | 13,321,118              | 46                     | 6,478,032                | 88               | 11,261,730         | 305               | 49,739,554          | 197       | 31,368,491  |
| 25-Feb-08              | 2,480         | 331,352,975     | 163                  | 23,249,775             | 127                   | 19,828,951              | 53                     | 7,719,602                | 86               | 11,517,275         | 248               | 38,491,318          | 171       | 27,793,624  |
| 25-Jan-08              | 2,558         | 343,424,794     | 228                  | 33,354,834             | 81                    | 11,837,807              | 50                     | 7,383,761                | 81               | 11,166,131         | 245               | 38,428,713          | 145       | 23,201,245  |
| <b>Group 1 - Total</b> |               |                 |                      |                        |                       |                         |                        |                          |                  |                    |                   |                     |           |             |
| 25-Mar-09              | 64.59%        | 60.73%          | 4.91%                | 5.05%                  | 2.45%                 | 2.80%                   | 3.42%                  | 3.57%                    | 4.27%            | 4.15%              | 12.15%            | 13.97%              | 8.21%     | 9.73%       |
| 25-Feb-09              | 63.08%        | 59.39%          | 6.06%                | 6.18%                  | 2.95%                 | 3.08%                   | 2.99%                  | 3.26%                    | 4.48%            | 4.37%              | 11.48%            | 13.24%              | 8.97%     | 10.49%      |
| 26-Jan-09              | 64.07%        | 60.44%          | 5.98%                | 6.11%                  | 3.14%                 | 3.50%                   | 2.88%                  | 3.12%                    | 4.14%            | 4.00%              | 10.47%            | 11.99%              | 9.32%     | 10.83%      |
| 26-Dec-08              | 66.22%        | 62.71%          | 5.52%                | 5.93%                  | 2.41%                 | 2.81%                   | 2.86%                  | 3.08%                    | 3.98%            | 3.92%              | 10.03%            | 11.17%              | 8.98%     | 10.38%      |
| 25-Nov-08              | 67.14%        | 63.94%          | 5.27%                | 5.60%                  | 1.90%                 | 1.94%                   | 3.22%                  | 3.68%                    | 3.85%            | 3.81%              | 9.85%             | 10.87%              | 8.75%     | 10.15%      |
| 27-Oct-08              | 68.03%        | 64.97%          | 4.54%                | 4.54%                  | 2.32%                 | 2.44%                   | 2.46%                  | 2.63%                    | 3.66%            | 3.61%              | 10.13%            | 11.37%              | 8.86%     | 10.43%      |
| 25-Sep-08              | 68.40%        | 65.11%          | 5.06%                | 5.24%                  | 2.29%                 | 2.58%                   | 1.71%                  | 1.61%                    | 3.56%            | 3.55%              | 10.26%            | 11.59%              | 8.72%     | 10.32%      |
| 25-Aug-08              | 69.40%        | 66.36%          | 4.80%                | 4.86%                  | 1.95%                 | 1.92%                   | 1.71%                  | 1.73%                    | 3.19%            | 3.08%              | 10.37%            | 12.00%              | 8.59%     | 10.05%      |
| 25-Jul-08              | 70.14%        | 66.97%          | 4.38%                | 4.52%                  | 2.47%                 | 2.44%                   | 1.65%                  | 1.77%                    | 3.07%            | 2.78%              | 10.18%            | 12.27%              | 8.11%     | 9.24%       |
| 25-Jun-08              | 70.69%        | 67.74%          | 5.01%                | 5.03%                  | 1.91%                 | 2.34%                   | 1.75%                  | 1.84%                    | 3.30%            | 2.96%              | 9.60%             | 11.30%              | 7.76%     | 8.79%       |
| 27-May-08              | 72.81%        | 69.94%          | 3.30%                | 3.68%                  | 2.38%                 | 2.60%                   | 1.74%                  | 1.75%                    | 2.92%            | 2.81%              | 9.54%             | 10.89%              | 7.32%     | 8.34%       |
| 25-Apr-08              | 72.89%        | 69.89%          | 4.37%                | 4.88%                  | 2.12%                 | 2.12%                   | 1.31%                  | 1.27%                    | 2.87%            | 2.66%              | 9.67%             | 11.19%              | 6.77%     | 7.98%       |
| 25-Mar-08              | 74.18%        | 71.53%          | 3.55%                | 3.64%                  | 2.81%                 | 2.95%                   | 1.41%                  | 1.43%                    | 2.69%            | 2.49%              | 9.33%             | 11.01%              | 6.03%     | 6.94%       |
| 25-Feb-08              | 74.52%        | 72.04%          | 4.90%                | 5.05%                  | 3.82%                 | 4.31%                   | 1.59%                  | 1.68%                    | 2.58%            | 2.50%              | 7.45%             | 8.37%               | 5.14%     | 6.04%       |
| 25-Jan-08              | 75.50%        | 73.26%          | 6.73%                | 7.11%                  | 2.39%                 | 2.53%                   | 1.48%                  | 1.58%                    | 2.39%            | 2.38%              | 7.23%             | 8.20%               | 4.28%     | 4.95%       |

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 25-Mar-09**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

| Distribution Date      | Current Count | Current Balance | Delinq 1 Month Count | Delinq 1 Month Balance | Delinq 2 Months Count | Delinq 2 Months Balance | Delinq 3+ Months Count | Delinq 3+ Months Balance | Bankruptcy Count | Bankruptcy Balance | Foreclosure Count | Foreclosure Balance | REO Count | REO Balance |
|------------------------|---------------|-----------------|----------------------|------------------------|-----------------------|-------------------------|------------------------|--------------------------|------------------|--------------------|-------------------|---------------------|-----------|-------------|
| <b>Group 1 - Fixed</b> |               |                 |                      |                        |                       |                         |                        |                          |                  |                    |                   |                     |           |             |
| 25-Mar-09              | 634           | 70,856,629      | 27                   | 3,408,463              | 12                    | 1,397,792               | 14                     | 1,584,700                | 23               | 2,846,271          | 38                | 5,254,723           | 6         | 792,625     |
| 25-Feb-09              | 626           | 69,660,382      | 42                   | 4,674,241              | 15                    | 2,145,821               | 14                     | 2,187,374                | 23               | 2,952,294          | 37                | 5,088,096           | 8         | 739,904     |
| 26-Jan-09              | 642           | 71,719,753      | 36                   | 4,284,474              | 20                    | 2,840,993               | 13                     | 1,836,328                | 25               | 3,009,719          | 30                | 4,075,683           | 10        | 966,379     |
| 26-Dec-08              | 655           | 73,241,476      | 40                   | 5,482,204              | 13                    | 1,597,904               | 15                     | 1,974,096                | 24               | 2,919,443          | 23                | 3,059,777           | 12        | 1,066,404   |
| 25-Nov-08              | 672           | 76,112,467      | 37                   | 4,570,083              | 8                     | 1,167,165               | 14                     | 1,842,107                | 24               | 2,884,627          | 24                | 2,975,989           | 13        | 1,160,463   |
| 27-Oct-08              | 691           | 78,864,310      | 28                   | 3,083,165              | 10                    | 1,122,163               | 9                      | 1,184,454                | 25               | 2,960,914          | 29                | 3,893,924           | 11        | 1,223,019   |
| 25-Sep-08              | 697           | 79,377,661      | 37                   | 4,414,829              | 6                     | 770,518                 | 9                      | 912,454                  | 24               | 2,938,914          | 29                | 3,878,391           | 11        | 1,224,015   |
| 25-Aug-08              | 717           | 82,126,648      | 20                   | 2,323,928              | 8                     | 637,288                 | 9                      | 895,783                  | 22               | 2,783,665          | 28                | 3,843,736           | 18        | 2,286,322   |
| 25-Jul-08              | 725           | 83,412,485      | 18                   | 1,807,251              | 11                    | 989,847                 | 7                      | 871,393                  | 23               | 2,799,091          | 25                | 3,359,207           | 19        | 2,467,201   |
| 25-Jun-08              | 723           | 82,567,405      | 33                   | 4,104,924              | 7                     | 765,786                 | 9                      | 916,147                  | 24               | 2,776,082          | 22                | 3,108,521           | 18        | 2,175,139   |
| 27-May-08              | 745           | 85,404,436      | 15                   | 1,897,228              | 8                     | 873,742                 | 11                     | 1,208,032                | 23               | 2,579,612          | 22                | 2,958,610           | 16        | 2,043,013   |
| 25-Apr-08              | 747           | 85,553,955      | 22                   | 2,726,880              | 8                     | 1,000,635               | 10                     | 1,340,026                | 21               | 2,216,852          | 27                | 3,197,776           | 14        | 2,173,830   |
| 25-Mar-08              | 762           | 87,624,788      | 16                   | 1,914,420              | 12                    | 1,211,693               | 10                     | 1,401,913                | 20               | 2,107,583          | 25                | 3,006,765           | 12        | 1,911,962   |
| 25-Feb-08              | 770           | 88,880,674      | 24                   | 2,535,966              | 10                    | 863,280                 | 12                     | 1,577,588                | 16               | 1,767,857          | 24                | 2,851,474           | 11        | 1,810,075   |
| 25-Jan-08              | 782           | 90,022,701      | 22                   | 2,536,384              | 9                     | 1,062,564               | 10                     | 1,267,499                | 15               | 1,715,566          | 27                | 3,363,987           | 8         | 1,265,845   |
| <b>Group 1 - Fixed</b> |               |                 |                      |                        |                       |                         |                        |                          |                  |                    |                   |                     |           |             |
| 25-Mar-09              | 84.08%        | 82.26%          | 3.58%                | 3.96%                  | 1.59%                 | 1.62%                   | 1.86%                  | 1.84%                    | 3.05%            | 3.30%              | 5.04%             | 6.10%               | 0.80%     | 0.92%       |
| 25-Feb-09              | 81.83%        | 79.66%          | 5.49%                | 5.35%                  | 1.96%                 | 2.45%                   | 1.83%                  | 2.50%                    | 3.01%            | 3.38%              | 4.84%             | 5.82%               | 1.05%     | 0.85%       |
| 26-Jan-09              | 82.73%        | 80.83%          | 4.64%                | 4.83%                  | 2.58%                 | 3.20%                   | 1.68%                  | 2.07%                    | 3.22%            | 3.39%              | 3.87%             | 4.59%               | 1.29%     | 1.09%       |
| 26-Dec-08              | 83.76%        | 81.98%          | 5.12%                | 6.14%                  | 1.66%                 | 1.79%                   | 1.92%                  | 2.21%                    | 3.07%            | 3.27%              | 2.94%             | 3.42%               | 1.53%     | 1.19%       |
| 25-Nov-08              | 84.85%        | 83.90%          | 4.67%                | 5.04%                  | 1.01%                 | 1.29%                   | 1.77%                  | 2.03%                    | 3.03%            | 3.18%              | 3.03%             | 3.28%               | 1.64%     | 1.28%       |
| 27-Oct-08              | 86.05%        | 85.41%          | 3.49%                | 3.34%                  | 1.25%                 | 1.22%                   | 1.12%                  | 1.28%                    | 3.11%            | 3.21%              | 3.61%             | 4.22%               | 1.37%     | 1.32%       |
| 25-Sep-08              | 85.73%        | 84.88%          | 4.55%                | 4.72%                  | 0.74%                 | 0.82%                   | 1.11%                  | 0.98%                    | 2.95%            | 3.14%              | 3.57%             | 4.15%               | 1.35%     | 1.31%       |
| 25-Aug-08              | 87.23%        | 86.54%          | 2.43%                | 2.45%                  | 0.97%                 | 0.67%                   | 1.09%                  | 0.94%                    | 2.68%            | 2.93%              | 3.41%             | 4.05%               | 2.19%     | 2.41%       |
| 25-Jul-08              | 87.56%        | 87.15%          | 2.17%                | 1.89%                  | 1.33%                 | 1.03%                   | 0.85%                  | 0.91%                    | 2.78%            | 2.92%              | 3.02%             | 3.51%               | 2.29%     | 2.58%       |
| 25-Jun-08              | 86.48%        | 85.64%          | 3.95%                | 4.26%                  | 0.84%                 | 0.79%                   | 1.08%                  | 0.95%                    | 2.87%            | 2.88%              | 2.63%             | 3.22%               | 2.15%     | 2.26%       |
| 27-May-08              | 88.69%        | 88.08%          | 1.79%                | 1.96%                  | 0.95%                 | 0.90%                   | 1.31%                  | 1.25%                    | 2.74%            | 2.66%              | 2.62%             | 3.05%               | 1.90%     | 2.11%       |
| 25-Apr-08              | 87.99%        | 87.11%          | 2.59%                | 2.78%                  | 0.94%                 | 1.02%                   | 1.18%                  | 1.36%                    | 2.47%            | 2.26%              | 3.18%             | 3.26%               | 1.65%     | 2.21%       |
| 25-Mar-08              | 88.91%        | 88.35%          | 1.87%                | 1.93%                  | 1.40%                 | 1.22%                   | 1.17%                  | 1.41%                    | 2.33%            | 2.13%              | 2.92%             | 3.03%               | 1.40%     | 1.93%       |
| 25-Feb-08              | 88.81%        | 88.63%          | 2.77%                | 2.53%                  | 1.15%                 | 0.86%                   | 1.38%                  | 1.57%                    | 1.85%            | 1.76%              | 2.77%             | 2.84%               | 1.27%     | 1.80%       |
| 25-Jan-08              | 89.58%        | 88.92%          | 2.52%                | 2.51%                  | 1.03%                 | 1.05%                   | 1.15%                  | 1.25%                    | 1.72%            | 1.69%              | 3.09%             | 3.32%               | 0.92%     | 1.25%       |

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

| Distribution Date    | Count  | Current Balance | Delinq 1 Month Count | Delinq 1 Month Balance | Delinq 2 Months Count | Delinq 2 Months Balance | Delinq 3+ Months Count | Delinq 3+ Months Balance | Bankruptcy Count | Bankruptcy Balance | Foreclosure Count | Foreclosure Balance | REO Count | REO Balance |
|----------------------|--------|-----------------|----------------------|------------------------|-----------------------|-------------------------|------------------------|--------------------------|------------------|--------------------|-------------------|---------------------|-----------|-------------|
| <b>Group 1 - ARM</b> |        |                 |                      |                        |                       |                         |                        |                          |                  |                    |                   |                     |           |             |
| 25-Mar-09            | 971    | 134,012,498     | 95                   | 13,613,459             | 49                    | 8,051,509               | 71                     | 10,441,154               | 83               | 11,136,241         | 264               | 41,879,703          | 198       | 32,040,981  |
| 25-Feb-09            | 978    | 135,344,019     | 112                  | 16,662,479             | 60                    | 8,474,619               | 62                     | 9,048,520                | 91               | 12,122,836         | 255               | 40,601,822          | 220       | 35,479,527  |
| 26-Jan-09            | 1,029  | 142,314,759     | 120                  | 17,363,728             | 62                    | 9,567,465               | 62                     | 9,203,173                | 83               | 11,165,840         | 243               | 38,393,206          | 233       | 37,380,945  |
| 26-Dec-08            | 1,107  | 153,973,431     | 107                  | 16,013,181             | 51                    | 8,573,734               | 61                     | 9,175,251                | 82               | 11,285,355         | 244               | 37,416,377          | 227       | 36,524,133  |
| 25-Nov-08            | 1,161  | 162,232,727     | 107                  | 16,322,911             | 44                    | 6,073,379               | 74                     | 11,890,879               | 81               | 11,319,743         | 245               | 37,541,375          | 226       | 36,687,107  |
| 27-Oct-08            | 1,243  | 173,758,525     | 101                  | 14,571,944             | 56                    | 8,369,912               | 61                     | 9,042,214                | 79               | 11,090,042         | 259               | 40,300,368          | 241       | 39,339,471  |
| 25-Sep-08            | 1,303  | 181,727,611     | 111                  | 16,602,101             | 61                    | 9,559,158               | 41                     | 5,558,510                | 80               | 11,283,313         | 271               | 42,601,519          | 244       | 40,169,706  |
| 25-Aug-08            | 1,351  | 189,879,377     | 123                  | 17,589,342             | 50                    | 7,218,320               | 42                     | 6,194,192                | 73               | 9,858,322          | 281               | 45,340,058          | 238       | 38,927,382  |
| 25-Jul-08            | 1,403  | 196,145,903     | 115                  | 17,077,347             | 64                    | 9,192,905               | 43                     | 6,524,311                | 70               | 8,787,278          | 284               | 47,871,908          | 227       | 36,104,802  |
| 25-Jun-08            | 1,464  | 205,188,792     | 122                  | 17,255,379             | 52                    | 9,174,784               | 45                     | 6,921,152                | 78               | 9,782,607          | 275               | 44,879,977          | 222       | 35,186,240  |
| 27-May-08            | 1,552  | 218,123,559     | 89                   | 14,067,097             | 67                    | 10,408,197              | 44                     | 6,370,860                | 69               | 9,614,320          | 279               | 44,281,726          | 215       | 34,152,495  |
| 25-Apr-08            | 1,589  | 223,552,288     | 118                  | 18,860,902             | 60                    | 8,375,421               | 32                     | 4,258,626                | 71               | 9,559,079          | 283               | 46,298,791          | 203       | 33,136,071  |
| 25-Mar-08            | 1,663  | 235,624,810     | 100                  | 14,550,779             | 80                    | 12,109,426              | 36                     | 5,076,119                | 68               | 9,154,147          | 280               | 46,732,789          | 185       | 29,456,529  |
| 25-Feb-08            | 1,710  | 242,472,302     | 139                  | 20,713,809             | 117                   | 18,965,671              | 41                     | 6,142,014                | 70               | 9,749,418          | 224               | 35,639,844          | 160       | 25,983,549  |
| 25-Jan-08            | 1,776  | 253,402,093     | 206                  | 30,818,450             | 72                    | 10,775,244              | 40                     | 6,116,261                | 66               | 9,450,565          | 218               | 35,064,726          | 137       | 21,935,399  |
| <b>Group 1 - ARM</b> |        |                 |                      |                        |                       |                         |                        |                          |                  |                    |                   |                     |           |             |
| 25-Mar-09            | 56.09% | 53.35%          | 5.49%                | 5.42%                  | 2.83%                 | 3.21%                   | 4.10%                  | 4.16%                    | 4.79%            | 4.43%              | 15.25%            | 16.67%              | 11.44%    | 12.76%      |
| 25-Feb-09            | 55.01% | 52.51%          | 6.30%                | 6.46%                  | 3.37%                 | 3.29%                   | 3.49%                  | 3.51%                    | 5.12%            | 4.70%              | 14.34%            | 15.75%              | 12.37%    | 13.77%      |
| 26-Jan-09            | 56.17% | 53.62%          | 6.55%                | 6.54%                  | 3.38%                 | 3.61%                   | 3.38%                  | 3.47%                    | 4.53%            | 4.21%              | 13.26%            | 14.47%              | 12.72%    | 14.09%      |
| 26-Dec-08            | 58.91% | 56.41%          | 5.69%                | 5.87%                  | 2.71%                 | 3.14%                   | 3.25%                  | 3.36%                    | 4.36%            | 4.13%              | 12.99%            | 13.71%              | 12.08%    | 13.38%      |
| 25-Nov-08            | 59.91% | 57.52%          | 5.52%                | 5.79%                  | 2.27%                 | 2.15%                   | 3.82%                  | 4.22%                    | 4.18%            | 4.01%              | 12.64%            | 13.31%              | 11.66%    | 13.01%      |
| 27-Oct-08            | 60.93% | 58.61%          | 4.95%                | 4.92%                  | 2.75%                 | 2.82%                   | 2.99%                  | 3.05%                    | 3.87%            | 3.74%              | 12.70%            | 13.59%              | 11.81%    | 13.27%      |
| 25-Sep-08            | 61.72% | 59.10%          | 5.26%                | 5.40%                  | 2.89%                 | 3.11%                   | 1.94%                  | 1.81%                    | 3.79%            | 3.67%              | 12.84%            | 13.85%              | 11.56%    | 13.06%      |
| 25-Aug-08            | 62.60% | 60.28%          | 5.70%                | 5.58%                  | 2.32%                 | 2.29%                   | 1.95%                  | 1.97%                    | 3.38%            | 3.13%              | 13.02%            | 14.39%              | 11.03%    | 12.36%      |
| 25-Jul-08            | 63.60% | 60.97%          | 5.21%                | 5.31%                  | 2.90%                 | 2.86%                   | 1.95%                  | 2.03%                    | 3.17%            | 2.73%              | 12.87%            | 14.88%              | 10.29%    | 11.22%      |
| 25-Jun-08            | 64.84% | 62.48%          | 5.40%                | 5.25%                  | 2.30%                 | 2.79%                   | 1.99%                  | 2.11%                    | 3.45%            | 2.98%              | 12.18%            | 13.67%              | 9.83%     | 10.71%      |
| 27-May-08            | 67.04% | 64.72%          | 3.84%                | 4.17%                  | 2.89%                 | 3.09%                   | 1.90%                  | 1.89%                    | 2.98%            | 2.85%              | 12.05%            | 13.14%              | 9.29%     | 10.13%      |
| 25-Apr-08            | 67.44% | 64.98%          | 5.01%                | 5.48%                  | 2.55%                 | 2.43%                   | 1.36%                  | 1.24%                    | 3.01%            | 2.78%              | 12.01%            | 13.46%              | 8.62%     | 9.63%       |
| 25-Mar-08            | 68.95% | 66.81%          | 4.15%                | 4.13%                  | 3.32%                 | 3.43%                   | 1.49%                  | 1.44%                    | 2.82%            | 2.60%              | 11.61%            | 13.25%              | 7.67%     | 8.35%       |
| 25-Feb-08            | 69.48% | 67.42%          | 5.65%                | 5.76%                  | 4.75%                 | 5.27%                   | 1.67%                  | 1.71%                    | 2.84%            | 2.71%              | 9.10%             | 9.91%               | 6.50%     | 7.22%       |
| 25-Jan-08            | 70.62% | 68.94%          | 8.19%                | 8.38%                  | 2.86%                 | 2.93%                   | 1.59%                  | 1.66%                    | 2.62%            | 2.57%              | 8.67%             | 9.54%               | 5.45%     | 5.97%       |

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

| Distribution Date      | Current Count | Current Balance | Delinq 1 Month Count | Delinq 1 Month Balance | Delinq 2 Months Count | Delinq 2 Months Balance | Delinq 3+ Months Count | Delinq 3+ Months Balance | Bankruptcy Count | Bankruptcy Balance | Foreclosure Count | Foreclosure Balance | REO Count | REO Balance |
|------------------------|---------------|-----------------|----------------------|------------------------|-----------------------|-------------------------|------------------------|--------------------------|------------------|--------------------|-------------------|---------------------|-----------|-------------|
| <b>Group 2 - Total</b> |               |                 |                      |                        |                       |                         |                        |                          |                  |                    |                   |                     |           |             |
| 25-Mar-09              | 668           | 212,304,666     | 108                  | 34,961,638             | 35                    | 10,729,938              | 72                     | 24,960,410               | 38               | 12,494,801         | 256               | 87,158,307          | 187       | 63,404,727  |
| 25-Feb-09              | 711           | 228,778,512     | 86                   | 26,095,593             | 56                    | 18,993,042              | 63                     | 21,204,260               | 37               | 12,412,957         | 240               | 80,264,415          | 212       | 70,146,806  |
| 26-Jan-09              | 750           | 241,478,788     | 94                   | 31,226,563             | 47                    | 14,862,448              | 66                     | 22,363,878               | 32               | 10,395,711         | 239               | 79,097,823          | 219       | 73,552,499  |
| 26-Dec-08              | 806           | 258,781,751     | 77                   | 25,298,140             | 51                    | 14,995,858              | 77                     | 29,103,607               | 30               | 9,842,422          | 242               | 80,022,209          | 207       | 70,156,843  |
| 25-Nov-08              | 849           | 273,153,262     | 86                   | 25,920,457             | 39                    | 13,041,447              | 74                     | 28,064,971               | 26               | 8,118,652          | 249               | 81,551,968          | 229       | 79,730,162  |
| 27-Oct-08              | 900           | 290,747,868     | 68                   | 21,039,391             | 48                    | 12,928,505              | 60                     | 22,553,113               | 36               | 12,208,229         | 259               | 85,079,748          | 267       | 94,102,306  |
| 25-Sep-08              | 933           | 301,622,542     | 82                   | 22,279,948             | 45                    | 15,398,827              | 31                     | 11,931,153               | 41               | 14,169,535         | 296               | 98,803,496          | 287       | 100,441,718 |
| 25-Aug-08              | 981           | 313,426,868     | 77                   | 25,081,968             | 46                    | 14,747,821              | 41                     | 14,108,911               | 44               | 14,907,158         | 298               | 102,819,445         | 294       | 100,646,645 |
| 25-Jul-08              | 1,028         | 329,148,523     | 76                   | 24,733,038             | 45                    | 13,110,671              | 39                     | 13,754,612               | 43               | 15,081,042         | 337               | 116,285,640         | 254       | 88,914,959  |
| 25-Jun-08              | 1,065         | 342,654,143     | 80                   | 24,940,812             | 46                    | 14,821,917              | 39                     | 13,493,543               | 40               | 14,413,686         | 374               | 128,829,970         | 227       | 79,563,346  |
| 27-May-08              | 1,123         | 359,147,208     | 75                   | 23,995,177             | 58                    | 19,011,126              | 45                     | 15,144,990               | 41               | 13,801,699         | 373               | 130,943,610         | 210       | 74,807,075  |
| 25-Apr-08              | 1,174         | 373,613,354     | 85                   | 28,413,648             | 64                    | 23,876,303              | 39                     | 12,230,473               | 30               | 10,602,361         | 364               | 126,533,141         | 193       | 68,854,777  |
| 25-Mar-08              | 1,239         | 393,654,434     | 93                   | 32,442,957             | 75                    | 24,796,552              | 40                     | 14,575,989               | 32               | 11,213,749         | 343               | 117,826,688         | 177       | 65,014,899  |
| 25-Feb-08              | 1,294         | 409,129,799     | 109                  | 38,052,205             | 127                   | 47,510,919              | 41                     | 13,670,449               | 27               | 8,389,332          | 274               | 91,748,471          | 161       | 61,166,096  |
| 25-Jan-08              | 1,393         | 439,882,669     | 156                  | 58,177,013             | 84                    | 28,765,101              | 34                     | 11,745,513               | 24               | 7,078,957          | 247               | 81,642,956          | 141       | 54,513,583  |
| <b>Group 2 - Total</b> |               |                 |                      |                        |                       |                         |                        |                          |                  |                    |                   |                     |           |             |
| 25-Mar-09              | 48.97%        | 47.60%          | 7.92%                | 7.84%                  | 2.57%                 | 2.41%                   | 5.28%                  | 5.60%                    | 2.79%            | 2.80%              | 18.77%            | 19.54%              | 13.71%    | 14.22%      |
| 25-Feb-09              | 50.60%        | 49.96%          | 6.12%                | 5.70%                  | 3.99%                 | 4.15%                   | 4.48%                  | 4.63%                    | 2.63%            | 2.71%              | 17.08%            | 17.53%              | 15.09%    | 15.32%      |
| 26-Jan-09              | 51.83%        | 51.06%          | 6.50%                | 6.60%                  | 3.25%                 | 3.14%                   | 4.56%                  | 4.73%                    | 2.21%            | 2.20%              | 16.52%            | 16.72%              | 15.13%    | 15.55%      |
| 26-Dec-08              | 54.09%        | 53.01%          | 5.17%                | 5.18%                  | 3.42%                 | 3.07%                   | 5.17%                  | 5.96%                    | 2.01%            | 2.02%              | 16.24%            | 16.39%              | 13.89%    | 14.37%      |
| 25-Nov-08              | 54.70%        | 53.60%          | 5.54%                | 5.09%                  | 2.51%                 | 2.56%                   | 4.77%                  | 5.51%                    | 1.68%            | 1.59%              | 16.04%            | 16.00%              | 14.76%    | 15.65%      |
| 27-Oct-08              | 54.95%        | 53.98%          | 4.15%                | 3.91%                  | 2.93%                 | 2.40%                   | 3.66%                  | 4.19%                    | 2.20%            | 2.27%              | 15.81%            | 15.79%              | 16.30%    | 17.47%      |
| 25-Sep-08              | 54.40%        | 53.42%          | 4.78%                | 3.95%                  | 2.62%                 | 2.73%                   | 1.81%                  | 2.11%                    | 2.39%            | 2.51%              | 17.26%            | 17.50%              | 16.73%    | 17.79%      |
| 25-Aug-08              | 55.08%        | 53.51%          | 4.32%                | 4.28%                  | 2.58%                 | 2.52%                   | 2.30%                  | 2.41%                    | 2.47%            | 2.55%              | 16.73%            | 17.55%              | 16.51%    | 17.18%      |
| 25-Jul-08              | 56.42%        | 54.76%          | 4.17%                | 4.12%                  | 2.47%                 | 2.18%                   | 2.14%                  | 2.29%                    | 2.36%            | 2.51%              | 18.50%            | 19.35%              | 13.94%    | 14.79%      |
| 25-Jun-08              | 56.92%        | 55.38%          | 4.28%                | 4.03%                  | 2.46%                 | 2.40%                   | 2.08%                  | 2.18%                    | 2.14%            | 2.33%              | 19.99%            | 20.82%              | 12.13%    | 12.86%      |
| 27-May-08              | 58.34%        | 56.39%          | 3.90%                | 3.77%                  | 3.01%                 | 2.99%                   | 2.34%                  | 2.38%                    | 2.13%            | 2.17%              | 19.38%            | 20.56%              | 10.91%    | 11.75%      |
| 25-Apr-08              | 60.24%        | 58.00%          | 4.36%                | 4.41%                  | 3.28%                 | 3.71%                   | 2.00%                  | 1.90%                    | 1.54%            | 1.65%              | 18.68%            | 19.64%              | 9.90%     | 10.69%      |
| 25-Mar-08              | 61.98%        | 59.69%          | 4.65%                | 4.92%                  | 3.75%                 | 3.76%                   | 2.00%                  | 2.21%                    | 1.60%            | 1.70%              | 17.16%            | 17.87%              | 8.85%     | 9.86%       |
| 25-Feb-08              | 63.65%        | 61.09%          | 5.36%                | 5.68%                  | 6.25%                 | 7.09%                   | 2.02%                  | 2.04%                    | 1.33%            | 1.25%              | 13.48%            | 13.70%              | 7.92%     | 9.13%       |
| 25-Jan-08              | 67.00%        | 64.52%          | 7.50%                | 8.53%                  | 4.04%                 | 4.22%                   | 1.64%                  | 1.72%                    | 1.15%            | 1.04%              | 11.88%            | 11.97%              | 6.78%     | 8.00%       |

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

| Distribution Date      | Count  | Current Balance | Delinq 1 Month Count | Delinq 1 Month Balance | Delinq 2 Months Count | Delinq 2 Months Balance | Delinq 3+ Months Count | Delinq 3+ Months Balance | Bankruptcy Count | Bankruptcy Balance | Foreclosure Count | Foreclosure Balance | REO Count | REO Balance |
|------------------------|--------|-----------------|----------------------|------------------------|-----------------------|-------------------------|------------------------|--------------------------|------------------|--------------------|-------------------|---------------------|-----------|-------------|
| <b>Group 2 - Fixed</b> |        |                 |                      |                        |                       |                         |                        |                          |                  |                    |                   |                     |           |             |
| 25-Mar-09              | 115    | 32,702,245      | 13                   | 3,153,791              | 2                     | 568,389                 | 4                      | 924,409                  | 6                | 1,929,938          | 11                | 3,672,747           | 2         | 370,679     |
| 25-Feb-09              | 118    | 33,681,111      | 12                   | 2,866,055              | 3                     | 647,176                 | 3                      | 758,877                  | 4                | 932,147            | 11                | 4,105,321           | 6         | 1,453,311   |
| 26-Jan-09              | 123    | 34,795,877      | 9                    | 2,130,674              | 2                     | 560,012                 | 4                      | 1,091,632                | 4                | 1,108,357          | 11                | 3,973,956           | 5         | 1,298,783   |
| 26-Dec-08              | 125    | 35,020,703      | 11                   | 2,854,029              | 4                     | 1,156,916               | 4                      | 1,723,941                | 3                | 897,678            | 7                 | 2,185,382           | 5         | 1,298,783   |
| 25-Nov-08              | 130    | 36,259,561      | 10                   | 2,784,347              | 1                     | 166,271                 | 4                      | 1,822,713                | 2                | 707,936            | 12                | 3,281,171           | 1         | 339,030     |
| 27-Oct-08              | 132    | 37,203,066      | 10                   | 2,206,891              | 4                     | 1,524,549               | 3                      | 1,093,581                | 2                | 708,069            | 11                | 3,056,295           | 1         | 339,498     |
| 25-Sep-08              | 135    | 37,731,965      | 11                   | 3,241,558              | 4                     | 884,516                 | 2                      | 742,832                  | 2                | 708,202            | 10                | 3,056,296           | 0         | 0           |
| 25-Aug-08              | 140    | 38,812,104      | 10                   | 3,086,953              | 2                     | 704,795                 | 4                      | 1,035,714                | 3                | 818,584            | 5                 | 1,950,410           | 2         | 328,702     |
| 25-Jul-08              | 148    | 41,588,322      | 5                    | 1,090,763              | 1                     | 478,570                 | 2                      | 664,123                  | 6                | 1,603,933          | 6                 | 1,475,886           | 3         | 501,587     |
| 25-Jun-08              | 148    | 41,217,859      | 6                    | 2,321,680              | 1                     | 215,700                 | 3                      | 762,709                  | 4                | 1,012,185          | 6                 | 1,413,795           | 3         | 501,748     |
| 27-May-08              | 154    | 43,553,775      | 3                    | 539,203                | 1                     | 212,679                 | 3                      | 763,462                  | 3                | 336,994            | 6                 | 1,833,957           | 2         | 318,708     |
| 25-Apr-08              | 155    | 42,818,752      | 4                    | 1,595,376              | 1                     | 183,200                 | 2                      | 627,857                  | 1                | 157,255            | 7                 | 1,898,532           | 2         | 318,867     |
| 25-Mar-08              | 156    | 42,530,569      | 6                    | 2,523,549              | 2                     | 817,710                 | 2                      | 628,461                  | 1                | 157,426            | 5                 | 1,081,769           | 2         | 319,025     |
| 25-Feb-08              | 159    | 42,600,757      | 5                    | 2,465,807              | 0                     | 0                       | 1                      | 98,272                   | 1                | 157,596            | 7                 | 2,587,064           | 2         | 319,182     |
| 25-Jan-08              | 168    | 45,513,695      | 1                    | 444,000                | 2                     | 277,539                 | 2                      | 629,660                  | 1                | 157,765            | 4                 | 1,780,189           | 3         | 592,559     |
| <b>Group 2 - Fixed</b> |        |                 |                      |                        |                       |                         |                        |                          |                  |                    |                   |                     |           |             |
| 25-Mar-09              | 75.16% | 75.49%          | 8.50%                | 7.28%                  | 1.31%                 | 1.31%                   | 2.61%                  | 2.13%                    | 3.92%            | 4.45%              | 7.19%             | 8.48%               | 1.31%     | 0.86%       |
| 25-Feb-09              | 75.16% | 75.78%          | 7.64%                | 6.45%                  | 1.91%                 | 1.46%                   | 1.91%                  | 1.71%                    | 2.55%            | 2.10%              | 7.01%             | 9.24%               | 3.82%     | 3.27%       |
| 26-Jan-09              | 77.85% | 77.39%          | 5.70%                | 4.74%                  | 1.27%                 | 1.25%                   | 2.53%                  | 2.43%                    | 2.53%            | 2.47%              | 6.96%             | 8.84%               | 3.16%     | 2.89%       |
| 26-Dec-08              | 78.62% | 77.59%          | 6.92%                | 6.32%                  | 2.52%                 | 2.56%                   | 2.52%                  | 3.82%                    | 1.89%            | 1.99%              | 4.40%             | 4.84%               | 3.14%     | 2.88%       |
| 25-Nov-08              | 81.25% | 79.94%          | 6.25%                | 6.14%                  | 0.63%                 | 0.37%                   | 2.50%                  | 4.02%                    | 1.25%            | 1.56%              | 7.50%             | 7.23%               | 0.63%     | 0.75%       |
| 27-Oct-08              | 80.98% | 80.64%          | 6.13%                | 4.78%                  | 2.45%                 | 3.30%                   | 1.84%                  | 2.37%                    | 1.23%            | 1.53%              | 6.75%             | 6.63%               | 0.61%     | 0.74%       |
| 25-Sep-08              | 82.32% | 81.38%          | 6.71%                | 6.99%                  | 2.44%                 | 1.91%                   | 1.22%                  | 1.60%                    | 1.22%            | 1.53%              | 6.10%             | 6.59%               | 0.00%     | 0.00%       |
| 25-Aug-08              | 84.34% | 83.04%          | 6.02%                | 6.60%                  | 1.20%                 | 1.51%                   | 2.41%                  | 2.22%                    | 1.81%            | 1.75%              | 3.01%             | 4.17%               | 1.20%     | 0.70%       |
| 25-Jul-08              | 86.55% | 87.73%          | 2.92%                | 2.30%                  | 0.58%                 | 1.01%                   | 1.17%                  | 1.40%                    | 3.51%            | 3.38%              | 3.51%             | 3.11%               | 1.75%     | 1.06%       |
| 25-Jun-08              | 86.55% | 86.87%          | 3.51%                | 4.89%                  | 0.58%                 | 0.45%                   | 1.75%                  | 1.61%                    | 2.34%            | 2.13%              | 3.51%             | 2.98%               | 1.75%     | 1.06%       |
| 27-May-08              | 89.53% | 91.58%          | 1.74%                | 1.13%                  | 0.58%                 | 0.45%                   | 1.74%                  | 1.61%                    | 1.74%            | 0.71%              | 3.49%             | 3.86%               | 1.16%     | 0.67%       |
| 25-Apr-08              | 90.12% | 89.96%          | 2.33%                | 3.35%                  | 0.58%                 | 0.38%                   | 1.16%                  | 1.32%                    | 0.58%            | 0.33%              | 4.07%             | 3.99%               | 1.16%     | 0.67%       |
| 25-Mar-08              | 89.66% | 88.50%          | 3.45%                | 5.25%                  | 1.15%                 | 1.70%                   | 1.15%                  | 1.31%                    | 0.57%            | 0.33%              | 2.87%             | 2.25%               | 1.15%     | 0.66%       |
| 25-Feb-08              | 90.86% | 88.33%          | 2.86%                | 5.11%                  | 0.00%                 | 0.00%                   | 0.57%                  | 0.20%                    | 0.57%            | 0.33%              | 4.00%             | 5.36%               | 1.14%     | 0.66%       |
| 25-Jan-08              | 92.82% | 92.14%          | 0.55%                | 0.90%                  | 1.10%                 | 0.56%                   | 1.10%                  | 1.27%                    | 0.55%            | 0.32%              | 2.21%             | 3.60%               | 1.66%     | 1.20%       |

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**  
**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

| Distribution Date    | Count  | Current Balance | Delinq 1 Month Count | Delinq 1 Month Balance | Delinq 2 Months Count | Delinq 2 Months Balance | Delinq 3+ Months Count | Delinq 3+ Months Balance | Bankruptcy Count | Bankruptcy Balance | Foreclosure Count | Foreclosure Balance | REO Count | REO Balance |
|----------------------|--------|-----------------|----------------------|------------------------|-----------------------|-------------------------|------------------------|--------------------------|------------------|--------------------|-------------------|---------------------|-----------|-------------|
| <b>Group 2 - ARM</b> |        |                 |                      |                        |                       |                         |                        |                          |                  |                    |                   |                     |           |             |
| 25-Mar-09            | 553    | 179,602,421     | 95                   | 31,807,848             | 33                    | 10,161,549              | 68                     | 24,036,000               | 32               | 10,564,862         | 245               | 83,485,560          | 185       | 63,034,048  |
| 25-Feb-09            | 593    | 195,097,401     | 74                   | 23,229,538             | 53                    | 18,345,866              | 60                     | 20,445,383               | 33               | 11,480,811         | 229               | 76,159,094          | 206       | 68,693,495  |
| 26-Jan-09            | 627    | 206,682,911     | 85                   | 29,095,889             | 45                    | 14,302,437              | 62                     | 21,272,245               | 28               | 9,287,354          | 228               | 75,123,867          | 214       | 72,253,717  |
| 26-Dec-08            | 681    | 223,761,048     | 66                   | 22,444,111             | 47                    | 13,838,942              | 73                     | 27,379,666               | 27               | 8,944,744          | 235               | 77,836,827          | 202       | 68,858,060  |
| 25-Nov-08            | 719    | 236,893,701     | 76                   | 23,136,109             | 38                    | 12,875,177              | 70                     | 26,242,257               | 24               | 7,410,717          | 237               | 78,270,797          | 228       | 79,391,131  |
| 27-Oct-08            | 768    | 253,544,802     | 58                   | 18,832,500             | 44                    | 11,403,956              | 57                     | 21,459,532               | 34               | 11,500,160         | 248               | 82,023,453          | 266       | 93,762,808  |
| 25-Sep-08            | 798    | 263,890,576     | 71                   | 19,038,389             | 41                    | 14,514,311              | 29                     | 11,188,322               | 39               | 13,461,333         | 286               | 95,747,200          | 287       | 100,441,718 |
| 25-Aug-08            | 841    | 274,614,763     | 67                   | 21,995,015             | 44                    | 14,043,026              | 37                     | 13,073,198               | 41               | 14,088,575         | 293               | 100,869,035         | 292       | 100,317,944 |
| 25-Jul-08            | 880    | 287,560,201     | 71                   | 23,642,275             | 44                    | 12,632,101              | 37                     | 13,090,489               | 37               | 13,477,109         | 331               | 114,809,753         | 251       | 88,413,372  |
| 25-Jun-08            | 917    | 301,436,284     | 74                   | 22,619,132             | 45                    | 14,606,217              | 36                     | 12,730,834               | 36               | 13,401,501         | 368               | 127,416,175         | 224       | 79,061,598  |
| 27-May-08            | 969    | 315,593,433     | 72                   | 23,455,975             | 57                    | 18,798,447              | 42                     | 14,381,528               | 38               | 13,464,706         | 367               | 129,109,653         | 208       | 74,488,367  |
| 25-Apr-08            | 1,019  | 330,794,602     | 81                   | 26,818,272             | 63                    | 23,693,103              | 37                     | 11,602,616               | 29               | 10,445,106         | 357               | 124,634,609         | 191       | 68,535,910  |
| 25-Mar-08            | 1,083  | 351,123,864     | 87                   | 29,919,408             | 73                    | 23,978,841              | 38                     | 13,947,528               | 31               | 11,056,323         | 338               | 116,744,918         | 175       | 64,695,874  |
| 25-Feb-08            | 1,135  | 366,529,041     | 104                  | 35,586,399             | 127                   | 47,510,919              | 40                     | 13,572,178               | 26               | 8,231,736          | 267               | 89,161,407          | 159       | 60,846,914  |
| 25-Jan-08            | 1,225  | 394,368,974     | 155                  | 57,733,013             | 82                    | 28,487,562              | 32                     | 11,115,853               | 23               | 6,921,193          | 243               | 79,862,767          | 138       | 53,921,023  |
| <b>Group 2 - ARM</b> |        |                 |                      |                        |                       |                         |                        |                          |                  |                    |                   |                     |           |             |
| 25-Mar-09            | 45.66% | 44.60%          | 7.84%                | 7.90%                  | 2.73%                 | 2.52%                   | 5.62%                  | 5.97%                    | 2.64%            | 2.62%              | 20.23%            | 20.73%              | 15.28%    | 15.65%      |
| 25-Feb-09            | 47.52% | 47.19%          | 5.93%                | 5.62%                  | 4.25%                 | 4.44%                   | 4.81%                  | 4.95%                    | 2.64%            | 2.78%              | 18.35%            | 18.42%              | 16.51%    | 16.61%      |
| 26-Jan-09            | 48.64% | 48.29%          | 6.59%                | 6.80%                  | 3.49%                 | 3.34%                   | 4.81%                  | 4.97%                    | 2.17%            | 2.17%              | 17.69%            | 17.55%              | 16.60%    | 16.88%      |
| 26-Dec-08            | 51.16% | 50.50%          | 4.96%                | 5.07%                  | 3.53%                 | 3.12%                   | 5.48%                  | 6.18%                    | 2.03%            | 2.02%              | 17.66%            | 17.57%              | 15.18%    | 15.54%      |
| 25-Nov-08            | 51.65% | 51.03%          | 5.46%                | 4.98%                  | 2.73%                 | 2.77%                   | 5.03%                  | 5.65%                    | 1.72%            | 1.60%              | 17.03%            | 16.86%              | 16.38%    | 17.10%      |
| 27-Oct-08            | 52.07% | 51.48%          | 3.93%                | 3.82%                  | 2.98%                 | 2.32%                   | 3.86%                  | 4.36%                    | 2.31%            | 2.33%              | 16.81%            | 16.65%              | 18.03%    | 19.04%      |
| 25-Sep-08            | 51.45% | 50.92%          | 4.58%                | 3.67%                  | 2.64%                 | 2.80%                   | 1.87%                  | 2.16%                    | 2.51%            | 2.60%              | 18.44%            | 18.47%              | 18.50%    | 19.38%      |
| 25-Aug-08            | 52.07% | 50.95%          | 4.15%                | 4.08%                  | 2.72%                 | 2.61%                   | 2.29%                  | 2.43%                    | 2.54%            | 2.61%              | 18.14%            | 18.71%              | 18.08%    | 18.61%      |
| 25-Jul-08            | 53.30% | 51.94%          | 4.30%                | 4.27%                  | 2.67%                 | 2.28%                   | 2.24%                  | 2.36%                    | 2.24%            | 2.43%              | 20.05%            | 20.74%              | 15.20%    | 15.97%      |
| 25-Jun-08            | 53.94% | 52.77%          | 4.35%                | 3.96%                  | 2.65%                 | 2.56%                   | 2.12%                  | 2.23%                    | 2.12%            | 2.35%              | 21.65%            | 22.30%              | 13.18%    | 13.84%      |
| 27-May-08            | 55.28% | 53.55%          | 4.11%                | 3.98%                  | 3.25%                 | 3.19%                   | 2.40%                  | 2.44%                    | 2.17%            | 2.28%              | 20.94%            | 21.91%              | 11.87%    | 12.64%      |
| 25-Apr-08            | 57.34% | 55.45%          | 4.56%                | 4.50%                  | 3.55%                 | 3.97%                   | 2.08%                  | 1.95%                    | 1.63%            | 1.75%              | 20.09%            | 20.89%              | 10.75%    | 11.49%      |
| 25-Mar-08            | 59.34% | 57.42%          | 4.77%                | 4.89%                  | 4.00%                 | 3.92%                   | 2.08%                  | 2.28%                    | 1.70%            | 1.81%              | 18.52%            | 19.09%              | 9.59%     | 10.58%      |
| 25-Feb-08            | 61.09% | 58.98%          | 5.60%                | 5.73%                  | 6.84%                 | 7.65%                   | 2.15%                  | 2.18%                    | 1.40%            | 1.32%              | 14.37%            | 14.35%              | 8.56%     | 9.79%       |
| 25-Jan-08            | 64.54% | 62.36%          | 8.17%                | 9.13%                  | 4.32%                 | 4.50%                   | 1.69%                  | 1.76%                    | 1.21%            | 1.09%              | 12.80%            | 12.63%              | 7.27%     | 8.53%       |

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**  
**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

| Distribution Date        | ----- In Foreclosure and Delinquent ----- |           |       |         |       |           |        |             | ----- In REO and Delinquent ----- |         |       |         |       |         |        |             | ----- In Bankruptcy and Delinquent ----- |           |       |           |       |           |       |            |
|--------------------------|---|-----------|-------|---------|-------|-----------|--------|-------------|-----------------------------------|---------|-------|---------|-------|---------|--------|-------------|--|-----------|-------|-----------|-------|-----------|-------|------------|
|                          | #   | Balance   | #     | Balance | #     | Balance   | #      | Balance     | #                                 | Balance | #     | Balance | #     | Balance | #      | Balance     | #  | Balance   | #     | Balance   | #     | Balance   | #     | Balance    |
| <b>Total (All Loans)</b> |   |           |       |         |       |           |        |             |                                   |         |       |         |       |         |        |             |  |           |       |           |       |           |       |            |
| 25-Mar-09                | 1   | 132,670   | 0     | 0       | 0     | 0         | 557    | 134,160,063 | 0                                 | 0       | 0     | 0       | 0     | 0       | 391    | 96,238,333  | 21                                       | 3,783,205 | 6     | 1,462,849 | 10    | 1,886,148 | 107   | 19,345,109 |
| 25-Feb-09                | 2   | 484,997   | 1     | 310,976 | 3     | 819,380   | 526    | 124,338,980 | 0                                 | 0       | 0     | 0       | 0     | 0       | 440    | 106,366,237 | 17                                       | 3,396,817 | 6     | 1,481,637 | 16    | 2,105,425 | 112   | 20,504,208 |
| 26-Jan-09                | 2   | 313,787   | 0     | 0       | 0     | 0         | 510    | 121,252,924 | 0                                 | 0       | 0     | 0       | 0     | 0       | 462    | 111,899,823 | 20                                       | 4,257,896 | 9     | 1,089,019 | 3     | 466,361   | 108   | 18,757,994 |
| 26-Dec-08                | 2   | 1,015,979 | 1     | 62,483  | 2     | 407,632   | 504    | 119,012,270 | 0                                 | 0       | 0     | 0       | 0     | 0       | 446    | 107,747,380 | 22                                       | 4,370,140 | 2     | 138,700   | 4     | 565,540   | 108   | 18,972,841 |
| 25-Nov-08                | 1   | 211,187   | 0     | 0       | 2     | 432,039   | 515    | 121,426,105 | 0                                 | 0       | 0     | 0       | 0     | 0       | 468    | 117,577,731 | 15                                       | 3,088,223 | 6     | 854,435   | 5     | 1,009,148 | 105   | 17,371,216 |
| 27-Oct-08                | 3   | 508,694   | 0     | 0       | 0     | 0         | 544    | 128,765,346 | 0                                 | 0       | 0     | 0       | 0     | 0       | 519    | 134,664,795 | 19                                       | 3,707,034 | 7     | 1,484,292 | 5     | 576,197   | 109   | 20,491,662 |
| 25-Sep-08                | 2   | 462,896   | 0     | 0       | 1     | 68,605    | 593    | 144,751,905 | 2                                 | 329,559 | 0     | 0       | 0     | 0       | 540    | 141,505,880 | 24                                       | 4,254,368 | 5     | 1,142,402 | 3     | 426,322   | 113   | 22,568,670 |
| 25-Aug-08                | 3   | 340,200   | 1     | 71,131  | 0     | 0         | 603    | 151,591,908 | 2                                 | 329,639 | 0     | 0       | 0     | 0       | 548    | 141,530,711 | 20                                       | 3,594,673 | 5     | 1,131,842 | 3     | 396,473   | 111   | 22,426,158 |
| 25-Jul-08                | 2   | 402,566   | 1     | 114,473 | 1     | 285,833   | 642    | 166,713,882 | 0                                 | 0       | 0     | 0       | 0     | 0       | 500    | 127,486,963 | 21                                       | 3,720,702 | 5     | 885,489   | 7     | 1,244,231 | 103   | 20,816,989 |
| 25-Jun-08                | 3   | 599,942   | 0     | 0       | 2     | 514,389   | 666    | 175,704,136 | 0                                 | 0       | 0     | 0       | 0     | 0       | 467    | 116,924,724 | 23                                       | 3,694,667 | 6     | 762,269   | 9     | 1,905,034 | 104   | 20,610,407 |
| 27-May-08                | 3   | 298,923   | 0     | 0       | 0     | 0         | 671    | 177,885,024 | 2                                 | 329,878 | 0     | 0       | 0     | 0       | 439    | 110,672,705 | 19                                       | 3,305,140 | 5     | 985,701   | 6     | 1,060,845 | 103   | 20,643,945 |
| 25-Apr-08                | 1   | 166,884   | 0     | 0       | 5     | 1,281,052 | 668    | 174,581,772 | 0                                 | 0       | 0     | 0       | 0     | 0       | 410    | 104,164,677 | 18                                       | 2,828,196 | 3     | 419,815   | 8     | 1,090,698 | 93    | 18,039,582 |
| 25-Mar-08                | 6   | 764,020   | 2     | 332,135 | 2     | 469,482   | 638    | 166,000,605 | 0                                 | 0       | 0     | 0       | 0     | 0       | 374    | 96,383,389  | 17                                       | 2,609,057 | 6     | 912,583   | 8     | 1,568,980 | 89    | 17,384,859 |
| 25-Feb-08                | 0   | 0         | 0     | 0       | 0     | 0         | 522    | 130,239,789 | 0                                 | 0       | 0     | 0       | 0     | 0       | 332    | 88,959,720  | 19                                       | 2,689,819 | 5     | 894,887   | 6     | 982,763   | 83    | 15,339,137 |
| 25-Jan-08                | 4   | 858,524   | 1     | 72,731  | 5     | 1,361,033 | 482    | 117,779,381 | 0                                 | 0       | 0     | 0       | 0     | 0       | 286    | 77,714,828  | 14                                       | 2,346,977 | 6     | 791,581   | 3     | 986,539   | 82    | 14,119,991 |
| <b>Total (All Loans)</b> |   |           |       |         |       |           |        |             |                                   |         |       |         |       |         |        |             |  |           |       |           |       |           |       |            |
| 25-Mar-09                | 0.00%                                     | 0.02%     | 0.00% | 0.00%   | 0.00% | 0.00%     | 14.47% | 17.13%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 10.16% | 12.29%      | 0.55%                                    | 0.48%     | 0.16% | 0.19%     | 0.26% | 0.24%     | 2.78% | 2.47%      |
| 25-Feb-09                | 0.00%                                     | 0.06%     | 0.03% | 0.04%   | 0.08% | 0.10%     | 13.32% | 15.48%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 11.14% | 13.24%      | 0.43%                                    | 0.42%     | 0.15% | 0.18%     | 0.41% | 0.26%     | 2.84% | 2.55%      |
| 26-Jan-09                | 0.00%                                     | 0.04%     | 0.00% | 0.00%   | 0.00% | 0.00%     | 12.58% | 14.66%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 11.39% | 13.53%      | 0.49%                                    | 0.51%     | 0.22% | 0.13%     | 0.07% | 0.06%     | 2.66% | 2.27%      |
| 26-Dec-08                | 0.00%                                     | 0.12%     | 0.02% | 0.01%   | 0.05% | 0.05%     | 12.14% | 13.99%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 10.74% | 12.67%      | 0.53%                                    | 0.51%     | 0.05% | 0.02%     | 0.10% | 0.07%     | 2.60% | 2.23%      |
| 25-Nov-08                | 0.00%                                     | 0.02%     | 0.00% | 0.00%   | 0.05% | 0.05%     | 12.03% | 13.76%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 10.93% | 13.33%      | 0.35%                                    | 0.35%     | 0.14% | 0.10%     | 0.12% | 0.11%     | 2.45% | 1.97%      |
| 27-Oct-08                | 0.00%                                     | 0.05%     | 0.00% | 0.00%   | 0.00% | 0.00%     | 12.14% | 13.88%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 11.58% | 14.52%      | 0.42%                                    | 0.40%     | 0.16% | 0.16%     | 0.11% | 0.06%     | 2.43% | 2.21%      |
| 25-Sep-08                | 0.00%                                     | 0.05%     | 0.00% | 0.00%   | 0.02% | 0.01%     | 12.78% | 14.99%      | 0.04%                             | 0.03%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 11.64% | 14.65%      | 0.52%                                    | 0.44%     | 0.11% | 0.12%     | 0.06% | 0.04%     | 2.44% | 2.34%      |
| 25-Aug-08                | 0.00%                                     | 0.03%     | 0.02% | 0.01%   | 0.00% | 0.00%     | 12.67% | 15.23%      | 0.04%                             | 0.03%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 11.51% | 14.22%      | 0.42%                                    | 0.36%     | 0.11% | 0.11%     | 0.06% | 0.04%     | 2.33% | 2.25%      |
| 25-Jul-08                | 0.00%                                     | 0.04%     | 0.02% | 0.01%   | 0.02% | 0.03%     | 13.22% | 16.37%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 10.30% | 12.52%      | 0.43%                                    | 0.37%     | 0.10% | 0.09%     | 0.14% | 0.12%     | 2.12% | 2.04%      |
| 25-Jun-08                | 0.00%                                     | 0.06%     | 0.00% | 0.00%   | 0.04% | 0.05%     | 13.41% | 16.84%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 9.41%  | 11.20%      | 0.46%                                    | 0.35%     | 0.12% | 0.07%     | 0.18% | 0.18%     | 2.09% | 1.98%      |
| 27-May-08                | 0.00%                                     | 0.03%     | 0.00% | 0.00%   | 0.00% | 0.00%     | 13.21% | 16.61%      | 0.04%                             | 0.03%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 8.64%  | 10.34%      | 0.37%                                    | 0.31%     | 0.10% | 0.09%     | 0.12% | 0.10%     | 2.03% | 1.93%      |
| 25-Apr-08                | 0.00%                                     | 0.02%     | 0.00% | 0.00%   | 0.10% | 0.12%     | 12.96% | 16.07%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 7.95%  | 9.59%       | 0.35%                                    | 0.26%     | 0.06% | 0.04%     | 0.16% | 0.10%     | 1.80% | 1.66%      |
| 25-Mar-08                | 0.00%                                     | 0.07%     | 0.04% | 0.03%   | 0.04% | 0.04%     | 12.11% | 14.94%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 7.10%  | 8.67%       | 0.32%                                    | 0.23%     | 0.11% | 0.08%     | 0.15% | 0.14%     | 1.69% | 1.56%      |
| 25-Feb-08                | 0.00%                                     | 0.00%     | 0.00% | 0.00%   | 0.00% | 0.00%     | 9.74%  | 11.53%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 6.19%  | 7.88%       | 0.35%                                    | 0.24%     | 0.09% | 0.08%     | 0.11% | 0.09%     | 1.55% | 1.36%      |
| 25-Jan-08                | 0.00%                                     | 0.07%     | 0.02% | 0.01%   | 0.09% | 0.12%     | 8.82%  | 10.24%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 5.23%  | 6.75%       | 0.26%                                    | 0.20%     | 0.11% | 0.07%     | 0.05% | 0.09%     | 1.50% | 1.23%      |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**  
**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

| Distribution Date      | ----- In Foreclosure and Delinquent ----- |         |       |         |       |         |        |            | ----- In REO and Delinquent ----- |         |       |         |       |         |       |            | ----- In Bankruptcy and Delinquent ----- |           |       |         |       |           |       |            |
|------------------------|---|---------|-------|---------|-------|---------|--------|------------|-----------------------------------|---------|-------|---------|-------|---------|-------|------------|--|-----------|-------|---------|-------|-----------|-------|------------|
|                        | #   | Balance | #     | Balance | #     | Balance | #      | Balance    | #                                 | Balance | #     | Balance | #     | Balance | #     | Balance    | #  | Balance   | #     | Balance | #     | Balance   | #     | Balance    |
| <b>Group 1 - Total</b> |   |         |       |         |       |         |        |            |                                   |         |       |         |       |         |       |            |  |           |       |         |       |           |       |            |
| 25-Mar-09              | 1   | 132,670 | 0     | 0       | 0     | 0       | 301    | 47,001,756 | 0                                 | 0       | 0     | 0       | 0     | 0       | 204   | 32,833,606 | 17                                       | 2,508,917 | 4     | 415,399 | 8     | 956,754   | 77    | 10,101,442 |
| 25-Feb-09              | 1   | 70,997  | 0     | 0       | 3     | 819,380 | 288    | 44,799,540 | 0                                 | 0       | 0     | 0       | 0     | 0       | 228   | 36,219,432 | 14                                       | 2,222,531 | 3     | 422,171 | 14    | 1,634,225 | 83    | 10,796,203 |
| 26-Jan-09              | 1   | 183,535 | 0     | 0       | 0     | 0       | 272    | 42,285,353 | 0                                 | 0       | 0     | 0       | 0     | 0       | 243   | 38,347,324 | 16                                       | 2,515,145 | 7     | 639,139 | 3     | 466,361   | 82    | 10,554,914 |
| 26-Dec-08              | 1   | 67,694  | 1     | 62,483  | 1     | 100,797 | 264    | 40,245,180 | 0                                 | 0       | 0     | 0       | 0     | 0       | 239   | 37,590,537 | 18                                       | 2,612,352 | 2     | 138,700 | 4     | 565,540   | 82    | 10,888,207 |
| 25-Nov-08              | 0   | 0       | 0     | 0       | 2     | 432,039 | 267    | 40,085,324 | 0                                 | 0       | 0     | 0       | 0     | 0       | 239   | 37,847,570 | 12                                       | 1,599,232 | 6     | 854,435 | 4     | 661,530   | 83    | 11,089,173 |
| 27-Oct-08              | 3   | 508,694 | 0     | 0       | 0     | 0       | 285    | 43,685,598 | 1                                 | 69,425  | 0     | 0       | 0     | 0       | 251   | 40,493,064 | 15                                       | 2,050,476 | 5     | 722,446 | 5     | 576,197   | 79    | 10,701,837 |
| 25-Sep-08              | 0   | 0       | 0     | 0       | 1     | 68,605  | 299    | 46,411,305 | 2                                 | 329,559 | 0     | 0       | 0     | 0       | 253   | 41,064,162 | 18                                       | 2,233,971 | 3     | 573,306 | 3     | 426,322   | 80    | 10,988,628 |
| 25-Aug-08              | 3   | 340,200 | 1     | 71,131  | 0     | 0       | 305    | 48,772,463 | 2                                 | 329,639 | 0     | 0       | 0     | 0       | 254   | 40,884,065 | 15                                       | 1,934,630 | 4     | 717,056 | 3     | 396,473   | 73    | 9,593,829  |
| 25-Jul-08              | 0   | 0       | 1     | 114,473 | 1     | 285,833 | 307    | 50,830,808 | 2                                 | 329,668 | 0     | 0       | 0     | 0       | 244   | 38,242,336 | 16                                       | 2,123,624 | 3     | 337,998 | 6     | 972,231   | 68    | 8,152,515  |
| 25-Jun-08              | 0   | 0       | 0     | 0       | 1     | 197,989 | 296    | 47,790,509 | 0                                 | 0       | 0     | 0       | 0     | 0       | 240   | 37,361,378 | 17                                       | 2,023,616 | 5     | 629,741 | 6     | 918,955   | 74    | 8,986,378  |
| 27-May-08              | 2   | 181,317 | 0     | 0       | 0     | 0       | 299    | 47,059,019 | 2                                 | 329,878 | 0     | 0       | 0     | 0       | 229   | 35,865,630 | 12                                       | 1,421,413 | 3     | 432,188 | 6     | 1,060,845 | 71    | 9,279,485  |
| 25-Apr-08              | 1   | 166,884 | 0     | 0       | 3     | 508,277 | 306    | 48,821,406 | 0                                 | 0       | 0     | 0       | 0     | 0       | 217   | 35,309,901 | 12                                       | 1,421,344 | 3     | 419,815 | 8     | 1,090,698 | 69    | 8,844,073  |
| 25-Mar-08              | 5   | 500,199 | 2     | 332,135 | 1     | 179,882 | 297    | 48,727,338 | 0                                 | 0       | 0     | 0       | 0     | 0       | 197   | 31,368,491 | 13                                       | 1,663,507 | 6     | 912,583 | 7     | 1,030,114 | 62    | 7,655,526  |
| 25-Feb-08              | 0   | 0       | 0     | 0       | 0     | 0       | 248    | 38,491,318 | 0                                 | 0       | 0     | 0       | 0     | 0       | 171   | 27,793,624 | 14                                       | 1,648,429 | 5     | 894,887 | 5     | 834,284   | 62    | 8,139,675  |
| 25-Jan-08              | 3   | 368,578 | 1     | 72,731  | 2     | 306,683 | 239    | 37,680,721 | 0                                 | 0       | 0     | 0       | 0     | 0       | 145   | 23,201,245 | 10                                       | 1,400,457 | 5     | 696,179 | 2     | 442,539   | 64    | 8,626,955  |
| <b>Group 1 - Total</b> |   |         |       |         |       |         |        |            |                                   |         |       |         |       |         |       |            |  |           |       |         |       |           |       |            |
| 25-Mar-09              | 0.00%                                     | 0.04%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 12.11% | 13.93%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 8.21% | 9.73%      | 0.68%                                    | 0.74%     | 0.16% | 0.12%   | 0.32% | 0.28%     | 3.10% | 2.99%      |
| 25-Feb-09              | 0.00%                                     | 0.02%   | 0.00% | 0.00%   | 0.12% | 0.24%   | 11.33% | 12.98%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 8.97% | 10.49%     | 0.55%                                    | 0.64%     | 0.12% | 0.12%   | 0.55% | 0.47%     | 3.26% | 3.13%      |
| 26-Jan-09              | 0.00%                                     | 0.05%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 10.43% | 11.94%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 9.32% | 10.83%     | 0.61%                                    | 0.71%     | 0.27% | 0.18%   | 0.12% | 0.13%     | 3.14% | 2.98%      |
| 26-Dec-08              | 0.00%                                     | 0.02%   | 0.04% | 0.02%   | 0.04% | 0.03%   | 9.92%  | 11.11%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 8.98% | 10.38%     | 0.68%                                    | 0.72%     | 0.08% | 0.04%   | 0.15% | 0.16%     | 3.08% | 3.01%      |
| 25-Nov-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.07% | 0.12%   | 9.78%  | 10.75%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 8.75% | 10.15%     | 0.44%                                    | 0.43%     | 0.22% | 0.23%   | 0.15% | 0.18%     | 3.04% | 2.97%      |
| 27-Oct-08              | 0.00%                                     | 0.13%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 10.02% | 11.24%     | 0.04%                             | 0.02%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 8.83% | 10.41%     | 0.53%                                    | 0.53%     | 0.18% | 0.19%   | 0.18% | 0.15%     | 2.78% | 2.75%      |
| 25-Sep-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.03% | 0.02%   | 10.23% | 11.57%     | 0.07%                             | 0.08%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 8.65% | 10.24%     | 0.62%                                    | 0.56%     | 0.10% | 0.14%   | 0.10% | 0.11%     | 2.74% | 2.74%      |
| 25-Aug-08              | 0.00%                                     | 0.08%   | 0.03% | 0.02%   | 0.00% | 0.00%   | 10.23% | 11.90%     | 0.07%                             | 0.08%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 8.52% | 9.97%      | 0.50%                                    | 0.47%     | 0.13% | 0.17%   | 0.10% | 0.10%     | 2.45% | 2.34%      |
| 25-Jul-08              | 0.00%                                     | 0.00%   | 0.03% | 0.03%   | 0.03% | 0.07%   | 10.12% | 12.18%     | 0.07%                             | 0.08%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 8.04% | 9.16%      | 0.53%                                    | 0.51%     | 0.10% | 0.08%   | 0.20% | 0.23%     | 2.24% | 1.95%      |
| 25-Jun-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.03% | 0.05%   | 9.57%  | 11.25%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 7.76% | 8.79%      | 0.55%                                    | 0.48%     | 0.16% | 0.15%   | 0.19% | 0.22%     | 2.39% | 2.12%      |
| 27-May-08              | 0.00%                                     | 0.04%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 9.48%  | 10.84%     | 0.06%                             | 0.08%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 7.26% | 8.26%      | 0.38%                                    | 0.33%     | 0.10% | 0.10%   | 0.19% | 0.24%     | 2.25% | 2.14%      |
| 25-Apr-08              | 0.00%                                     | 0.04%   | 0.00% | 0.00%   | 0.09% | 0.11%   | 9.55%  | 11.04%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 6.77% | 7.98%      | 0.37%                                    | 0.32%     | 0.09% | 0.09%   | 0.25% | 0.25%     | 2.15% | 2.00%      |
| 25-Mar-08              | 0.00%                                     | 0.11%   | 0.06% | 0.07%   | 0.03% | 0.04%   | 9.09%  | 10.78%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 6.03% | 6.94%      | 0.40%                                    | 0.37%     | 0.18% | 0.20%   | 0.21% | 0.23%     | 1.90% | 1.69%      |
| 25-Feb-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 7.45%  | 8.37%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 5.14% | 6.04%      | 0.42%                                    | 0.36%     | 0.15% | 0.19%   | 0.15% | 0.18%     | 1.86% | 1.77%      |
| 25-Jan-08              | 0.00%                                     | 0.08%   | 0.03% | 0.02%   | 0.06% | 0.07%   | 7.05%  | 8.04%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 4.28% | 4.95%      | 0.30%                                    | 0.30%     | 0.15% | 0.15%   | 0.06% | 0.09%     | 1.89% | 1.84%      |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**  
**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

| Distribution Date      | ----- In Foreclosure and Delinquent ----- |         |       |         |       |         |       |           | ----- In REO and Delinquent ----- |         |       |         |       |         |       |           | ----- In Bankruptcy and Delinquent ----- |           |       |         |       |         |       |           |
|------------------------|---|---------|-------|---------|-------|---------|-------|-----------|-----------------------------------|---------|-------|---------|-------|---------|-------|-----------|--|-----------|-------|---------|-------|---------|-------|-----------|
|                        | #   | Balance | #     | Balance | #     | Balance | #     | Balance   | #                                 | Balance | #     | Balance | #     | Balance | #     | Balance   | #  | Balance   | #     | Balance | #     | Balance | #     | Balance   |
| <b>Group 1 - Fixed</b> |   |         |       |         |       |         |       |           |                                   |         |       |         |       |         |       |           |  |           |       |         |       |         |       |           |
| 25-Mar-09              | 0   | 0       | 0     | 0       | 0     | 0       | 38    | 5,254,723 | 0                                 | 0       | 0     | 0       | 0     | 0       | 6     | 792,625   | 5  | 724,401   | 2     | 132,675 | 3     | 449,530 | 13    | 1,539,665 |
| 25-Feb-09              | 1   | 70,997  | 0     | 0       | 0     | 0       | 36    | 5,017,099 | 0                                 | 0       | 0     | 0       | 0     | 0       | 8     | 739,904   | 4  | 683,752   | 2     | 372,757 | 2     | 199,010 | 15    | 1,696,775 |
| 26-Jan-09              | 1   | 183,535 | 0     | 0       | 0     | 0       | 29    | 3,892,148 | 0                                 | 0       | 0     | 0       | 0     | 0       | 10    | 966,379   | 7  | 1,070,045 | 1     | 73,733  | 1     | 125,463 | 16    | 1,740,477 |
| 26-Dec-08              | 0   | 0       | 0     | 0       | 0     | 0       | 23    | 3,059,777 | 0                                 | 0       | 0     | 0       | 0     | 0       | 12    | 1,066,404 | 7  | 971,389   | 1     | 73,799  | 1     | 125,583 | 15    | 1,748,673 |
| 25-Nov-08              | 0   | 0       | 0     | 0       | 1     | 106,006 | 23    | 2,869,983 | 0                                 | 0       | 0     | 0       | 0     | 0       | 13    | 1,160,463 | 4  | 469,400   | 2     | 260,864 | 1     | 107,507 | 17    | 2,046,856 |
| 27-Oct-08              | 1   | 191,227 | 0     | 0       | 0     | 0       | 28    | 3,702,696 | 0                                 | 0       | 0     | 0       | 0     | 0       | 11    | 1,223,019 | 6  | 853,592   | 0     | 0       | 3     | 225,292 | 16    | 1,882,030 |
| 25-Sep-08              | 0   | 0       | 0     | 0       | 0     | 0       | 29    | 3,878,391 | 0                                 | 0       | 0     | 0       | 0     | 0       | 11    | 1,224,015 | 6  | 837,465   | 1     | 107,736 | 1     | 73,994  | 16    | 1,919,720 |
| 25-Aug-08              | 0   | 0       | 0     | 0       | 0     | 0       | 28    | 3,843,736 | 0                                 | 0       | 0     | 0       | 0     | 0       | 18    | 2,286,322 | 5  | 651,114   | 2     | 294,850 | 1     | 245,600 | 14    | 1,592,102 |
| 25-Jul-08              | 0   | 0       | 0     | 0       | 0     | 0       | 25    | 3,359,207 | 0                                 | 0       | 0     | 0       | 0     | 0       | 19    | 2,467,201 | 5  | 562,211   | 1     | 187,000 | 3     | 547,847 | 14    | 1,502,032 |
| 25-Jun-08              | 0   | 0       | 0     | 0       | 0     | 0       | 22    | 3,108,521 | 0                                 | 0       | 0     | 0       | 0     | 0       | 18    | 2,175,139 | 3  | 308,817   | 4     | 544,221 | 2     | 353,675 | 15    | 1,569,369 |
| 27-May-08              | 0   | 0       | 0     | 0       | 0     | 0       | 22    | 2,958,610 | 0                                 | 0       | 0     | 0       | 0     | 0       | 16    | 2,043,013 | 4  | 365,031   | 0     | 0       | 3     | 540,786 | 16    | 1,673,794 |
| 25-Apr-08              | 0   | 0       | 0     | 0       | 2     | 185,490 | 25    | 3,012,286 | 0                                 | 0       | 0     | 0       | 0     | 0       | 14    | 2,173,830 | 2  | 111,182   | 1     | 148,481 | 3     | 428,207 | 15    | 1,528,983 |
| 25-Mar-08              | 0   | 0       | 0     | 0       | 0     | 0       | 25    | 3,006,765 | 0                                 | 0       | 0     | 0       | 0     | 0       | 12    | 1,911,962 | 3  | 275,808   | 1     | 245,600 | 2     | 235,031 | 14    | 1,351,144 |
| 25-Feb-08              | 0   | 0       | 0     | 0       | 0     | 0       | 24    | 2,851,474 | 0                                 | 0       | 0     | 0       | 0     | 0       | 11    | 1,810,075 | 3  | 276,045   | 0     | 0       | 1     | 245,600 | 12    | 1,246,212 |
| 25-Jan-08              | 0   | 0       | 0     | 0       | 1     | 49,049  | 26    | 3,314,939 | 0                                 | 0       | 0     | 0       | 0     | 0       | 8     | 1,265,845 | 2  | 226,835   | 0     | 0       | 1     | 245,600 | 12    | 1,243,132 |
| <b>Group 1 - Fixed</b> |   |         |       |         |       |         |       |           |                                   |         |       |         |       |         |       |           |  |           |       |         |       |         |       |           |
| 25-Mar-09              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 5.04% | 6.10%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 0.80% | 0.92%     | 0.66%                                    | 0.84%     | 0.27% | 0.15%   | 0.40% | 0.52%   | 1.72% | 1.79%     |
| 25-Feb-09              | 0.00%                                     | 0.08%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 4.71% | 5.74%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.05% | 0.85%     | 0.52%                                    | 0.78%     | 0.26% | 0.43%   | 0.26% | 0.23%   | 1.96% | 1.94%     |
| 26-Jan-09              | 0.00%                                     | 0.21%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 3.74% | 4.39%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.29% | 1.09%     | 0.90%                                    | 1.21%     | 0.13% | 0.08%   | 0.13% | 0.14%   | 2.06% | 1.96%     |
| 26-Dec-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 2.94% | 3.42%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.53% | 1.19%     | 0.90%                                    | 1.09%     | 0.13% | 0.08%   | 0.13% | 0.14%   | 1.92% | 1.96%     |
| 25-Nov-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.13% | 0.12%   | 2.90% | 3.16%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.64% | 1.28%     | 0.51%                                    | 0.52%     | 0.25% | 0.29%   | 0.13% | 0.12%   | 2.15% | 2.26%     |
| 27-Oct-08              | 0.00%                                     | 0.21%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 3.49% | 4.01%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.37% | 1.32%     | 0.75%                                    | 0.92%     | 0.00% | 0.00%   | 0.37% | 0.24%   | 1.99% | 2.04%     |
| 25-Sep-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 3.57% | 4.15%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.35% | 1.31%     | 0.74%                                    | 0.90%     | 0.12% | 0.12%   | 0.12% | 0.08%   | 1.97% | 2.05%     |
| 25-Aug-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 3.41% | 4.05%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 2.19% | 2.41%     | 0.61%                                    | 0.69%     | 0.24% | 0.31%   | 0.12% | 0.26%   | 1.70% | 1.68%     |
| 25-Jul-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 3.02% | 3.51%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 2.29% | 2.58%     | 0.60%                                    | 0.59%     | 0.12% | 0.20%   | 0.36% | 0.57%   | 1.69% | 1.57%     |
| 25-Jun-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 2.63% | 3.22%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 2.15% | 2.26%     | 0.36%                                    | 0.32%     | 0.48% | 0.56%   | 0.24% | 0.37%   | 1.79% | 1.63%     |
| 27-May-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 2.62% | 3.05%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.90% | 2.11%     | 0.48%                                    | 0.38%     | 0.00% | 0.00%   | 0.36% | 0.56%   | 1.90% | 1.73%     |
| 25-Apr-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.24% | 0.19%   | 2.94% | 3.07%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.65% | 2.21%     | 0.24%                                    | 0.11%     | 0.12% | 0.15%   | 0.35% | 0.44%   | 1.77% | 1.56%     |
| 25-Mar-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 2.92% | 3.03%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.40% | 1.93%     | 0.35%                                    | 0.28%     | 0.12% | 0.25%   | 0.23% | 0.24%   | 1.63% | 1.36%     |
| 25-Feb-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 2.77% | 2.84%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.27% | 1.80%     | 0.35%                                    | 0.28%     | 0.00% | 0.00%   | 0.12% | 0.24%   | 1.38% | 1.24%     |
| 25-Jan-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.11% | 0.05%   | 2.98% | 3.27%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 0.92% | 1.25%     | 0.23%                                    | 0.22%     | 0.00% | 0.00%   | 0.11% | 0.24%   | 1.37% | 1.23%     |



**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**  
**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

| Distribution Date    | ----- In Foreclosure and Delinquent ----- |         |       |         |       |         |        |            | ----- In REO and Delinquent ----- |         |       |         |       |         |        |            | ----- In Bankruptcy and Delinquent ----- |           |       |         |       |           |       |           |
|----------------------|---|---------|-------|---------|-------|---------|--------|------------|-----------------------------------|---------|-------|---------|-------|---------|--------|------------|--|-----------|-------|---------|-------|-----------|-------|-----------|
|                      | #   | Balance | #     | Balance | #     | Balance | #      | Balance    | #                                 | Balance | #     | Balance | #     | Balance | #      | Balance    | #  | Balance   | #     | Balance | #     | Balance   | #     | Balance   |
| <b>Group 1 - ARM</b> |   |         |       |         |       |         |        |            |                                   |         |       |         |       |         |        |            |  |           |       |         |       |           |       |           |
| 25-Mar-09            | 1   | 132,670 | 0     | 0       | 0     | 0       | 263    | 41,747,033 | 0                                 | 0       | 0     | 0       | 0     | 0       | 198    | 32,040,981 | 12                                       | 1,784,516 | 2     | 282,724 | 5     | 507,224   | 64    | 8,561,777 |
| 25-Feb-09            | 0   | 0       | 0     | 0       | 3     | 819,380 | 252    | 39,782,441 | 0                                 | 0       | 0     | 0       | 0     | 0       | 220    | 35,479,527 | 10                                       | 1,538,779 | 1     | 49,414  | 12    | 1,435,215 | 68    | 9,099,428 |
| 26-Jan-09            | 0   | 0       | 0     | 0       | 0     | 0       | 243    | 38,393,206 | 0                                 | 0       | 0     | 0       | 0     | 0       | 233    | 37,380,945 | 9  | 1,445,100 | 6     | 565,406 | 2     | 340,898   | 66    | 8,814,437 |
| 26-Dec-08            | 1   | 67,694  | 1     | 62,483  | 1     | 100,797 | 241    | 37,185,403 | 0                                 | 0       | 0     | 0       | 0     | 0       | 227    | 36,524,133 | 11                                       | 1,640,963 | 1     | 64,901  | 3     | 439,957   | 67    | 9,139,534 |
| 25-Nov-08            | 0   | 0       | 0     | 0       | 1     | 326,033 | 244    | 37,215,342 | 0                                 | 0       | 0     | 0       | 0     | 0       | 226    | 36,687,107 | 8  | 1,129,832 | 4     | 593,571 | 3     | 554,023   | 66    | 9,042,316 |
| 27-Oct-08            | 2   | 317,466 | 0     | 0       | 0     | 0       | 257    | 39,982,901 | 1                                 | 69,425  | 0     | 0       | 0     | 0       | 240    | 39,270,045 | 9  | 1,196,884 | 5     | 722,446 | 2     | 350,905   | 63    | 8,819,807 |
| 25-Sep-08            | 0   | 0       | 0     | 0       | 1     | 68,605  | 270    | 42,532,914 | 2                                 | 329,559 | 0     | 0       | 0     | 0       | 242    | 39,840,147 | 12                                       | 1,396,506 | 2     | 465,570 | 2     | 352,328   | 64    | 9,068,908 |
| 25-Aug-08            | 3   | 340,200 | 1     | 71,131  | 0     | 0       | 277    | 44,928,727 | 2                                 | 329,639 | 0     | 0       | 0     | 0       | 236    | 38,597,743 | 10                                       | 1,283,517 | 2     | 422,206 | 2     | 150,873   | 59    | 8,001,726 |
| 25-Jul-08            | 0   | 0       | 1     | 114,473 | 1     | 285,833 | 282    | 47,471,601 | 2                                 | 329,668 | 0     | 0       | 0     | 0       | 225    | 35,775,134 | 11                                       | 1,561,413 | 2     | 150,998 | 3     | 424,384   | 54    | 6,650,483 |
| 25-Jun-08            | 0   | 0       | 0     | 0       | 1     | 197,989 | 274    | 44,681,988 | 0                                 | 0       | 0     | 0       | 0     | 0       | 222    | 35,186,240 | 14                                       | 1,714,798 | 1     | 85,520  | 4     | 565,280   | 59    | 7,417,009 |
| 27-May-08            | 2   | 181,317 | 0     | 0       | 0     | 0       | 277    | 44,100,408 | 2                                 | 329,878 | 0     | 0       | 0     | 0       | 213    | 33,822,617 | 8  | 1,056,382 | 3     | 432,188 | 3     | 520,058   | 55    | 7,605,691 |
| 25-Apr-08            | 1   | 166,884 | 0     | 0       | 1     | 322,787 | 281    | 45,809,120 | 0                                 | 0       | 0     | 0       | 0     | 0       | 203    | 33,136,071 | 10                                       | 1,310,162 | 2     | 271,334 | 5     | 662,491   | 54    | 7,315,091 |
| 25-Mar-08            | 5   | 500,199 | 2     | 332,135 | 1     | 179,882 | 272    | 45,720,572 | 0                                 | 0       | 0     | 0       | 0     | 0       | 185    | 29,456,529 | 10                                       | 1,387,699 | 5     | 666,983 | 5     | 795,083   | 48    | 6,304,382 |
| 25-Feb-08            | 0   | 0       | 0     | 0       | 0     | 0       | 224    | 35,639,844 | 0                                 | 0       | 0     | 0       | 0     | 0       | 160    | 25,983,549 | 11                                       | 1,372,384 | 5     | 894,887 | 4     | 588,684   | 50    | 6,893,463 |
| 25-Jan-08            | 3   | 368,578 | 1     | 72,731  | 1     | 257,634 | 213    | 34,365,782 | 0                                 | 0       | 0     | 0       | 0     | 0       | 137    | 21,935,399 | 8  | 1,173,623 | 5     | 696,179 | 1     | 196,939   | 52    | 7,383,824 |
| <b>Group 1 - ARM</b> |   |         |       |         |       |         |        |            |                                   |         |       |         |       |         |        |            |  |           |       |         |       |           |       |           |
| 25-Mar-09            | 0.00%                                     | 0.05%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 15.19% | 16.62%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 11.44% | 12.76%     | 0.69%                                    | 0.71%     | 0.12% | 0.11%   | 0.29% | 0.20%     | 3.70% | 3.41%     |
| 25-Feb-09            | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.17% | 0.32%   | 14.17% | 15.44%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 12.37% | 13.77%     | 0.56%                                    | 0.60%     | 0.06% | 0.02%   | 0.67% | 0.56%     | 3.82% | 3.53%     |
| 26-Jan-09            | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 13.26% | 14.47%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 12.72% | 14.09%     | 0.49%                                    | 0.54%     | 0.33% | 0.21%   | 0.11% | 0.13%     | 3.60% | 3.32%     |
| 26-Dec-08            | 0.00%                                     | 0.02%   | 0.05% | 0.02%   | 0.05% | 0.04%   | 12.83% | 13.62%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 12.08% | 13.38%     | 0.59%                                    | 0.60%     | 0.05% | 0.02%   | 0.16% | 0.16%     | 3.57% | 3.35%     |
| 25-Nov-08            | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.05% | 0.12%   | 12.59% | 13.19%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 11.66% | 13.01%     | 0.41%                                    | 0.40%     | 0.21% | 0.21%   | 0.15% | 0.20%     | 3.41% | 3.21%     |
| 27-Oct-08            | 0.00%                                     | 0.11%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 12.60% | 13.49%     | 0.05%                             | 0.02%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 11.76% | 13.25%     | 0.44%                                    | 0.40%     | 0.25% | 0.24%   | 0.10% | 0.12%     | 3.09% | 2.97%     |
| 25-Sep-08            | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.05% | 0.02%   | 12.79% | 13.83%     | 0.09%                             | 0.11%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 11.46% | 12.96%     | 0.57%                                    | 0.45%     | 0.09% | 0.15%   | 0.09% | 0.11%     | 3.03% | 2.95%     |
| 25-Aug-08            | 0.00%                                     | 0.11%   | 0.05% | 0.02%   | 0.00% | 0.00%   | 12.84% | 14.26%     | 0.09%                             | 0.10%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 10.94% | 12.25%     | 0.46%                                    | 0.41%     | 0.09% | 0.13%   | 0.09% | 0.05%     | 2.73% | 2.54%     |
| 25-Jul-08            | 0.00%                                     | 0.00%   | 0.05% | 0.04%   | 0.05% | 0.09%   | 12.78% | 14.76%     | 0.09%                             | 0.10%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 10.20% | 11.12%     | 0.50%                                    | 0.49%     | 0.09% | 0.05%   | 0.14% | 0.13%     | 2.45% | 2.07%     |
| 25-Jun-08            | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.04% | 0.06%   | 12.13% | 13.61%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 9.83%  | 10.71%     | 0.62%                                    | 0.52%     | 0.04% | 0.03%   | 0.18% | 0.17%     | 2.61% | 2.26%     |
| 27-May-08            | 0.00%                                     | 0.05%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 11.97% | 13.09%     | 0.09%                             | 0.10%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 9.20%  | 10.04%     | 0.35%                                    | 0.31%     | 0.13% | 0.13%   | 0.13% | 0.15%     | 2.38% | 2.26%     |
| 25-Apr-08            | 0.00%                                     | 0.05%   | 0.00% | 0.00%   | 0.04% | 0.09%   | 11.93% | 13.32%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 8.62%  | 9.63%      | 0.42%                                    | 0.38%     | 0.08% | 0.08%   | 0.21% | 0.19%     | 2.29% | 2.13%     |
| 25-Mar-08            | 0.00%                                     | 0.14%   | 0.08% | 0.09%   | 0.04% | 0.05%   | 11.28% | 12.96%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 7.67%  | 8.35%      | 0.41%                                    | 0.39%     | 0.21% | 0.19%   | 0.21% | 0.23%     | 1.99% | 1.79%     |
| 25-Feb-08            | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 9.10%  | 9.91%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 6.50%  | 7.22%      | 0.45%                                    | 0.38%     | 0.20% | 0.25%   | 0.16% | 0.16%     | 2.03% | 1.92%     |
| 25-Jan-08            | 0.00%                                     | 0.10%   | 0.04% | 0.02%   | 0.04% | 0.07%   | 8.47%  | 9.35%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 5.45%  | 5.97%      | 0.32%                                    | 0.32%     | 0.20% | 0.19%   | 0.04% | 0.05%     | 2.07% | 2.01%     |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**  
**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

| Distribution Date      | ----- In Foreclosure and Delinquent ----- |         |            |         |            |           |           |             | ----- In REO and Delinquent ----- |         |            |         |            |         |           |             | ----- In Bankruptcy and Delinquent ----- |           |            |           |            |         |           |            |
|------------------------|---|---------|------------|---------|------------|-----------|-----------|-------------|-----------------------------------|---------|------------|---------|------------|---------|-----------|-------------|--|-----------|------------|-----------|------------|---------|-----------|------------|
|                        | Current                                   |         | 31-60 Days |         | 61-90 Days |           | 90 + Days |             | Current                           |         | 31-60 Days |         | 61-90 Days |         | 90 + Days |             | Current                                  |           | 31-60 Days |           | 61-90 Days |         | 90 + Days |            |
|                        | #   | Balance | #          | Balance | #          | Balance   | #         | Balance     | #                                 | Balance | #          | Balance | #          | Balance | #         | Balance     | #  | Balance   | #          | Balance   | #          | Balance | #         | Balance    |
| <b>Group 2 - Total</b> |   |         |            |         |            |           |           |             |                                   |         |            |         |            |         |           |             |  |           |            |           |            |         |           |            |
| 25-Mar-09              | 0   | 0       | 0          | 0       | 0          | 0         | 256       | 87,158,307  | 0                                 | 0       | 0          | 0       | 0          | 0       | 187       | 63,404,727  | 4  | 1,274,288 | 2          | 1,047,450 | 2          | 929,395 | 30        | 9,243,668  |
| 25-Feb-09              | 1   | 414,000 | 1          | 310,976 | 0          | 0         | 238       | 79,539,439  | 0                                 | 0       | 0          | 0       | 0          | 0       | 212       | 70,146,806  | 3  | 1,174,285 | 3          | 1,059,466 | 2          | 471,200 | 29        | 9,708,006  |
| 26-Jan-09              | 1   | 130,252 | 0          | 0       | 0          | 0         | 238       | 78,967,571  | 0                                 | 0       | 0          | 0       | 0          | 0       | 219       | 73,552,499  | 4  | 1,742,751 | 2          | 449,880   | 0          | 0       | 26        | 8,203,080  |
| 26-Dec-08              | 1   | 948,285 | 0          | 0       | 1          | 306,835   | 240       | 78,767,089  | 0                                 | 0       | 0          | 0       | 0          | 0       | 207       | 70,156,843  | 4  | 1,757,788 | 0          | 0         | 0          | 0       | 26        | 8,084,634  |
| 25-Nov-08              | 1   | 211,187 | 0          | 0       | 0          | 0         | 248       | 81,340,781  | 0                                 | 0       | 0          | 0       | 0          | 0       | 229       | 79,730,162  | 3  | 1,488,991 | 0          | 0         | 1          | 347,618 | 22        | 6,282,043  |
| 27-Oct-08              | 0   | 0       | 0          | 0       | 0          | 0         | 259       | 85,079,748  | 0                                 | 0       | 0          | 0       | 0          | 0       | 267       | 94,102,306  | 4  | 1,656,558 | 2          | 761,846   | 0          | 0       | 30        | 9,789,825  |
| 25-Sep-08              | 2   | 462,896 | 0          | 0       | 0          | 0         | 294       | 98,340,600  | 0                                 | 0       | 0          | 0       | 0          | 0       | 287       | 100,441,718 | 6  | 2,020,397 | 2          | 569,095   | 0          | 0       | 33        | 11,580,042 |
| 25-Aug-08              | 0   | 0       | 0          | 0       | 0          | 0         | 298       | 102,819,445 | 0                                 | 0       | 0          | 0       | 0          | 0       | 294       | 100,646,645 | 5  | 1,660,042 | 1          | 414,787   | 0          | 0       | 38        | 12,832,329 |
| 25-Jul-08              | 2   | 402,566 | 0          | 0       | 0          | 0         | 335       | 115,883,073 | 0                                 | 0       | 0          | 0       | 0          | 0       | 254       | 88,914,959  | 5  | 1,597,078 | 2          | 547,491   | 1          | 272,000 | 35        | 12,664,474 |
| 25-Jun-08              | 3   | 599,942 | 0          | 0       | 1          | 316,400   | 370       | 127,913,628 | 0                                 | 0       | 0          | 0       | 0          | 0       | 227       | 79,563,346  | 6  | 1,671,051 | 1          | 132,528   | 3          | 986,079 | 30        | 11,624,028 |
| 27-May-08              | 1   | 117,605 | 0          | 0       | 0          | 0         | 372       | 130,826,005 | 0                                 | 0       | 0          | 0       | 0          | 0       | 210       | 74,807,075  | 7  | 1,883,727 | 2          | 553,513   | 0          | 0       | 32        | 11,364,460 |
| 25-Apr-08              | 0   | 0       | 0          | 0       | 2          | 772,776   | 362       | 125,760,366 | 0                                 | 0       | 0          | 0       | 0          | 0       | 193       | 68,854,777  | 6  | 1,406,852 | 0          | 0         | 0          | 0       | 24        | 9,195,509  |
| 25-Mar-08              | 1   | 263,821 | 0          | 0       | 1          | 289,600   | 341       | 117,273,267 | 0                                 | 0       | 0          | 0       | 0          | 0       | 177       | 65,014,899  | 4  | 945,551   | 0          | 0         | 1          | 538,865 | 27        | 9,729,333  |
| 25-Feb-08              | 0   | 0       | 0          | 0       | 0          | 0         | 274       | 91,748,471  | 0                                 | 0       | 0          | 0       | 0          | 0       | 161       | 61,166,096  | 5  | 1,041,390 | 0          | 0         | 1          | 148,479 | 21        | 7,199,462  |
| 25-Jan-08              | 1   | 489,946 | 0          | 0       | 3          | 1,054,350 | 243       | 80,098,660  | 0                                 | 0       | 0          | 0       | 0          | 0       | 141       | 54,513,583  | 4  | 946,520   | 1          | 95,402    | 1          | 544,000 | 18        | 5,493,036  |
| <b>Group 2 - Total</b> |   |         |            |         |            |           |           |             |                                   |         |            |         |            |         |           |             |  |           |            |           |            |         |           |            |
| 25-Mar-09              | 0.00%                                     | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%     | 18.77%    | 19.54%      | 0.00%                             | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%   | 13.71%    | 14.22%      | 0.29%                                    | 0.29%     | 0.15%      | 0.23%     | 0.15%      | 0.21%   | 2.20%     | 2.07%      |
| 25-Feb-09              | 0.00%                                     | 0.09%   | 0.07%      | 0.07%   | 0.00%      | 0.00%     | 16.94%    | 17.37%      | 0.00%                             | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%   | 15.09%    | 15.32%      | 0.21%                                    | 0.26%     | 0.21%      | 0.23%     | 0.14%      | 0.10%   | 2.06%     | 2.12%      |
| 26-Jan-09              | 0.00%                                     | 0.03%   | 0.00%      | 0.00%   | 0.00%      | 0.00%     | 16.45%    | 16.70%      | 0.00%                             | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%   | 15.13%    | 15.55%      | 0.28%                                    | 0.37%     | 0.14%      | 0.10%     | 0.00%      | 0.00%   | 1.80%     | 1.73%      |
| 26-Dec-08              | 0.00%                                     | 0.19%   | 0.00%      | 0.00%   | 0.07%      | 0.06%     | 16.11%    | 16.13%      | 0.00%                             | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%   | 13.89%    | 14.37%      | 0.27%                                    | 0.36%     | 0.00%      | 0.00%     | 0.00%      | 0.00%   | 1.74%     | 1.66%      |
| 25-Nov-08              | 0.00%                                     | 0.04%   | 0.00%      | 0.00%   | 0.00%      | 0.00%     | 15.98%    | 15.96%      | 0.00%                             | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%   | 14.76%    | 15.65%      | 0.19%                                    | 0.29%     | 0.00%      | 0.00%     | 0.06%      | 0.07%   | 1.42%     | 1.23%      |
| 27-Oct-08              | 0.00%                                     | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%     | 15.81%    | 15.79%      | 0.00%                             | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%   | 16.30%    | 17.47%      | 0.24%                                    | 0.31%     | 0.12%      | 0.14%     | 0.00%      | 0.00%   | 1.83%     | 1.82%      |
| 25-Sep-08              | 0.00%                                     | 0.08%   | 0.00%      | 0.00%   | 0.00%      | 0.00%     | 17.14%    | 17.42%      | 0.00%                             | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%   | 16.73%    | 17.79%      | 0.35%                                    | 0.36%     | 0.12%      | 0.10%     | 0.00%      | 0.00%   | 1.92%     | 2.05%      |
| 25-Aug-08              | 0.00%                                     | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%     | 16.73%    | 17.55%      | 0.00%                             | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%   | 16.51%    | 17.18%      | 0.28%                                    | 0.28%     | 0.06%      | 0.07%     | 0.00%      | 0.00%   | 2.13%     | 2.19%      |
| 25-Jul-08              | 0.00%                                     | 0.07%   | 0.00%      | 0.00%   | 0.00%      | 0.00%     | 18.39%    | 19.28%      | 0.00%                             | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%   | 13.95%    | 14.80%      | 0.27%                                    | 0.27%     | 0.11%      | 0.09%     | 0.05%      | 0.05%   | 1.92%     | 2.11%      |
| 25-Jun-08              | 0.00%                                     | 0.10%   | 0.00%      | 0.00%   | 0.00%      | 0.05%     | 19.78%    | 20.67%      | 0.00%                             | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%   | 12.13%    | 12.86%      | 0.32%                                    | 0.27%     | 0.05%      | 0.02%     | 0.16%      | 0.16%   | 1.60%     | 1.88%      |
| 27-May-08              | 0.00%                                     | 0.02%   | 0.00%      | 0.00%   | 0.00%      | 0.00%     | 19.32%    | 20.54%      | 0.00%                             | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%   | 10.91%    | 11.75%      | 0.36%                                    | 0.30%     | 0.10%      | 0.09%     | 0.00%      | 0.00%   | 1.66%     | 1.78%      |
| 25-Apr-08              | 0.00%                                     | 0.00%   | 0.00%      | 0.00%   | 0.10%      | 0.12%     | 18.57%    | 19.52%      | 0.00%                             | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%   | 9.90%     | 10.69%      | 0.31%                                    | 0.22%     | 0.00%      | 0.00%     | 0.00%      | 0.00%   | 1.23%     | 1.43%      |
| 25-Mar-08              | 0.00%                                     | 0.04%   | 0.00%      | 0.00%   | 0.05%      | 0.04%     | 17.06%    | 17.78%      | 0.00%                             | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%   | 8.85%     | 9.86%       | 0.20%                                    | 0.14%     | 0.00%      | 0.00%     | 0.05%      | 0.08%   | 1.35%     | 1.48%      |
| 25-Feb-08              | 0.00%                                     | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%     | 13.48%    | 13.70%      | 0.00%                             | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%   | 7.92%     | 9.13%       | 0.25%                                    | 0.16%     | 0.00%      | 0.00%     | 0.05%      | 0.02%   | 1.03%     | 1.08%      |
| 25-Jan-08              | 0.00%                                     | 0.07%   | 0.00%      | 0.00%   | 0.14%      | 0.15%     | 11.69%    | 11.75%      | 0.00%                             | 0.00%   | 0.00%      | 0.00%   | 0.00%      | 0.00%   | 6.78%     | 8.00%       | 0.19%                                    | 0.14%     | 0.05%      | 0.01%     | 0.05%      | 0.08%   | 0.87%     | 0.81%      |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**  
**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

| Distribution Date      | ----- In Foreclosure and Delinquent ----- |         |       |         |       |         |       |           | ----- In REO and Delinquent ----- |         |       |         |       |         |       |           | ----- In Bankruptcy and Delinquent ----- |         |       |         |       |         |       |           |
|------------------------|---|---------|-------|---------|-------|---------|-------|-----------|-----------------------------------|---------|-------|---------|-------|---------|-------|-----------|--|---------|-------|---------|-------|---------|-------|-----------|
|                        | #   | Balance | #     | Balance | #     | Balance | #     | Balance   | #                                 | Balance | #     | Balance | #     | Balance | #     | Balance   | #  | Balance | #     | Balance | #     | Balance | #     | Balance   |
| <b>Group 2 - Fixed</b> |   |         |       |         |       |         |       |           |                                   |         |       |         |       |         |       |           |  |         |       |         |       |         |       |           |
| 25-Mar-09              | 0   | 0       | 0     | 0       | 0     | 0       | 11    | 3,672,747 | 0                                 | 0       | 0     | 0       | 0     | 0       | 2     | 370,679   | 0  | 0       | 1     | 499,450 | 1     | 370,463 | 4     | 1,060,025 |
| 25-Feb-09              | 1   | 414,000 | 0     | 0       | 0     | 0       | 10    | 3,691,321 | 0                                 | 0       | 0     | 0       | 0     | 0       | 6     | 1,453,311 | 0  | 0       | 1     | 370,935 | 1     | 232,000 | 2     | 329,212   |
| 26-Jan-09              | 1   | 130,252 | 0     | 0       | 0     | 0       | 10    | 3,843,704 | 0                                 | 0       | 0     | 0       | 0     | 0       | 5     | 1,298,783 | 1  | 568,466 | 1     | 210,680 | 0     | 0       | 2     | 329,212   |
| 26-Dec-08              | 0   | 0       | 0     | 0       | 0     | 0       | 7     | 2,185,382 | 0                                 | 0       | 0     | 0       | 0     | 0       | 5     | 1,298,783 | 1  | 568,466 | 0     | 0       | 0     | 0       | 2     | 329,212   |
| 25-Nov-08              | 1   | 211,187 | 0     | 0       | 0     | 0       | 11    | 3,069,984 | 0                                 | 0       | 0     | 0       | 0     | 0       | 1     | 339,030   | 1  | 568,466 | 0     | 0       | 0     | 0       | 1     | 139,470   |
| 27-Oct-08              | 0   | 0       | 0     | 0       | 0     | 0       | 11    | 3,056,295 | 0                                 | 0       | 0     | 0       | 0     | 0       | 1     | 339,498   | 1  | 568,466 | 0     | 0       | 0     | 0       | 1     | 139,604   |
| 25-Sep-08              | 0   | 0       | 0     | 0       | 0     | 0       | 10    | 3,056,296 | 0                                 | 0       | 0     | 0       | 0     | 0       | 0     | 0         | 1  | 568,466 | 0     | 0       | 0     | 0       | 1     | 139,736   |
| 25-Aug-08              | 0   | 0       | 0     | 0       | 0     | 0       | 5     | 1,950,410 | 0                                 | 0       | 0     | 0       | 0     | 0       | 2     | 328,702   | 1  | 568,466 | 0     | 0       | 0     | 0       | 2     | 250,118   |
| 25-Jul-08              | 1   | 212,187 | 0     | 0       | 0     | 0       | 5     | 1,263,700 | 0                                 | 0       | 0     | 0       | 0     | 0       | 3     | 501,587   | 2  | 637,639 | 0     | 0       | 0     | 0       | 4     | 966,294   |
| 25-Jun-08              | 0   | 0       | 0     | 0       | 0     | 0       | 6     | 1,413,795 | 0                                 | 0       | 0     | 0       | 0     | 0       | 3     | 501,748   | 2  | 296,087 | 0     | 0       | 1     | 156,910 | 1     | 559,188   |
| 27-May-08              | 0   | 0       | 0     | 0       | 0     | 0       | 6     | 1,833,957 | 0                                 | 0       | 0     | 0       | 0     | 0       | 2     | 318,708   | 1  | 69,301  | 1     | 157,083 | 0     | 0       | 1     | 110,610   |
| 25-Apr-08              | 0   | 0       | 0     | 0       | 0     | 0       | 7     | 1,898,532 | 0                                 | 0       | 0     | 0       | 0     | 0       | 2     | 318,867   | 1  | 157,255 | 0     | 0       | 0     | 0       | 0     | 0         |
| 25-Mar-08              | 0   | 0       | 0     | 0       | 0     | 0       | 5     | 1,081,769 | 0                                 | 0       | 0     | 0       | 0     | 0       | 2     | 319,025   | 1  | 157,426 | 0     | 0       | 0     | 0       | 0     | 0         |
| 25-Feb-08              | 0   | 0       | 0     | 0       | 0     | 0       | 7     | 2,587,064 | 0                                 | 0       | 0     | 0       | 0     | 0       | 2     | 319,182   | 1  | 157,596 | 0     | 0       | 0     | 0       | 0     | 0         |
| 25-Jan-08              | 0   | 0       | 0     | 0       | 0     | 0       | 4     | 1,780,189 | 0                                 | 0       | 0     | 0       | 0     | 0       | 3     | 592,559   | 1  | 157,765 | 0     | 0       | 0     | 0       | 0     | 0         |
| <b>Group 2 - Fixed</b> |   |         |       |         |       |         |       |           |                                   |         |       |         |       |         |       |           |  |         |       |         |       |         |       |           |
| 25-Mar-09              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 7.19% | 8.48%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.31% | 0.86%     | 0.00%                                    | 0.00%   | 0.65% | 1.15%   | 0.65% | 0.86%   | 2.61% | 2.45%     |
| 25-Feb-09              | 0.00%                                     | 0.93%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 6.37% | 8.31%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 3.82% | 3.27%     | 0.00%                                    | 0.00%   | 0.64% | 0.83%   | 0.64% | 0.52%   | 1.27% | 0.74%     |
| 26-Jan-09              | 0.00%                                     | 0.29%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 6.33% | 8.55%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 3.16% | 2.89%     | 0.63%                                    | 1.26%   | 0.63% | 0.47%   | 0.00% | 0.00%   | 1.27% | 0.73%     |
| 26-Dec-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 4.40% | 4.84%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 3.14% | 2.88%     | 0.63%                                    | 1.26%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.26% | 0.73%     |
| 25-Nov-08              | 0.00%                                     | 0.47%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 6.88% | 6.77%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 0.63% | 0.75%     | 0.63%                                    | 1.25%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 0.63% | 0.31%     |
| 27-Oct-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 6.75% | 6.63%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 0.61% | 0.74%     | 0.61%                                    | 1.23%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 0.61% | 0.30%     |
| 25-Sep-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 6.10% | 6.59%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%     | 0.61%                                    | 1.23%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 0.61% | 0.30%     |
| 25-Aug-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 3.01% | 4.17%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.20% | 0.70%     | 0.60%                                    | 1.22%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.20% | 0.54%     |
| 25-Jul-08              | 0.00%                                     | 0.45%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 2.92% | 2.67%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.75% | 1.06%     | 1.17%                                    | 1.35%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 2.34% | 2.04%     |
| 25-Jun-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 3.51% | 2.98%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.75% | 1.06%     | 1.17%                                    | 0.62%   | 0.00% | 0.00%   | 0.58% | 0.33%   | 0.58% | 1.18%     |
| 27-May-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 3.49% | 3.86%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.16% | 0.67%     | 0.58%                                    | 0.15%   | 0.58% | 0.33%   | 0.00% | 0.00%   | 0.58% | 0.23%     |
| 25-Apr-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 4.07% | 3.99%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.16% | 0.67%     | 0.58%                                    | 0.33%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%     |
| 25-Mar-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 2.87% | 2.25%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.15% | 0.66%     | 0.57%                                    | 0.33%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%     |
| 25-Feb-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 4.00% | 5.36%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.14% | 0.66%     | 0.57%                                    | 0.33%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%     |
| 25-Jan-08              | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 2.21% | 3.60%     | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.66% | 1.20%     | 0.55%                                    | 0.32%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%     |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**  
**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

| Distribution Date    | ----- In Foreclosure and Delinquent ----- |         |       |         |       |           |        |             | ----- In REO and Delinquent ----- |         |       |         |       |         |        |             | ----- In Bankruptcy and Delinquent ----- |           |       |         |       |         |       |            |
|----------------------|---|---------|-------|---------|-------|-----------|--------|-------------|-----------------------------------|---------|-------|---------|-------|---------|--------|-------------|--|-----------|-------|---------|-------|---------|-------|------------|
|                      | #   | Balance | #     | Balance | #     | Balance   | #      | Balance     | #                                 | Balance | #     | Balance | #     | Balance | #      | Balance     | #  | Balance   | #     | Balance | #     | Balance | #     | Balance    |
| <b>Group 2 - ARM</b> |   |         |       |         |       |           |        |             |                                   |         |       |         |       |         |        |             |  |           |       |         |       |         |       |            |
| 25-Mar-09            | 0   | 0       | 0     | 0       | 0     | 0         | 245    | 83,485,560  | 0                                 | 0       | 0     | 0       | 0     | 0       | 185    | 63,034,048  | 4  | 1,274,288 | 1     | 548,000 | 1     | 558,931 | 26    | 8,183,643  |
| 25-Feb-09            | 0   | 0       | 1     | 310,976 | 0     | 0         | 228    | 75,848,118  | 0                                 | 0       | 0     | 0       | 0     | 0       | 206    | 68,693,495  | 3  | 1,174,285 | 2     | 688,531 | 1     | 239,200 | 27    | 9,378,794  |
| 26-Jan-09            | 0   | 0       | 0     | 0       | 0     | 0         | 228    | 75,123,867  | 0                                 | 0       | 0     | 0       | 0     | 0       | 214    | 72,253,717  | 3  | 1,174,285 | 1     | 239,200 | 0     | 0       | 24    | 7,873,868  |
| 26-Dec-08            | 1   | 948,285 | 0     | 0       | 1     | 306,835   | 233    | 76,581,707  | 0                                 | 0       | 0     | 0       | 0     | 0       | 202    | 68,858,060  | 3  | 1,189,322 | 0     | 0       | 0     | 0       | 24    | 7,755,422  |
| 25-Nov-08            | 0   | 0       | 0     | 0       | 0     | 0         | 237    | 78,270,797  | 0                                 | 0       | 0     | 0       | 0     | 0       | 228    | 79,391,131  | 2  | 920,525   | 0     | 0       | 1     | 347,618 | 21    | 6,142,574  |
| 27-Oct-08            | 0   | 0       | 0     | 0       | 0     | 0         | 248    | 82,023,453  | 0                                 | 0       | 0     | 0       | 0     | 0       | 266    | 93,762,808  | 3  | 1,088,093 | 2     | 761,846 | 0     | 0       | 29    | 9,650,221  |
| 25-Sep-08            | 2   | 462,896 | 0     | 0       | 0     | 0         | 284    | 95,284,304  | 0                                 | 0       | 0     | 0       | 0     | 0       | 287    | 100,441,718 | 5  | 1,451,931 | 2     | 569,095 | 0     | 0       | 32    | 11,440,306 |
| 25-Aug-08            | 0   | 0       | 0     | 0       | 0     | 0         | 293    | 100,869,035 | 0                                 | 0       | 0     | 0       | 0     | 0       | 292    | 100,317,944 | 4  | 1,091,577 | 1     | 414,787 | 0     | 0       | 36    | 12,582,211 |
| 25-Jul-08            | 1   | 190,380 | 0     | 0       | 0     | 0         | 330    | 114,619,374 | 0                                 | 0       | 0     | 0       | 0     | 0       | 251    | 88,413,372  | 3  | 959,439   | 2     | 547,491 | 1     | 272,000 | 31    | 11,698,179 |
| 25-Jun-08            | 3   | 599,942 | 0     | 0       | 1     | 316,400   | 364    | 126,499,832 | 0                                 | 0       | 0     | 0       | 0     | 0       | 224    | 79,061,598  | 4  | 1,374,964 | 1     | 132,528 | 2     | 829,169 | 29    | 11,064,840 |
| 27-May-08            | 1   | 117,605 | 0     | 0       | 0     | 0         | 366    | 128,992,048 | 0                                 | 0       | 0     | 0       | 0     | 0       | 208    | 74,488,367  | 6  | 1,814,426 | 1     | 396,430 | 0     | 0       | 31    | 11,253,850 |
| 25-Apr-08            | 0   | 0       | 0     | 0       | 2     | 772,776   | 355    | 123,861,833 | 0                                 | 0       | 0     | 0       | 0     | 0       | 191    | 68,535,910  | 5  | 1,249,597 | 0     | 0       | 0     | 0       | 24    | 9,195,509  |
| 25-Mar-08            | 1   | 263,821 | 0     | 0       | 1     | 289,600   | 336    | 116,191,498 | 0                                 | 0       | 0     | 0       | 0     | 0       | 175    | 64,695,874  | 3  | 788,125   | 0     | 0       | 1     | 538,865 | 27    | 9,729,333  |
| 25-Feb-08            | 0   | 0       | 0     | 0       | 0     | 0         | 267    | 89,161,407  | 0                                 | 0       | 0     | 0       | 0     | 0       | 159    | 60,846,914  | 4  | 883,794   | 0     | 0       | 1     | 148,479 | 21    | 7,199,462  |
| 25-Jan-08            | 1   | 489,946 | 0     | 0       | 3     | 1,054,350 | 239    | 78,318,471  | 0                                 | 0       | 0     | 0       | 0     | 0       | 138    | 53,921,023  | 3  | 788,755   | 1     | 95,402  | 1     | 544,000 | 18    | 5,493,036  |
| <b>Group 2 - ARM</b> |   |         |       |         |       |           |        |             |                                   |         |       |         |       |         |        |             |  |           |       |         |       |         |       |            |
| 25-Mar-09            | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%     | 20.23% | 20.73%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 15.28% | 15.65%      | 0.33%                                    | 0.32%     | 0.08% | 0.14%   | 0.08% | 0.14%   | 2.15% | 2.03%      |
| 25-Feb-09            | 0.00%                                     | 0.00%   | 0.08% | 0.08%   | 0.00% | 0.00%     | 18.27% | 18.35%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 16.51% | 16.61%      | 0.24%                                    | 0.28%     | 0.16% | 0.17%   | 0.08% | 0.06%   | 2.16% | 2.27%      |
| 26-Jan-09            | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%     | 17.69% | 17.55%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 16.60% | 16.88%      | 0.23%                                    | 0.27%     | 0.08% | 0.06%   | 0.00% | 0.00%   | 1.86% | 1.84%      |
| 26-Dec-08            | 0.00%                                     | 0.21%   | 0.00% | 0.00%   | 0.08% | 0.07%     | 17.51% | 17.28%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 15.18% | 15.54%      | 0.23%                                    | 0.27%     | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.80% | 1.75%      |
| 25-Nov-08            | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%     | 17.03% | 16.86%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 16.38% | 17.10%      | 0.14%                                    | 0.20%     | 0.00% | 0.00%   | 0.07% | 0.07%   | 1.51% | 1.32%      |
| 27-Oct-08            | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%     | 16.81% | 16.65%      | -0.07%                            | -0.12%  | 0.00% | 0.00%   | 0.00% | 0.00%   | 18.03% | 19.04%      | 0.20%                                    | 0.22%     | 0.14% | 0.15%   | 0.00% | 0.00%   | 1.97% | 1.96%      |
| 25-Sep-08            | 0.00%                                     | 0.09%   | 0.00% | 0.00%   | 0.00% | 0.00%     | 18.31% | 18.38%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 18.50% | 19.38%      | 0.32%                                    | 0.28%     | 0.13% | 0.11%   | 0.00% | 0.00%   | 2.06% | 2.21%      |
| 25-Aug-08            | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%     | 18.14% | 18.71%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 18.08% | 18.61%      | 0.25%                                    | 0.20%     | 0.06% | 0.08%   | 0.00% | 0.00%   | 2.23% | 2.33%      |
| 25-Jul-08            | 0.00%                                     | 0.03%   | 0.00% | 0.00%   | 0.00% | 0.00%     | 19.99% | 20.70%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 15.20% | 15.97%      | 0.18%                                    | 0.17%     | 0.12% | 0.10%   | 0.06% | 0.05%   | 1.88% | 2.11%      |
| 25-Jun-08            | 0.00%                                     | 0.11%   | 0.00% | 0.00%   | 0.06% | 0.06%     | 21.41% | 22.14%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 13.18% | 13.84%      | 0.24%                                    | 0.24%     | 0.06% | 0.02%   | 0.12% | 0.15%   | 1.71% | 1.94%      |
| 27-May-08            | 0.00%                                     | 0.02%   | 0.00% | 0.00%   | 0.00% | 0.00%     | 20.88% | 21.89%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 11.87% | 12.64%      | 0.34%                                    | 0.31%     | 0.06% | 0.07%   | 0.00% | 0.00%   | 1.77% | 1.91%      |
| 25-Apr-08            | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.11% | 0.13%     | 19.98% | 20.76%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 10.75% | 11.49%      | 0.28%                                    | 0.21%     | 0.00% | 0.00%   | 0.00% | 0.00%   | 1.35% | 1.54%      |
| 25-Mar-08            | 0.00%                                     | 0.04%   | 0.00% | 0.00%   | 0.05% | 0.05%     | 18.41% | 19.00%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 9.59%  | 10.58%      | 0.16%                                    | 0.13%     | 0.00% | 0.00%   | 0.05% | 0.09%   | 1.48% | 1.59%      |
| 25-Feb-08            | 0.00%                                     | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%     | 14.37% | 14.35%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 8.56%  | 9.79%       | 0.22%                                    | 0.14%     | 0.00% | 0.00%   | 0.05% | 0.02%   | 1.13% | 1.16%      |
| 25-Jan-08            | 0.00%                                     | 0.08%   | 0.00% | 0.00%   | 0.16% | 0.17%     | 12.59% | 12.38%      | 0.00%                             | 0.00%   | 0.00% | 0.00%   | 0.00% | 0.00%   | 7.27%  | 8.53%       | 0.16%                                    | 0.12%     | 0.05% | 0.02%   | 0.05% | 0.09%   | 0.95% | 0.87%      |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**

**Asset-Backed Facts ~ Current Distribution Loan Status Summary**

| Delinquency Category     | Regular Loans |                | Bankruptcy |              | Foreclosure |               | REO   |               | Total  |                |
|--------------------------|---------------|----------------|------------|--------------|-------------|---------------|-------|---------------|--------|----------------|
|                          | #             | Balance        | #          | Balance      | #           | Balance       | #     | Balance       | #      | Balance        |
| <b>Total (All Loans)</b> |               |                |            |              |             |               |       |               |        |                |
| Current                  | 2,022         | 369,273,454.65 | 19         | 3,466,605.12 | 1           | 132,669.56    | 0     | 0.00          | 2,042  | 372,872,729.33 |
| 0                        | 251           | 47,900,338.03  | 2          | 316,599.96   | 0           | 0.00          | 0     | 0.00          | 253    | 48,216,937.99  |
| 30                       | 230           | 51,983,559.93  | 6          | 1,462,849.39 | 0           | 0.00          | 0     | 0.00          | 236    | 53,446,409.32  |
| 60                       | 96            | 20,179,239.65  | 10         | 1,886,148.29 | 0           | 0.00          | 0     | 0.00          | 106    | 22,065,387.94  |
| 90                       | 46            | 11,117,094.30  | 7          | 1,264,184.47 | 73          | 18,018,259.48 | 0     | 0.00          | 126    | 30,399,538.25  |
| 120                      | 29            | 6,317,546.62   | 6          | 689,205.22   | 75          | 17,056,892.07 | 0     | 0.00          | 110    | 24,063,643.91  |
| 150                      | 14            | 2,876,400.00   | 13         | 2,090,543.91 | 71          | 17,537,420.72 | 5     | 514,398.46    | 103    | 23,018,763.09  |
| 180                      | 6             | 873,637.86     | 13         | 1,889,121.09 | 43          | 11,553,909.64 | 8     | 1,552,730.07  | 70     | 15,869,398.66  |
| 210                      | 11            | 2,982,935.47   | 12         | 2,098,376.65 | 37          | 8,319,572.78  | 19    | 3,987,382.38  | 79     | 17,388,267.28  |
| 240                      | 11            | 2,049,093.25   | 12         | 2,461,445.01 | 47          | 11,740,446.40 | 16    | 2,437,033.79  | 86     | 18,688,018.45  |
| 270                      | 10            | 2,732,533.02   | 10         | 1,820,290.90 | 29          | 6,190,019.19  | 25    | 5,655,459.70  | 74     | 16,398,302.81  |
| 300                      | 3             | 705,006.56     | 5          | 862,686.12   | 28          | 5,250,585.91  | 23    | 5,799,409.45  | 59     | 12,617,688.04  |
| 330                      | 4             | 1,092,725.07   | 5          | 1,669,367.68 | 16          | 3,250,279.78  | 26    | 6,891,513.16  | 51     | 12,903,885.69  |
| 360                      | 10            | 3,284,712.24   | 3          | 261,662.57   | 16          | 4,550,618.16  | 27    | 6,695,134.53  | 56     | 14,792,127.50  |
| 390+                     | 13            | 2,954,579.81   | 21         | 4,238,225.67 | 122         | 30,692,058.86 | 242   | 62,705,271.78 | 398    | 100,590,136.12 |
| <b>Total (All Loans)</b> |               |                |            |              |             |               |       |               |        |                |
| Current                  | 52.53%        | 47.14%         | 0.49%      | 0.44%        | 0.03%       | 0.02%         | 0.00% | 0.00%         | 53.05% | 47.60%         |
| 0                        | 6.52%         | 6.11%          | 0.05%      | 0.04%        | 0.00%       | 0.00%         | 0.00% | 0.00%         | 6.57%  | 6.15%          |
| 30                       | 5.98%         | 6.64%          | 0.16%      | 0.19%        | 0.00%       | 0.00%         | 0.00% | 0.00%         | 6.14%  | 6.83%          |
| 60                       | 2.49%         | 2.58%          | 0.26%      | 0.24%        | 0.00%       | 0.00%         | 0.00% | 0.00%         | 2.75%  | 2.82%          |
| 90                       | 1.20%         | 1.42%          | 0.18%      | 0.16%        | 1.90%       | 2.30%         | 0.00% | 0.00%         | 3.28%  | 3.88%          |
| 120                      | 0.75%         | 0.81%          | 0.16%      | 0.09%        | 1.95%       | 2.18%         | 0.00% | 0.00%         | 2.86%  | 3.08%          |
| 150                      | 0.36%         | 0.37%          | 0.34%      | 0.27%        | 1.84%       | 2.24%         | 0.13% | 0.07%         | 2.67%  | 2.95%          |
| 180                      | 0.16%         | 0.11%          | 0.34%      | 0.24%        | 1.12%       | 1.47%         | 0.21% | 0.20%         | 1.83%  | 2.02%          |
| 210                      | 0.29%         | 0.38%          | 0.31%      | 0.27%        | 0.96%       | 1.06%         | 0.49% | 0.51%         | 2.05%  | 2.22%          |
| 240                      | 0.29%         | 0.26%          | 0.31%      | 0.31%        | 1.22%       | 1.50%         | 0.42% | 0.31%         | 2.24%  | 2.38%          |
| 270                      | 0.26%         | 0.35%          | 0.26%      | 0.23%        | 0.75%       | 0.79%         | 0.65% | 0.72%         | 1.92%  | 2.09%          |
| 300                      | 0.08%         | 0.09%          | 0.13%      | 0.11%        | 0.73%       | 0.67%         | 0.60% | 0.74%         | 1.54%  | 1.61%          |
| 330                      | 0.10%         | 0.14%          | 0.13%      | 0.21%        | 0.42%       | 0.41%         | 0.68% | 0.88%         | 1.33%  | 1.64%          |
| 360                      | 0.26%         | 0.42%          | 0.08%      | 0.03%        | 0.42%       | 0.58%         | 0.70% | 0.85%         | 1.46%  | 1.88%          |
| 390+                     | 0.34%         | 0.38%          | 0.55%      | 0.54%        | 3.17%       | 3.92%         | 6.29% | 8.00%         | 10.35% | 12.84%         |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**

**Asset-Backed Facts ~ Current Distribution Loan Status Summary**

| Delinquency<br>Category | Regular Loans |               | Bankruptcy |            | Foreclosure |              | REO   |            | Total  |               |
|-------------------------|---------------|---------------|------------|------------|-------------|--------------|-------|------------|--------|---------------|
|                         | #             | Balance       | #          | Balance    | #           | Balance      | #     | Balance    | #      | Balance       |
| <b>Group 1 - Fixed</b>  |               |               |            |            |             |              |       |            |        |               |
| Current                 | 582           | 65,612,013.19 | 4          | 537,400.79 | 0           | 0.00         | 0     | 0.00       | 586    | 66,149,413.98 |
| 0                       | 52            | 5,244,615.69  | 1          | 187,000.00 | 0           | 0.00         | 0     | 0.00       | 53     | 5,431,615.69  |
| 30                      | 27            | 3,408,463.01  | 2          | 132,675.35 | 0           | 0.00         | 0     | 0.00       | 29     | 3,541,138.36  |
| 60                      | 12            | 1,397,792.42  | 3          | 449,529.93 | 0           | 0.00         | 0     | 0.00       | 15     | 1,847,322.35  |
| 90                      | 5             | 398,172.75    | 0          | 0.00       | 5           | 1,056,451.17 | 0     | 0.00       | 10     | 1,454,623.92  |
| 120                     | 2             | 286,864.23    | 0          | 0.00       | 7           | 938,711.63   | 0     | 0.00       | 9      | 1,225,575.86  |
| 150                     | 3             | 197,978.96    | 2          | 191,426.29 | 4           | 387,172.30   | 1     | 105,019.99 | 10     | 881,597.54    |
| 180                     | 0             | 0.00          | 5          | 576,076.06 | 4           | 460,304.75   | 1     | 278,557.43 | 10     | 1,314,938.24  |
| 210                     | 1             | 355,798.95    | 2          | 267,458.70 | 4           | 633,143.88   | 0     | 0.00       | 7      | 1,256,401.53  |
| 240                     | 2             | 254,399.82    | 1          | 245,600.00 | 1           | 197,779.51   | 0     | 0.00       | 4      | 697,779.33    |
| 270                     | 0             | 0.00          | 1          | 70,145.20  | 1           | 45,347.70    | 0     | 0.00       | 2      | 115,492.90    |
| 300                     | 0             | 0.00          | 1          | 69,107.14  | 1           | 378,470.08   | 1     | 85,194.83  | 3      | 532,772.05    |
| 330                     | 0             | 0.00          | 0          | 0.00       | 1           | 57,078.95    | 1     | 127,477.38 | 2      | 184,556.33    |
| 360                     | 0             | 0.00          | 0          | 0.00       | 0           | 0.00         | 0     | 0.00       | 0      | 0.00          |
| 390+                    | 1             | 91,485.48     | 1          | 119,851.44 | 10          | 1,100,263.02 | 2     | 196,375.11 | 14     | 1,507,975.05  |
| <b>Group 1 - Fixed</b>  |               |               |            |            |             |              |       |            |        |               |
| Current                 | 77.19%        | 76.17%        | 0.53%      | 0.62%      | 0.00%       | 0.00%        | 0.00% | 0.00%      | 77.72% | 76.79%        |
| 0                       | 6.90%         | 6.09%         | 0.13%      | 0.22%      | 0.00%       | 0.00%        | 0.00% | 0.00%      | 7.03%  | 6.31%         |
| 30                      | 3.58%         | 3.96%         | 0.27%      | 0.15%      | 0.00%       | 0.00%        | 0.00% | 0.00%      | 3.85%  | 4.11%         |
| 60                      | 1.59%         | 1.62%         | 0.40%      | 0.52%      | 0.00%       | 0.00%        | 0.00% | 0.00%      | 1.99%  | 2.14%         |
| 90                      | 0.66%         | 0.46%         | 0.00%      | 0.00%      | 0.66%       | 1.23%        | 0.00% | 0.00%      | 1.32%  | 1.69%         |
| 120                     | 0.27%         | 0.33%         | 0.00%      | 0.00%      | 0.93%       | 1.09%        | 0.00% | 0.00%      | 1.20%  | 1.42%         |
| 150                     | 0.40%         | 0.23%         | 0.27%      | 0.22%      | 0.53%       | 0.45%        | 0.13% | 0.12%      | 1.33%  | 1.02%         |
| 180                     | 0.00%         | 0.00%         | 0.66%      | 0.67%      | 0.53%       | 0.53%        | 0.13% | 0.32%      | 1.32%  | 1.52%         |
| 210                     | 0.13%         | 0.41%         | 0.27%      | 0.31%      | 0.53%       | 0.74%        | 0.00% | 0.00%      | 0.93%  | 1.46%         |
| 240                     | 0.27%         | 0.30%         | 0.13%      | 0.29%      | 0.13%       | 0.23%        | 0.00% | 0.00%      | 0.53%  | 0.82%         |
| 270                     | 0.00%         | 0.00%         | 0.13%      | 0.08%      | 0.13%       | 0.05%        | 0.00% | 0.00%      | 0.26%  | 0.13%         |
| 300                     | 0.00%         | 0.00%         | 0.13%      | 0.08%      | 0.13%       | 0.44%        | 0.13% | 0.10%      | 0.39%  | 0.62%         |
| 330                     | 0.00%         | 0.00%         | 0.00%      | 0.00%      | 0.13%       | 0.07%        | 0.13% | 0.15%      | 0.26%  | 0.22%         |
| 360                     | 0.00%         | 0.00%         | 0.00%      | 0.00%      | 0.00%       | 0.00%        | 0.00% | 0.00%      | 0.00%  | 0.00%         |
| 390+                    | 0.13%         | 0.11%         | 0.13%      | 0.14%      | 1.33%       | 1.28%        | 0.27% | 0.23%      | 1.86%  | 1.76%         |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**

**Asset-Backed Facts ~ Current Distribution Loan Status Summary**

| Delinquency Category | Regular Loans |                | Bankruptcy |              | Foreclosure |              | REO   |               | Total  |                |
|----------------------|---------------|----------------|------------|--------------|-------------|--------------|-------|---------------|--------|----------------|
|                      | #             | Balance        | #          | Balance      | #           | Balance      | #     | Balance       | #      | Balance        |
| <b>Group 1 - ARM</b> |               |                |            |              |             |              |       |               |        |                |
| Current              | 850           | 116,604,227.61 | 12         | 1,784,516.21 | 1           | 132,669.56   | 0     | 0.00          | 863    | 118,521,413.38 |
| 0                    | 121           | 17,408,270.68  | 0          | 0.00         | 0           | 0.00         | 0     | 0.00          | 121    | 17,408,270.68  |
| 30                   | 95            | 13,613,458.66  | 2          | 282,724.05   | 0           | 0.00         | 0     | 0.00          | 97     | 13,896,182.71  |
| 60                   | 49            | 8,051,509.39   | 5          | 507,223.70   | 0           | 0.00         | 0     | 0.00          | 54     | 8,558,733.09   |
| 90                   | 20            | 2,877,446.60   | 5          | 648,184.47   | 32          | 4,960,184.12 | 0     | 0.00          | 57     | 8,485,815.19   |
| 120                  | 12            | 1,787,708.96   | 5          | 535,580.39   | 38          | 6,085,906.13 | 0     | 0.00          | 55     | 8,409,195.48   |
| 150                  | 6             | 738,820.26     | 7          | 973,867.67   | 31          | 5,365,830.01 | 4     | 409,378.47    | 48     | 7,487,896.41   |
| 180                  | 4             | 523,517.28     | 7          | 965,427.16   | 18          | 2,554,797.35 | 4     | 630,049.91    | 33     | 4,673,791.70   |
| 210                  | 5             | 935,503.20     | 7          | 1,050,323.01 | 16          | 2,261,202.39 | 12    | 1,729,278.91  | 40     | 5,976,307.51   |
| 240                  | 5             | 673,701.07     | 7          | 975,572.24   | 25          | 4,371,296.15 | 13    | 1,607,065.64  | 50     | 7,627,635.10   |
| 270                  | 5             | 780,238.08     | 6          | 580,216.98   | 16          | 2,542,256.54 | 13    | 1,863,944.84  | 40     | 5,766,656.44   |
| 300                  | 1             | 288,000.00     | 3          | 507,483.46   | 17          | 2,465,582.01 | 11    | 1,637,594.57  | 32     | 4,898,660.04   |
| 330                  | 2             | 282,975.07     | 1          | 119,200.00   | 10          | 1,908,899.97 | 11    | 1,834,354.84  | 24     | 4,145,429.88   |
| 360                  | 5             | 836,598.17     | 2          | 169,262.57   | 9           | 1,284,604.18 | 17    | 3,025,773.42  | 33     | 5,316,238.34   |
| 390+                 | 6             | 716,645.41     | 14         | 2,036,658.74 | 51          | 7,946,474.57 | 113   | 19,303,540.85 | 184    | 30,003,319.57  |
| <b>Group 1 - ARM</b> |               |                |            |              |             |              |       |               |        |                |
| Current              | 49.10%        | 46.42%         | 0.69%      | 0.71%        | 0.06%       | 0.05%        | 0.00% | 0.00%         | 49.85% | 47.18%         |
| 0                    | 6.99%         | 6.93%          | 0.00%      | 0.00%        | 0.00%       | 0.00%        | 0.00% | 0.00%         | 6.99%  | 6.93%          |
| 30                   | 5.49%         | 5.42%          | 0.12%      | 0.11%        | 0.00%       | 0.00%        | 0.00% | 0.00%         | 5.61%  | 5.53%          |
| 60                   | 2.83%         | 3.21%          | 0.29%      | 0.20%        | 0.00%       | 0.00%        | 0.00% | 0.00%         | 3.12%  | 3.41%          |
| 90                   | 1.16%         | 1.15%          | 0.29%      | 0.26%        | 1.85%       | 1.97%        | 0.00% | 0.00%         | 3.30%  | 3.38%          |
| 120                  | 0.69%         | 0.71%          | 0.29%      | 0.21%        | 2.20%       | 2.42%        | 0.00% | 0.00%         | 3.18%  | 3.34%          |
| 150                  | 0.35%         | 0.29%          | 0.40%      | 0.39%        | 1.79%       | 2.14%        | 0.23% | 0.16%         | 2.77%  | 2.98%          |
| 180                  | 0.23%         | 0.21%          | 0.40%      | 0.38%        | 1.04%       | 1.02%        | 0.23% | 0.25%         | 1.90%  | 1.86%          |
| 210                  | 0.29%         | 0.37%          | 0.40%      | 0.42%        | 0.92%       | 0.90%        | 0.69% | 0.69%         | 2.30%  | 2.38%          |
| 240                  | 0.29%         | 0.27%          | 0.40%      | 0.39%        | 1.44%       | 1.74%        | 0.75% | 0.64%         | 2.88%  | 3.04%          |
| 270                  | 0.29%         | 0.31%          | 0.35%      | 0.23%        | 0.92%       | 1.01%        | 0.75% | 0.74%         | 2.31%  | 2.29%          |
| 300                  | 0.06%         | 0.11%          | 0.17%      | 0.20%        | 0.98%       | 0.98%        | 0.64% | 0.65%         | 1.85%  | 1.94%          |
| 330                  | 0.12%         | 0.11%          | 0.06%      | 0.05%        | 0.58%       | 0.76%        | 0.64% | 0.73%         | 1.40%  | 1.65%          |
| 360                  | 0.29%         | 0.33%          | 0.12%      | 0.07%        | 0.52%       | 0.51%        | 0.98% | 1.20%         | 1.91%  | 2.11%          |
| 390+                 | 0.35%         | 0.29%          | 0.81%      | 0.81%        | 2.95%       | 3.16%        | 6.53% | 7.69%         | 10.64% | 11.95%         |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**

**Asset-Backed Facts ~ Current Distribution Loan Status Summary**

| Delinquency<br>Category | Regular Loans |               | Bankruptcy |            | Foreclosure |              | REO   |            | Total  |               |
|-------------------------|---------------|---------------|------------|------------|-------------|--------------|-------|------------|--------|---------------|
|                         | #             | Balance       | #          | Balance    | #           | Balance      | #     | Balance    | #      | Balance       |
| <b>Group 2 - Fixed</b>  |               |               |            |            |             |              |       |            |        |               |
| Current                 | 104           | 28,858,728.55 | 0          | 0.00       | 0           | 0.00         | 0     | 0.00       | 104    | 28,858,728.55 |
| 0                       | 11            | 3,843,516.04  | 0          | 0.00       | 0           | 0.00         | 0     | 0.00       | 11     | 3,843,516.04  |
| 30                      | 13            | 3,153,790.61  | 1          | 499,450.00 | 0           | 0.00         | 0     | 0.00       | 14     | 3,653,240.61  |
| 60                      | 2             | 568,389.18    | 1          | 370,463.33 | 0           | 0.00         | 0     | 0.00       | 3      | 938,852.51    |
| 90                      | 1             | 134,766.79    | 1          | 232,000.00 | 3           | 646,359.17   | 0     | 0.00       | 5      | 1,013,125.96  |
| 120                     | 1             | 97,463.90     | 0          | 0.00       | 1           | 145,894.50   | 0     | 0.00       | 2      | 243,358.40    |
| 150                     | 1             | 526,058.18    | 2          | 688,555.12 | 2           | 527,200.00   | 0     | 0.00       | 5      | 1,741,813.30  |
| 180                     | 1             | 166,120.58    | 0          | 0.00       | 0           | 0.00         | 0     | 0.00       | 1      | 166,120.58    |
| 210                     | 0             | 0.00          | 0          | 0.00       | 2           | 1,199,191.32 | 0     | 0.00       | 2      | 1,199,191.32  |
| 240                     | 0             | 0.00          | 0          | 0.00       | 1           | 150,913.78   | 0     | 0.00       | 1      | 150,913.78    |
| 270                     | 0             | 0.00          | 0          | 0.00       | 1           | 444,000.00   | 1     | 260,795.23 | 2      | 704,795.23    |
| 300                     | 0             | 0.00          | 0          | 0.00       | 0           | 0.00         | 0     | 0.00       | 0      | 0.00          |
| 330                     | 0             | 0.00          | 1          | 139,469.86 | 0           | 0.00         | 0     | 0.00       | 1      | 139,469.86    |
| 360                     | 0             | 0.00          | 0          | 0.00       | 0           | 0.00         | 0     | 0.00       | 0      | 0.00          |
| 390+                    | 0             | 0.00          | 0          | 0.00       | 1           | 559,188.00   | 1     | 109,883.97 | 2      | 669,071.97    |
| <b>Group 2 - Fixed</b>  |               |               |            |            |             |              |       |            |        |               |
| Current                 | 67.97%        | 66.61%        | 0.00%      | 0.00%      | 0.00%       | 0.00%        | 0.00% | 0.00%      | 67.97% | 66.61%        |
| 0                       | 7.19%         | 8.87%         | 0.00%      | 0.00%      | 0.00%       | 0.00%        | 0.00% | 0.00%      | 7.19%  | 8.87%         |
| 30                      | 8.50%         | 7.28%         | 0.65%      | 1.15%      | 0.00%       | 0.00%        | 0.00% | 0.00%      | 9.15%  | 8.43%         |
| 60                      | 1.31%         | 1.31%         | 0.65%      | 0.86%      | 0.00%       | 0.00%        | 0.00% | 0.00%      | 1.96%  | 2.17%         |
| 90                      | 0.65%         | 0.31%         | 0.65%      | 0.54%      | 1.96%       | 1.49%        | 0.00% | 0.00%      | 3.26%  | 2.34%         |
| 120                     | 0.65%         | 0.22%         | 0.00%      | 0.00%      | 0.65%       | 0.34%        | 0.00% | 0.00%      | 1.30%  | 0.56%         |
| 150                     | 0.65%         | 1.21%         | 1.31%      | 1.59%      | 1.31%       | 1.22%        | 0.00% | 0.00%      | 3.27%  | 4.02%         |
| 180                     | 0.65%         | 0.38%         | 0.00%      | 0.00%      | 0.00%       | 0.00%        | 0.00% | 0.00%      | 0.65%  | 0.38%         |
| 210                     | 0.00%         | 0.00%         | 0.00%      | 0.00%      | 1.31%       | 2.77%        | 0.00% | 0.00%      | 1.31%  | 2.77%         |
| 240                     | 0.00%         | 0.00%         | 0.00%      | 0.00%      | 0.65%       | 0.35%        | 0.00% | 0.00%      | 0.65%  | 0.35%         |
| 270                     | 0.00%         | 0.00%         | 0.00%      | 0.00%      | 0.65%       | 1.02%        | 0.65% | 0.60%      | 1.30%  | 1.62%         |
| 300                     | 0.00%         | 0.00%         | 0.00%      | 0.00%      | 0.00%       | 0.00%        | 0.00% | 0.00%      | 0.00%  | 0.00%         |
| 330                     | 0.00%         | 0.00%         | 0.65%      | 0.32%      | 0.00%       | 0.00%        | 0.00% | 0.00%      | 0.65%  | 0.32%         |
| 360                     | 0.00%         | 0.00%         | 0.00%      | 0.00%      | 0.00%       | 0.00%        | 0.00% | 0.00%      | 0.00%  | 0.00%         |
| 390+                    | 0.00%         | 0.00%         | 0.00%      | 0.00%      | 0.65%       | 1.29%        | 0.65% | 0.25%      | 1.30%  | 1.54%         |



**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**

**Asset-Backed Facts ~ Current Distribution Loan Status Summary**

| Delinquency<br>Category | Regular Loans |                | Bankruptcy |              | Foreclosure |               | REO    |               | Total  |                |
|-------------------------|---------------|----------------|------------|--------------|-------------|---------------|--------|---------------|--------|----------------|
|                         | #             | Balance        | #          | Balance      | #           | Balance       | #      | Balance       | #      | Balance        |
| <b>Group 2 - ARM</b>    |               |                |            |              |             |               |        |               |        |                |
| Current                 | 486           | 158,198,485.30 | 3          | 1,144,688.12 | 0           | 0.00          | 0      | 0.00          | 489    | 159,343,173.42 |
| 0                       | 67            | 21,403,935.62  | 1          | 129,599.96   | 0           | 0.00          | 0      | 0.00          | 68     | 21,533,535.58  |
| 30                      | 95            | 31,807,847.65  | 1          | 547,999.99   | 0           | 0.00          | 0      | 0.00          | 96     | 32,355,847.64  |
| 60                      | 33            | 10,161,548.66  | 1          | 558,931.33   | 0           | 0.00          | 0      | 0.00          | 34     | 10,720,479.99  |
| 90                      | 20            | 7,706,708.16   | 1          | 384,000.00   | 33          | 11,355,265.02 | 0      | 0.00          | 54     | 19,445,973.18  |
| 120                     | 14            | 4,145,509.53   | 1          | 153,624.83   | 29          | 9,886,379.81  | 0      | 0.00          | 44     | 14,185,514.17  |
| 150                     | 4             | 1,413,542.60   | 2          | 236,694.83   | 34          | 11,257,218.41 | 0      | 0.00          | 40     | 12,907,455.84  |
| 180                     | 1             | 184,000.00     | 1          | 347,617.87   | 21          | 8,538,807.54  | 3      | 644,122.73    | 26     | 9,714,548.14   |
| 210                     | 5             | 1,691,633.32   | 3          | 780,594.94   | 15          | 4,226,035.19  | 7      | 2,258,103.47  | 30     | 8,956,366.92   |
| 240                     | 4             | 1,120,992.36   | 4          | 1,240,272.77 | 20          | 7,020,456.96  | 3      | 829,968.15    | 31     | 10,211,690.24  |
| 270                     | 5             | 1,952,294.94   | 3          | 1,169,928.72 | 11          | 3,158,414.95  | 11     | 3,530,719.63  | 30     | 9,811,358.24   |
| 300                     | 2             | 417,006.56     | 1          | 286,095.52   | 10          | 2,406,533.82  | 11     | 4,076,620.05  | 24     | 7,186,255.95   |
| 330                     | 2             | 809,750.00     | 3          | 1,410,697.82 | 5           | 1,284,300.86  | 14     | 4,929,680.94  | 24     | 8,434,429.62   |
| 360                     | 5             | 2,448,114.07   | 1          | 92,400.00    | 7           | 3,266,013.98  | 10     | 3,669,361.11  | 23     | 9,475,889.16   |
| 390+                    | 6             | 2,146,448.92   | 6          | 2,081,715.49 | 60          | 21,086,133.27 | 126    | 43,095,471.85 | 198    | 68,409,769.53  |
| <b>Group 2 - ARM</b>    |               |                |            |              |             |               |        |               |        |                |
| Current                 | 40.13%        | 39.29%         | 0.25%      | 0.28%        | 0.00%       | 0.00%         | 0.00%  | 0.00%         | 40.38% | 39.57%         |
| 0                       | 5.53%         | 5.32%          | 0.08%      | 0.03%        | 0.00%       | 0.00%         | 0.00%  | 0.00%         | 5.61%  | 5.35%          |
| 30                      | 7.84%         | 7.90%          | 0.08%      | 0.14%        | 0.00%       | 0.00%         | 0.00%  | 0.00%         | 7.92%  | 8.04%          |
| 60                      | 2.73%         | 2.52%          | 0.08%      | 0.14%        | 0.00%       | 0.00%         | 0.00%  | 0.00%         | 2.81%  | 2.66%          |
| 90                      | 1.65%         | 1.91%          | 0.08%      | 0.10%        | 2.73%       | 2.82%         | 0.00%  | 0.00%         | 4.46%  | 4.83%          |
| 120                     | 1.16%         | 1.03%          | 0.08%      | 0.04%        | 2.39%       | 2.46%         | 0.00%  | 0.00%         | 3.63%  | 3.53%          |
| 150                     | 0.33%         | 0.35%          | 0.17%      | 0.06%        | 2.81%       | 2.80%         | 0.00%  | 0.00%         | 3.31%  | 3.21%          |
| 180                     | 0.08%         | 0.05%          | 0.08%      | 0.09%        | 1.73%       | 2.12%         | 0.25%  | 0.16%         | 2.14%  | 2.42%          |
| 210                     | 0.41%         | 0.42%          | 0.25%      | 0.19%        | 1.24%       | 1.05%         | 0.58%  | 0.56%         | 2.48%  | 2.22%          |
| 240                     | 0.33%         | 0.28%          | 0.33%      | 0.31%        | 1.65%       | 1.74%         | 0.25%  | 0.21%         | 2.56%  | 2.54%          |
| 270                     | 0.41%         | 0.48%          | 0.25%      | 0.29%        | 0.91%       | 0.78%         | 0.91%  | 0.88%         | 2.48%  | 2.43%          |
| 300                     | 0.17%         | 0.10%          | 0.08%      | 0.07%        | 0.83%       | 0.60%         | 0.91%  | 1.01%         | 1.99%  | 1.78%          |
| 330                     | 0.17%         | 0.20%          | 0.25%      | 0.35%        | 0.41%       | 0.32%         | 1.16%  | 1.22%         | 1.99%  | 2.09%          |
| 360                     | 0.41%         | 0.61%          | 0.08%      | 0.02%        | 0.58%       | 0.81%         | 0.83%  | 0.91%         | 1.90%  | 2.35%          |
| 390+                    | 0.50%         | 0.53%          | 0.50%      | 0.52%        | 4.95%       | 5.24%         | 10.40% | 10.70%        | 16.35% | 16.99%         |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**  
**Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary**

| Distribution Date        | Ending Pool # | Ending Pool Balance | Payoffs # | Payoffs Balance | Insurance Proceeds | Substitution Proceeds | Liquidation Proceeds | Realized Losses # | Realized Losses Amount | Remaining Term Life | Curr Weighted Avg. Coupon | Remit |
|--------------------------|---------------|---------------------|-----------|-----------------|--------------------|-----------------------|----------------------|-------------------|------------------------|---------------------|---------------------------|-------|
| <b>Total (All Loans)</b> |               |                     |           |                 |                    |                       |                      |                   |                        |                     |                           |       |
| 25-Mar-09                | 3,849         | 783,331,234         | 11        | 1,006,276       | 0.00               | 0.00                  | 7,064,292.67         | 88                | 11,684,503             | 317                 | 7.71%                     | 7.21% |
| 25-Feb-09                | 3,948         | 803,077,520         | 19        | 3,168,578       | 0.00               | 0.00                  | 7,761,296.78         | 88                | 13,032,562             | 318                 | 7.74%                     | 7.24% |
| 26-Jan-09                | 4,055         | 827,100,155         | 21        | 3,240,330       | 0.00               | 0.00                  | 8,417,071.54         | 75                | 11,651,637             | 319                 | 7.79%                     | 7.29% |
| 26-Dec-08                | 4,151         | 850,503,597         | 34        | 5,054,267       | 0.00               | 0.00                  | 11,232,001.75        | 97                | 15,502,624             | 320                 | 7.83%                     | 7.33% |
| 25-Nov-08                | 4,282         | 882,361,940         | 61        | 8,260,528       | 0.00               | 0.00                  | 16,177,692.10        | 138               | 20,366,266             | 321                 | 7.87%                     | 7.37% |
| 27-Oct-08                | 4,481         | 927,463,583         | 47        | 7,199,750       | 0.00               | 0.00                  | 13,950,593.65        | 111               | 16,746,970             | 322                 | 7.65%                     | 7.15% |
| 25-Sep-08                | 4,639         | 965,665,917         | 23        | 3,555,971       | 0.00               | 0.00                  | 13,192,145.98        | 99                | 13,074,674             | 324                 | 7.67%                     | 7.17% |
| 25-Aug-08                | 4,761         | 995,643,181         | 21        | 2,813,027       | 0.00               | 0.00                  | 11,088,079.96        | 74                | 8,599,970              | 325                 | 7.68%                     | 7.18% |
| 25-Jul-08                | 4,856         | 1,018,439,414       | 38        | 5,790,383       | 0.00               | 0.00                  | 9,911,804.88         | 71                | 9,056,941              | 326                 | 7.71%                     | 7.21% |
| 25-Jun-08                | 4,965         | 1,043,520,352       | 43        | 6,536,153       | 0.00               | 0.00                  | 13,287,882.68        | 72                | 7,277,274              | 327                 | 7.73%                     | 7.23% |
| 27-May-08                | 5,080         | 1,070,833,809       | 34        | 4,984,636       | 0.00               | 0.00                  | 6,384,032.86         | 40                | 4,003,877              | 328                 | 7.76%                     | 7.26% |
| 25-Apr-08                | 5,154         | 1,086,375,188       | 66        | 11,770,721      | 0.00               | 0.00                  | 8,216,400.70         | 48                | 4,884,427              | 329                 | 8.24%                     | 7.74% |
| 25-Mar-08                | 5,268         | 1,111,408,988       | 63        | 9,392,264       | 0.00               | 0.00                  | 5,463,776.92         | 30                | 3,306,891              | 330                 | 8.33%                     | 7.83% |
| 25-Feb-08                | 5,361         | 1,129,620,791       | 83        | 15,469,635      | 0.00               | 0.00                  | 3,397,850.44         | 23                | 2,287,772              | 331                 | 8.41%                     | 7.91% |
| 25-Jan-08                | 5,467         | 1,150,603,076       | 124       | 24,670,559      | 0.00               | 0.00                  | 3,584,271.29         | 30                | 1,957,134              | 332                 | 8.51%                     | 8.01% |
| <b>Group 1 - Fixed</b>   |               |                     |           |                 |                    |                       |                      |                   |                        |                     |                           |       |
| 25-Mar-09                | 754           | 86,141,203          | 5         | 492,542         | 0.00               | 0.00                  | 310,026.99           | 6                 | 474,479                | 307                 | 7.23%                     | 6.73% |
| 25-Feb-09                | 765           | 87,448,113          | 6         | 683,558         | 0.00               | 0.00                  | 366,350.20           | 5                 | 115,965                | 308                 | 7.23%                     | 6.73% |
| 26-Jan-09                | 776           | 88,733,329          | 3         | 310,296         | 0.00               | 0.00                  | 25,601.04            | 3                 | 130,879                | 309                 | 7.24%                     | 6.74% |
| 26-Dec-08                | 782           | 89,341,305          | 6         | 777,626         | 0.00               | 0.00                  | 132,868.75           | 4                 | 369,586                | 310                 | 7.24%                     | 6.74% |
| 25-Nov-08                | 792           | 90,712,900          | 7         | 840,455         | 0.00               | 0.00                  | 357,411.52           | 4                 | 304,816                | 310                 | 7.25%                     | 6.75% |
| 27-Oct-08                | 803           | 92,331,949          | 8         | 942,581         | 0.00               | 0.00                  | 41,682.36            | 2                 | 88,494                 | 312                 | 7.25%                     | 6.75% |
| 25-Sep-08                | 813           | 93,516,782          | 3         | 350,414         | 0.00               | 0.00                  | 299,654.33           | 6                 | 610,281                | 313                 | 7.26%                     | 6.76% |
| 25-Aug-08                | 822           | 94,897,371          | 4         | 321,048         | 0.00               | 0.00                  | 101,324.72           | 2                 | 270,910                | 314                 | 7.26%                     | 6.76% |
| 25-Jul-08                | 828           | 95,706,475          | 6         | 499,812         | 0.00               | 0.00                  | 2,171.54             | 2                 | 86,906                 | 315                 | 7.26%                     | 6.76% |
| 25-Jun-08                | 836           | 96,414,003          | 3         | 307,072         | 0.00               | 0.00                  | 91,211.10            | 1                 | 57,609                 | 316                 | 7.26%                     | 6.76% |
| 27-May-08                | 840           | 96,964,672          | 6         | 544,838         | 0.00               | 0.00                  | 298,882.65           | 3                 | 284,900                | 317                 | 7.26%                     | 6.76% |
| 25-Apr-08                | 849           | 98,209,954          | 6         | 768,786         | 0.00               | 0.00                  | -9,729.41            | 2                 | 91,500                 | 318                 | 7.26%                     | 6.76% |
| 25-Mar-08                | 857           | 99,179,124          | 9         | 939,734         | 0.00               | 0.00                  | -3,918.12            | 1                 | 53,926                 | 318                 | 7.26%                     | 6.76% |
| 25-Feb-08                | 867           | 100,286,913         | 6         | 830,978         | 0.00               | 0.00                  | 0.00                 | 0                 | 0                      | 320                 | 7.26%                     | 6.76% |
| 25-Jan-08                | 873           | 101,234,547         | 10        | 960,084         | 0.00               | 0.00                  | -20,971.14           | 3                 | 181,894                | 321                 | 7.26%                     | 6.76% |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 25-Mar-09***  
***Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary***

| Distribution Date      | Ending Pool # | Ending Pool Balance | Payoffs # | Payoffs Balance | Insurance Proceeds | Substitution Proceeds | Liquidation Proceeds | Realized Losses # | Realized Losses Amount | Remaining Term Life | Curr Weighted Avg. Coupon | Remit |
|------------------------|---------------|---------------------|-----------|-----------------|--------------------|-----------------------|----------------------|-------------------|------------------------|---------------------|---------------------------|-------|
| <b>Group 1 - ARM</b>   |               |                     |           |                 |                    |                       |                      |                   |                        |                     |                           |       |
| 25-Mar-09              | 1,731         | 251,175,546         | 6         | 513,733         | 0.00               | 0.00                  | 1,982,082.24         | 41                | 4,124,904              | 319                 | 8.11%                     | 7.61% |
| 25-Feb-09              | 1,778         | 257,733,821         | 10        | 1,176,277       | 0.00               | 0.00                  | 1,834,549.71         | 44                | 4,664,160              | 320                 | 8.14%                     | 7.64% |
| 26-Jan-09              | 1,832         | 265,389,116         | 13        | 1,859,142       | 0.00               | 0.00                  | 2,342,971.59         | 34                | 3,288,482              | 321                 | 8.18%                     | 7.68% |
| 26-Dec-08              | 1,879         | 272,961,462         | 21        | 2,744,489       | 0.00               | 0.00                  | 2,404,307.89         | 38                | 3,978,173              | 322                 | 8.22%                     | 7.72% |
| 25-Nov-08              | 1,938         | 282,068,121         | 46        | 5,395,803       | 0.00               | 0.00                  | 4,049,392.15         | 56                | 4,840,036              | 323                 | 8.25%                     | 7.75% |
| 27-Oct-08              | 2,040         | 296,472,475         | 26        | 3,257,630       | 0.00               | 0.00                  | 3,445,231.00         | 45                | 4,234,337              | 324                 | 7.97%                     | 7.47% |
| 25-Sep-08              | 2,111         | 307,501,917         | 15        | 1,773,433       | 0.00               | 0.00                  | 2,854,547.92         | 32                | 2,825,156              | 325                 | 7.96%                     | 7.46% |
| 25-Aug-08              | 2,158         | 315,006,993         | 12        | 1,264,149       | 0.00               | 0.00                  | 2,761,501.21         | 36                | 2,597,566              | 326                 | 7.99%                     | 7.49% |
| 25-Jul-08              | 2,206         | 321,704,455         | 24        | 2,535,670       | 0.00               | 0.00                  | 1,955,312.14         | 28                | 2,098,386              | 327                 | 8.01%                     | 7.51% |
| 25-Jun-08              | 2,258         | 328,388,932         | 25        | 3,709,102       | 0.00               | 0.00                  | 2,889,882.66         | 32                | 1,954,364              | 328                 | 8.03%                     | 7.53% |
| 27-May-08              | 2,315         | 337,018,252         | 19        | 2,596,404       | 0.00               | 0.00                  | 2,891,551.69         | 22                | 1,447,219              | 329                 | 8.06%                     | 7.56% |
| 25-Apr-08              | 2,356         | 344,041,178         | 38        | 5,436,640       | 0.00               | 0.00                  | 2,093,634.37         | 18                | 1,046,409              | 330                 | 8.58%                     | 8.08% |
| 25-Mar-08              | 2,412         | 352,704,597         | 35        | 4,388,692       | 0.00               | 0.00                  | 1,361,908.52         | 14                | 1,137,861              | 331                 | 8.65%                     | 8.15% |
| 25-Feb-08              | 2,461         | 359,666,607         | 43        | 6,218,034       | 0.00               | 0.00                  | 975,016.29           | 11                | 782,357                | 332                 | 8.74%                     | 8.24% |
| 25-Jan-08              | 2,515         | 367,562,737         | 73        | 10,460,645      | 0.00               | 0.00                  | 1,225,776.08         | 16                | 700,865                | 333                 | 8.85%                     | 8.35% |
| <b>Group 2 - Fixed</b> |               |                     |           |                 |                    |                       |                      |                   |                        |                     |                           |       |
| 25-Mar-09              | 153           | 43,322,198          | 0         | 0               | 0.00               | 0.00                  | 560,164.11           | 4                 | 522,467                | 315                 | 6.74%                     | 6.24% |
| 25-Feb-09              | 157           | 44,443,999          | 0         | 0               | 0.00               | 0.00                  | 156,793.81           | 1                 | 319,710                | 316                 | 6.74%                     | 6.24% |
| 26-Jan-09              | 158           | 44,959,291          | 1         | 138,859         | 0.00               | 0.00                  | 0.00                 | 0                 | 0                      | 317                 | 6.74%                     | 6.24% |
| 26-Dec-08              | 159           | 45,137,432          | 1         | 185,691         | 0.00               | 0.00                  | 0.00                 | 0                 | 0                      | 318                 | 6.75%                     | 6.25% |
| 25-Nov-08              | 160           | 45,361,030          | 2         | 389,477         | 0.00               | 0.00                  | 222,947.97           | 1                 | 128,336                | 319                 | 6.76%                     | 6.26% |
| 27-Oct-08              | 163           | 46,131,948          | 1         | 190,322         | 0.00               | 0.00                  | 0.00                 | 0                 | 0                      | 320                 | 6.76%                     | 6.26% |
| 25-Sep-08              | 164           | 46,365,369          | 0         | 0               | 0.00               | 0.00                  | 226,994.92           | 2                 | 101,707                | 321                 | 6.76%                     | 6.26% |
| 25-Aug-08              | 166           | 46,737,261          | 3         | 316,231         | 0.00               | 0.00                  | 157,598.40           | 2                 | 149,409                | 322                 | 6.78%                     | 6.28% |
| 25-Jul-08              | 171           | 47,403,184          | 0         | 0               | 0.00               | 0.00                  | 0.00                 | 0                 | 0                      | 323                 | 6.78%                     | 6.28% |
| 25-Jun-08              | 171           | 47,445,677          | 1         | 69,946          | 0.00               | 0.00                  | 0.00                 | 0                 | 0                      | 324                 | 6.78%                     | 6.28% |
| 27-May-08              | 172           | 47,558,777          | 0         | 0               | 0.00               | 0.00                  | 0.00                 | 0                 | 0                      | 325                 | 6.78%                     | 6.28% |
| 25-Apr-08              | 172           | 47,599,838          | 2         | 415,211         | 0.00               | 0.00                  | 0.00                 | 0                 | 0                      | 326                 | 6.78%                     | 6.28% |
| 25-Mar-08              | 174           | 48,058,510          | 1         | 128,115         | 0.00               | 0.00                  | 0.00                 | 0                 | 0                      | 327                 | 6.78%                     | 6.28% |
| 25-Feb-08              | 175           | 48,228,677          | 5         | 850,620         | 0.00               | 0.00                  | 217,414.05           | 1                 | 55,807                 | 328                 | 6.78%                     | 6.28% |
| 25-Jan-08              | 181           | 49,395,406          | 0         | 0               | 0.00               | 0.00                  | 0.00                 | 0                 | 0                      | 329                 | 6.78%                     | 6.28% |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 25-Mar-09***  
***Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary***

| Distribution Date    | Ending Pool # | Ending Pool Balance | Payoffs # | Payoffs Balance | Insurance Proceeds | Substitution Proceeds | Liquidation Proceeds | Realized Losses # | Realized Losses Amount | Remaining Term Life | Curr Weighted Avg. Coupon | Remit |
|----------------------|---------------|---------------------|-----------|-----------------|--------------------|-----------------------|----------------------|-------------------|------------------------|---------------------|---------------------------|-------|
| <b>Group 2 - ARM</b> |               |                     |           |                 |                    |                       |                      |                   |                        |                     |                           |       |
| 25-Mar-09            | 1,211         | 402,692,288         | 0         | 0               | 0.00               | 0.00                  | 4,212,019.33         | 37                | 6,562,652              | 319                 | 7.66%                     | 7.16% |
| 25-Feb-09            | 1,248         | 413,451,587         | 3         | 1,308,743       | 0.00               | 0.00                  | 5,403,603.06         | 38                | 7,932,727              | 320                 | 7.70%                     | 7.20% |
| 26-Jan-09            | 1,289         | 428,018,419         | 4         | 932,032         | 0.00               | 0.00                  | 6,048,498.91         | 38                | 8,232,276              | 321                 | 7.76%                     | 7.26% |
| 26-Dec-08            | 1,331         | 443,063,398         | 6         | 1,346,462       | 0.00               | 0.00                  | 8,694,825.11         | 55                | 11,154,865             | 322                 | 7.81%                     | 7.31% |
| 25-Nov-08            | 1,392         | 464,219,889         | 6         | 1,634,793       | 0.00               | 0.00                  | 11,547,940.46        | 77                | 15,093,078             | 323                 | 7.86%                     | 7.36% |
| 27-Oct-08            | 1,475         | 492,527,211         | 12        | 2,809,218       | 0.00               | 0.00                  | 10,463,680.29        | 64                | 12,424,138             | 324                 | 7.62%                     | 7.12% |
| 25-Sep-08            | 1,551         | 518,281,848         | 5         | 1,432,125       | 0.00               | 0.00                  | 9,810,948.81         | 59                | 9,537,530              | 325                 | 7.65%                     | 7.15% |
| 25-Aug-08            | 1,615         | 539,001,556         | 2         | 911,600         | 0.00               | 0.00                  | 8,067,655.63         | 34                | 5,582,084              | 326                 | 7.65%                     | 7.15% |
| 25-Jul-08            | 1,651         | 553,625,300         | 8         | 2,754,901       | 0.00               | 0.00                  | 7,954,321.20         | 41                | 6,871,648              | 327                 | 7.68%                     | 7.18% |
| 25-Jun-08            | 1,700         | 571,271,740         | 14        | 2,450,033       | 0.00               | 0.00                  | 10,306,788.92        | 39                | 5,265,301              | 328                 | 7.72%                     | 7.22% |
| 27-May-08            | 1,753         | 589,292,108         | 9         | 1,843,393       | 0.00               | 0.00                  | 3,193,598.52         | 15                | 2,271,759              | 329                 | 7.75%                     | 7.25% |
| 25-Apr-08            | 1,777         | 596,524,218         | 20        | 5,150,084       | 0.00               | 0.00                  | 6,132,495.74         | 28                | 3,746,518              | 330                 | 8.32%                     | 7.82% |
| 25-Mar-08            | 1,825         | 611,466,757         | 18        | 3,935,723       | 0.00               | 0.00                  | 4,105,786.52         | 15                | 2,115,104              | 331                 | 8.43%                     | 7.93% |
| 25-Feb-08            | 1,858         | 621,438,594         | 29        | 7,570,003       | 0.00               | 0.00                  | 2,205,420.10         | 11                | 1,449,609              | 332                 | 8.53%                     | 8.03% |
| 25-Jan-08            | 1,898         | 632,410,386         | 41        | 13,249,830      | 0.00               | 0.00                  | 2,379,466.35         | 11                | 1,074,375              | 333                 | 8.64%                     | 8.14% |

First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12

Distribution Date: 25-Mar-09  
Prepayment Premium Loan Detail for Current Period

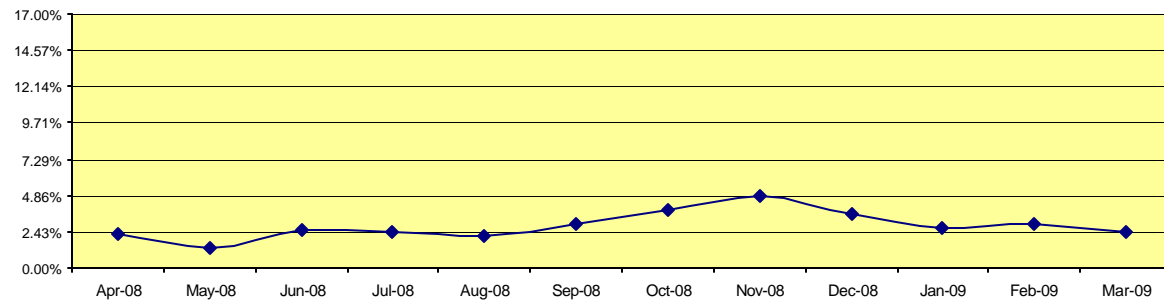
| Disclosure Control #                                   | Original Principal<br>Balance | Beginning Principal<br>Balance | Payoff Amount  | Current Gross Rate | Prepayment Premium |
|--|-------------------------------|--------------------------------|----------------|--------------------|--------------------|
| No Prepayment Premiums Reported for the Current Period |                               |                                |                |                    |                    |
| Current Total  | 0.00                          | 0.00                           | 0.00           |                    | 0.00               |
| Cumulative Total                                       | 310,336,301.00                | 308,401,928.38                 | 303,272,905.57 |                    | 7,751,259.43       |

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

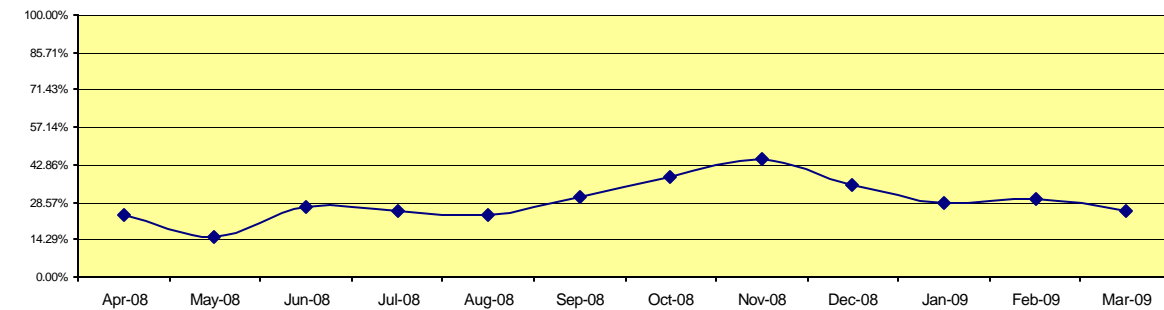
**Distribution Date: 25-Mar-09  
Prepayment Summary  
Total (All Loans)**

**SMM (Single Monthly Mortality)**

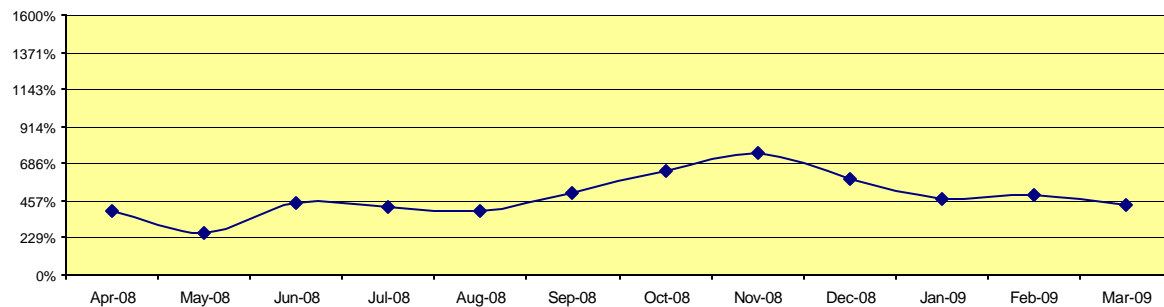
|                       | Total |
|-----------------------|-------|
| Current Period        | 2.42% |
| 3-Month Average       | 2.67% |
| 6-Month Average       | 3.39% |
| 12-Month Average      | 2.84% |
| Average Since Cut-Off | 2.29% |

**CPR (Conditional Prepayment Rate)**

|                       | Total  |
|-----------------------|--------|
| Current Period        | 25.51% |
| 3-Month Average       | 27.75% |
| 6-Month Average       | 33.59% |
| 12-Month Average      | 28.83% |
| Average Since Cut-Off | 23.62% |

**PSA (Public Securities Association)**

|                       | Total |
|-----------------------|-------|
| Current Period        | 425%  |
| 3-Month Average       | 462%  |
| 6-Month Average       | 560%  |
| 12-Month Average      | 480%  |
| Average Since Cut-Off | 394%  |



|     |                               |  |
|-----|-------------------------------|--|
| SMM | Single Monthly Mortality      | (Partial and Full Prepayments + Repurchases + Curtailments + Liquidations + Other Prin Proceeds) / (Beginning Collateral Bal - Scheduled Prin) |
| CPR | Conditional Prepayment Rate   | $1 - (1 - \text{SMM})^{12}$  |
| PSA | Public Securities Association | $100 * \text{CPR} / (0.2 * \text{MIN}(30, \text{WAS}))$  |
| WAS | Weighted Average Seasoning    | $(\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance})$                |

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 25-Mar-09  
Mortgage Loan Characteristics Part I  
Total (All Loans)**

| Distribution by Current Ending Principal Balance |                 |       |            |             |            | Distribution by Cut-off Principal Balance |                 |       |            |               |            |
|--|-----------------|-------|------------|-------------|------------|---|-----------------|-------|------------|---------------|------------|
| Min  | Max             | Count | % of Total | Balance     | % of Total | Min                                       | Max             | Count | % of Total | Balance       | % of Total |
| 8,000.00   | to 67,000.00    | 380   | 9.87%      | 19,355,758  | 2.47%      | 20,000.00                                 | to 76,000.00    | 949   | 10.32%     | 55,712,917    | 2.84%      |
| 67,000.01  | to 85,000.00    | 278   | 7.22%      | 21,101,207  | 2.69%      | 76,000.01                                 | to 94,000.00    | 595   | 6.47%      | 50,678,825    | 2.58%      |
| 85,000.01  | to 103,000.00   | 336   | 8.73%      | 31,719,768  | 4.05%      | 94,000.01                                 | to 112,000.00   | 846   | 9.20%      | 87,178,745    | 4.44%      |
| 103,000.01                                       | to 121,000.00   | 323   | 8.39%      | 36,191,027  | 4.62%      | 112,000.01                                | to 130,000.00   | 723   | 7.86%      | 87,664,081    | 4.46%      |
| 121,000.01                                       | to 139,000.00   | 347   | 9.02%      | 45,198,823  | 5.77%      | 130,000.01                                | to 148,000.00   | 745   | 8.10%      | 103,502,326   | 5.27%      |
| 139,000.01                                       | to 156,000.00   | 260   | 6.76%      | 38,369,327  | 4.90%      | 148,000.01                                | to 168,000.00   | 732   | 7.96%      | 115,589,273   | 5.88%      |
| 156,000.01                                       | to 205,000.00   | 569   | 14.78%     | 101,747,435 | 12.99%     | 168,000.01                                | to 216,000.00   | 1,348 | 14.66%     | 257,370,725   | 13.10%     |
| 205,000.01                                       | to 254,000.00   | 381   | 9.90%      | 86,908,018  | 11.09%     | 216,000.01                                | to 264,000.00   | 904   | 9.83%      | 216,457,374   | 11.01%     |
| 254,000.01                                       | to 303,000.00   | 269   | 6.99%      | 74,475,342  | 9.51%      | 264,000.01                                | to 312,000.00   | 636   | 6.92%      | 182,018,050   | 9.26%      |
| 303,000.01                                       | to 352,000.00   | 187   | 4.86%      | 60,992,519  | 7.79%      | 312,000.01                                | to 360,000.00   | 469   | 5.10%      | 157,339,807   | 8.01%      |
| 352,000.01                                       | to 401,000.00   | 134   | 3.48%      | 50,685,316  | 6.47%      | 360,000.01                                | to 408,000.00   | 337   | 3.67%      | 129,686,206   | 6.60%      |
| 401,000.01                                       | to 1,392,000.00 | 385   | 10.00%     | 216,586,693 | 27.65%     | 408,000.01                                | to 1,500,000.00 | 910   | 9.90%      | 521,959,298   | 26.56%     |
|  |                 | 3,849 | 100.00%    | 783,331,234 | 100.00%    |   |                 | 9,194 | 100.00%    | 1,965,157,627 | 100.00%    |

| Distribution by Current Mortgage Rate |           |       |            |             |            | Distribution by Original Mortgage Rate |           |       |            |               |            |
|---------------------------------------|-----------|-------|------------|-------------|------------|--|-----------|-------|------------|---------------|------------|
| Min                                   | Max       | Count | % of Total | Balance     | % of Total | Min                                    | Max       | Count | % of Total | Balance       | % of Total |
| 3.63%                                 | to 6.13%  | 396   | 10.29%     | 102,588,675 | 13.10%     | 4.75%                                  | to 6.00%  | 1,015 | 11.04%     | 278,223,323   | 14.16%     |
| 6.13%                                 | to 6.52%  | 273   | 7.09%      | 69,209,795  | 8.84%      | 6.00%                                  | to 6.17%  | 327   | 3.56%      | 84,607,056    | 4.31%      |
| 6.52%                                 | to 6.91%  | 296   | 7.69%      | 63,501,044  | 8.11%      | 6.17%                                  | to 6.34%  | 467   | 5.08%      | 130,879,323   | 6.66%      |
| 6.91%                                 | to 7.30%  | 273   | 7.09%      | 50,027,099  | 6.39%      | 6.34%                                  | to 6.52%  | 1,113 | 12.11%     | 292,035,192   | 14.86%     |
| 7.30%                                 | to 7.69%  | 204   | 5.30%      | 31,013,227  | 3.96%      | 6.52%                                  | to 6.69%  | 515   | 5.60%      | 118,563,889   | 6.03%      |
| 7.69%                                 | to 8.13%  | 642   | 16.68%     | 151,405,086 | 19.33%     | 6.69%                                  | to 6.88%  | 1,252 | 13.62%     | 274,879,628   | 13.99%     |
| 8.13%                                 | to 8.34%  | 201   | 5.22%      | 48,574,803  | 6.20%      | 6.88%                                  | to 7.09%  | 595   | 6.47%      | 130,201,819   | 6.63%      |
| 8.34%                                 | to 8.56%  | 390   | 10.13%     | 77,172,356  | 9.85%      | 7.09%                                  | to 7.31%  | 915   | 9.95%      | 173,891,532   | 8.85%      |
| 8.56%                                 | to 8.78%  | 323   | 8.39%      | 63,346,274  | 8.09%      | 7.31%                                  | to 7.53%  | 854   | 9.29%      | 151,524,688   | 7.71%      |
| 8.78%                                 | to 9.00%  | 285   | 7.40%      | 46,206,919  | 5.90%      | 7.53%                                  | to 7.75%  | 670   | 7.29%      | 113,887,004   | 5.80%      |
| 9.00%                                 | to 9.25%  | 248   | 6.44%      | 37,671,711  | 4.81%      | 7.75%                                  | to 8.00%  | 565   | 6.15%      | 90,381,481    | 4.60%      |
| 9.25%                                 | to 11.63% | 318   | 8.26%      | 42,614,247  | 5.44%      | 8.00%                                  | to 10.25% | 906   | 9.85%      | 126,082,691   | 6.42%      |
|                                       |           | 3,849 | 100.00%    | 783,331,234 | 100.00%    |  |           | 9,194 | 100.00%    | 1,965,157,627 | 100.00%    |

Stratifications only include loans with a balance > .01

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 25-Mar-09  
Mortgage Loan Characteristics Part II  
Total (All Loans)***

**Distribution by Product Characteristics (Current)**

| Product Type   | # of<br>Loans | Ending Balance | % of<br>Balance | WAMM   | WAC   |
|----------------|---------------|----------------|-----------------|--------|-------|
| Adjustable     | 2,942         | 653,867,833    | 83.47%          | 318.87 | 7.82% |
| Fixed 1st Lien | 907           | 129,463,401    | 16.53%          | 309.72 | 7.06% |

|       |       |             |         |  |  |
|-------|-------|-------------|---------|--|--|
| Total | 3,849 | 783,331,234 | 100.00% |  |  |
|-------|-------|-------------|---------|--|--|

**Distribution by Product Characteristics (Cut-off)**

| Product Type   | # of<br>Loans | Original Principal<br>Balance | % of<br>Balance | WAMM   | WAC   |
|----------------|---------------|-------------------------------|-----------------|--------|-------|
| Adjustable     | 7,800         | 1,761,375,766                 | 89.63%          | 359.66 | 6.80% |
| Fixed 1st Lien | 1,394         | 203,781,861                   | 10.37%          | 348.80 | 7.19% |

|       |       |               |         |  |  |
|-------|-------|---------------|---------|--|--|
| Total | 9,194 | 1,965,157,627 | 100.00% |  |  |
|-------|-------|---------------|---------|--|--|

**Distribution by Property Types (Current)**

| Property Type          | # of<br>Loans | Ending Balance | % of<br>Balance | WAMM   | WAC   |
|------------------------|---------------|----------------|-----------------|--------|-------|
| SF Unattached Dwelling | 2,676         | 505,282,008    | 64.50%          | 316.94 | 7.68% |
| PUD                    | 646           | 161,503,898    | 20.62%          | 317.95 | 7.64% |
| Condo - Low Facility   | 335           | 65,757,991     | 8.39%           | 318.30 | 7.74% |
| Multifamily            | 173           | 45,031,556     | 5.75%           | 318.40 | 7.95% |
| Condo - High Facility  | 19            | 5,755,781      | 0.73%           | 319.05 | 7.89% |

|       |       |             |         |  |  |
|-------|-------|-------------|---------|--|--|
| Total | 3,849 | 783,331,234 | 100.00% |  |  |
|-------|-------|-------------|---------|--|--|

**Distribution by Property Types (Cut-off)**

| Property Type          | # of<br>Loans | Ending Balance | % of<br>Balance | WAMM   | WAC   |
|------------------------|---------------|----------------|-----------------|--------|-------|
| SF Unattached Dwelling | 6,606         | 1,326,703,650  | 67.51%          | 358.31 | 6.87% |
| PUD                    | 1,491         | 387,102,625    | 19.70%          | 358.99 | 6.79% |
| Condo - Low Facility   | 718           | 149,564,487    | 7.61%           | 358.81 | 6.71% |
| Multifamily            | 328           | 85,565,266     | 4.35%           | 359.29 | 6.87% |
| Condo - High Facility  | 50            | 16,021,970     | 0.82%           | 359.54 | 6.78% |
| Other                  | 1             | 199,629        | 0.01%           | 360.00 | 6.38% |

|       |       |               |         |  |  |
|-------|-------|---------------|---------|--|--|
| Total | 9,194 | 1,965,157,627 | 100.00% |  |  |
|-------|-------|---------------|---------|--|--|

Stratifications only include loans with a balance > .01



**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 25-Mar-09***  
***Mortgage Loan Characteristics Part II***  
***Total (All Loans)***

| Distribution by Occupancy Type (Current) |               |                |                 |        |       | Distribution by Occupancy Type (Cut-off) |               |                |                 |        |       |
|--|---------------|----------------|-----------------|--------|-------|--|---------------|----------------|-----------------|--------|-------|
| Occupancy Type                           | # of<br>Loans | Ending Balance | % of<br>Balance | WAMM   | WAC   | Occupancy Type                           | # of<br>Loans | Ending Balance | % of<br>Balance | WAMM   | WAC   |
| Owner Occupied - Primary Residence       | 3,674         | 759,794,956    | 97.00%          | 317.34 | 7.67% | Owner Occupied - Primary Residence       | 8,812         | 1,903,172,564  | 96.85%          | 358.53 | 6.82% |
| Non-Owner Occupied                       | 151           | 19,581,536     | 2.50%           | 318.26 | 8.32% | Non-Owner Occupied                       | 326           | 52,024,861     | 2.65%           | 358.86 | 7.52% |
| Owner Occupied - Secondary Residence     | 24            | 3,954,742      | 0.50%           | 316.42 | 8.66% | Owner Occupied - Secondary Residence     | 56            | 9,960,202      | 0.51%           | 358.32 | 7.46% |
| Total                                    |               |                |                 |        |       | Total                                    |               |                |                 |        |       |
|  | 3,849         | 783,331,234    | 100.00%         |        |       |  | 9,194         | 1,965,157,627  | 100.00%         |        |       |
| Distribution by Loan Purpose (Current)   |               |                |                 |        |       | Distribution by Loan Purpose (Cut-off)   |               |                |                 |        |       |
| Loan Purpose                             | # of<br>Loans | Ending Balance | % of<br>Balance | WAMM   | WAC   | Loan Purpose                             | # of<br>Loans | Ending Balance | % of<br>Balance | WAMM   | WAC   |
| Purchase                                 | 2,577         | 543,865,574    | 69.43%          | 318.66 | 7.74% | Purchase                                 | 6,158         | 1,350,886,691  | 68.74%          | 359.46 | 6.74% |
| Refinance/Equity Takeout                 | 1,121         | 213,695,570    | 27.28%          | 314.88 | 7.62% | Refinance/Equity Takeout                 | 2,736         | 560,315,245    | 28.51%          | 356.80 | 7.04% |
| Refinance/No Cash Out                    | 151           | 25,770,090     | 3.29%           | 310.48 | 7.46% | Refinance/No Cash Out                    | 300           | 53,955,691     | 2.75%           | 353.51 | 7.04% |
| Total                                    |               |                |                 |        |       | Total                                    |               |                |                 |        |       |
|  | 3,849         | 783,331,234    | 100.00%         |        |       |  | 9,194         | 1,965,157,627  | 100.00%         |        |       |

Stratifications only include loans with a balance > .01

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 25-Mar-09  
Mortgage Loan Characteristics Part II  
Total (All Loans)***

**Distribution by Originator Concentration > 10% (Current)**

| Originator     | # of<br>Loans | Ending Balance | % of<br>Balance | WAMM   | WAC   |
|----------------|---------------|----------------|-----------------|--------|-------|
| First Franklin | 3,849         | 783,331,234    | 100.00%         | 317.36 | 7.69% |

**Distribution by Originator Concentration > 10% (Cut-off)**

| Originator     | # of<br>Loans | Ending Balance | % of<br>Balance | WAMM   | WAC   |
|----------------|---------------|----------------|-----------------|--------|-------|
| First Franklin | 9,194         | 1,965,157,627  | 100.00%         | 358.54 | 6.84% |

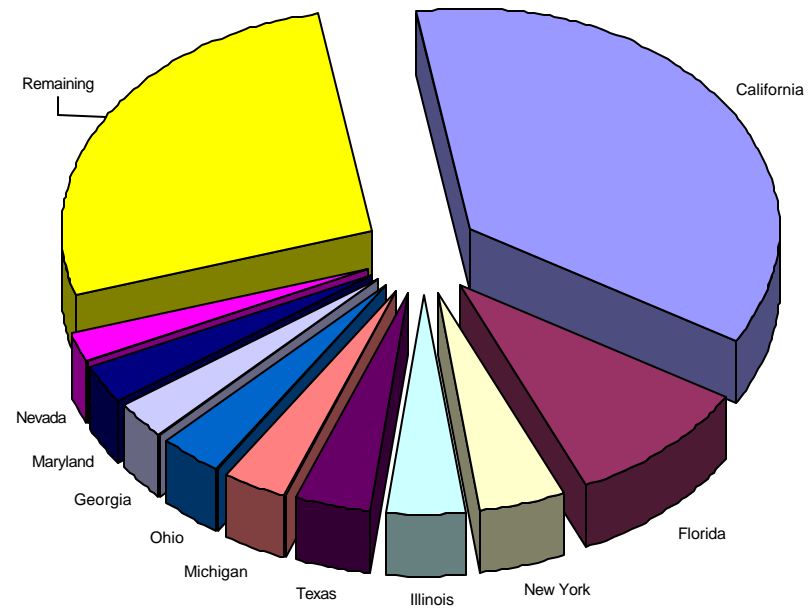
Stratifications only include loans with a balance > .01

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 25-Mar-09  
Geographic Concentration  
Total (All Loans)**

**Top 10 Current State Concentration**

| Geographic Distribution | # of Loans | Balance <sup>(1)</sup> | % of Balance | WAMM | WAC   |
|-------------------------|------------|------------------------|--------------|------|-------|
| California              | 764        | 284,762,527            | 36.35%       | 318  | 7.29% |
| Florida                 | 390        | 76,143,338             | 9.72%        | 318  | 7.99% |
| New York                | 142        | 34,337,303             | 4.38%        | 318  | 8.16% |
| Illinois                | 222        | 34,032,568             | 4.34%        | 315  | 8.07% |
| Texas                   | 262        | 29,104,756             | 3.72%        | 311  | 7.87% |
| Michigan                | 200        | 27,744,351             | 3.54%        | 319  | 8.01% |
| Ohio                    | 220        | 24,597,655             | 3.14%        | 318  | 8.01% |
| Georgia                 | 144        | 21,860,709             | 2.79%        | 317  | 8.24% |
| Maryland                | 79         | 21,411,253             | 2.73%        | 318  | 7.81% |
| Nevada                  | 78         | 17,716,075             | 2.26%        | 317  | 7.33% |
| Remaining               | 1,348      | 211,620,700            | 27.02%       | 317  | 7.85% |

**Top 10 Current State Concentration****Top 10 Original State Concentration**

| Geographic Distribution | # of Loans | Balance <sup>(1)</sup> | % of Balance | WAMM | WAC   |
|-------------------------|------------|------------------------|--------------|------|-------|
| California              | 2,055      | 754,168,543            | 38.38%       | 359  | 6.54% |
| Florida                 | 698        | 141,127,709            | 7.18%        | 359  | 7.08% |
| Illinois                | 581        | 105,537,908            | 5.37%        | 357  | 7.24% |
| New York                | 269        | 67,453,365             | 3.43%        | 359  | 6.95% |
| Texas                   | 454        | 56,880,507             | 2.89%        | 352  | 7.11% |
| Maryland                | 213        | 54,163,077             | 2.76%        | 359  | 6.99% |
| Michigan                | 371        | 51,822,580             | 2.64%        | 359  | 7.18% |
| Minnesota               | 286        | 51,077,272             | 2.60%        | 359  | 6.89% |
| Georgia                 | 318        | 50,433,906             | 2.57%        | 358  | 7.14% |
| Utah                    | 336        | 49,455,773             | 2.52%        | 360  | 6.84% |
| Remaining               | 3,613      | 583,036,985            | 29.67%       | 358  | 6.98% |

Stratifications only include loans with a balance > .01 <sup>(1)</sup> Based on Current Period Ending Principal Balance

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 25-Mar-09  
Current Period Realized Loss Detail  
Total (All Loans)***

| Disclosure Control # | Original Liquidation Balance | Net Liquidation Proceeds | Loss-Certs Non-adjusted | Subsequent Recov/(Exp) | Loss-Certs Adjusted | Loss Severity | Loan-to-Value | FICO | Lien Position | Liq Type | Occ Type |
|----------------------|------------------------------|--------------------------|-------------------------|------------------------|---------------------|---------------|---------------|------|---------------|----------|----------|
| 4000408617           | 558,430.28                   | 426,343.60               | 132,086.68              | 0.00                   | 132,086.68          | 23.65%        | 80.00%        | 660  | 1             | C        | 1        |
| 4000519235           | 540,375.00                   | 368,954.62               | 171,420.38              | 0.00                   | 171,420.38          | 31.72%        | 80.00%        | 652  | 1             | C        | 1        |
| 4000500369           | 492,000.00                   | 154,185.97               | 337,814.03              | 0.00                   | 337,814.03          | 68.66%        | 80.00%        | 706  | 1             | C        | 1        |
| 4000502822           | 475,000.00                   | 329,406.29               | 145,593.71              | 0.00                   | 145,593.71          | 30.65%        | 80.00%        | 636  | 1             | C        | 1        |
| 4000489200           | 448,000.00                   | 124,554.65               | 323,445.35              | 0.00                   | 323,445.35          | 72.20%        | 80.00%        | 748  | 1             | C        | 1        |
| 4000513224           | 443,827.66                   | 251,988.99               | 191,838.67              | 0.00                   | 191,838.67          | 43.22%        | 80.00%        | 697  | 1             | C        | 1        |
| 4000384095           | 423,884.00                   | 253,032.86               | 170,851.14              | 0.00                   | 170,851.14          | 40.31%        | 80.00%        | 712  | 1             | C        | 1        |
| 4000388806           | 393,472.89                   | 280,921.82               | 112,551.07              | 0.00                   | 112,551.07          | 28.60%        | 80.00%        | 704  | 1             | C        | 1        |
| 4000502106           | 386,267.17                   | 80,220.90                | 306,046.27              | 0.00                   | 306,046.27          | 79.23%        | 94.99%        | 711  | 1             | C        | 2        |
| 4000497469           | 383,724.20                   | 201,786.52               | 181,937.68              | 0.00                   | 181,937.68          | 47.41%        | 80.00%        | 683  | 1             | C        | 1        |
| 4000445964           | 369,550.00                   | 132,702.79               | 236,847.21              | 0.00                   | 236,847.21          | 64.09%        | 95.00%        | 704  | 1             | C        | 3        |
| 4000475562           | 367,900.00                   | 96,759.69                | 271,140.31              | 0.00                   | 271,140.31          | 73.70%        | 80.00%        | 669  | 1             | C        | 1        |
| 4000497043           | 348,000.00                   | 85,822.33                | 262,177.67              | 0.00                   | 262,177.67          | 75.34%        | 80.00%        | 720  | 1             | C        | 1        |
| 4000503214           | 339,030.41                   | 62,195.03                | 276,835.38              | 0.00                   | 276,835.38          | 81.66%        | 79.78%        | 682  | 1             | C        | 1        |
| 4000496166           | 332,000.00                   | 198,216.95               | 133,783.05              | 0.00                   | 133,783.05          | 40.30%        | 80.00%        | 644  | 1             | C        | 1        |
| 4000513681           | 318,385.06                   | 130,881.67               | 187,503.39              | 0.00                   | 187,503.39          | 58.89%        | 80.00%        | 730  | 1             | C        | 1        |
| 4000481782           | 314,962.28                   | 64,493.40                | 250,468.88              | 0.00                   | 250,468.88          | 79.52%        | 90.00%        | 690  | 1             | C        | 1        |
| 4000498985           | 310,417.22                   | 58,972.00                | 251,445.22              | 0.00                   | 251,445.22          | 81.00%        | 80.00%        | 657  | 1             | C        | 1        |
| 4000477778           | 308,800.00                   | 116,327.56               | 192,472.44              | 0.00                   | 192,472.44          | 62.33%        | 80.00%        | 611  | 1             | C        | 1        |
| 4000504397           | 288,000.00                   | 71,472.74                | 216,527.26              | 0.00                   | 216,527.26          | 75.18%        | 80.00%        | 670  | 1             | C        | 1        |
| 4000477696           | 283,650.00                   | 148,782.73               | 134,867.27              | 0.00                   | 134,867.27          | 47.55%        | 79.90%        | 563  | 1             | C        | 1        |
| 4000478303           | 276,919.90                   | 31,728.30                | 245,191.60              | 0.00                   | 245,191.60          | 88.54%        | 80.00%        | 601  | 1             | C        | 1        |
| 4000494451           | 269,600.00                   | 68,162.07                | 201,437.93              | 0.00                   | 201,437.93          | 74.72%        | 80.00%        | 644  | 1             | C        | 1        |
| 4000484771           | 261,600.00                   | 97,153.61                | 164,446.39              | 0.00                   | 164,446.39          | 62.86%        | 80.00%        | 791  | 1             | C        | 1        |

**Liq. Type Code - Legend**

|                      |   |              |
|----------------------|---|--------------|
| BK Discharged        | B | Retain Lien  |
| Charge-off           | C | Loan Sale    |
| Deferment/Write-down | D | Paid in Full |
| Foreclosure          | F | REO          |
| Judgement            | J | Short Sale   |

|   |             |
|---|-------------|
| L | Third Party |
| O | Settled     |
| P |             |
| R |             |
| S |             |

**Occ Type Code - Legend**

|   |            |   |
|---|------------|---|
| T | Primary    | 1 |
| X | Secondary  | 2 |
|   | Investment | 3 |

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 25-Mar-09  
Current Period Realized Loss Detail  
Total (All Loans)***

| Disclosure Control # | Original Liquidation Balance | Net Liquidation Proceeds | Loss-Certs Non-adjusted | Subsequent Recov/(Exp) | Loss-Certs Adjusted | Loss Severity | Loan-to-Value | FICO | Lien Position | Liq Type | Occ Type |
|----------------------|------------------------------|--------------------------|-------------------------|------------------------|---------------------|---------------|---------------|------|---------------|----------|----------|
| 4000490277           | 261,123.51                   | 187,894.74               | 73,228.77               | 0.00                   | 73,228.77           | 28.04%        | 84.38%        | 642  | 1             | C        | 1        |
| 4000497760           | 255,800.00                   | (15,613.35)              | 271,413.35              | 0.00                   | 271,413.35          | 106.10%       | 80.00%        | 671  | 1             | C        | 1        |
| 4000445849           | 255,200.00                   | 131,064.78               | 124,135.22              | 0.00                   | 124,135.22          | 48.64%        | 80.00%        | 673  | 1             | C        | 1        |
| 4000519461           | 247,994.96                   | 39,491.03                | 208,503.93              | 0.00                   | 208,503.93          | 84.08%        | 80.00%        | 651  | 1             | C        | 1        |
| 4000440730           | 244,000.00                   | 163,076.90               | 80,923.10               | 0.00                   | 80,923.10           | 33.17%        | 80.00%        | 646  | 1             | C        | 1        |
| 4000449122           | 240,000.00                   | 61,446.49                | 178,553.51              | 0.00                   | 178,553.51          | 74.40%        | 80.00%        | 660  | 1             | C        | 1        |
| 4000496675           | 236,565.88                   | 57,297.83                | 179,268.05              | 0.00                   | 179,268.05          | 75.78%        | 80.00%        | 739  | 1             | C        | 1        |
| 4000509158           | 236,519.72                   | 29,504.72                | 207,015.00              | 0.00                   | 207,015.00          | 87.53%        | 90.00%        | 644  | 1             | C        | 3        |
| 4000520870           | 223,948.39                   | 136,965.63               | 86,982.76               | 0.00                   | 86,982.76           | 38.84%        | 80.00%        | 661  | 1             | C        | 1        |
| 4000490135           | 222,225.86                   | 76,639.11                | 145,586.75              | 0.00                   | 145,586.75          | 65.51%        | 95.00%        | 607  | 1             | C        | 1        |
| 4000488823           | 221,575.83                   | 76,417.34                | 145,158.49              | 0.00                   | 145,158.49          | 65.51%        | 80.00%        | 697  | 1             | C        | 1        |
| 4000494256           | 219,903.32                   | (12,860.34)              | 232,763.66              | 0.00                   | 232,763.66          | 105.85%       | 80.00%        | 720  | 1             | C        | 1        |
| 4000500570           | 218,929.99                   | 84,940.35                | 133,989.64              | 0.00                   | 133,989.64          | 61.20%        | 80.00%        | 705  | 1             | C        | 1        |
| 4000465693           | 218,536.25                   | 137,736.13               | 80,800.12               | 0.00                   | 80,800.12           | 36.97%        | 80.00%        | 684  | 1             | C        | 1        |
| 4000482554           | 216,000.00                   | 135,924.11               | 80,075.89               | 0.00                   | 80,075.89           | 37.07%        | 80.00%        | 690  | 1             | C        | 1        |
| 4000455369           | 207,900.00                   | 22,371.31                | 185,528.69              | 0.00                   | 185,528.69          | 89.24%        | 79.99%        | 608  | 1             | C        | 1        |
| 4000426068           | 207,775.67                   | 45,439.23                | 162,336.44              | 0.00                   | 162,336.44          | 78.13%        | 80.00%        | 609  | 1             | C        | 1        |
| 4000510030           | 204,790.94                   | 111,433.54               | 93,357.40               | 0.00                   | 93,357.40           | 45.59%        | 80.00%        | 660  | 1             | C        | 1        |
| 4000484383           | 202,400.00                   | (1,542.06)               | 203,942.06              | 0.00                   | 203,942.06          | 100.76%       | 80.00%        | 682  | 1             | C        | 1        |
| 4000481985           | 197,950.00                   | 37,316.76                | 160,633.24              | 0.00                   | 160,633.24          | 81.15%        | 80.00%        | 669  | 1             | C        | 1        |
| 4000494708           | 192,525.07                   | 117,076.38               | 75,448.69               | 0.00                   | 75,448.69           | 39.19%        | 67.80%        | 661  | 1             | C        | 3        |
| 4000486947           | 189,078.62                   | 123,148.71               | 65,929.91               | 0.00                   | 65,929.91           | 34.87%        | 80.00%        | 638  | 1             | C        | 1        |
| 4000493764           | 188,000.00                   | 71,829.56                | 116,170.44              | 0.00                   | 116,170.44          | 61.79%        | 80.00%        | 698  | 1             | C        | 1        |
| 4000470061           | 182,555.56                   | 85,707.31                | 96,848.25               | 0.00                   | 96,848.25           | 53.05%        | 80.00%        | 702  | 1             | C        | 1        |

**Liq. Type Code - Legend**

|                      |   |              |
|----------------------|---|--------------|
| BK Discharged        | B | Retain Lien  |
| Charge-off           | C | Loan Sale    |
| Deferment/Write-down | D | Paid in Full |
| Foreclosure          | F | REO          |
| Judgement            | J | Short Sale   |

|   |             |
|---|-------------|
| L | Third Party |
| O | Settled     |
| P |             |
| R |             |
| S |             |

**Occ Type Code - Legend**

|   |            |   |
|---|------------|---|
| T | Primary    | 1 |
| X | Secondary  | 2 |
|   | Investment | 3 |

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 25-Mar-09  
Current Period Realized Loss Detail  
Total (All Loans)***

| Disclosure Control # | Original Liquidation Balance | Net Liquidation Proceeds | Loss-Certs Non-adjusted | Subsequent Recov/(Exp) | Loss-Certs Adjusted | Loss Severity | Loan-to-Value | FICO | Lien Position | Liq Type | Occ Type |
|----------------------|------------------------------|--------------------------|-------------------------|------------------------|---------------------|---------------|---------------|------|---------------|----------|----------|
| 4000497547           | 181,520.67                   | 13,072.72                | 168,447.95              | 0.00                   | 168,447.95          | 92.80%        | 80.00%        | 792  | 1             | C        | 1        |
| 4000514182           | 178,329.42                   | 94,499.10                | 83,830.32               | 0.00                   | 83,830.32           | 47.01%        | 80.00%        | 666  | 1             | C        | 1        |
| 4000486328           | 174,250.00                   | 104,474.87               | 69,775.13               | 0.00                   | 69,775.13           | 40.04%        | 85.00%        | 548  | 1             | C        | 1        |
| 4000479020           | 168,000.00                   | 32,443.30                | 135,556.70              | 0.00                   | 135,556.70          | 80.69%        | 80.00%        | 738  | 1             | C        | 1        |
| 4000502484           | 164,169.74                   | 44,280.02                | 119,889.72              | 0.00                   | 119,889.72          | 73.03%        | 89.89%        | 598  | 1             | C        | 1        |
| 4000487467           | 160,000.00                   | 75,424.91                | 84,575.09               | 0.00                   | 84,575.09           | 52.86%        | 80.00%        | 653  | 1             | C        | 1        |
| 4000488305           | 159,867.06                   | 94,167.10                | 65,699.96               | 0.00                   | 65,699.96           | 41.10%        | 66.67%        | 717  | 1             | C        | 1        |
| 4000482394           | 156,032.22                   | 133,458.85               | 22,573.37               | 0.00                   | 22,573.37           | 14.47%        | 79.99%        | 659  | 1             | C        | 1        |
| 4000483583           | 155,354.55                   | 69,190.63                | 86,163.92               | 0.00                   | 86,163.92           | 55.46%        | 80.00%        | 641  | 1             | C        | 1        |
| 4000494264           | 155,305.39                   | (9,553.30)               | 164,858.69              | 0.00                   | 164,858.69          | 106.15%       | 80.00%        | 574  | 1             | C        | 1        |
| 4000491987           | 152,000.00                   | 22,028.84                | 129,971.16              | 0.00                   | 129,971.16          | 85.51%        | 80.00%        | 629  | 1             | C        | 1        |
| 4000491107           | 144,776.00                   | 73,672.02                | 71,103.98               | 0.00                   | 71,103.98           | 49.11%        | 80.00%        | 617  | 1             | C        | 1        |
| 4000513089           | 139,684.30                   | 73,235.46                | 66,448.84               | 0.00                   | 66,448.84           | 47.57%        | 80.00%        | 594  | 1             | C        | 1        |
| 4000496329           | 135,911.42                   | 91,565.29                | 44,346.13               | 0.00                   | 44,346.13           | 32.63%        | 80.00%        | 700  | 1             | C        | 3        |
| 4000482823           | 135,282.36                   | 3,746.97                 | 131,535.39              | 0.00                   | 131,535.39          | 97.23%        | 79.99%        | 642  | 1             | C        | 1        |
| 4000502385           | 130,033.78                   | 13,238.10                | 116,795.68              | 0.00                   | 116,795.68          | 89.82%        | 80.00%        | 741  | 1             | C        | 1        |
| 4000493119           | 122,415.01                   | 87,951.30                | 34,463.71               | 0.00                   | 34,463.71           | 28.15%        | 80.00%        | 627  | 1             | C        | 1        |
| 4000512961           | 116,157.57                   | 29,867.47                | 86,290.10               | 0.00                   | 86,290.10           | 74.29%        | 80.00%        | 627  | 1             | C        | 1        |
| 4000496941           | 115,953.71                   | 61,914.28                | 54,039.43               | 0.00                   | 54,039.43           | 46.60%        | 80.00%        | 602  | 1             | C        | 1        |
| 4000499307           | 115,908.41                   | 57,552.19                | 58,356.22               | 0.00                   | 58,356.22           | 50.35%        | 80.00%        | 660  | 1             | C        | 1        |
| 4000490597           | 112,568.95                   | 35,103.94                | 77,465.01               | 0.00                   | 77,465.01           | 68.82%        | 80.00%        | 670  | 1             | C        | 1        |
| 4000515170           | 105,971.68                   | 35,270.65                | 70,701.03               | 0.00                   | 70,701.03           | 66.72%        | 80.00%        | 607  | 1             | C        | 1        |
| 4000497532           | 97,038.28                    | 48,598.64                | 48,439.64               | 0.00                   | 48,439.64           | 49.92%        | 95.00%        | 581  | 1             | C        | 1        |
| 4000492710           | 96,843.12                    | (19,817.01)              | 116,660.13              | 0.00                   | 116,660.13          | 120.46%       | 72.46%        | 564  | 1             | C        | 1        |

**Liq. Type Code - Legend**

|                      |   |              |
|----------------------|---|--------------|
| BK Discharged        | B | Retain Lien  |
| Charge-off           | C | Loan Sale    |
| Deferment/Write-down | D | Paid in Full |
| Foreclosure          | F | REO          |
| Judgement            | J | Short Sale   |

|   |             |
|---|-------------|
| L | Third Party |
| O | Settled     |
| P |             |
| R |             |
| S |             |

**Occ Type Code - Legend**

|   |            |   |
|---|------------|---|
| T | Primary    | 1 |
| X | Secondary  | 2 |
|   | Investment | 3 |

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 25-Mar-09  
Current Period Realized Loss Detail  
Total (All Loans)**

| Disclosure Control # | Original Liquidation Balance | Net Liquidation Proceeds | Loss-Certs Non-adjusted | Subsequent Recov/(Exp) | Loss-Certs Adjusted | Loss Severity | Loan-to-Value | FICO | Lien Position | Liq Type | Occ Type |
|----------------------|------------------------------|--------------------------|-------------------------|------------------------|---------------------|---------------|---------------|------|---------------|----------|----------|
| 4000507464           | 95,998.67                    | 10,814.50                | 85,184.17               | 0.00                   | 85,184.17           | 88.73%        | 80.00%        | 668  | 1             | C        | 1        |
| 4000492580           | 92,350.88                    | 14,379.62                | 77,971.26               | 0.00                   | 77,971.26           | 84.43%        | 77.24%        | 620  | 1             | C        | 1        |
| 4000502934           | 88,307.91                    | (5,970.14)               | 94,278.05               | 0.00                   | 94,278.05           | 106.76%       | 80.00%        | 684  | 1             | C        | 3        |
| 4000500844           | 87,470.71                    | 12,344.23                | 75,126.48               | 0.00                   | 75,126.48           | 85.89%        | 94.74%        | 673  | 1             | C        | 1        |
| 4000425574           | 86,400.00                    | (20,466.24)              | 106,866.24              | 0.00                   | 106,866.24          | 123.69%       | 80.00%        | 561  | 1             | C        | 1        |
| 4000508407           | 81,752.16                    | 25,303.02                | 56,449.14               | 0.00                   | 56,449.14           | 69.05%        | 86.15%        | 583  | 1             | C        | 1        |
| 4000507323           | 81,082.61                    | (2,993.68)               | 84,076.29               | 0.00                   | 84,076.29           | 103.69%       | 80.00%        | 614  | 1             | C        | 1        |
| 4000498599           | 70,535.34                    | (33,156.94)              | 103,692.28              | 0.00                   | 103,692.28          | 147.01%       | 90.00%        | 570  | 1             | C        | 1        |
| 4000487626           | 69,742.79                    | 51,149.26                | 18,593.53               | 0.00                   | 18,593.53           | 26.66%        | 81.82%        | 612  | 1             | C        | 1        |
| 4000503588           | 64,791.16                    | (12,774.37)              | 77,565.53               | 0.00                   | 77,565.53           | 119.72%       | 90.00%        | 563  | 1             | C        | 1        |
| 4000451214           | 62,400.00                    | 12,917.81                | 49,482.19               | 0.00                   | 49,482.19           | 79.30%        | 80.00%        | 642  | 1             | C        | 1        |
| 4000477085           | 62,224.32                    | 7,788.86                 | 54,435.46               | 0.00                   | 54,435.46           | 87.48%        | 95.00%        | 611  | 1             | C        | 1        |
| 4000485775           | 61,618.33                    | 2,495.63                 | 59,122.70               | 0.00                   | 59,122.70           | 95.95%        | 80.00%        | 544  | 1             | C        | 1        |
| 4000516999           | 54,239.18                    | (12,319.90)              | 66,559.08               | 0.00                   | 66,559.08           | 122.71%       | 80.00%        | 573  | 1             | C        | 1        |
| 4000454735           | 49,831.45                    | (1,885.63)               | 51,717.08               | 0.00                   | 51,717.08           | 103.78%       | 90.00%        | 590  | 1             | C        | 1        |
| 4000497879           | 41,580.47                    | 13,507.00                | 28,073.47               | 0.00                   | 28,073.47           | 67.52%        | 80.00%        | 588  | 1             | C        | 1        |
| 4000310152           | 0.00                         | 0.00                     | 0.00                    | (563.45)               | 267,469.34          | 56.91%        | 80.00%        | 702  | 1             | A        | 1        |
| 4000318300           | 0.00                         | 0.00                     | 0.00                    | 249.82                 | 179,954.40          | 36.71%        | 80.00%        | 632  | 1             | A        | 1        |
| 4000326573           | 0.00                         | 0.00                     | 0.00                    | 305.00                 | 150,031.83          | 127.04%       | 95.00%        | 685  | 1             | C        | 1        |
| 4000383239           | 0.00                         | 0.00                     | 0.00                    | 262.68                 | 78,278.60           | 20.93%        | 80.00%        | 666  | 1             | C        | 1        |
| 4000395058           | 0.00                         | 0.00                     | 0.00                    | 271.28                 | 148,456.45          | 39.98%        | 80.00%        | 640  | 1             | A        | 1        |
| 4000401061           | 0.00                         | 0.00                     | 0.00                    | (115.00)               | 311,146.80          | 66.77%        | 80.00%        | 626  | 1             | A        | 1        |
| 4000402418           | 0.00                         | 0.00                     | 0.00                    | 2,811.57               | 162,477.80          | 67.71%        | 79.99%        | 717  | 1             | A        | 1        |
| 4000403238           | 0.00                         | 0.00                     | 0.00                    | 200.00                 | 54,514.14           | 107.98%       | 80.00%        | 577  | 1             | C        | 1        |

**Liq. Type Code - Legend**

|                      |   |              |
|----------------------|---|--------------|
| BK Discharged        | B | Retain Lien  |
| Charge-off           | C | Loan Sale    |
| Deferment/Write-down | D | Paid in Full |
| Foreclosure          | F | REO          |
| Judgement            | J | Short Sale   |

|   |             |
|---|-------------|
| L | Third Party |
| O | Settled     |
| P |             |
| R |             |
| S |             |

**Occ Type Code - Legend**

|   |            |   |
|---|------------|---|
| T | Primary    | 1 |
| X | Secondary  | 2 |
|   | Investment | 3 |

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 25-Mar-09  
Current Period Realized Loss Detail  
Total (All Loans)***

| Disclosure Control # | Original Liquidation Balance | Net Liquidation Proceeds | Loss-Certs Non-adjusted | Subsequent Recov/(Exp) | Loss-Certs Adjusted | Loss Severity | Loan-to-Value | FICO | Lien Position | Liq Type | Occ Type |
|----------------------|------------------------------|--------------------------|-------------------------|------------------------|---------------------|---------------|---------------|------|---------------|----------|----------|
| 4000404488           | 0.00                         | 0.00                     | 0.00                    | (168.25)               | 208,010.31          | 57.80%        | 90.00%        | 681  | 1             | A        | 1        |
| 4000405635           | 0.00                         | 0.00                     | 0.00                    | (9.00)                 | 70,694.57           | 104.37%       | 80.00%        | 562  | 1             | C        | 1        |
| 4000406600           | 0.00                         | 0.00                     | 0.00                    | (2,206.25)             | 189,213.80          | 80.95%        | 85.00%        | 568  | 1             | A        | 1        |
| 4000416542           | 0.00                         | 0.00                     | 0.00                    | 115.94                 | 534,117.46          | 61.66%        | 75.00%        | 655  | 1             | S        | 1        |
| 4000420556           | 0.00                         | 0.00                     | 0.00                    | (317.01)               | 221,536.21          | 92.31%        | 80.00%        | 673  | 1             | A        | 1        |
| 4000426027           | 0.00                         | 0.00                     | 0.00                    | 397.00                 | 142,420.98          | 35.61%        | 80.00%        | 732  | 1             | S        | 1        |
| 4000433612           | 0.00                         | 0.00                     | 0.00                    | (947.20)               | 219,856.44          | 57.15%        | 80.00%        | 657  | 1             | A        | 1        |
| 4000438078           | 0.00                         | 0.00                     | 0.00                    | 300.00                 | 45,999.22           | 132.23%       | 70.00%        | 631  | 1             | C        | 3        |
| 4000443996           | 0.00                         | 0.00                     | 0.00                    | (10.75)                | 136,800.82          | 38.60%        | 80.00%        | 658  | 1             | S        | 1        |
| 4000446516           | 0.00                         | 0.00                     | 0.00                    | 1,300.00               | 218,480.17          | 103.30%       | 90.00%        | 618  | 1             | C        | 1        |
| 4000447006           | 0.00                         | 0.00                     | 0.00                    | (9.12)                 | 103,199.57          | 56.09%        | 80.00%        | 623  | 1             | A        | 1        |
| 4000448781           | 0.00                         | 0.00                     | 0.00                    | 95.00                  | 44,224.62           | 30.23%        | 80.00%        | 635  | 1             | T        | 1        |
| 4000450999           | 0.00                         | 0.00                     | 0.00                    | (75.59)                | 203,627.27          | 87.14%        | 80.00%        | 737  | 1             | A        | 1        |
| 4000451640           | 0.00                         | 0.00                     | 0.00                    | (340.00)               | 32,648.97           | 19.64%        | 80.00%        | 667  | 1             | A        | 1        |
| 4000459433           | 0.00                         | 0.00                     | 0.00                    | 1,266.91               | 114,760.88          | 58.59%        | 80.00%        | 689  | 1             | A        | 1        |
| 4000461874           | 0.00                         | 0.00                     | 0.00                    | (23.77)                | 224,659.35          | 77.16%        | 80.00%        | 710  | 1             | A        | 1        |
| 4000463269           | 0.00                         | 0.00                     | 0.00                    | (1,186.49)             | 4,090.11            | 2.26%         | 53.74%        | 573  | 1             | A        | 1        |
| 4000471852           | 0.00                         | 0.00                     | 0.00                    | 75.00                  | 107,697.07          | 38.77%        | 80.00%        | 652  | 1             | S        | 1        |
| 4000472168           | 0.00                         | 0.00                     | 0.00                    | 338.28                 | 140,107.31          | 22.50%        | 80.00%        | 683  | 1             | H        | 1        |
| 4000473539           | 0.00                         | 0.00                     | 0.00                    | (442.45)               | 152,754.17          | 83.49%        | 89.27%        | 667  | 1             | A        | 1        |
| 4000475594           | 0.00                         | 0.00                     | 0.00                    | (3.41)                 | 242,851.07          | 101.19%       | 80.00%        | 719  | 1             | A        | 1        |
| 4000476181           | 0.00                         | 0.00                     | 0.00                    | (444.23)               | 99,143.52           | 70.74%        | 79.99%        | 583  | 1             | A        | 1        |
| 4000476532           | 0.00                         | 0.00                     | 0.00                    | (375.00)               | 74,710.98           | 46.41%        | 90.00%        | 622  | 1             | A        | 1        |
| 4000477065           | 0.00                         | 0.00                     | 0.00                    | (1,668.63)             | 228,693.28          | 62.85%        | 79.99%        | 701  | 1             | A        | 1        |

**Liq. Type Code - Legend**

|                      |   |              |
|----------------------|---|--------------|
| BK Discharged        | B | Retain Lien  |
| Charge-off           | C | Loan Sale    |
| Deferment/Write-down | D | Paid in Full |
| Foreclosure          | F | REO          |
| Judgement            | J | Short Sale   |

|   |             |
|---|-------------|
| L | Third Party |
| O | Settled     |
| P |             |
| R |             |
| S |             |

**Occ Type Code - Legend**

|   |            |   |
|---|------------|---|
| T | Primary    | 1 |
| X | Secondary  | 2 |
|   | Investment | 3 |



**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 25-Mar-09***  
***Current Period Realized Loss Detail***  
***Total (All Loans)***

| Disclosure Control # | Original Liquidation Balance | Net Liquidation Proceeds | Loss-Certs Non-adjusted | Subsequent Recov/(Exp) | Loss-Certs Adjusted | Loss Severity | Loan-to-Value | FICO | Lien Position | Liq Type | Occ Type |
|----------------------|------------------------------|--------------------------|-------------------------|------------------------|---------------------|---------------|---------------|------|---------------|----------|----------|
| 4000477745           | 0.00                         | 0.00                     | 0.00                    | (357.33)               | 212,563.03          | 88.37%        | 80.00%        | 635  | 1             | A        | 1        |
| 4000478358           | 0.00                         | 0.00                     | 0.00                    | (471.98)               | 160,623.75          | 94.60%        | 85.00%        | 589  | 1             | A        | 1        |
| 4000478450           | 0.00                         | 0.00                     | 0.00                    | 500.00                 | 58,995.06           | 104.50%       | 90.00%        | 621  | 1             | C        | 1        |
| 4000478493           | 0.00                         | 0.00                     | 0.00                    | (2,020.46)             | 169,201.05          | 60.26%        | 80.00%        | 658  | 1             | A        | 1        |
| 4000479287           | 0.00                         | 0.00                     | 0.00                    | (172.29)               | 245,996.92          | 47.31%        | 80.00%        | 701  | 1             | A        | 1        |
| 4000480799           | 0.00                         | 0.00                     | 0.00                    | 201.38                 | 267,724.37          | 77.07%        | 80.00%        | 700  | 1             | A        | 1        |
| 4000480913           | 0.00                         | 0.00                     | 0.00                    | 350.00                 | 77,720.99           | 107.38%       | 84.97%        | 543  | 1             | C        | 1        |
| 4000482258           | 0.00                         | 0.00                     | 0.00                    | (575.81)               | 21,572.16           | 40.26%        | 50.00%        | 600  | 1             | A        | 3        |
| 4000482876           | 0.00                         | 0.00                     | 0.00                    | 388.30                 | 109,518.46          | 37.15%        | 80.00%        | 602  | 1             | A        | 1        |
| 4000482999           | 0.00                         | 0.00                     | 0.00                    | (937.05)               | 110,776.78          | 47.11%        | 85.00%        | 577  | 1             | A        | 1        |
| 4000483562           | 0.00                         | 0.00                     | 0.00                    | (140.00)               | 76,364.95           | 85.78%        | 79.97%        | 583  | 1             | A        | 1        |
| 4000484757           | 0.00                         | 0.00                     | 0.00                    | (56.35)                | 461,801.10          | 71.27%        | 80.00%        | 654  | 1             | A        | 1        |
| 4000485561           | 0.00                         | 0.00                     | 0.00                    | (418.35)               | 121,551.91          | 71.29%        | 80.00%        | 649  | 1             | A        | 1        |
| 4000485695           | 0.00                         | 0.00                     | 0.00                    | (57.50)                | 230,609.06          | 49.90%        | 80.00%        | 655  | 1             | A        | 1        |
| 4000485865           | 0.00                         | 0.00                     | 0.00                    | (1,667.53)             | 8,210.28            | 8.94%         | 79.98%        | 637  | 1             | A        | 1        |
| 4000486080           | 0.00                         | 0.00                     | 0.00                    | (613.12)               | 65,295.24           | 56.06%        | 78.95%        | 540  | 1             | A        | 1        |
| 4000486675           | 0.00                         | 0.00                     | 0.00                    | (215.63)               | 44,259.68           | 65.43%        | 80.00%        | 585  | 1             | A        | 3        |
| 4000487221           | 0.00                         | 0.00                     | 0.00                    | (784.71)               | 59,248.11           | 56.11%        | 80.00%        | 584  | 1             | A        | 1        |
| 4000487428           | 0.00                         | 0.00                     | 0.00                    | (134.38)               | 256,748.53          | 60.04%        | 80.00%        | 653  | 1             | A        | 1        |
| 4000487508           | 0.00                         | 0.00                     | 0.00                    | (750.00)               | 171,714.18          | 39.23%        | 80.00%        | 669  | 1             | A        | 3        |
| 4000487822           | 0.00                         | 0.00                     | 0.00                    | (10,374.82)            | 213,247.43          | 65.83%        | 80.00%        | 628  | 1             | A        | 1        |
| 4000487936           | 0.00                         | 0.00                     | 0.00                    | 443.32                 | 119,889.00          | 62.05%        | 94.74%        | 631  | 1             | C        | 1        |
| 4000488007           | 0.00                         | 0.00                     | 0.00                    | (1,329.00)             | 85,204.55           | 121.87%       | 80.00%        | 609  | 1             | C        | 1        |
| 4000488311           | 0.00                         | 0.00                     | 0.00                    | (307.93)               | 199,506.26          | 88.32%        | 90.00%        | 674  | 1             | A        | 1        |

**Liq. Type Code - Legend**

|                      |   |              |
|----------------------|---|--------------|
| BK Discharged        | B | Retain Lien  |
| Charge-off           | C | Loan Sale    |
| Deferment/Write-down | D | Paid in Full |
| Foreclosure          | F | REO          |
| Judgement            | J | Short Sale   |

|   |             |
|---|-------------|
| L | Third Party |
| O | Settled     |
| P |             |
| R |             |
| S |             |

**Occ Type Code - Legend**

|   |            |   |
|---|------------|---|
| T | Primary    | 1 |
| X | Secondary  | 2 |
|   | Investment | 3 |

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 25-Mar-09  
Current Period Realized Loss Detail  
Total (All Loans)***

| Disclosure Control # | Original Liquidation Balance | Net Liquidation Proceeds | Loss-Certs Non-adjusted | Subsequent Recov/(Exp) | Loss-Certs Adjusted | Loss Severity | Loan-to-Value | FICO | Lien Position | Liq Type | Occ Type |
|----------------------|------------------------------|--------------------------|-------------------------|------------------------|---------------------|---------------|---------------|------|---------------|----------|----------|
| 4000488328           | 0.00                         | 0.00                     | 0.00                    | (110.00)               | 309,732.98          | 65.21%        | 95.00%        | 704  | 1             | A        | 3        |
| 4000488964           | 0.00                         | 0.00                     | 0.00                    | (297.95)               | 107,085.02          | 113.66%       | 94.72%        | 598  | 1             | C        | 1        |
| 4000489058           | 0.00                         | 0.00                     | 0.00                    | 264.67                 | 145,327.27          | 57.31%        | 80.00%        | 670  | 1             | C        | 1        |
| 4000489242           | 0.00                         | 0.00                     | 0.00                    | (21.48)                | 33,761.91           | 20.66%        | 80.00%        | 601  | 1             | A        | 1        |
| 4000489322           | 0.00                         | 0.00                     | 0.00                    | 11.91                  | 155,868.74          | 28.86%        | 80.00%        | 641  | 1             | S        | 1        |
| 4000489395           | 0.00                         | 0.00                     | 0.00                    | 174.01                 | 3,286.48            | 1.55%         | 80.00%        | 647  | 1             | S        | 1        |
| 4000489992           | 0.00                         | 0.00                     | 0.00                    | (983.66)               | 359,652.98          | 61.58%        | 90.23%        | 639  | 1             | A        | 1        |
| 4000490904           | 0.00                         | 0.00                     | 0.00                    | (400.00)               | 56,011.86           | 38.51%        | 90.00%        | 590  | 1             | A        | 1        |
| 4000491086           | 0.00                         | 0.00                     | 0.00                    | 300.51                 | 44,556.17           | 113.28%       | 80.00%        | 590  | 1             | A        | 1        |
| 4000491321           | 0.00                         | 0.00                     | 0.00                    | (150.52)               | 75,638.91           | 54.65%        | 80.00%        | 597  | 1             | A        | 1        |
| 4000491383           | 0.00                         | 0.00                     | 0.00                    | 490.80                 | 58,882.79           | 107.79%       | 80.00%        | 585  | 1             | C        | 1        |
| 4000491632           | 0.00                         | 0.00                     | 0.00                    | (970.50)               | 166,090.66          | 92.30%        | 80.00%        | 695  | 1             | A        | 1        |
| 4000491900           | 0.00                         | 0.00                     | 0.00                    | 373.54                 | 141,890.74          | 67.63%        | 79.99%        | 657  | 1             | A        | 1        |
| 4000492156           | 0.00                         | 0.00                     | 0.00                    | 111.34                 | 21,812.26           | 11.00%        | 79.99%        | 627  | 1             | S        | 1        |
| 4000492338           | 0.00                         | 0.00                     | 0.00                    | (1,180.90)             | 244,245.52          | 56.87%        | 80.00%        | 795  | 1             | A        | 1        |
| 4000492949           | 0.00                         | 0.00                     | 0.00                    | (709.02)               | 53,503.50           | 41.80%        | 80.00%        | 612  | 1             | A        | 1        |
| 4000493675           | 0.00                         | 0.00                     | 0.00                    | 370.12                 | 166,658.78          | 53.44%        | 80.00%        | 646  | 1             | C        | 1        |
| 4000493794           | 0.00                         | 0.00                     | 0.00                    | (89.50)                | 30,621.93           | 20.73%        | 80.00%        | 672  | 1             | A        | 1        |
| 4000494199           | 0.00                         | 0.00                     | 0.00                    | (14.80)                | 191,331.51          | 88.58%        | 80.00%        | 680  | 1             | A        | 1        |
| 4000494231           | 0.00                         | 0.00                     | 0.00                    | 519.88                 | 163,504.80          | 45.91%        | 87.50%        | 638  | 1             | S        | 1        |
| 4000495165           | 0.00                         | 0.00                     | 0.00                    | 1,447.19               | 202,826.60          | 85.39%        | 80.00%        | 661  | 1             | A        | 1        |
| 4000495431           | 0.00                         | 0.00                     | 0.00                    | (611.44)               | 83,036.01           | 36.70%        | 90.00%        | 571  | 1             | A        | 1        |
| 4000495711           | 0.00                         | 0.00                     | 0.00                    | (150.00)               | 90,799.46           | 90.15%        | 90.00%        | 725  | 1             | C        | 3        |
| 4000495871           | 0.00                         | 0.00                     | 0.00                    | (40.83)                | 131,070.82          | 39.01%        | 80.00%        | 690  | 1             | A        | 1        |

**Liq. Type Code - Legend**

|                      |   |              |
|----------------------|---|--------------|
| BK Discharged        | B | Retain Lien  |
| Charge-off           | C | Loan Sale    |
| Deferment/Write-down | D | Paid in Full |
| Foreclosure          | F | REO          |
| Judgement            | J | Short Sale   |

|   |             |
|---|-------------|
| L | Third Party |
| O | Settled     |
| P |             |
| R |             |
| S |             |

**Occ Type Code - Legend**

|   |            |   |
|---|------------|---|
| T | Primary    | 1 |
| X | Secondary  | 2 |
|   | Investment | 3 |

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 25-Mar-09  
Current Period Realized Loss Detail  
Total (All Loans)***

| Disclosure Control # | Original Liquidation Balance | Net Liquidation Proceeds | Loss-Certs Non-adjusted | Subsequent Recov/(Exp) | Loss-Certs Adjusted | Loss Severity | Loan-to-Value | FICO | Lien Position | Liq Type | Occ Type |
|----------------------|------------------------------|--------------------------|-------------------------|------------------------|---------------------|---------------|---------------|------|---------------|----------|----------|
| 4000496016           | 0.00                         | 0.00                     | 0.00                    | 770.16                 | 379,194.56          | 70.22%        | 80.00%        | 666  | 1             | A        | 1        |
| 4000496821           | 0.00                         | 0.00                     | 0.00                    | 2,257.42               | 56,789.37           | 58.91%        | 80.00%        | 584  | 1             | A        | 1        |
| 4000497075           | 0.00                         | 0.00                     | 0.00                    | (311.44)               | 167,685.93          | 65.31%        | 80.00%        | 670  | 1             | A        | 1        |
| 4000497413           | 0.00                         | 0.00                     | 0.00                    | 126.22                 | 164,811.48          | 66.35%        | 80.00%        | 641  | 1             | C        | 1        |
| 4000497939           | 0.00                         | 0.00                     | 0.00                    | (460.68)               | 71,833.23           | 48.28%        | 80.00%        | 611  | 1             | A        | 1        |
| 4000498154           | 0.00                         | 0.00                     | 0.00                    | (460.72)               | 163,421.38          | 70.19%        | 80.00%        | 648  | 1             | A        | 1        |
| 4000498725           | 0.00                         | 0.00                     | 0.00                    | (30.00)                | 29,012.96           | 21.04%        | 80.00%        | 673  | 1             | A        | 1        |
| 4000499539           | 0.00                         | 0.00                     | 0.00                    | (142.15)               | 35,619.00           | 41.23%        | 80.00%        | 586  | 1             | A        | 1        |
| 4000499638           | 0.00                         | 0.00                     | 0.00                    | 1,668.57               | 228,684.76          | 42.79%        | 80.00%        | 775  | 1             | A        | 1        |
| 4000499701           | 0.00                         | 0.00                     | 0.00                    | 2.18                   | 123,576.50          | 48.83%        | 73.13%        | 606  | 1             | T        | 1        |
| 4000500008           | 0.00                         | 0.00                     | 0.00                    | 14.14                  | 226,294.37          | 65.23%        | 80.00%        | 747  | 1             | A        | 1        |
| 4000500289           | 0.00                         | 0.00                     | 0.00                    | 306.23                 | 178,607.32          | 49.61%        | 80.00%        | 658  | 1             | A        | 1        |
| 4000500405           | 0.00                         | 0.00                     | 0.00                    | (224.20)               | 197,821.39          | 70.65%        | 80.00%        | 712  | 1             | A        | 1        |
| 4000500669           | 0.00                         | 0.00                     | 0.00                    | (195.00)               | 70,636.81           | 41.23%        | 71.94%        | 561  | 1             | A        | 1        |
| 4000501191           | 0.00                         | 0.00                     | 0.00                    | 493.97                 | 109,875.89          | 48.83%        | 80.00%        | 685  | 1             | A        | 1        |
| 4000501335           | 0.00                         | 0.00                     | 0.00                    | (442.16)               | 166,510.60          | 50.12%        | 80.00%        | 656  | 1             | A        | 1        |
| 4000501567           | 0.00                         | 0.00                     | 0.00                    | 1,012.48               | 116,573.64          | 105.98%       | 79.99%        | 703  | 1             | C        | 1        |
| 4000501631           | 0.00                         | 0.00                     | 0.00                    | (322.47)               | 285,118.38          | 74.36%        | 79.99%        | 688  | 1             | A        | 1        |
| 4000501926           | 0.00                         | 0.00                     | 0.00                    | (110.00)               | 180,709.09          | 59.78%        | 80.00%        | 581  | 1             | A        | 1        |
| 4000502003           | 0.00                         | 0.00                     | 0.00                    | (10.56)                | 175,596.35          | 65.52%        | 80.00%        | 753  | 1             | A        | 1        |
| 4000502550           | 0.00                         | 0.00                     | 0.00                    | 50.00                  | 48,176.57           | 21.51%        | 80.00%        | 767  | 1             | S        | 1        |
| 4000502579           | 0.00                         | 0.00                     | 0.00                    | 54.78                  | 64,549.90           | 42.24%        | 80.00%        | 618  | 1             | A        | 1        |
| 4000502599           | 0.00                         | 0.00                     | 0.00                    | (804.25)               | 242,652.86          | 56.17%        | 80.00%        | 584  | 1             | A        | 1        |
| 4000502684           | 0.00                         | 0.00                     | 0.00                    | (59.54)                | 71,566.63           | 41.42%        | 80.00%        | 611  | 1             | A        | 1        |

**Liq. Type Code - Legend**

|                      |   |              |
|----------------------|---|--------------|
| BK Discharged        | B | Retain Lien  |
| Charge-off           | C | Loan Sale    |
| Deferment/Write-down | D | Paid in Full |
| Foreclosure          | F | REO          |
| Judgement            | J | Short Sale   |

|   |             |
|---|-------------|
| L | Third Party |
| O | Settled     |
| P |             |
| R |             |
| S |             |

**Occ Type Code - Legend**

|   |            |   |
|---|------------|---|
| T | Primary    | 1 |
| X | Secondary  | 2 |
|   | Investment | 3 |

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 25-Mar-09  
Current Period Realized Loss Detail  
Total (All Loans)***

| Disclosure Control # | Original Liquidation Balance | Net Liquidation Proceeds | Loss-Certs Non-adjusted | Subsequent Recov/(Exp) | Loss-Certs Adjusted | Loss Severity | Loan-to-Value | FICO | Lien Position | Liq Type | Occ Type |
|----------------------|------------------------------|--------------------------|-------------------------|------------------------|---------------------|---------------|---------------|------|---------------|----------|----------|
| 4000502897           | 0.00                         | 0.00                     | 0.00                    | 215.55                 | 53,478.83           | 38.26%        | 79.99%        | 621  | 1             | A        | 1        |
| 4000503040           | 0.00                         | 0.00                     | 0.00                    | 543.61                 | 64,813.49           | 59.98%        | 80.00%        | 663  | 1             | A        | 1        |
| 4000503590           | 0.00                         | 0.00                     | 0.00                    | 1,546.92               | 167,687.22          | 51.54%        | 79.99%        | 690  | 1             | A        | 1        |
| 4000503643           | 0.00                         | 0.00                     | 0.00                    | (7.00)                 | 133,737.42          | 86.62%        | 80.00%        | 659  | 1             | A        | 1        |
| 4000503703           | 0.00                         | 0.00                     | 0.00                    | (1,600.96)             | 92,427.76           | 50.31%        | 80.00%        | 688  | 1             | A        | 1        |
| 4000503787           | 0.00                         | 0.00                     | 0.00                    | 2,556.96               | 237,034.56          | 49.80%        | 80.00%        | 786  | 1             | S        | 1        |
| 4000504040           | 0.00                         | 0.00                     | 0.00                    | (274.53)               | 182,395.20          | 65.83%        | 79.99%        | 617  | 1             | A        | 1        |
| 4000504157           | 0.00                         | 0.00                     | 0.00                    | (0.65)                 | 310,683.99          | 105.64%       | 85.00%        | 579  | 1             | A        | 1        |
| 4000504192           | 0.00                         | 0.00                     | 0.00                    | 727.08                 | 174,083.18          | 50.07%        | 80.00%        | 664  | 1             | A        | 1        |
| 4000504196           | 0.00                         | 0.00                     | 0.00                    | (722.06)               | 101,703.44          | 72.88%        | 80.00%        | 634  | 1             | A        | 1        |
| 4000504424           | 0.00                         | 0.00                     | 0.00                    | (104.79)               | 161,559.38          | 42.97%        | 80.00%        | 727  | 1             | A        | 1        |
| 4000504623           | 0.00                         | 0.00                     | 0.00                    | 223.83                 | 205,610.80          | 38.38%        | 80.00%        | 668  | 1             | A        | 1        |
| 4000504642           | 0.00                         | 0.00                     | 0.00                    | (1,178.80)             | 194,676.34          | 71.90%        | 95.00%        | 697  | 1             | A        | 2        |
| 4000504853           | 0.00                         | 0.00                     | 0.00                    | 2,731.54               | 50,744.16           | 30.51%        | 80.00%        | 630  | 1             | A        | 1        |
| 4000504872           | 0.00                         | 0.00                     | 0.00                    | (135.84)               | 196,533.91          | 48.34%        | 80.00%        | 676  | 1             | A        | 1        |
| 4000505091           | 0.00                         | 0.00                     | 0.00                    | 133.90                 | 219,111.13          | 60.90%        | 80.00%        | 729  | 1             | A        | 1        |
| 4000505469           | 0.00                         | 0.00                     | 0.00                    | (269.04)               | 319,478.94          | 73.96%        | 79.99%        | 657  | 1             | A        | 1        |
| 4000505618           | 0.00                         | 0.00                     | 0.00                    | (7.35)                 | 237,782.82          | 73.11%        | 89.99%        | 628  | 1             | A        | 1        |
| 4000505658           | 0.00                         | 0.00                     | 0.00                    | 166.82                 | 190,452.16          | 56.19%        | 80.00%        | 677  | 1             | C        | 1        |
| 4000505689           | 0.00                         | 0.00                     | 0.00                    | 18.75                  | 88,199.34           | 41.30%        | 80.00%        | 689  | 1             | S        | 1        |
| 4000505897           | 0.00                         | 0.00                     | 0.00                    | 1,255.38               | 185,577.65          | 80.44%        | 90.00%        | 650  | 1             | A        | 3        |
| 4000505931           | 0.00                         | 0.00                     | 0.00                    | 39.26                  | 132,970.02          | 55.43%        | 79.99%        | 664  | 1             | A        | 1        |
| 4000506489           | 0.00                         | 0.00                     | 0.00                    | 100.00                 | 46,294.43           | 106.91%       | 80.00%        | 545  | 1             | C        | 1        |
| 4000508112           | 0.00                         | 0.00                     | 0.00                    | 18.75                  | 62,108.80           | 32.26%        | 70.00%        | 689  | 1             | S        | 3        |

**Liq. Type Code - Legend**

|                      |   |              |
|----------------------|---|--------------|
| BK Discharged        | B | Retain Lien  |
| Charge-off           | C | Loan Sale    |
| Deferment/Write-down | D | Paid in Full |
| Foreclosure          | F | REO          |
| Judgement            | J | Short Sale   |

|   |             |
|---|-------------|
| L | Third Party |
| O | Settled     |
| P |             |
| R |             |
| S |             |

**Occ Type Code - Legend**

|   |            |   |
|---|------------|---|
| T | Primary    | 1 |
| X | Secondary  | 2 |
|   | Investment | 3 |

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 25-Mar-09  
Current Period Realized Loss Detail  
Total (All Loans)***

| Disclosure Control # | Original Liquidation Balance | Net Liquidation Proceeds | Loss-Certs Non-adjusted | Subsequent Recov/(Exp) | Loss-Certs Adjusted | Loss Severity | Loan-to-Value | FICO | Lien Position | Liq Type | Occ Type |
|----------------------|------------------------------|--------------------------|-------------------------|------------------------|---------------------|---------------|---------------|------|---------------|----------|----------|
| 4000508157           | 0.00                         | 0.00                     | 0.00                    | (243.64)               | 101,931.04          | 66.52%        | 80.00%        | 667  | 1             | A        | 1        |
| 4000508482           | 0.00                         | 0.00                     | 0.00                    | 347.18                 | 239,931.67          | 47.99%        | 71.94%        | 586  | 1             | A        | 1        |
| 4000509077           | 0.00                         | 0.00                     | 0.00                    | (502.72)               | 164,392.21          | 48.35%        | 80.00%        | 736  | 1             | A        | 1        |
| 4000509805           | 0.00                         | 0.00                     | 0.00                    | 187.50                 | 74,726.05           | 19.93%        | 84.27%        | 738  | 1             | S        | 1        |
| 4000510315           | 0.00                         | 0.00                     | 0.00                    | 85.00                  | 390,247.12          | 66.82%        | 80.00%        | 696  | 1             | A        | 1        |
| 4000510580           | 0.00                         | 0.00                     | 0.00                    | 422.98                 | 224,076.44          | 60.76%        | 80.00%        | 653  | 1             | A        | 1        |
| 4000510874           | 0.00                         | 0.00                     | 0.00                    | 1,609.05               | 203,720.02          | 46.94%        | 71.15%        | 628  | 1             | A        | 1        |
| 4000510976           | 0.00                         | 0.00                     | 0.00                    | (54.91)                | 318,375.45          | 66.33%        | 80.00%        | 672  | 1             | A        | 1        |
| 4000511586           | 0.00                         | 0.00                     | 0.00                    | (1,153.95)             | 167,642.93          | 79.09%        | 80.00%        | 679  | 1             | A        | 1        |
| 4000511885           | 0.00                         | 0.00                     | 0.00                    | 1,644.31               | 228,517.48          | 61.43%        | 80.00%        | 712  | 1             | A        | 1        |
| 4000512049           | 0.00                         | 0.00                     | 0.00                    | (17.73)                | 197,090.32          | 102.67%       | 80.00%        | 620  | 1             | A        | 1        |
| 4000512105           | 0.00                         | 0.00                     | 0.00                    | 24.47                  | 143,034.27          | 81.27%        | 80.00%        | 652  | 1             | A        | 1        |
| 4000512108           | 0.00                         | 0.00                     | 0.00                    | (9.50)                 | 118,004.65          | 67.09%        | 79.99%        | 654  | 1             | A        | 1        |
| 4000512674           | 0.00                         | 0.00                     | 0.00                    | (200.00)               | 38,187.04           | 43.39%        | 80.00%        | 583  | 1             | C        | 1        |
| 4000512882           | 0.00                         | 0.00                     | 0.00                    | (400.00)               | 81,783.39           | 32.26%        | 78.00%        | 574  | 1             | A        | 1        |
| 4000513371           | 0.00                         | 0.00                     | 0.00                    | 15.46                  | 289,350.92          | 61.41%        | 80.00%        | 676  | 1             | C        | 1        |
| 4000513569           | 0.00                         | 0.00                     | 0.00                    | (60.00)                | 74,134.13           | 118.05%       | 80.00%        | 590  | 1             | A        | 1        |
| 4000514189           | 0.00                         | 0.00                     | 0.00                    | (22.08)                | 156,344.52          | 51.80%        | 79.99%        | 612  | 1             | A        | 1        |
| 4000515099           | 0.00                         | 0.00                     | 0.00                    | (78.48)                | 12,855.03           | 20.48%        | 80.00%        | 601  | 1             | A        | 1        |
| 4000515374           | 0.00                         | 0.00                     | 0.00                    | (43.64)                | 41,848.37           | 41.95%        | 80.00%        | 693  | 1             | A        | 1        |
| 4000515453           | 0.00                         | 0.00                     | 0.00                    | 293.70                 | 33,371.15           | 54.55%        | 80.00%        | 624  | 1             | A        | 1        |
| 4000516018           | 0.00                         | 0.00                     | 0.00                    | 96.75                  | 12,421.76           | 6.90%         | 80.00%        | 650  | 1             | C        | 1        |
| 4000516581           | 0.00                         | 0.00                     | 0.00                    | (85.17)                | 220,845.27          | 67.33%        | 80.00%        | 665  | 1             | A        | 1        |
| 4000516989           | 0.00                         | 0.00                     | 0.00                    | (304.38)               | 320,064.68          | 60.16%        | 80.00%        | 755  | 1             | A        | 1        |

**Liq. Type Code - Legend**

|                      |   |              |
|----------------------|---|--------------|
| BK Discharged        | B | Retain Lien  |
| Charge-off           | C | Loan Sale    |
| Deferment/Write-down | D | Paid in Full |
| Foreclosure          | F | REO          |
| Judgement            | J | Short Sale   |

|   |             |
|---|-------------|
| L | Third Party |
| O | Settled     |
| P |             |
| R |             |
| S |             |

**Occ Type Code - Legend**

|   |            |   |
|---|------------|---|
| T | Primary    | 1 |
| X | Secondary  | 2 |
|   | Investment | 3 |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 25-Mar-09***  
***Current Period Realized Loss Detail***  
***Total (All Loans)***

| Disclosure Control # | Original Liquidation Balance | Net Liquidation Proceeds | Loss-Certs Non-adjusted | Subsequent Recov/(Exp) | Loss-Certs Adjusted | Loss Severity | Loan-to-Value | FICO | Lien Position | Liq Type | Occ Type |
|----------------------|------------------------------|--------------------------|-------------------------|------------------------|---------------------|---------------|---------------|------|---------------|----------|----------|
| 4000517800           | 0.00                         | 0.00                     | 0.00                    | (415.19)               | 189,118.73          | 69.87%        | 80.00%        | 622  | 1             | A        | 1        |
| 4000518245           | 0.00                         | 0.00                     | 0.00                    | 143.34                 | 125,239.46          | 62.15%        | 80.00%        | 588  | 1             | C        | 1        |
| 4000519069           | 0.00                         | 0.00                     | 0.00                    | (106.05)               | 83,112.09           | 67.29%        | 80.00%        | 632  | 1             | A        | 1        |
| 4000519523           | 0.00                         | 0.00                     | 0.00                    | 129.77                 | 102,825.87          | 48.14%        | 80.00%        | 641  | 1             | A        | 1        |
| 4000520287           | 0.00                         | 0.00                     | 0.00                    | (137.29)               | 129,433.92          | 72.04%        | 80.00%        | 617  | 1             | A        | 1        |
| 4000520968           | 0.00                         | 0.00                     | 0.00                    | (313.32)               | 50,701.26           | 109.16%       | 79.97%        | 568  | 1             | A        | 1        |
| 4000521834           | 0.00                         | 0.00                     | 0.00                    | 98.57                  | 253,359.39          | 67.38%        | 80.00%        | 714  | 1             | A        | 1        |
| 4000522099           | 0.00                         | 0.00                     | 0.00                    | 415.01                 | 189,362.95          | 72.28%        | 80.00%        | 584  | 1             | A        | 1        |
| 4000522336           | 0.00                         | 0.00                     | 0.00                    | 76.00                  | 151,996.66          | 84.07%        | 80.00%        | 602  | 1             | A        | 1        |
| 4000523823           | 0.00                         | 0.00                     | 0.00                    | (3.17)                 | 161,919.70          | 69.08%        | 80.00%        | 773  | 1             | A        | 1        |
| Current Total        | 18,748,795.26                | 7,064,292.67             | 11,684,502.59           | (11,486.81)            | 11,695,989.40       |               |               |      |               |          |          |
| Cumulative           | 324,906,723.98               | 169,531,032.36           | 155,375,691.62          | 228,408.53             | 155,147,283.09      |               |               |      |               |          |          |

**Liq. Type Code - Legend**

|                      |   |              |
|----------------------|---|--------------|
| BK Discharged        | B | Retain Lien  |
| Charge-off           | C | Loan Sale    |
| Deferment/Write-down | D | Paid in Full |
| Foreclosure          | F | REO          |
| Judgement            | J | Short Sale   |

|   |             |
|---|-------------|
| L | Third Party |
| O | Settled     |
| P |             |
| R |             |
| S |             |

**Occ Type Code - Legend**

|   |            |   |
|---|------------|---|
| T | Primary    | 1 |
| X | Secondary  | 2 |
|   | Investment | 3 |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**  
**Historical Realized Loss Summary**  
**Total (All Loans)**

| Distribution Date | ----- Current Realized Loss ----- |                          |               |            | ----- Previous Liquidations/Payoffs ----- |       |                                |       |                                      |       | Realized Loss Adjusted | Cumulative Realized Loss |
|-------------------|-----------------------------------|--------------------------|---------------|------------|---|-------|--------------------------------|-------|--------------------------------------|-------|------------------------|--------------------------|
|                   | Beginning Scheduled Balance       | Net Liquidation Proceeds | Realized Loss | Loan Count | Claims on Prior Liquidations              |       | Recovery on Prior Liquidations |       | (Claims)/Recoveries on Prior Payoffs |       |                        |                          |
|                   |                                   |                          |               |            | Amount                                    | Count | Amount                         | Count | Amount                               | Count |                        |                          |
| 25-Mar-09         | 18,748,795.26                     | 7,064,292.67             | 11,684,502.59 | 88         | (48,045.85)                               | 93    | 36,559.04                      | 69    | 0.00                                 | 0     | 11,695,989.40          | 155,147,283.09           |
| 25-Feb-09         | 20,793,858.64                     | 7,761,296.78             | 13,032,561.86 | 88         | 0.00                                      | 0     | 0.00                           | 0     | 55,347.62                            | 157   | 12,977,214.24          | 143,451,293.69           |
| 26-Jan-09         | 20,068,708.47                     | 8,417,071.54             | 11,651,636.93 | 75         | 0.00                                      | 0     | 0.00                           | 0     | 6,187.14                             | 240   | 11,645,449.79          | 130,474,079.45           |
| 26-Dec-08         | 26,734,625.53                     | 11,232,001.75            | 15,502,623.78 | 97         | 0.00                                      | 0     | 0.00                           | 0     | 14,182.32                            | 57    | 15,488,441.46          | 118,828,629.66           |
| 25-Nov-08         | 36,543,958.49                     | 16,177,692.10            | 20,366,266.39 | 138        | 0.00                                      | 0     | 0.00                           | 0     | 40,853.84                            | 104   | 20,325,412.55          | 103,340,188.20           |
| 27-Oct-08         | 30,697,563.18                     | 13,950,593.65            | 16,746,969.53 | 111        | 0.00                                      | 0     | 0.00                           | 0     | (4,795.46)                           | 105   | 16,751,764.99          | 83,014,775.65            |
| 25-Sep-08         | 26,266,820.03                     | 13,192,145.98            | 13,074,674.05 | 99         | 0.00                                      | 0     | 0.00                           | 0     | (22,814.02)                          | 136   | 13,097,488.07          | 66,263,010.66            |
| 25-Aug-08         | 19,688,049.68                     | 11,088,079.96            | 8,599,969.72  | 74         | 0.00                                      | 0     | 0.00                           | 0     | 21,104.13                            | 6     | 8,578,865.59           | 53,165,522.59            |
| 25-Jul-08         | 18,968,745.60                     | 9,911,804.88             | 9,056,940.72  | 71         | 0.00                                      | 0     | 0.00                           | 0     | 1,759.01                             | 7     | 9,055,181.71           | 44,586,657.00            |
| 25-Jun-08         | 20,565,156.56                     | 13,287,882.68            | 7,277,273.88  | 72         | 0.00                                      | 0     | 0.00                           | 0     | 3,489.42                             | 10    | 7,273,784.46           | 35,531,475.29            |
| 27-May-08         | 10,387,909.99                     | 6,384,032.86             | 4,003,877.13  | 40         | 0.00                                      | 0     | 0.00                           | 0     | 5,000.75                             | 13    | 3,998,876.38           | 28,257,690.83            |
| 25-Apr-08         | 13,100,827.37                     | 8,216,400.70             | 4,884,426.67  | 48         | 0.00                                      | 0     | 0.00                           | 0     | 7,491.67                             | 21    | 4,876,935.00           | 24,258,814.45            |
| 25-Mar-08         | 8,770,667.87                      | 5,463,776.92             | 3,306,890.95  | 30         | 0.00                                      | 0     | 0.00                           | 0     | 11,652.97                            | 14    | 3,295,237.98           | 19,381,879.45            |
| 25-Feb-08         | 5,685,622.80                      | 3,397,850.44             | 2,287,772.36  | 23         | 0.00                                      | 0     | 0.00                           | 0     | 2,917.37                             | 35    | 2,284,854.99           | 16,086,641.47            |
| 25-Jan-08         | 5,541,405.39                      | 3,584,271.29             | 1,957,134.10  | 30         | (6,614.79)                                | 11    | 684.81                         | 3     | (1,945.33)                           | 3     | 1,965,009.41           | 13,801,786.48            |
| 26-Dec-07         | 5,151,637.53                      | 3,067,048.24             | 2,084,589.29  | 25         | (16,157.32)                               | 30    | 14,640.48                      | 14    | (1,180.00)                           | 22    | 2,087,286.13           | 11,836,777.07            |
| 26-Nov-07         | 3,555,890.22                      | 2,374,406.18             | 1,181,484.04  | 22         | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 2     | 1,181,484.04           | 9,749,490.94             |
| 25-Oct-07         | 2,684,910.98                      | 1,975,538.86             | 709,372.12    | 11         | (5,451.16)                                | 8     | 4,828.88                       | 2     | (553.75)                             | 6     | 710,548.15             | 8,568,006.90             |
| 25-Sep-07         | 6,422,041.03                      | 4,281,400.94             | 2,140,640.09  | 28         | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 2,140,640.09           | 7,857,458.75             |
| 27-Aug-07         | 1,915,463.36                      | 1,326,709.73             | 588,753.63    | 11         | 0.00                                      | 0     | 5,113.80                       | 4     | (6,089.01)                           | 13    | 589,728.84             | 5,716,818.66             |
| 25-Jul-07         | 3,183,009.02                      | 2,351,858.58             | 831,150.44    | 15         | (4,528.40)                                | 6     | 174.80                         | 3     | (1,420.80)                           | 9     | 836,924.84             | 5,127,089.82             |
| 25-Jun-07         | 3,066,725.24                      | 2,453,324.59             | 613,400.65    | 14         | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 613,400.65             | 4,290,164.98             |
| 25-May-07         | 2,678,387.72                      | 2,100,711.51             | 577,676.21    | 9          | 0.00                                      | 0     | 0.00                           | 0     | (1,198.78)                           | 3     | 578,874.99             | 3,676,764.33             |
| 25-Apr-07         | 4,009,238.83                      | 2,982,657.29             | 1,026,581.54  | 16         | (364.80)                                  | 1     | 0.00                           | 0     | (8,868.00)                           | 13    | 1,035,814.34           | 3,097,889.34             |
| 26-Mar-07         | 1,417,237.06                      | 1,004,617.20             | 412,619.86    | 8          | (3,976.29)                                | 1     | 0.00                           | 0     | (34,157.16)                          | 1     | 450,753.31             | 2,062,075.00             |
| 26-Feb-07         | 3,050,182.60                      | 2,401,465.64             | 648,716.96    | 16         | 0.00                                      | 0     | 159,581.40                     | 1     | 0.00                                 | 0     | 489,135.56             | 1,611,321.69             |
| 25-Jan-07         | 2,416,094.02                      | 1,874,591.35             | 541,502.67    | 8          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 541,502.67             | 1,122,186.13             |
| 26-Dec-06         | 492,672.84                        | 444,541.49               | 48,131.35     | 3          | 0.00                                      | 0     | 5,000.00                       | 1     | 0.00                                 | 0     | 43,131.35              | 580,683.46               |
| 27-Nov-06         | 950,416.98                        | 746,013.51               | 204,403.47    | 6          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 204,403.47             | 537,552.11               |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 25-Mar-09***  
***Historical Realized Loss Summary***  
***Total (All Loans)***

| Distribution Date | ----- Current Realized Loss ----- |                          |                |            | ----- Previous Liquidations/Payoffs ----- |       |                                |       |                                      |       | Realized Loss Adjusted | Cumulative Realized Loss |
|-------------------|-----------------------------------|--------------------------|----------------|------------|---|-------|--------------------------------|-------|--------------------------------------|-------|------------------------|--------------------------|
|                   | Beginning Scheduled Balance       | Net Liquidation Proceeds | Realized Loss  | Loan Count | Claims on Prior Liquidations              |       | Recovery on Prior Liquidations |       | (Claims)/Recoveries on Prior Payoffs |       |                        |                          |
|                   |                                   |                          |                |            | Amount                                    | Count | Amount                         | Count | Amount                               | Count |                        |                          |
| 25-Oct-06         | 276,078.42                        | 222,617.09               | 53,461.33      | 2          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 53,461.33              | 333,148.64               |
| 25-Sep-06         | 287,200.00                        | 281,971.62               | 5,228.38       | 1          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 5,228.38               | 279,687.31               |
| 25-Aug-06         | 348,400.73                        | 143,757.14               | 204,643.59     | 3          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 204,643.59             | 274,458.93               |
| 25-Jul-06         | 167,536.22                        | 164,395.23               | 3,140.99       | 1          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 3,140.99               | 69,815.34                |
| 26-Jun-06         | 0.00                              | 0.00                     | 0.00           | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 66,674.35                |
| 25-May-06         | 270,886.32                        | 204,211.97               | 66,674.35      | 1          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 66,674.35              | 66,674.35                |
| 25-Apr-06         | 0.00                              | 0.00                     | 0.00           | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 0.00                     |
| 27-Mar-06         | 0.00                              | 0.00                     | 0.00           | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 0.00                     |
| 27-Feb-06         | 0.00                              | 0.00                     | 0.00           | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 0.00                     |
| 25-Jan-06         | 0.00                              | 0.00                     | 0.00           | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 0.00                     |
| Total             | 324,906,723.98                    | 169,531,032.36           | 155,375,691.62 | 1,284      | (85,138.61)                               | 150   | 226,583.21                     | 97    | 86,963.93                            | 977   | 155,147,283.09         |                          |



**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**  
**Historical Realized Loss Summary**  
**Group 1**

| Distribution Date | ----- Current Realized Loss ----- |                          |               |            | ----- Previous Liquidations/Payoffs ----- |       |                                |       |                                      |       | Realized Loss Adjusted | Cumulative Realized Loss |
|-------------------|-----------------------------------|--------------------------|---------------|------------|---|-------|--------------------------------|-------|--------------------------------------|-------|------------------------|--------------------------|
|                   | Beginning Scheduled Balance       | Net Liquidation Proceeds | Realized Loss | Loan Count | Claims on Prior Liquidations              |       | Recovery on Prior Liquidations |       | (Claims)/Recoveries on Prior Payoffs |       |                        |                          |
|                   |                                   |                          |               |            | Amount                                    | Count | Amount                         | Count | Amount                               | Count |                        |                          |
| 25-Mar-09         | 6,891,492.35                      | 2,292,109.23             | 4,599,383.12  | 47         | (20,809.41)                               | 46    | 14,058.10                      | 28    | 0.00                                 | 0     | 4,606,134.43           | 48,733,665.32            |
| 25-Feb-09         | 6,981,024.88                      | 2,200,899.91             | 4,780,124.97  | 49         | 0.00                                      | 0     | 0.00                           | 0     | 19,395.38                            | 64    | 4,760,729.59           | 44,127,530.89            |
| 26-Jan-09         | 5,787,933.67                      | 2,368,572.63             | 3,419,361.04  | 37         | 0.00                                      | 0     | 0.00                           | 0     | (6,011.76)                           | 108   | 3,425,372.80           | 39,366,801.30            |
| 26-Dec-08         | 6,884,935.76                      | 2,537,176.64             | 4,347,759.12  | 42         | 0.00                                      | 0     | 0.00                           | 0     | (365.97)                             | 27    | 4,348,125.09           | 35,941,428.50            |
| 25-Nov-08         | 9,551,655.79                      | 4,406,803.67             | 5,144,852.12  | 60         | 0.00                                      | 0     | 0.00                           | 0     | 1,465.49                             | 44    | 5,143,386.63           | 31,593,303.41            |
| 27-Oct-08         | 7,809,744.70                      | 3,486,913.36             | 4,322,831.34  | 47         | 0.00                                      | 0     | 0.00                           | 0     | (1,391.40)                           | 51    | 4,324,222.74           | 26,449,916.78            |
| 25-Sep-08         | 6,589,639.04                      | 3,154,202.25             | 3,435,436.79  | 38         | 0.00                                      | 0     | 0.00                           | 0     | (6,865.55)                           | 57    | 3,442,302.34           | 22,125,694.04            |
| 25-Aug-08         | 5,731,302.00                      | 2,862,825.93             | 2,868,476.07  | 38         | 0.00                                      | 0     | 0.00                           | 0     | 21,107.03                            | 5     | 2,847,369.04           | 18,683,391.70            |
| 25-Jul-08         | 4,142,776.15                      | 1,957,483.68             | 2,185,292.47  | 30         | 0.00                                      | 0     | 0.00                           | 0     | 425.00                               | 2     | 2,184,867.47           | 15,836,022.66            |
| 25-Jun-08         | 4,993,066.92                      | 2,981,093.76             | 2,011,973.16  | 33         | 0.00                                      | 0     | 0.00                           | 0     | 1,992.00                             | 7     | 2,009,981.16           | 13,651,155.19            |
| 27-May-08         | 4,922,552.88                      | 3,190,434.34             | 1,732,118.54  | 25         | 0.00                                      | 0     | 0.00                           | 0     | 1,748.93                             | 6     | 1,730,369.61           | 11,641,174.03            |
| 25-Apr-08         | 3,221,813.30                      | 2,083,904.96             | 1,137,908.34  | 20         | 0.00                                      | 0     | 0.00                           | 0     | 2,139.93                             | 11    | 1,135,768.41           | 9,910,804.42             |
| 25-Mar-08         | 2,549,777.34                      | 1,357,990.40             | 1,191,786.94  | 15         | 0.00                                      | 0     | 0.00                           | 0     | 5,010.47                             | 7     | 1,186,776.47           | 8,775,036.01             |
| 25-Feb-08         | 1,757,373.34                      | 975,016.29               | 782,357.05    | 11         | 0.00                                      | 0     | 0.00                           | 0     | 1,278.84                             | 25    | 781,078.21             | 7,588,259.54             |
| 25-Jan-08         | 2,087,564.15                      | 1,204,804.94             | 882,759.21    | 19         | (5,822.73)                                | 5     | 684.81                         | 3     | (134.00)                             | 2     | 888,031.13             | 6,807,181.33             |
| 26-Dec-07         | 1,774,823.61                      | 734,812.59               | 1,040,011.02  | 17         | (8,502.97)                                | 19    | 7,471.26                       | 8     | (1,583.74)                           | 16    | 1,042,626.47           | 5,919,150.20             |
| 26-Nov-07         | 2,197,650.51                      | 1,306,956.04             | 890,694.47    | 17         | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 2     | 890,694.47             | 4,876,523.73             |
| 25-Oct-07         | 786,951.65                        | 579,932.95               | 207,018.70    | 6          | (5,411.26)                                | 7     | 4,819.88                       | 1     | (408.00)                             | 4     | 208,018.08             | 3,985,829.26             |
| 25-Sep-07         | 2,185,272.59                      | 1,317,250.04             | 868,022.55    | 18         | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 868,022.55             | 3,777,811.18             |
| 27-Aug-07         | 616,254.25                        | 325,471.17               | 290,783.08    | 7          | 0.00                                      | 0     | 39.00                          | 1     | (1,783.67)                           | 5     | 292,527.75             | 2,909,788.63             |
| 25-Jul-07         | 1,304,808.04                      | 842,449.46               | 462,358.58    | 10         | (1,688.72)                                | 4     | 2.67                           | 1     | (502.14)                             | 5     | 464,546.77             | 2,617,260.88             |
| 25-Jun-07         | 941,143.22                        | 601,352.99               | 339,790.23    | 8          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 339,790.23             | 2,152,714.11             |
| 25-May-07         | 396,515.61                        | 244,451.16               | 152,064.45    | 4          | 0.00                                      | 0     | 0.00                           | 0     | (1,198.78)                           | 3     | 153,263.23             | 1,812,923.88             |
| 25-Apr-07         | 1,046,376.21                      | 594,608.87               | 451,767.34    | 7          | 0.00                                      | 0     | 0.00                           | 0     | (3,624.80)                           | 8     | 455,392.14             | 1,659,660.65             |
| 26-Mar-07         | 793,337.06                        | 548,457.30               | 244,879.76    | 6          | 0.00                                      | 0     | 0.00                           | 0     | (34,157.16)                          | 1     | 279,036.92             | 1,204,268.51             |
| 26-Feb-07         | 1,417,814.12                      | 1,027,452.35             | 390,361.77    | 12         | 0.00                                      | 0     | 159,581.40                     | 1     | 0.00                                 | 0     | 230,780.37             | 925,231.59               |
| 25-Jan-07         | 819,803.75                        | 562,822.82               | 256,980.93    | 4          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 256,980.93             | 694,451.22               |
| 26-Dec-06         | 326,872.40                        | 302,162.53               | 24,709.87     | 2          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 24,709.87              | 437,470.29               |
| 27-Nov-06         | 590,416.98                        | 425,358.95               | 165,058.03    | 5          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 165,058.03             | 412,760.42               |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 25-Mar-09***  
***Historical Realized Loss Summary***  
***Group 1***

| Distribution Date | ----- Current Realized Loss ----- |                          |               |            | ----- Previous Liquidations/Payoffs ----- |       |                                |       |                                      |       | Realized Loss Adjusted | Cumulative Realized Loss |
|-------------------|-----------------------------------|--------------------------|---------------|------------|---|-------|--------------------------------|-------|--------------------------------------|-------|------------------------|--------------------------|
|                   | Beginning Scheduled Balance       | Net Liquidation Proceeds | Realized Loss | Loan Count | Claims on Prior Liquidations              |       | Recovery on Prior Liquidations |       | (Claims)/Recoveries on Prior Payoffs |       |                        |                          |
|                   |                                   |                          |               |            | Amount                                    | Count | Amount                         | Count | Amount                               | Count |                        |                          |
| 25-Oct-06         | 124,178.42                        | 84,260.61                | 39,917.81     | 1          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 39,917.81              | 247,702.39               |
| 25-Sep-06         | 0.00                              | 0.00                     | 0.00          | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 207,784.58               |
| 25-Aug-06         | 348,400.73                        | 143,757.14               | 204,643.59    | 3          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 204,643.59             | 207,784.58               |
| 25-Jul-06         | 167,536.22                        | 164,395.23               | 3,140.99      | 1          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 3,140.99               | 3,140.99                 |
| 26-Jun-06         | 0.00                              | 0.00                     | 0.00          | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 0.00                     |
| 25-May-06         | 0.00                              | 0.00                     | 0.00          | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 0.00                     |
| 25-Apr-06         | 0.00                              | 0.00                     | 0.00          | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 0.00                     |
| 27-Mar-06         | 0.00                              | 0.00                     | 0.00          | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 0.00                     |
| 27-Feb-06         | 0.00                              | 0.00                     | 0.00          | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 0.00                     |
| 25-Jan-06         | 0.00                              | 0.00                     | 0.00          | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 0.00                     |
| Total             | 95,740,807.64                     | 46,866,184.19            | 48,874,623.45 | 639        | (42,235.09)                               | 81    | 186,657.12                     | 43    | (3,463.90)                           | 460   | 48,733,665.32          |                          |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 25-Mar-09**  
**Historical Realized Loss Summary**  
**Group 2**

|                   | ----- Current Realized Loss ----- |                          |               |            | ----- Previous Liquidations/Payoffs ----- |       |                                |       |                                      |       |                        |                          |
|-------------------|-----------------------------------|--------------------------|---------------|------------|---|-------|--------------------------------|-------|--------------------------------------|-------|------------------------|--------------------------|
| Distribution Date | Beginning Scheduled Balance       | Net Liquidation Proceeds | Realized Loss | Loan Count | Claims on Prior Liquidations              |       | Recovery on Prior Liquidations |       | (Claims)/Recoveries on Prior Payoffs |       | Realized Loss Adjusted | Cumulative Realized Loss |
|                   |                                   |                          |               |            | Amount                                    | Count | Amount                         | Count | Amount                               | Count |                        |                          |
| 25-Mar-09         | 11,857,302.91                     | 4,772,183.44             | 7,085,119.47  | 41         | (27,236.44)                               | 47    | 22,500.94                      | 41    | 0.00                                 | 0     | 7,089,854.97           | 106,413,617.77           |
| 25-Feb-09         | 13,812,833.76                     | 5,560,396.87             | 8,252,436.89  | 39         | 0.00                                      | 0     | 0.00                           | 0     | 35,952.24                            | 93    | 8,216,484.65           | 99,323,762.80            |
| 26-Jan-09         | 14,280,774.80                     | 6,048,498.91             | 8,232,275.89  | 38         | 0.00                                      | 0     | 0.00                           | 0     | 12,198.90                            | 132   | 8,220,076.99           | 91,107,278.15            |
| 26-Dec-08         | 19,849,689.77                     | 8,694,825.11             | 11,154,864.66 | 55         | 0.00                                      | 0     | 0.00                           | 0     | 14,548.29                            | 30    | 11,140,316.37          | 82,887,201.16            |
| 25-Nov-08         | 26,992,302.70                     | 11,770,888.43            | 15,221,414.27 | 78         | 0.00                                      | 0     | 0.00                           | 0     | 39,388.35                            | 60    | 15,182,025.92          | 71,746,884.79            |
| 27-Oct-08         | 22,887,818.48                     | 10,463,680.29            | 12,424,138.19 | 64         | 0.00                                      | 0     | 0.00                           | 0     | (3,404.06)                           | 54    | 12,427,542.25          | 56,564,858.87            |
| 25-Sep-08         | 19,677,180.99                     | 10,037,943.73            | 9,639,237.26  | 61         | 0.00                                      | 0     | 0.00                           | 0     | (15,948.47)                          | 79    | 9,655,185.73           | 44,137,316.62            |
| 25-Aug-08         | 13,956,747.68                     | 8,225,254.03             | 5,731,493.65  | 36         | 0.00                                      | 0     | 0.00                           | 0     | (2.90)                               | 1     | 5,731,496.55           | 34,482,130.89            |
| 25-Jul-08         | 14,825,969.45                     | 7,954,321.20             | 6,871,648.25  | 41         | 0.00                                      | 0     | 0.00                           | 0     | 1,334.01                             | 5     | 6,870,314.24           | 28,750,634.34            |
| 25-Jun-08         | 15,572,089.64                     | 10,306,788.92            | 5,265,300.72  | 39         | 0.00                                      | 0     | 0.00                           | 0     | 1,497.42                             | 3     | 5,263,803.30           | 21,880,320.10            |
| 27-May-08         | 5,465,357.11                      | 3,193,598.52             | 2,271,758.59  | 15         | 0.00                                      | 0     | 0.00                           | 0     | 3,251.82                             | 7     | 2,268,506.77           | 16,616,516.80            |
| 25-Apr-08         | 9,879,014.07                      | 6,132,495.74             | 3,746,518.33  | 28         | 0.00                                      | 0     | 0.00                           | 0     | 5,351.74                             | 10    | 3,741,166.59           | 14,348,010.03            |
| 25-Mar-08         | 6,220,890.53                      | 4,105,786.52             | 2,115,104.01  | 15         | 0.00                                      | 0     | 0.00                           | 0     | 6,642.50                             | 7     | 2,108,461.51           | 10,606,843.44            |
| 25-Feb-08         | 3,928,249.46                      | 2,422,834.15             | 1,505,415.31  | 12         | 0.00                                      | 0     | 0.00                           | 0     | 1,638.53                             | 10    | 1,503,776.78           | 8,498,381.93             |
| 25-Jan-08         | 3,453,841.24                      | 2,379,466.35             | 1,074,374.89  | 11         | (792.06)                                  | 6     | 0.00                           | 0     | (1,811.33)                           | 1     | 1,076,978.28           | 6,994,605.15             |
| 26-Dec-07         | 3,376,813.92                      | 2,332,235.65             | 1,044,578.27  | 8          | (7,654.35)                                | 11    | 7,169.22                       | 6     | 403.74                               | 6     | 1,044,659.66           | 5,917,626.87             |
| 26-Nov-07         | 1,358,239.71                      | 1,067,450.14             | 290,789.57    | 5          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 290,789.57             | 4,872,967.21             |
| 25-Oct-07         | 1,897,959.33                      | 1,395,605.91             | 502,353.42    | 5          | (39.90)                                   | 1     | 9.00                           | 1     | (145.75)                             | 2     | 502,530.07             | 4,582,177.64             |
| 25-Sep-07         | 4,236,768.44                      | 2,964,150.90             | 1,272,617.54  | 10         | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 1,272,617.54           | 4,079,647.57             |
| 27-Aug-07         | 1,299,209.11                      | 1,001,238.56             | 297,970.55    | 4          | 0.00                                      | 0     | 5,074.80                       | 3     | (4,305.34)                           | 8     | 297,201.09             | 2,807,030.03             |
| 25-Jul-07         | 1,878,200.98                      | 1,509,409.12             | 368,791.86    | 5          | (2,839.68)                                | 2     | 172.13                         | 2     | (918.66)                             | 4     | 372,378.07             | 2,509,828.94             |
| 25-Jun-07         | 2,125,582.02                      | 1,851,971.60             | 273,610.42    | 6          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 273,610.42             | 2,137,450.87             |
| 25-May-07         | 2,281,872.11                      | 1,856,260.35             | 425,611.76    | 5          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 425,611.76             | 1,863,840.45             |
| 25-Apr-07         | 2,962,862.62                      | 2,388,048.42             | 574,814.20    | 9          | (364.80)                                  | 1     | 0.00                           | 0     | (5,243.20)                           | 5     | 580,422.20             | 1,438,228.69             |
| 26-Mar-07         | 623,900.00                        | 456,159.90               | 167,740.10    | 2          | (3,976.29)                                | 1     | 0.00                           | 0     | 0.00                                 | 0     | 171,716.39             | 857,806.49               |
| 26-Feb-07         | 1,632,368.48                      | 1,374,013.29             | 258,355.19    | 4          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 258,355.19             | 686,090.10               |
| 25-Jan-07         | 1,596,290.27                      | 1,311,768.53             | 284,521.74    | 4          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 284,521.74             | 427,734.91               |
| 26-Dec-06         | 165,800.44                        | 142,378.96               | 23,421.48     | 1          | 0.00                                      | 0     | 5,000.00                       | 1     | 0.00                                 | 0     | 18,421.48              | 143,213.17               |
| 27-Nov-06         | 360,000.00                        | 320,654.56               | 39,345.44     | 1          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 39,345.44              | 124,791.69               |

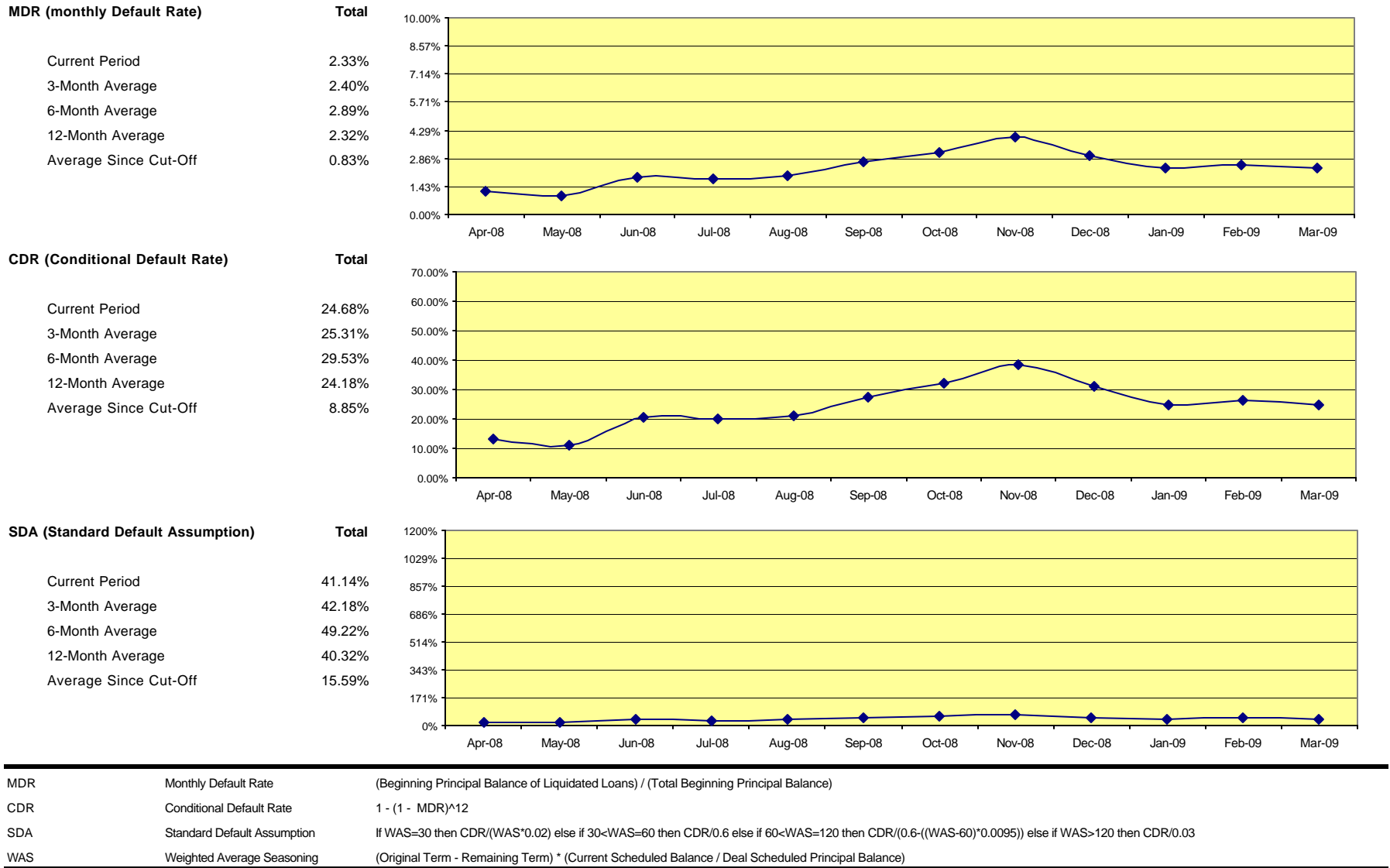
**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 25-Mar-09***  
***Historical Realized Loss Summary***  
***Group 2***

|                   | ----- Current Realized Loss ----- |                          |                |            | ----- Previous Liquidations/Payoffs ----- |       |                                |       |                                      |       |                        |                          |
|-------------------|-----------------------------------|--------------------------|----------------|------------|---|-------|--------------------------------|-------|--------------------------------------|-------|------------------------|--------------------------|
| Distribution Date | Beginning Scheduled Balance       | Net Liquidation Proceeds | Realized Loss  | Loan Count | Claims on Prior Liquidations              |       | Recovery on Prior Liquidations |       | (Claims)/Recoveries on Prior Payoffs |       | Realized Loss Adjusted | Cumulative Realized Loss |
|                   |                                   |                          |                |            | Amount                                    | Count | Amount                         | Count | Amount                               | Count |                        |                          |
| 25-Oct-06         | 151,900.00                        | 138,356.48               | 13,543.52      | 1          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 13,543.52              | 85,446.25                |
| 25-Sep-06         | 287,200.00                        | 281,971.62               | 5,228.38       | 1          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 5,228.38               | 71,902.73                |
| 25-Aug-06         | 0.00                              | 0.00                     | 0.00           | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 66,674.35                |
| 25-Jul-06         | 0.00                              | 0.00                     | 0.00           | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 66,674.35                |
| 26-Jun-06         | 0.00                              | 0.00                     | 0.00           | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 66,674.35                |
| 25-May-06         | 270,886.32                        | 204,211.97               | 66,674.35      | 1          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 66,674.35              | 66,674.35                |
| 25-Apr-06         | 0.00                              | 0.00                     | 0.00           | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 0.00                     |
| 27-Mar-06         | 0.00                              | 0.00                     | 0.00           | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 0.00                     |
| 27-Feb-06         | 0.00                              | 0.00                     | 0.00           | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 0.00                     |
| 25-Jan-06         | 0.00                              | 0.00                     | 0.00           | 0          | 0.00                                      | 0     | 0.00                           | 0     | 0.00                                 | 0     | 0.00                   | 0.00                     |
| Total             | 229,165,916.34                    | 122,664,848.17           | 106,501,068.17 | 645        | (42,903.52)                               | 69    | 39,926.09                      | 54    | 90,427.83                            | 517   | 106,413,617.77         |                          |

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 25-Mar-09  
Realized Loss Summary  
Total (All Loans)**



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 25-Mar-09  
Servicemembers Civil Relief Act  
Total (All Loans)***

| Disclosure Control # | Group           | Beginning Balance | Scheduled Principal | Unscheduled Principal | Ending balance | Loan Rate | P&I Amount | Scheduled Interest | Interest Received | Relief Act Interest Shortfall |
|----------------------|-----------------|-------------------|---------------------|-----------------------|----------------|-----------|------------|--------------------|-------------------|-------------------------------|
| 4000454350           | Group 1 - ARM   | 133,834.89        | 170.70              | 0.00                  | 133,664.19     | 6.88%     | 937.46     | 766.76             | 669.17            | 97.59                         |
| 4000482274           | Group 1 - ARM   | 137,566.28        | 0.00                | 0.00                  | 137,566.28     | 7.63%     | 0.00       | 0.00               | 0.00              | 186.29                        |
| 4000486126           | Group 2 - ARM   | 377,851.46        | 0.00                | 0.00                  | 377,851.46     | 7.88%     | 2,479.65   | 2,479.65           | 1,889.26          | 590.39                        |
| 4000495645           | Group 1 - Fixed | 127,262.20        | 160.66              | 0.00                  | 126,922.24     | 6.50%     | 850.00     | 689.34             | (118.53)          | 753.96                        |
| 4000499972           | Group 1 - ARM   | 171,372.75        | 0.00                | 0.00                  | 171,372.75     | 6.88%     | 0.00       | 0.00               | 0.00              | 124.96                        |
| Total                |                 | 947,887.58        | 331.36              | 0.00                  | 947,376.92     |           | 4,267.11   | 3,935.75           | 2,439.90          | 1,753.19                      |

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 25-Mar-09  
Historical Collateral Level REO Report***

| Disclosure Control # | REO Date  | City             | State | Property Type          | Actual Balance | Scheduled Balance | Date Liquidated | Realized Loss |
|----------------------|-----------|------------------|-------|------------------------|----------------|-------------------|-----------------|---------------|
| 4000509718           | 1-Aug-08  | Gilroy           | CA    | PUD                    | 0.00           | 0.00              | 31-Oct-08       | 284,515.41    |
| 4000479107           | 20-Mar-07 | Louisville       | KY    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Jul-07       | 40,143.21     |
| 4000502848           | 13-Mar-07 | Coventry         | RI    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Jul-07       | 72,481.10     |
| 4000383239           | 13-Mar-07 | San Diego        | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Aug-07       | 78,369.26     |
| 4000494651           | 7-Mar-07  | Memphis          | TN    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Aug-07       | 23,810.37     |
| 4000488200           | 6-Mar-07  | Monroe City      | MO    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Aug-07       | 27,789.14     |
| 4000506444           | 2-Mar-07  | Peoria           | IL    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Aug-07       | 50,665.78     |
| 4000493638           | 2-Mar-07  | Ham Lake         | MN    | SF Unattached Dwelling | 0.00           | 0.00              | 30-Apr-08       | 108,235.54    |
| 4000473938           | 1-Mar-07  | Miami            | FL    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Aug-07       | 107,194.74    |
| 4000439505           | 1-Mar-07  | Deckerville      | MI    | SF Unattached Dwelling | 0.00           | 0.00              |                 | 102,821.19    |
| 4000513859           | 27-Feb-07 | Las Vegas        | NV    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Dec-07       | 70,863.45     |
| 4000515640           | 26-Feb-07 | Marysville       | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Aug-07       | 220,781.63    |
| 4000496068           | 23-Feb-07 | Greeneville      | TN    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Aug-07       | 5,874.22      |
| 4000480484           | 22-Feb-07 | San Jose         | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Mar-08       | 200,539.70    |
| 4000483867           | 20-Feb-07 | Ashland          | OR    | SF Unattached Dwelling | 0.00           | 0.00              | 31-May-07       | 16,261.66     |
| 4000474443           | 20-Feb-07 | Louisville       | KY    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Aug-07       | 46,079.91     |
| 4000487226           | 14-Feb-07 | Burbank          | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 30-May-08       | 381,562.57    |
| 4000352061           | 14-Feb-07 | Detroit          | MI    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Mar-08       | 66,427.15     |
| 4000497696           | 14-Feb-07 | Westland         | MI    | SF Unattached Dwelling | 0.00           | 0.00              | 30-May-08       | 72,712.96     |
| 4000502523           | 14-Feb-07 | Hesperia         | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Jul-08       | 216,783.19    |
| 4000497367           | 13-Feb-07 | Los Angeles      | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 30-Sep-08       | 328,808.53    |
| 4000512323           | 13-Feb-07 | Tehachapi        | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Dec-07       | 50,737.93     |
| 4000496533           | 8-Feb-07  | Wilton           | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 30-Jun-07       | 99,229.24     |
| 4000492513           | 8-Feb-07  | Fontana          | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 30-Sep-08       | 262,831.40    |
| 4000447060           | 7-Feb-07  | Santa Fe Springs | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 30-Sep-07       | 24,687.53     |
| 4000497760           | 7-Feb-07  | Victorville      | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 1-Mar-09        | 271,413.35    |
| 4000491208           | 6-Feb-07  | Houston          | TX    | SF Unattached Dwelling | 0.00           | 0.00              | 30-Apr-07       | 56,331.91     |
| 4000455302           | 6-Feb-07  | Atlanta          | GA    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Mar-07       | 86,021.04     |
| 4000502481           | 6-Feb-07  | Mesquite         | TX    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Mar-07       | 33,839.97     |

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 25-Mar-09  
Historical Collateral Level REO Report***

| Disclosure Control # | REO Date  | City                | State | Property Type          | Actual Balance | Scheduled Balance | Date Liquidated | Realized Loss |
|----------------------|-----------|---------------------|-------|------------------------|----------------|-------------------|-----------------|---------------|
| 4000517930           | 6-Feb-07  | Rosenberg           | TX    | PUD                    | 0.00           | 0.00              | 30-Jun-07       | 31,379.57     |
| 4000499687           | 26-Jan-07 | Lawrence            | MA    | SF Unattached Dwelling | 0.00           | 0.00              | 31-May-07       | 35,695.63     |
| 4000499751           | 25-Jan-07 | Inver Grove Heights | MN    | Condo - Low Facility   | 153,384.00     | 153,384.00        |                 | 0.00          |
| 4000483006           | 25-Jan-07 | Detroit             | MI    | SF Unattached Dwelling | 94,458.66      | 92,287.95         |                 | 0.00          |
| 4000440696           | 25-Jan-07 | Lackawanna          | NY    | SF Unattached Dwelling | 0.00           | 0.00              | 30-Jun-07       | 35,773.23     |
| 4000510043           | 24-Jan-07 | Littleton           | CO    | SF Unattached Dwelling | 0.00           | 0.00              | 1-Jul-08        | 48,088.84     |
| 4000441513           | 18-Jan-07 | Algonac             | MI    | SF Unattached Dwelling | 0.00           | 0.00              | 30-Apr-08       | 147,679.80    |
| 4000489279           | 17-Jan-07 | New Boston          | MI    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Jul-08       | 95,185.25     |
| 4000490484           | 17-Jan-07 | Garden City         | MI    | SF Unattached Dwelling | 0.00           | 0.00              | 30-May-08       | 131,015.24    |
| 4000491932           | 3-Jan-07  | Aurora              | CO    | SF Unattached Dwelling | 0.00           | 0.00              | 30-Jun-07       | 28,680.67     |
| 4000263956           | 2-Jan-07  | Canton              | TX    | SF Unattached Dwelling | 0.00           | 0.00              | 31-May-07       | 5,548.61      |
| 4000496897           | 2-Jan-07  | Mckinney            | TX    | PUD                    | 0.00           | 0.00              | 31-Jul-07       | 49,097.87     |
| 4000506701           | 29-Dec-06 | Canby               | MN    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Mar-08       | 42,833.56     |
| 4000508053           | 21-Dec-06 | Lake Arrowhead      | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Dec-06       | 118,617.60    |
| 4000513312           | 20-Dec-06 | Springfield         | MA    | Multifamily            | 0.00           | 0.00              | 31-May-07       | 25,626.84     |
| 4000501777           | 19-Dec-06 | Las Vegas           | NV    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Mar-08       | 397,710.58    |
| 4000512710           | 15-Dec-06 | Lawrenceburg        | TN    | SF Unattached Dwelling | 0.00           | 0.00              | 30-Jun-07       | 32,196.11     |
| 4000486579           | 8-Dec-06  | West Jefferson      | OH    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Dec-07       | 64,288.13     |
| 4000493214           | 7-Dec-06  | Henderson           | NV    | PUD                    | 0.00           | 0.00              | 31-Mar-07       | 43,799.57     |
| 4000510295           | 7-Dec-06  | Ladera Ranch        | CA    | Condo - Low Facility   | 0.00           | 0.00              | 31-Mar-07       | 75,988.87     |
| 4000519520           | 6-Dec-06  | Minneapolis         | MN    | SF Unattached Dwelling | 0.00           | 0.00              | 30-Jun-08       | 123,475.90    |
| 4000499129           | 6-Dec-06  | Bakersfield         | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 1-Jul-08        | 144,718.19    |
| 4000451739           | 6-Dec-06  | Ridgecrest          | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 28-Feb-07       | 76,523.50     |
| 4000483987           | 5-Dec-06  | Philadelphia        | PA    | SF Unattached Dwelling | 200,000.00     | 200,000.00        |                 | 0.00          |
| 4000494437           | 5-Dec-06  | San Diego           | CA    | Condo - Low Facility   | 0.00           | 0.00              | 31-Mar-07       | 94,826.77     |
| 4000476034           | 5-Dec-06  | Murrieta            | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 30-Nov-07       | 194,778.46    |
| 4000446126           | 1-Dec-06  | Ossining            | NY    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Dec-06       | 84,175.34     |
| 4000496920           | 29-Nov-06 | Lakewood            | CO    | PUD                    | 0.00           | 0.00              | 31-Aug-07       | 63,778.62     |
| 4000492884           | 22-Nov-06 | Portsmouth          | OH    | SF Unattached Dwelling | 0.00           | 0.00              | 31-May-07       | 94,333.53     |



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 25-Mar-09  
Historical Collateral Level REO Report***

| Disclosure Control # | REO Date  | City          | State | Property Type          | Actual Balance | Scheduled Balance | Date Liquidated | Realized Loss |
|----------------------|-----------|---------------|-------|------------------------|----------------|-------------------|-----------------|---------------|
| 4000488806           | 22-Nov-06 | Warwick       | RI    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Mar-07       | 77,262.99     |
| 4000495732           | 7-Nov-06  | Garland       | TX    | SF Unattached Dwelling | 0.00           | 0.00              | 28-Feb-07       | 22,390.65     |
| 4000513703           | 7-Nov-06  | Winters       | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Jan-07       | 39,311.00     |
| 4000497643           | 3-Nov-06  | Rogersville   | TN    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Jan-07       | 36,208.43     |
| 4000518859           | 3-Nov-06  | Raymond       | NH    | SF Unattached Dwelling | 0.00           | 0.00              | 28-Feb-07       | 36,695.18     |
| 4000501828           | 2-Nov-06  | Saint Cloud   | MN    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Jul-08       | 150,040.09    |
| 4000506231           | 30-Oct-06 | Austin        | IN    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Dec-06       | 25,861.26     |
| 4000499919           | 19-Oct-06 | Mound         | MN    | SF Unattached Dwelling | 0.00           | 0.00              | 30-Nov-07       | 138,025.56    |
| 4000515425           | 18-Oct-06 | La Quinta     | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Jan-07       | 122,370.78    |
| 4000508297           | 18-Oct-06 | Taylor        | MI    | Condo - Low Facility   | 0.00           | 0.00              | 31-Aug-07       | 38,528.13     |
| 4000506383           | 18-Oct-06 | Sarasota      | FL    | PUD                    | 0.00           | 0.00              |                 | 160,545.37    |
| 4000489124           | 10-Oct-06 | Menifee Area  | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Aug-07       | 176,950.78    |
| 4000479525           | 10-Oct-06 | Alliance      | OH    | SF Unattached Dwelling | 0.00           | 0.00              | 31-May-07       | 46,779.97     |
| 4000474636           | 3-Oct-06  | Gonzales      | TX    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Jan-07       | 18,208.59     |
| 4000501177           | 3-Oct-06  | Houston       | TX    | PUD                    | 0.00           | 0.00              | 31-Mar-07       | 19,926.13     |
| 4000489094           | 2-Oct-06  | Hemet         | CA    | PUD                    | 0.00           | 0.00              | 28-Feb-07       | 67,451.19     |
| 4000450423           | 20-Sep-06 | Grand Rapids  | MI    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Jul-07       | 40,382.43     |
| 4000518723           | 20-Sep-06 | Windsor       | CO    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Mar-07       | 17,551.41     |
| 4000498569           | 20-Sep-06 | Indianapolis  | IN    | SF Unattached Dwelling | 0.00           | 0.00              | 30-Apr-07       | 62,482.68     |
| 4000496202           | 20-Sep-06 | Woodhaven     | MI    | SF Unattached Dwelling | 0.00           | 0.00              | 28-Nov-08       | 233,082.50    |
| 4000519629           | 19-Sep-06 | Las Vegas     | NV    | PUD                    | 0.00           | 0.00              | 31-Dec-06       | 42,125.99     |
| 4000500470           | 19-Sep-06 | San Diego     | CA    | Condo - Low Facility   | 0.00           | 0.00              |                 | 0.00          |
| 4000492348           | 13-Sep-06 | Stockton      | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Mar-07       | 71,381.95     |
| 4000499020           | 12-Sep-06 | Yucca Valley  | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Mar-07       | 80,119.82     |
| 4000499702           | 7-Sep-06  | Rosemount     | MN    | PUD                    | 0.00           | 0.00              | 31-May-07       | 72,006.08     |
| 4000448595           | 7-Sep-06  | Sacramento    | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 30-Jun-07       | 71,309.68     |
| 4000488468           | 5-Sep-06  | Pittsburgh    | PA    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Mar-07       | 43,869.76     |
| 4000485510           | 30-Aug-06 | Hagerstown    | MD    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Dec-06       | 48,154.74     |
| 4000504157           | 29-Aug-06 | Lake Elsinore | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 28-Nov-08       | 310,581.57    |

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 25-Mar-09  
Historical Collateral Level REO Report***

| Disclosure Control # | REO Date  | City          | State | Property Type          | Actual Balance | Scheduled Balance | Date Liquidated | Realized Loss |
|----------------------|-----------|---------------|-------|------------------------|----------------|-------------------|-----------------|---------------|
| 4000437774           | 22-Aug-06 | Kansas City   | KS    | SF Unattached Dwelling | 0.00           | 0.00              | 28-Feb-07       | 24,105.20     |
| 4000475318           | 17-Aug-06 | Mishawaka     | IN    | SF Unattached Dwelling | 0.00           | 0.00              | 30-Sep-06       | 13,543.52     |
| 4000494201           | 2-Aug-06  | Detroit       | MI    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Dec-07       | 83,171.21     |
| 4000486528           | 1-Aug-06  | El Paso       | TX    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Jul-07       | 13,786.79     |
| 4000494124           | 1-Aug-06  | Covington     | GA    | SF Unattached Dwelling | 0.00           | 0.00              | 10-Sep-06       | 28,477.23     |
| 4000508748           | 19-Jul-06 | Centennial    | CO    | PUD                    | 0.00           | 0.00              | 30-Sep-06       | 39,917.81     |
| 4000440783           | 18-Jul-06 | Amelia        | OH    | SF Unattached Dwelling | 0.00           | 0.00              |                 | 3,140.99      |
| 4000514475           | 18-Jul-06 | Murfreesboro  | TN    | PUD                    | 0.00           | 0.00              | 31-Dec-06       | 9,466.42      |
| 4000488878           | 14-Jul-06 | Blaine        | WA    | PUD                    | 0.00           | 0.00              |                 | 0.00          |
| 4000516557           | 13-Jul-06 | Concord       | CA    | Condo - Low Facility   | 0.00           | 0.00              | 31-Jan-07       | 43,026.91     |
| 4000482457           | 10-Jul-06 | Pomona        | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 10-Sep-06       | 39,345.44     |
| 4000502411           | 6-Jul-06  | San Diego     | CA    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Dec-06       | 114,311.73    |
| 4000490523           | 5-Jul-06  | Lawrenceville | GA    | PUD                    | 0.00           | 0.00              | 31-Mar-07       | 35,826.99     |
| 4000483744           | 5-Jul-06  | Decatur       | GA    | SF Unattached Dwelling | 0.00           | 0.00              | 31-Dec-06       | 98,789.59     |
| 4000478659           | 28-Jun-06 | Firestone     | CO    | PUD                    | 0.00           | 0.00              | 30-Nov-06       | 23,421.48     |
| 4000506743           | 30-May-06 | Holly         | MI    | SF Unattached Dwelling | 0.00           | 0.00              | 30-Apr-07       | 39,141.16     |
| 4000522518           | 16-May-06 | Denver        | CO    | SF Unattached Dwelling | 0.00           | 0.00              |                 | 66,674.35     |
| 4000493595           | 11-May-06 | St. Louis     | MO    | SF Unattached Dwelling | 0.00           | 0.00              |                 | 29,053.31     |
| 4000482136           | 10-Oct-05 | Oak Park      | MI    | SF Unattached Dwelling | 0.00           | 0.00              | 1-Jul-08        | 132,620.41    |
| Total                |           |               |       |                        | 447,842.66     | 445,671.95        |                 | 8,801,054.61  |

First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12

*Distribution Date: 25-Mar-09*  
*Substitution Detail History*

- - - Loans Substituted Into Pool - - -

- - - - - Loans Substituted Out of Pool - - - - -

| Investor #                           | Period | Beginning Principal Balance | Investor # | Period | Beginning Principal Balance | Adjusted for Principal | Substitution Code |
|--------------------------------------|--------|-----------------------------|------------|--------|-----------------------------|------------------------|-------------------|
| <i>No Substituted Loans Reported</i> |        |                             |            |        |                             |                        |                   |

**Distribution Date: 25-Mar-09**  
**Substitution Detail History Summary**

| --- Loans Substituted Into Pool ---                    |       |                             | --- Loans Substituted Out of Pool --- |                             |                        |                         |
|--|-------|-----------------------------|---------------------------------------|-----------------------------|------------------------|-------------------------|
| Period   | Count | Beginning Principal Balance | Count                                 | Beginning Principal Balance | Adjusted for Principal | Difference Into vs. Out |
| <b><i>No History of Substituted Loans Reported</i></b> |       |                             |                                       |                             |                        |                         |

First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12

*Distribution Date: 25-Mar-09*  
*Collateral Asset Changes*

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Disclosure  
Control #

Beginning Principal Balance  
*No Collateral Asset Changes Reported*

Description

LaSalle Global Trust Services

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 25-Mar-09  
Modified Loan Detail (Historical) Part I***

| Loan ID    | Modification Effective Date | Modified Loan Amount | Ending Actual Balance | Ending Scheduled Balance | Pre-Modification Rate | Post-Modification Rate | Pre-Modification Payment | Post-Modification Payment | Pre-Modification Maturity Date | Post-Modification Maturity Date | Pre-Modification Product Type* | Post-Modification Product Type* | Amount Capitalized | Principal Forgiven | Interest Forgiven |
|------------|-----------------------------|----------------------|-----------------------|--------------------------|-----------------------|------------------------|--------------------------|---------------------------|--------------------------------|---------------------------------|--------------------------------|---------------------------------|--------------------|--------------------|-------------------|
| 4000438042 | 1-Apr-09                    |                      | 474,817.00            | 474,817.00               | 6.38%                 | 8.25%                  |                          |                           |                                |                                 |                                |                                 |                    |                    |                   |
| 4000460724 | 11-Feb-09                   |                      | 514,879.00            | 514,879.00               | 5.75%                 | 4.75%                  |                          |                           |                                |                                 |                                |                                 |                    |                    |                   |
| 4000493163 | 10-Feb-09                   |                      | 349,101.00            | 349,101.00               | 7.38%                 | 6.38%                  |                          |                           |                                |                                 |                                |                                 |                    |                    |                   |
| 4000343084 | 4-Feb-09                    |                      | 643,365.00            | 643,365.00               | 5.75%                 | 4.75%                  |                          |                           |                                |                                 |                                |                                 |                    |                    |                   |
| 4000439524 | 2-Feb-09                    |                      | 389,468.00            | 389,468.00               | 6.13%                 | 4.25%                  |                          |                           |                                |                                 |                                |                                 |                    |                    |                   |

**Product Type Legend:**

- |                              |                       |               |
|------------------------------|-----------------------|---------------|
| 1 - Fixed Rate               | 3 - Hybrid            | 5 - Step Rate |
| 2 - Adjustable Rate (Index + | 4 - Graduated Payment |               |

First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12

Distribution Date: 25-Mar-09  
Modified Loan Detail (Historical) Part II

| Loan ID    | Post-<br>Modification<br>Margin | Post-<br>Modification<br>Periodic Interest<br>Cap | Post-<br>Modification<br>Lifetime Interest<br>Cap | Pre-Modification<br>Interest Reset<br>Period | Post-<br>Modification<br>Interest Reset<br>Period | Pre-Modification<br>Initial Reset Date | Post-<br>Modification<br>Initial Reset Date | Post-<br>Modification Next<br>Reset Date | Pre-Modification<br>Amortization<br>Type* | Post-<br>Modification<br>Amortization<br>Type* | Pre-Modification<br>Interest Only<br>Term | Post-<br>Modification<br>Interest Only<br>Term | Balloon Payment<br>Amount | Balloon Payment<br>Date |
|------------|---------------------------------|---|---|--|---|--|---|--|---|--|---|--|---------------------------|-------------------------|
| 4000438042 |                                 |   |   |  |   |  |   |  |   |  |   |  |                           |                         |
| 4000460724 |                                 |   |   |  |   |  |   |  |   |  |   |  |                           |                         |
| 4000493163 |                                 |   |   |  |   |  |   |  |   |  |   |  |                           |                         |
| 4000343084 |                                 |   |   |  |   |  |   |  |   |  |   |  |                           |                         |
| 4000439524 |                                 |   |   |  |   |  |   |  |   |  |   |  |                           |                         |

Amortization Type Legend:

- 1 - Full Amortizing
- 2 - Amortizing Balloon
- 3 - IO Maturity Balloon
- 4 - IO / Amortizing
- 5 - IO / Amortizing / Balloon
- 6 - Principal Only
- 7 - Line of Credit

First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12

***Distribution Date: 25-Mar-09***  
***Material Breaches Detail***

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| Disclosure<br>Control #                     | Loan Group # | Ending Principal<br>Balance | Material Breach<br>Date | Material Breach Description |
|---|--------------|-----------------------------|-------------------------|-----------------------------|
| <b><i>No Material Breaches Reported</i></b> |              |                             |                         |                             |

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Material breaches of pool asset representation or warranties or transaction covenants.