

**Morgan Stanley ABS Capital I Inc.
Mortgage Pass-Through Certificates
Series 2005-HE5**

Contact: Customer Service - CTSLink
Wells Fargo Bank, N.A.
Securities Administration Services
8480 Stagecoach Circle
Frederick, MD 21701-4747
www.ctslink.com
Telephone: 1-866-846-4526
Fax: 240-586-8675

23-Feb-2010 2:05:07PM

Certificateholder Distribution Summary

Class	CUSIP	Record Date	Certificate Pass-Through Rate	Beginning Certificate Balance	Interest Distribution	Principal Distribution	Current Realized Loss	Ending Certificate Balance	Total Distribution	Cumulative Realized Losses
A-1	61744CUN4	02/24/2010	0.47063 %	19,400,087.47	7,857.90	679,578.10	0.00	18,720,509.36	687,436.00	0.00
A-2A	61744CUP9	N/A	0.33063 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2B	61744CUQ7	02/24/2010	0.48063 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2C	61744CUR5	02/24/2010	0.57063 %	49,197,334.85	24,161.25	1,392,037.97	0.00	47,805,296.88	1,416,199.22	0.00
M-1	61744CUS3	02/24/2010	0.65063 %	53,540,000.00	29,980.28	0.00	0.00	53,540,000.00	29,980.28	0.00
M-2	61744CUT1	02/24/2010	0.66063 %	49,822,000.00	28,327.13	0.00	0.00	49,822,000.00	28,327.13	0.00
M-3	61744CUU8	02/24/2010	0.68063 %	31,232,000.00	18,295.07	0.00	0.00	31,232,000.00	18,295.07	0.00
M-4	61744CUV6	02/24/2010	0.81063 %	26,770,000.00	18,676.45	0.00	0.00	26,770,000.00	18,676.45	0.00
M-5	61744CUW4	02/24/2010	0.85063 %	24,539,000.00	17,964.73	0.00	0.00	24,539,000.00	17,964.73	0.00
M-6	61744CUX2	02/24/2010	0.90063 %	23,052,000.00	17,868.09	0.00	0.00	23,052,000.00	17,868.09	0.00
B-1	61744CUI0	02/24/2010	1.33063 %	20,821,000.00	23,844.16	0.00	0.00	20,821,000.00	23,844.16	0.00
B-2	61744CUZ7	02/24/2010	1.53063 %	4,555,922.50	6,001.64	0.00	791,640.16	3,764,282.34	6,001.64	15,568,717.65
B-3	61744CVA1	02/24/2010	1.98063 %	0.00	0.00	0.00	0.00	0.00	0.00	15,616,000.00
CLASS R	MSI5HE5R1	01/29/2010	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CLASS P	MSI05HE5P	01/29/2010	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CLASS X	MSI05HE5X	01/29/2010	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals				302,929,344.82	192,976.70	2,071,616.07	791,640.16	300,066,088.58	2,264,592.77	31,184,717.65

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

All Record Dates are based upon the governing documents and logic set forth as of closing.

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Principal Distribution Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Distribution	Accretion	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
A-1	441,470,000.00	19,400,087.47	0.00	679,578.10	0.00	0.00	679,578.10	18,720,509.36	0.04240494	679,578.10
A-2A	462,278,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
A-2B	145,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
A-2C	115,000,000.00	49,197,334.85	0.00	1,392,037.97	0.00	0.00	1,392,037.97	47,805,296.88	0.41569823	1,392,037.97
M-1	53,540,000.00	53,540,000.00	0.00	0.00	0.00	0.00	0.00	53,540,000.00	1.00000000	0.00
M-2	49,822,000.00	49,822,000.00	0.00	0.00	0.00	0.00	0.00	49,822,000.00	1.00000000	0.00
M-3	31,232,000.00	31,232,000.00	0.00	0.00	0.00	0.00	0.00	31,232,000.00	1.00000000	0.00
M-4	26,770,000.00	26,770,000.00	0.00	0.00	0.00	0.00	0.00	26,770,000.00	1.00000000	0.00
M-5	24,539,000.00	24,539,000.00	0.00	0.00	0.00	0.00	0.00	24,539,000.00	1.00000000	0.00
M-6	23,052,000.00	23,052,000.00	0.00	0.00	0.00	0.00	0.00	23,052,000.00	1.00000000	0.00
B-1	20,821,000.00	20,821,000.00	0.00	0.00	0.00	0.00	0.00	20,821,000.00	1.00000000	0.00
B-2	19,333,000.00	4,555,922.50	0.00	0.00	0.00	791,640.16	791,640.16	3,764,282.34	0.19470762	0.00
B-3	15,616,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
CLASS R	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
CLASS P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
CLASS X	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
Totals	1,428,473,000.00	302,929,344.82	0.00	2,071,616.07	0.00	791,640.16	2,863,256.23	300,066,088.58	0.21006074	2,071,616.07

NOTE: Accretion amount also includes Net Negative Amortization, if applicable.

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Principal Distribution Factors Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Distribution	Accretion	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
A-1	441,470,000.00	43.94429400	0.00000000	1.53935284	0.00000000	0.00000000	1.53935284	42.40494113	0.04240494	1.53935284
A-2A	462,278,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-2B	145,000,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-2C	115,000,000.00	427.80291174	0.00000000	12.10467800	0.00000000	0.00000000	12.10467800	415.69823374	0.41569823	12.10467800
M-1	53,540,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
M-2	49,822,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
M-3	31,232,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
M-4	26,770,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
M-5	24,539,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
M-6	23,052,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
B-1	20,821,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
B-2	19,333,000.00	235.65522681	0.00000000	0.00000000	0.00000000	40.94761082	40.94761082	194.70761599	0.19470762	0.00000000
B-3	15,616,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
CLASS R	0.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
CLASS P	0.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
CLASS X	0.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

NOTE: Accretion amount also includes Net Negative Amortization, if applicable.

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Interest Distribution Statement

Class	Accrual Dates	Accrual Days	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall(1)	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(1)	Ending Certificate/ Notional Balance
A-1	01/25/10 - 02/24/10	31	0.47063 %	19,400,087.47	7,862.17	0.00	0.00	4.27	7,857.90	0.00	18,720,509.36
A-2A	N/A	N/A	0.33063 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2B	N/A	N/A	0.48063 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2C	01/25/10 - 02/24/10	31	0.57063 %	49,197,334.85	24,174.38	0.00	0.00	13.13	24,161.25	0.00	47,805,296.88
M-1	01/25/10 - 02/24/10	31	0.65063 %	53,540,000.00	29,996.57	0.00	0.00	16.30	29,980.28	0.00	53,540,000.00
M-2	01/25/10 - 02/24/10	31	0.66063 %	49,822,000.00	28,342.53	0.00	0.00	15.40	28,327.13	0.00	49,822,000.00
M-3	01/25/10 - 02/24/10	31	0.68063 %	31,232,000.00	18,305.01	0.00	0.00	9.94	18,295.07	0.00	31,232,000.00
M-4	01/25/10 - 02/24/10	31	0.81063 %	26,770,000.00	18,686.60	0.00	0.00	10.15	18,676.45	0.00	26,770,000.00
M-5	01/25/10 - 02/24/10	31	0.85063 %	24,539,000.00	17,974.50	0.00	0.00	9.77	17,964.73	0.00	24,539,000.00
M-6	01/25/10 - 02/24/10	31	0.90063 %	23,052,000.00	17,877.81	0.00	0.00	9.71	17,868.09	0.00	23,052,000.00
B-1	01/25/10 - 02/24/10	31	1.33063 %	20,821,000.00	23,857.12	0.00	0.00	12.96	23,844.16	0.00	20,821,000.00
B-2	01/25/10 - 02/24/10	31	1.53063 %	4,555,922.50	6,004.90	0.00	0.00	3.26	6,001.64	0.00	3,764,282.34
B-3	N/A	N/A	1.98063 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CLASS R	N/A	N/A	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CLASS P	N/A	N/A	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CLASS X	N/A	N/A	0.00000 %	302,929,344.81	0.00	0.00	0.00	0.00	0.00	0.00	300,066,088.58
Totals					193,081.59	0.00	0.00	104.89	192,976.70	0.00	

(1) Amount also includes Coupon Cap or Basis Risk Shortfalls, if applicable.

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Interest Distribution Factors Statement

Class	Original Face Amount	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall(1)	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(1)	Ending Certificate/ Notional Balance
A-1	441,470,000.00	0.47063 %	43.94429400	0.01780907	0.00000000	0.00000000	0.00000967	0.01779940	0.00000000	42.40494113
A-2A	462,278,000.00	0.33063 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-2B	145,000,000.00	0.48063 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-2C	115,000,000.00	0.57063 %	427.80291174	0.21021200	0.00000000	0.00000000	0.00011417	0.21009783	0.00000000	415.69823374
M-1	53,540,000.00	0.65063 %	1000.00000000	0.56026466	0.00000000	0.00000000	0.00030445	0.55996040	0.00000000	1000.00000000
M-2	49,822,000.00	0.66063 %	1000.00000000	0.56887580	0.00000000	0.00000000	0.00030910	0.56856670	0.00000000	1000.00000000
M-3	31,232,000.00	0.68063 %	1000.00000000	0.58609791	0.00000000	0.00000000	0.00031826	0.58577965	0.00000000	1000.00000000
M-4	26,770,000.00	0.81063 %	1000.00000000	0.69804258	0.00000000	0.00000000	0.00037916	0.69766343	0.00000000	1000.00000000
M-5	24,539,000.00	0.85063 %	1000.00000000	0.73248706	0.00000000	0.00000000	0.00039814	0.73208892	0.00000000	1000.00000000
M-6	23,052,000.00	0.90063 %	1000.00000000	0.77554269	0.00000000	0.00000000	0.00042122	0.77512103	0.00000000	1000.00000000
B-1	20,821,000.00	1.33063 %	1000.00000000	1.14582009	0.00000000	0.00000000	0.00062245	1.14519764	0.00000000	1000.00000000
B-2	19,333,000.00	1.53063 %	235.65522681	0.31060363	0.00000000	0.00000000	0.00016862	0.31043501	0.00000000	194.70761599
B-3	15,616,000.00	1.98063 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
CLASS R	0.00	0.00000 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
CLASS P	0.00	0.00000 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
CLASS X	0.00	0.00000 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

(1) Amount also includes Coupon Cap or Basis Risk Shortfalls, if applicable.

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Certificateholder Account Statement

CERTIFICATE ACCOUNT	
Beginning Balance	0.00
Deposits	
Payments of Interest and Principal	4,350,941.93
Reserve Funds and Credit Enhancements	0.00
Proceeds from Repurchased Loans	0.00
Servicer Advances	1,060,198.33
Gains & Subsequent Recoveries (Realized Losses)	(1,834,679.66)
Prepayment Penalties	0.00
Swap/Cap Payments	0.00
Total Deposits	3,576,460.60
Withdrawals	
Swap Payments	96,239.88
Reserve Funds and Credit Enhancements	0.00
Reimbursement for Servicer Advances	1,093,844.15
Total Administration Fees	121,783.80
Payment of Interest and Principal	2,264,592.77
Total Withdrawals (Pool Distribution Amount)	3,576,460.60
Ending Balance	0.00

Servicer Advances are calculated as delinquent scheduled principal and interest.

PREPAYMENT/CURTAILMENT INTEREST SHORTFALL	
Total Prepayment/Curtailment Interest Shortfall	104.89
Servicing Fee Support	0.00
Non-Supported Prepayment/Curtailment Interest Shortfall	104.89

ADMINISTRATION FEES	
Gross Servicing Fee*	120,142.93
Custodial Fee - Deutsche Bank National Trust Co.	0.00
Custodial Fee - LaSalle Bank, N.A.	0.00
Trustee Fee - Wells Fargo Bank, N.A.	1,640.87
Supported Prepayment/Curtailment Interest Shortfall	0.00
Total Administration Fees	121,783.80

*Servicer Payees include: BAC HOME LOANS SERVICING, LP; CHASE HOME FINANCE LLC; HOMEQ SERVICING CORPORATION

Reserve and Guaranty Funds				
Account Name	Beginning Balance	Current Withdrawals	Current Deposits	Ending Balance
Reserve Fund	0.00	0.00	0.00	0.00
SWAP Account Activity	0.00	0.00	0.00	0.00
Hedge Funds				
Account Name		Funds In (A)	Funds Out (B)	Net Amount (A - B)
SWAP Payment - Morgan Stanley Capital Services Inc		5,222.52	101,462.40	(96,239.88)

Morgan Stanley ABS Capital I Inc.
Mortgage Pass-Through Certificates
Distribution Date: 25-Feb-2010

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Collateral Statement

Group	1(A)	1(B)	2(A)	2(B)	Total
Collateral Description	Fixed 15/30 & ARM	Fixed 15/30 & ARM	Fixed 15/30 & ARM	Fixed 15/30 & ARM	Mixed Fixed & Arm
Weighted Average Coupon Rate	6.311692	6.666320	5.923200	6.036828	6.111268
Weighted Average Net Rate	5.834850	6.195496	5.436019	5.606211	5.635344
Weighted Average Pass-Through Rate	5.828350	6.188996	5.429519	5.599711	5.628844
Weighted Average Remaining Term	305	274	305	267	297
Principal and Interest Constant	496,901.06	204,522.88	924,100.32	229,799.64	1,855,323.90
Beginning Loan Count	575	321	767	316	1,979
Loans Paid in Full	7	3	8	2	20
Ending Loan Count	568	318	759	314	1,959
Beginning Scheduled Balance	79,264,323.43	29,529,743.94	156,876,767.52	37,258,509.92	302,929,344.81
Ending Scheduled Balance	78,330,199.36	29,316,865.36	155,378,753.14	37,040,270.72	300,066,088.58
Actual Ending Collateral Balance	78,797,078.17	29,455,061.54	156,220,776.52	37,191,666.72	301,664,582.95
Scheduled Principal	79,991.07	40,477.27	149,756.55	42,363.62	312,588.51
Unscheduled Principal	854,133.00	172,401.31	1,348,257.83	175,875.58	2,550,667.72
Negative Amortized Principal	0.00	0.00	0.00	0.00	0.00
Scheduled Interest	416,909.99	164,045.61	774,343.77	187,436.02	1,542,735.39
Servicing Fees	31,497.15	11,586.09	63,689.55	13,370.14	120,142.93
Master Servicing Fees	0.00	0.00	0.00	0.00	0.00
Trustee Fee	429.35	159.95	849.75	201.82	1,640.87
FRY Amount	0.00	0.00	0.00	0.00	0.00
Special Hazard Fee	0.00	0.00	0.00	0.00	0.00
Other Fee	0.00	0.00	0.00	0.00	0.00
Pool Insurance Fee	0.00	0.00	0.00	0.00	0.00
Spread 1	0.00	0.00	0.00	0.00	0.00
Spread 2	0.00	0.00	0.00	0.00	0.00
Spread 3	0.00	0.00	0.00	0.00	0.00
Net Interest	384,983.49	152,299.57	709,804.47	173,864.06	1,420,951.59
Realized Loss Amount	717,596.37	104,562.80	944,881.41	67,639.08	1,834,679.66
Cumulative Realized Loss	50,603,754.46	7,162,736.07	76,417,421.25	19,113,554.91	153,297,466.69
Percentage of Cumulative Losses	10.2703	10.0607	9.4394	16.8727	10.3077
Prepayment Penalty Paid Amount	0.00	0.00	0.00	0.00	0.00
Prepayment Penalty Paid Count	0	0	0	0	0
Special Servicing Fee	0.00	0.00	0.00	0.00	0.00

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Additional Reporting - Deal Level

Cash Reporting	
Excess Cash Amount	1,023,070.39
Net Swap Receipts	0.00
Net Swap Payments	96,239.88
Informational Reporting	
Rolling 3 Month Delinquency Rate	51.386735%
Senior Enhancement Percentage	78.093437%
Structural Reporting	
Extra Principal Distribution Amount	1,023,070.39
Subordinated Amount	0.00
Subordination Deficiency	58,745,144.84
Subordination Reduction	0.00
Specified Subordinated Amount	58,745,144.84
Trigger Event Reporting	
Optional Termination Date	NO
Stepdown Date	YES
Trigger Event	
Trigger Result	YES
Delinquency Trigger Event	
Trigger Result	Fail
Threshold Value	28.428075%
Calculated Value	51.386735%
Cumulative Loss Trigger Event	
Trigger Result	Fail
Threshold Value	5.625000%
Calculated Value	10.119551%

**Morgan Stanley ABS Capital I Inc.
Mortgage Pass-Through Certificates
Series 2005-HE5**

Contact: Customer Service - CTSLink
Wells Fargo Bank, N.A.
Securities Administration Services
8480 Stagecoach Circle
Frederick, MD 21701-4747
www.ctslink.com
Telephone: 1-866-846-4526
Fax: 240-586-8675

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Delinquency Status - OTS Delinquency Calculation Method

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance	
			0-29 Days	33	5,280,052.25	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	33	5,280,052.25
30 Days	125	17,396,585.40	30 Days	7	1,123,866.94	30 Days	0	0.00	30 Days	0	0.00	30 Days	132	18,520,452.34
60 Days	70	10,951,354.74	60 Days	4	541,582.55	60 Days	1	15,425.53	60 Days	0	0.00	60 Days	75	11,508,362.82
90 Days	43	5,984,492.34	90 Days	2	229,122.41	90 Days	7	1,456,736.01	90 Days	0	0.00	90 Days	52	7,670,350.76
120 Days	26	4,153,555.43	120 Days	8	1,145,443.11	120 Days	13	1,584,131.69	120 Days	0	0.00	120 Days	47	6,883,130.23
150 Days	24	4,513,589.77	150 Days	2	94,588.73	150 Days	10	1,864,628.75	150 Days	0	0.00	150 Days	36	6,472,807.25
180+ Days	245	43,367,594.32	180+ Days	73	10,538,557.97	180+ Days	255	53,606,510.77	180+ Days	68	11,609,638.19	180+ Days	641	119,122,301.25
	533	86,367,172.00		129	18,953,213.96		286	58,527,432.75		68	11,609,638.19		1,016	175,457,456.90
No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance	
			0-29 Days	1.684533 %	1.750306 %	0-29 Days	0.000000 %	0.000000 %	0-29 Days	0.000000 %	0.000000 %	0-29 Days	1.684533 %	1.750306 %
30 Days	6.380807 %	5.766864 %	30 Days	0.357325 %	0.372555 %	30 Days	0.000000 %	0.000000 %	30 Days	0.000000 %	0.000000 %	30 Days	6.738132 %	6.139419 %
60 Days	3.573252 %	3.630308 %	60 Days	0.204186 %	0.179531 %	60 Days	0.051046 %	0.005113 %	60 Days	0.000000 %	0.000000 %	60 Days	3.828484 %	3.814953 %
90 Days	2.194997 %	1.983823 %	90 Days	0.102093 %	0.075953 %	90 Days	0.357325 %	0.482899 %	90 Days	0.000000 %	0.000000 %	90 Days	2.654416 %	2.542675 %
120 Days	1.327208 %	1.376879 %	120 Days	0.408372 %	0.379708 %	120 Days	0.663604 %	0.525130 %	120 Days	0.000000 %	0.000000 %	120 Days	2.399183 %	2.281716 %
150 Days	1.225115 %	1.496228 %	150 Days	0.102093 %	0.031356 %	150 Days	0.510465 %	0.618113 %	150 Days	0.000000 %	0.000000 %	150 Days	1.837672 %	2.145697 %
180+ Days	12.506381 %	14.376097 %	180+ Days	3.726391 %	3.493469 %	180+ Days	13.016845 %	17.770237 %	180+ Days	3.471159 %	3.848525 %	180+ Days	32.720776 %	39.488328 %
	27.207759 %	28.630200 %		6.584992 %	6.282877 %		14.599285 %	19.401493 %		3.471159 %	3.848525 %		51.863196 %	58.163095 %

Please refer to CTSLink.com for a list of delinquency code descriptions.

Current Period Class A Insufficient Funds 0.00 Principal Balance of Contaminated Properties 0.00 Periodic Advance 1,060,198.33

Morgan Stanley ABS Capital I Inc.
Mortgage Pass-Through Certificates
Series 2005-HE5

Contact: Customer Service - CTSLink
Wells Fargo Bank, N.A.
Securities Administration Services
8480 Stagecoach Circle
Frederick, MD 21701-4747
www.ctslink.com
Telephone: 1-866-846-4526
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Delinquency Status By Group

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
1(A) - OTS														
No of Loans	Actual Bal		No of Loans	Actual Balance		No of Loans	Actual Balance		No of Loans	Actual Balance		No of Loans	Actual Balance	
30 Days	39	5,336,953.51	0-29 Days	10	1,206,984.80	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	10	1,206,984.80
60 Days	22	3,067,461.49	30 Days	2	281,341.43	30 Days	0	0.00	30 Days	0	0.00	30 Days	41	5,618,294.94
90 Days	15	1,994,121.24	60 Days	1	147,309.69	60 Days	0	0.00	60 Days	0	0.00	60 Days	23	3,214,771.18
120 Days	3	390,831.04	90 Days	0	0.00	90 Days	2	615,863.86	90 Days	0	0.00	90 Days	17	2,609,985.10
150 Days	8	1,524,911.98	120 Days	5	815,582.61	120 Days	2	223,984.30	120 Days	0	0.00	120 Days	10	1,430,397.95
180+ Days	61	10,904,698.42	150 Days	0	0.00	150 Days	1	70,303.76	150 Days	0	0.00	150 Days	9	1,595,215.74
	148	23,218,977.68	180+ Days	27	3,967,623.73	180+ Days	84	12,997,301.58	180+ Days	28	4,236,396.29	180+ Days	200	32,106,020.02
				45	6,418,842.26		89	13,907,453.50		28	4,236,396.29		310	47,781,669.73
30 Days	6.866197%	6.773035%	0-29 Days	1.760563%	1.531763%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	1.760563%	1.531763%
60 Days	3.873239%	3.892862%	30 Days	0.352113%	0.357046%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	7.218310%	7.130080%
90 Days	2.640845%	2.530705%	60 Days	0.176056%	0.186948%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	4.049296%	4.079810%
120 Days	0.528169%	0.495997%	90 Days	0.000000%	0.000000%	90 Days	0.352113%	0.781582%	90 Days	0.000000%	0.000000%	90 Days	2.992958%	3.312287%
150 Days	1.408451%	1.935239%	120 Days	0.880282%	1.035042%	120 Days	0.352113%	0.284255%	120 Days	0.000000%	0.000000%	120 Days	1.760563%	1.815293%
180+ Days	10.739437%	13.838963%	150 Days	0.000000%	0.000000%	150 Days	0.176056%	0.089221%	150 Days	0.000000%	0.000000%	150 Days	1.584507%	2.024461%
	26.056338%	29.466800%	180+ Days	4.753521%	5.035242%	180+ Days	14.788732%	16.494649%	180+ Days	4.929577%	5.376337%	180+ Days	35.211268%	40.745191%
				7.922535%	8.146041%		15.669014%	17.649707%		4.929577%	5.376337%		54.577465%	60.638885%

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
1(B) - OTS														
No of Loans	Actual Bal		No of Loans	Actual Balance		No of Loans	Actual Balance		No of Loans	Actual Balance		No of Loans	Actual Balance	
30 Days	22	1,939,493.79	0-29 Days	6	308,558.47	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	6	308,558.47
60 Days	9	1,085,991.73	30 Days	1	22,270.14	30 Days	0	0.00	30 Days	0	0.00	30 Days	23	1,961,763.93
90 Days	10	1,495,822.20	60 Days	0	0.00	60 Days	1	15,425.53	60 Days	0	0.00	60 Days	10	1,101,417.26
120 Days	6	617,620.31	90 Days	1	91,429.69	90 Days	0	0.00	90 Days	0	0.00	90 Days	11	1,587,251.89
150 Days	2	161,883.91	120 Days	0	0.00	120 Days	1	130,998.39	120 Days	0	0.00	120 Days	7	748,618.70
180+ Days	43	2,916,291.67	150 Days	1	16,326.75	150 Days	2	292,239.42	150 Days	0	0.00	150 Days	5	470,450.08
	92	8,217,103.61	180+ Days	12	867,008.80	180+ Days	10	2,207,681.44	180+ Days	4	454,750.64	180+ Days	69	6,445,732.55
				21	1,305,593.85		14	2,646,344.78		4	454,750.64		131	12,623,792.88
30 Days	6.918239%	6.584586%	0-29 Days	1.886792%	1.047557%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	1.886792%	1.047557%
60 Days	2.830189%	3.686944%	30 Days	0.314465%	0.075607%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	7.232704%	6.660193%
90 Days	3.144654%	5.078320%	60 Days	0.000000%	0.000000%	60 Days	0.314465%	0.052370%	60 Days	0.000000%	0.000000%	60 Days	3.144654%	3.739314%
120 Days	1.886792%	2.096822%	90 Days	0.314465%	0.310404%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	3.459119%	5.388724%
150 Days	0.628931%	0.549596%	120 Days	0.000000%	0.000000%	120 Days	0.314465%	0.444740%	120 Days	0.000000%	0.000000%	120 Days	2.201258%	2.541562%
180+ Days	13.522013%	9.900817%	150 Days	0.314465%	0.055429%	150 Days	0.628931%	0.992153%	150 Days	0.000000%	0.000000%	150 Days	1.572327%	1.597179%
	28.930818%	27.897085%	180+ Days	3.773585%	2.943497%	180+ Days	3.144654%	7.495083%	180+ Days	1.257862%	1.543879%	180+ Days	21.698113%	21.883276%
				6.603774%	4.432494%		4.402516%	8.984346%		1.257862%	1.543879%		41.194969%	42.857805%

Please refer to CTSLink.com for a list of delinquency code descriptions.

Morgan Stanley ABS Capital I Inc.
Mortgage Pass-Through Certificates
Series 2005-HE5

Contact: Customer Service - CTSLink
Wells Fargo Bank, N.A.
Securities Administration Services
8480 Stagecoach Circle
Frederick, MD 21701-4747
www.ctslink.com
Telephone: 1-866-846-4526
Fax: 240-586-8675

23-Feb-2010 2:05:07PM

Delinquency Status By Group

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
2(A) - OTS														
No of Loans	Actual Bal		No of Loans	Actual Balance		No of Loans	Actual Balance		No of Loans	Actual Balance		No of Loans	Actual Balance	
30 Days	42	7,678,523.79	0-29 Days	12	3,085,391.94	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	12	3,085,391.94
60 Days	32	5,910,308.63	30 Days	2	620,818.66	30 Days	0	0.00	30 Days	0	0.00	30 Days	44	8,299,342.45
90 Days	13	1,887,245.76	60 Days	3	394,272.86	60 Days	0	0.00	60 Days	0	0.00	60 Days	35	6,304,581.49
120 Days	13	2,834,860.01	90 Days	1	137,692.72	90 Days	4	741,167.95	90 Days	0	0.00	90 Days	18	2,766,106.43
150 Days	8	2,139,663.86	120 Days	2	313,184.93	120 Days	9	1,054,757.20	120 Days	0	0.00	120 Days	24	4,202,802.14
180+ Days	86	25,018,173.19	150 Days	0	0.00	150 Days	6	1,140,887.89	150 Days	0	0.00	150 Days	14	3,280,551.75
	194	45,468,775.24	180+ Days	27	5,237,766.42	180+ Days	153	36,618,531.26	180+ Days	29	5,732,530.79	180+ Days	295	72,607,001.66
				47	9,789,127.53		172	39,555,344.30		29	5,732,530.79		442	100,545,777.86
30 Days	5.533597%	4.915175%	0-29 Days	1.581028%	1.975020%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	1.581028%	1.975020%
60 Days	4.216074%	3.783305%	30 Days	0.263505%	0.397398%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	5.797101%	5.312573%
90 Days	1.712780%	1.208063%	60 Days	0.395257%	0.252382%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	4.611331%	4.035687%
120 Days	1.712780%	1.814650%	90 Days	0.131752%	0.088140%	90 Days	0.527009%	0.474436%	90 Days	0.000000%	0.000000%	90 Days	2.371542%	1.770639%
150 Days	1.054018%	1.369641%	120 Days	0.263505%	0.200476%	120 Days	1.185771%	0.675171%	120 Days	0.000000%	0.000000%	120 Days	3.162055%	2.690297%
180+ Days	11.330698%	16.014626%	150 Days	0.000000%	0.000000%	150 Days	0.790514%	0.730305%	150 Days	0.000000%	0.000000%	150 Days	1.844532%	2.099946%
	25.559947%	29.105460%	180+ Days	3.557312%	3.352798%	180+ Days	20.158103%	23.440244%	180+ Days	3.820817%	3.669506%	180+ Days	38.866930%	46.477174%
				6.192358%	6.266214%		22.661397%	25.320156%		3.820817%	3.669506%		58.234519%	64.361335%

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
2(B) - OTS														
No of Loans	Actual Bal		No of Loans	Actual Balance		No of Loans	Actual Balance		No of Loans	Actual Balance		No of Loans	Actual Balance	
30 Days	22	2,441,614.31	0-29 Days	5	679,117.04	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	5	679,117.04
60 Days	7	887,592.89	30 Days	2	199,436.71	30 Days	0	0.00	30 Days	0	0.00	30 Days	24	2,641,051.02
90 Days	5	607,303.14	60 Days	0	0.00	60 Days	0	0.00	60 Days	0	0.00	60 Days	7	887,592.89
120 Days	4	310,244.07	90 Days	0	0.00	90 Days	1	99,704.20	90 Days	0	0.00	90 Days	6	707,007.34
150 Days	6	687,130.02	120 Days	1	16,675.57	120 Days	1	174,391.80	120 Days	0	0.00	120 Days	6	501,311.44
180+ Days	55	4,528,431.04	150 Days	1	78,261.98	150 Days	1	361,197.68	150 Days	0	0.00	150 Days	8	1,126,589.68
	99	9,462,315.47	180+ Days	7	466,159.02	180+ Days	8	1,782,996.49	180+ Days	7	1,185,960.47	180+ Days	77	7,963,547.02
				16	1,439,650.32		11	2,418,290.17		7	1,185,960.47		133	14,506,216.43
30 Days	7.006369%	6.564950%	0-29 Days	1.592357%	1.825992%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	1.592357%	1.825992%
60 Days	2.229299%	2.386537%	30 Days	0.636943%	0.536240%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	7.643312%	7.101190%
90 Days	1.592357%	1.632901%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	2.229299%	2.386537%
120 Days	1.273885%	0.834176%	90 Days	0.000000%	0.000000%	90 Days	0.318471%	0.268082%	90 Days	0.000000%	0.000000%	90 Days	1.910828%	1.900983%
150 Days	1.910828%	1.847538%	120 Days	0.318471%	0.044837%	120 Days	0.318471%	0.468900%	120 Days	0.000000%	0.000000%	120 Days	1.910828%	1.347913%
180+ Days	17.515924%	12.175929%	150 Days	0.318471%	0.210429%	150 Days	0.318471%	0.971179%	150 Days	0.000000%	0.000000%	150 Days	2.547771%	3.029145%
	31.528662%	25.442031%	180+ Days	2.229299%	1.253396%	180+ Days	2.547771%	4.794075%	180+ Days	2.229299%	3.188780%	180+ Days	24.522293%	21.412181%
				5.095541%	3.870895%		3.503185%	6.502237%		2.229299%	3.188780%		42.356688%	39.003943%

Please refer to CTSLink.com for a list of delinquency code descriptions.

Morgan Stanley ABS Capital I Inc.
Mortgage Pass-Through Certificates
Series 2005-HE5

Contact: Customer Service - CTSLink
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23-Feb-2010 2:05:07PM

180+ Delinquency Summary

Days Delinquent	Summary			1(A)			1(B)		
	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)
180 - 209	34	4,965,495.01	1.646	12	1,360,327.61	1.726	2	319,807.68	1.086
210 - 239	44	7,254,380.94	2.405	17	2,568,730.07	3.260	3	347,364.23	1.179
240 - 269	32	6,168,679.17	2.045	15	2,606,257.35	3.308	4	543,183.95	1.844
270 - 299	25	6,113,082.93	2.026	5	796,960.72	1.011	3	431,728.03	1.466
300 - 329	36	6,408,563.00	2.124	11	1,699,209.41	2.156	5	380,917.39	1.293
330 - 359	29	4,910,715.05	1.628	10	1,726,637.04	2.191	4	244,812.73	0.831
360 - 389	37	7,122,849.50	2.361	16	2,851,888.10	3.619	4	330,984.74	1.124
390 - 419	32	5,470,344.26	1.813	11	2,125,870.38	2.698	5	267,792.47	0.909
420 - 449	30	4,201,989.32	1.393	10	1,452,202.32	1.843	4	135,057.09	0.459
450 - 479	20	3,667,848.34	1.216	5	697,309.28	0.885	2	42,604.42	0.145
480 - 509	28	4,724,483.00	1.566	9	1,539,296.72	1.953	4	186,141.48	0.632
510 - 539	28	4,771,281.22	1.582	9	1,118,559.53	1.420	1	54,054.58	0.184
540 - 569	21	4,341,634.41	1.439	10	1,998,518.88	2.536	3	643,158.56	2.184
570 - 599	15	2,653,568.92	0.880	7	984,575.09	1.250	1	25,955.15	0.088
600 - 629	20	3,753,253.48	1.244	6	1,028,345.09	1.305	2	126,867.85	0.431
630 - 659	17	3,550,501.40	1.177	4	872,012.53	1.107	5	558,649.09	1.897
660 - 689	11	2,441,392.36	0.809	2	193,131.74	0.245	1	46,121.75	0.157
690 - 719	13	3,003,481.59	0.996	1	248,773.19	0.316	1	350,520.96	1.190
720 - 749	16	3,324,609.85	1.102	3	523,172.35	0.664	1	54,590.04	0.185
750 - 779	10	1,443,910.03	0.479	3	481,236.93	0.611	0	0.00	0.000
780 - 809	18	2,826,109.46	0.937	3	303,486.47	0.385	1	24,025.42	0.082
810 - 839	15	2,790,497.95	0.925	5	709,740.67	0.901	0	0.00	0.000
840 - 869	10	2,710,707.50	0.899	0	0.00	0.000	0	0.00	0.000
870 - 899	21	5,045,659.40	1.673	5	743,457.37	0.944	0	0.00	0.000
900 - 929	15	3,516,384.83	1.166	3	282,974.58	0.359	1	15,754.27	0.053
930 - 959	7	1,709,376.81	0.567	3	690,573.50	0.876	0	0.00	0.000
960 - 989	9	756,643.59	0.251	2	126,603.28	0.161	3	100,642.93	0.342
990 - 1019	5	902,503.81	0.299	0	0.00	0.000	1	65,889.67	0.224
1020 - 1049	6	539,483.72	0.179	0	0.00	0.000	2	81,644.98	0.277
1050 - 1079	6	906,408.96	0.300	2	269,957.47	0.343	1	250,388.05	0.850
1080 - 1109	7	1,825,517.56	0.605	2	352,177.53	0.447	1	226,785.75	0.770
1110 - 1139	3	377,769.78	0.125	0	0.00	0.000	2	56,637.78	0.192
1140 - 1169	5	921,179.21	0.305	3	488,214.68	0.620	0	0.00	0.000
1170 - 1199	2	622,903.09	0.206	0	0.00	0.000	0	0.00	0.000
1230 - 1259	4	1,145,051.78	0.380	4	1,145,051.78	1.453	0	0.00	0.000
1260 - 1289	2	137,186.11	0.045	1	41,902.37	0.053	1	95,283.74	0.323
1320 - 1349	1	379,022.18	0.126	0	0.00	0.000	0	0.00	0.000
1350 - 1379	1	590,721.43	0.196	0	0.00	0.000	0	0.00	0.000
1380 - 1409	2	658,893.01	0.218	0	0.00	0.000	1	438,367.77	1.488

Morgan Stanley ABS Capital I Inc.
Mortgage Pass-Through Certificates
Series 2005-HE5

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180+ Delinquency Summary

	Summary			1(A)			1(B)		
	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)
1410 - 1439	1	52,341.11	0.017	0	0.00	0.000	0	0.00	0.000
1440 - 1469	1	109,746.75	0.036	0	0.00	0.000	0	0.00	0.000
1470 - 1499	1	227,263.44	0.075	0	0.00	0.000	0	0.00	0.000
1530 - 1559	1	78,865.99	0.026	1	78,865.99	0.100	0	0.00	0.000
Total	641	119,122,301.25	39.487	200	32,106,020.02	40.746	69	6,445,732.55	21.885

Days Delinquent	2(A)			2(B)		
	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)
180 - 209	17	3,117,796.12	1.996	3	167,563.60	0.451
210 - 239	20	3,971,841.80	2.542	4	366,444.84	0.985
240 - 269	10	2,676,621.04	1.713	3	342,616.83	0.921
270 - 299	16	4,858,934.76	3.110	1	25,459.42	0.068
300 - 329	15	3,355,070.16	2.148	5	973,366.04	2.617
330 - 359	15	2,939,265.28	1.881	0	0.00	0.000
360 - 389	16	3,879,640.99	2.483	1	60,335.67	0.162
390 - 419	11	2,765,654.04	1.770	5	311,027.37	0.836
420 - 449	11	2,276,620.33	1.457	5	338,109.58	0.909
450 - 479	10	2,663,026.50	1.705	3	264,908.14	0.712
480 - 509	10	2,483,400.30	1.590	5	515,644.50	1.386
510 - 539	15	3,237,093.68	2.072	3	361,573.43	0.972
540 - 569	6	1,584,523.30	1.014	2	115,433.67	0.310
570 - 599	5	1,477,945.67	0.946	2	165,093.01	0.444
600 - 629	12	2,598,040.54	1.663	0	0.00	0.000
630 - 659	7	2,085,240.38	1.335	1	34,599.40	0.093
660 - 689	8	2,202,138.87	1.410	0	0.00	0.000
690 - 719	9	2,246,587.45	1.438	2	157,599.99	0.424
720 - 749	7	2,209,826.06	1.415	5	537,021.40	1.444
750 - 779	6	873,702.16	0.559	1	88,970.94	0.239
780 - 809	11	2,302,759.21	1.474	3	195,838.36	0.527
810 - 839	6	1,795,622.07	1.149	4	285,135.21	0.767
840 - 869	7	2,470,065.63	1.581	3	240,641.87	0.647
870 - 899	12	3,877,504.27	2.482	4	424,697.76	1.142
900 - 929	9	3,056,941.78	1.957	2	160,714.20	0.432
930 - 959	2	406,968.97	0.261	2	611,834.34	1.645
960 - 989	3	387,787.62	0.248	1	141,609.76	0.381
990 - 1019	3	749,727.83	0.480	1	86,886.31	0.234
1020 - 1049	2	402,907.46	0.258	2	54,931.28	0.148

Morgan Stanley ABS Capital I Inc.
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Series 2005-HE5

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180+ Delinquency Summary

	2(A)			2(B)		
	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)
1050 - 1079	2	203,382.63	0.130	1	182,680.81	0.491
1080 - 1109	4	1,246,554.28	0.798	0	0.00	0.000
1110 - 1139	1	321,132.00	0.206	0	0.00	0.000
1140 - 1169	2	432,964.53	0.277	0	0.00	0.000
1170 - 1199	2	622,903.09	0.399	0	0.00	0.000
1230 - 1259	0	0.00	0.000	0	0.00	0.000
1260 - 1289	0	0.00	0.000	0	0.00	0.000
1320 - 1349	1	379,022.18	0.243	0	0.00	0.000
1350 - 1379	0	0.00	0.000	1	590,721.43	1.588
1380 - 1409	1	220,525.24	0.141	0	0.00	0.000
1410 - 1439	0	0.00	0.000	1	52,341.11	0.141
1440 - 1469	0	0.00	0.000	1	109,746.75	0.295
1470 - 1499	1	227,263.44	0.145	0	0.00	0.000
1530 - 1559	0	0.00	0.000	0	0.00	0.000
Total	295	72,607,001.66	46.476	77	7,963,547.02	21.411

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

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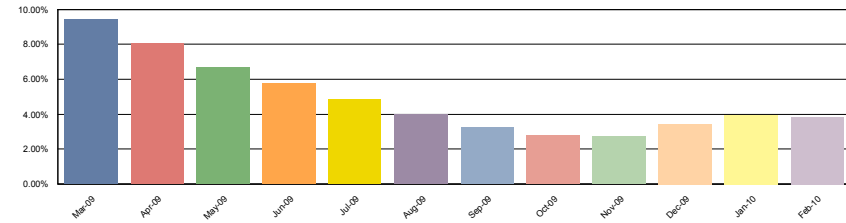
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REO Detail - All Mortgage Loans in REO during Current Period

Summary

New REO Loans	
Loans in REO	12
Original Principal Balance	1,629,952.00
Current Actual Balance	1,583,692.35
Current REO Total	
Loans in REO	68
Original Principal Balance	11,880,847.00
Current Actual Balance	11,609,638.19

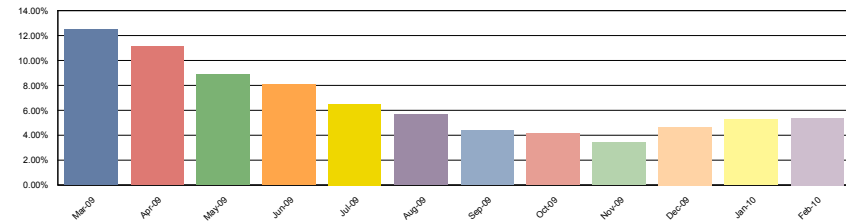
12 Month REO History



1(A)

New REO Loans	
Loans in REO	5
Original Principal Balance	723,012.00
Current Actual Balance	702,451.48
Current REO Total	
Loans in REO	28
Original Principal Balance	4,340,467.00
Current Actual Balance	4,236,396.29

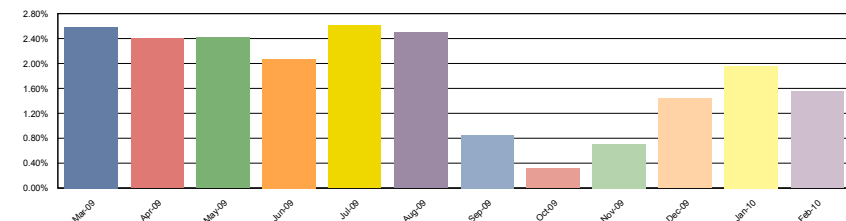
12 Month REO History



1(B)

New REO Loans	
Loans in REO	1
Original Principal Balance	25,600.00
Current Actual Balance	25,312.95
Current REO Total	
Loans in REO	4
Original Principal Balance	454,000.00
Current Actual Balance	454,750.64

12 Month REO History



Morgan Stanley ABS Capital I Inc.
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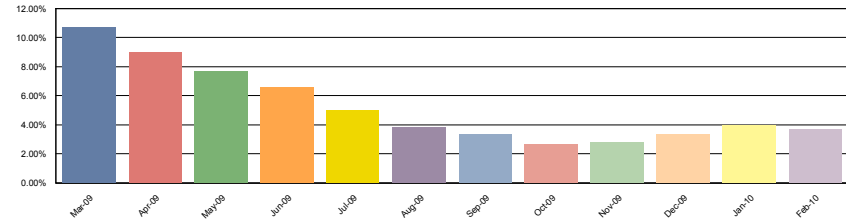
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REO Detail - All Mortgage Loans in REO during Current Period

2(A)

New REO Loans	
Loans in REO	5
Original Principal Balance	721,340.00
Current Actual Balance	696,027.65
Current REO Total	
Loans in REO	29
Original Principal Balance	5,888,106.00
Current Actual Balance	5,732,530.79

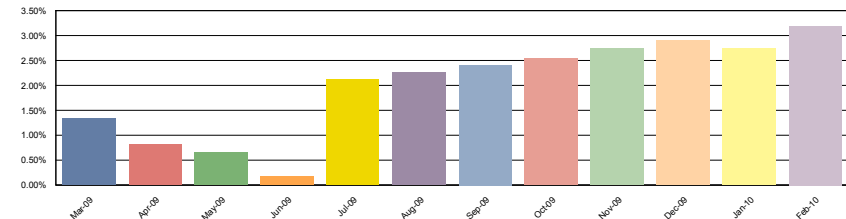
12 Month REO History



2(B)

New REO Loans	
Loans in REO	1
Original Principal Balance	160,000.00
Current Actual Balance	159,900.27
Current REO Total	
Loans in REO	7
Original Principal Balance	1,198,274.00
Current Actual Balance	1,185,960.47

12 Month REO History



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

Group	Loan Number	Month Loan Entered REO	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	0011160277	Feb-2010	01-Apr-2005	PA	75.00	112,500.00	110,168.63	01-May-2007	31	7.625%	25,814.54
1(A)	0011181657	Jan-2010	01-Jun-2005	TX	90.00	98,100.00	93,662.73	01-Mar-2009	9	7.730%	6,176.53
1(A)	0011210907	Oct-2009	01-Jun-2005	TX	90.00	165,600.00	163,666.75	01-Jan-2009	11	6.225%	10,052.44
1(A)	0502181238	Dec-2009	01-May-2005	NJ	85.00	267,750.00	264,277.98	01-Dec-2006	36	8.500%	76,520.25
1(A)	1002199196	Jan-2010	01-Aug-2005	TN	90.00	112,500.00	115,904.17	01-Oct-2008	14	5.000%	5,712.43
1(A)	1002261279	Jul-2009	01-Aug-2005	NH	89.00	191,350.00	191,219.83	01-Apr-2008	20	6.750%	16,608.49
1(A)	1002428581	Dec-2009	01-Aug-2005	CA	80.00	248,000.00	244,969.02	01-Dec-2008	12	2.500%	4,134.24
1(A)	1002466030	Nov-2009	01-Aug-2005	VT	85.00	173,400.00	170,740.22	01-Jul-2006	41	8.750%	46,184.02
1(A)	1005045533	Aug-2009	13-Jul-2005	NY	80.00	51,200.00	46,126.07	13-Apr-2007	32	7.500%	13,266.28
1(A)	2005050398	Jan-2010	01-Jul-2005	TN	90.00	244,260.00	234,601.89	01-Jan-2009	11	8.875%	19,234.73

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

Group	Loan Number	Month Loan Entered REO	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	3005046814	Jan-2010	07-Jun-2005	DE	80.00	212,000.00	208,234.48	07-Jul-2007	29	11.150%	56,183.22
1(A)	3005057925	Jan-2010	20-Jul-2005	PA	100.00	53,000.00	51,667.87	20-Sep-2007	27	11.940%	14,199.48
1(A)	3005059815	Jan-2010	01-Jul-2005	OR	90.00	166,500.00	160,347.93	01-Dec-2008	12	6.000%	11,505.48
1(A)	3005060616	Dec-2009	01-Aug-2005	OR	80.00	120,000.00	115,674.93	01-Feb-2009	10	8.625%	8,586.82
1(A)	5005058902	Feb-2010	13-Jul-2005	FL	77.87	183,000.00	176,695.98	13-Sep-2008	15	10.250%	21,931.20
1(A)	5005066685	May-2009	21-Jul-2005	FL	80.00	124,720.00	120,828.50	21-Jul-2008	17	9.500%	16,024.39
1(A)	5005069185	Sep-2009	01-Aug-2005	NJ	80.00	264,000.00	259,029.65	01-Jul-2007	29	10.590%	60,941.05
1(A)	6005046058	Dec-2009	01-Jun-2005	CA	80.00	260,000.00	251,713.65	01-Mar-2009	9	6.000%	15,152.15
1(A)	6005053393	Feb-2010	08-Jul-2005	FL	79.55	140,000.00	138,299.23	08-Oct-2006	38	7.990%	43,022.47
1(A)	7005053957	Feb-2010	03-Jul-2005	IL	80.00	115,592.00	112,001.09	03-Feb-2008	22	10.250%	18,434.29
1(A)	7005064131	Dec-2009	01-Aug-2005	WI	75.00	90,375.00	92,863.67	01-Oct-2008	14	7.125%	8,136.93
1(A)	7005064916	Dec-2009	01-Aug-2005	MO	80.00	84,000.00	83,648.42	01-Apr-2009	8	6.000%	3,810.94
1(A)	8005058620	Jan-2010	01-Jul-2005	MI	64.71	55,000.00	52,757.82	01-Jun-2009	6	10.375%	3,467.13
1(A)	8005058988	Jan-2010	01-Aug-2005	MI	80.00	124,800.00	123,829.51	01-May-2007	31	7.190%	31,681.59
1(A)	8005066914	Jan-2010	01-Aug-2005	MN	86.67	195,000.00	189,382.20	01-May-2009	7	9.750%	11,857.81
1(A)	8005067466	Jun-2009	01-Aug-2005	MN	90.00	117,900.00	108,786.06	01-Apr-2008	20	11.490%	20,129.43
1(A)	8005069301	Dec-2008	01-Aug-2005	MI	90.00	198,000.00	190,011.46	01-Jun-2008	18	7.870%	23,551.01
1(A)	9005054912	Feb-2010	14-Jul-2005	CT	80.00	171,920.00	165,286.55	14-Jan-2009	11	8.000%	12,269.78
1(B)	0002135797	Jan-2010	01-Jul-2005	TX	95.00	144,400.00	154,786.84	01-Dec-2008	12	8.900%	6,410.34
1(B)	0005058182	Nov-2009	01-Aug-2005	ND	80.00	118,000.00	115,581.92	01-Mar-2008	21	8.790%	18,208.44
1(B)	0011174040	Feb-2010	01-Jun-2005	TX	20.00	25,600.00	25,312.95	01-Apr-2007	32	9.990%	695.44
1(B)	6005056434	Dec-2009	01-Aug-2005	CA	69.17	166,000.00	159,068.93	01-Feb-2009	10	6.000%	8,989.90
2(A)	0002132174	Jan-2010	01-Aug-2005	CA	90.00	319,500.00	309,698.29	01-Jun-2007	30	7.900%	48,654.45
2(A)	0002147958	Jan-2010	01-Aug-2005	TX	90.00	127,710.00	122,768.73	01-Apr-2007	32	7.575%	25,976.64
2(A)	0011110037	Jan-2010	01-Mar-2005	MI	95.00	120,650.00	117,500.12	01-Jul-2008	17	9.000%	12,222.10
2(A)	0011157455	Nov-2009	01-Jun-2005	NY	80.00	504,000.00	503,941.68	01-Sep-2006	39	8.500%	149,481.51
2(A)	0011170202	Sep-2009	01-Jun-2005	CA	80.00	216,000.00	216,000.00	01-Nov-2007	25	6.950%	23,364.78
2(A)	0011179327	Oct-2008	01-Jun-2005	KY	80.00	104,000.00	102,506.47	01-Feb-2007	34	9.375%	31,658.96
2(A)	1002049955	Dec-2009	01-Aug-2005	MI	72.22	195,000.00	199,490.71	01-Jul-2008	17	9.850%	29,739.32
2(A)	1002099017	Jan-2010	01-Aug-2005	IL	80.00	124,000.00	117,871.52	01-Mar-2007	33	6.350%	25,156.55
2(A)	1002286573	Aug-2009	01-Aug-2005	CA	80.00	328,000.00	321,132.00	01-Nov-2006	37	6.400%	62,575.21
2(A)	1002369644	Dec-2009	01-Aug-2005	CA	80.00	463,200.00	443,741.71	01-Apr-2008	20	6.990%	51,545.43
2(A)	1002426324	Aug-2009	01-Aug-2005	CA	80.00	393,600.00	369,361.90	01-Oct-2008	14	5.000%	22,461.45
2(A)	1002577269	Nov-2009	01-Aug-2005	OH	100.00	179,000.00	173,702.47	01-Sep-2007	27	7.975%	24,597.95
2(A)	1002582994	Dec-2009	01-Aug-2005	MD	80.00	320,000.00	303,147.56	01-Sep-2007	27	6.325%	53,963.25
2(A)	1005057697	Jun-2009	01-Jul-2005	NY	90.00	324,000.00	315,696.22	01-Jun-2007	30	8.940%	65,246.83
2(A)	1005061692	Oct-2009	01-Aug-2005	MO	80.00	136,800.00	134,452.60	01-Mar-2009	9	6.250%	7,039.71
2(A)	1005069875	Aug-2009	20-Jul-2005	TN	80.00	83,040.00	81,371.98	20-Jul-2008	17	11.500%	13,026.02
2(A)	3005062788	Feb-2010	01-Aug-2005	GA	80.00	189,800.00	179,636.11	01-Jun-2009	6	8.000%	7,776.30
2(A)	5005045188	Jan-2010	25-Jun-2005	FL	80.00	145,776.00	140,701.01	25-Aug-2007	28	8.750%	29,027.78

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

Group	Loan Number	Month Loan Entered REO	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
2(A)	5005066651	Dec-2009	17-Jul-2005	FL	80.00	73,600.00	70,612.20	17-Apr-2008	20	5.590%	6,527.03
2(A)	5005067097	Feb-2010	01-Aug-2005	FL	87.72	142,900.00	140,058.41	01-Jul-2007	29	10.790%	35,798.16
2(A)	6005053176	Feb-2010	10-Jul-2005	FL	80.00	155,920.00	150,538.93	10-Sep-2008	15	8.875%	15,746.92
2(A)	6005063938	Feb-2010	01-Aug-2005	FL	80.00	106,400.00	102,559.18	01-Apr-2008	20	10.250%	15,276.66
2(A)	6005064236	Aug-2009	01-Aug-2005	FL	90.00	112,500.00	110,236.85	01-Nov-2007	25	10.790%	24,393.00
2(A)	7005053813	May-2009	01-Aug-2005	KS	76.92	50,000.00	48,820.08	01-Jul-2008	17	10.750%	7,037.17
2(A)	7005064324	Jun-2009	01-Aug-2005	IL	100.00	185,000.00	180,859.15	01-Feb-2008	22	11.500%	34,347.25
2(A)	7005064638	Feb-2010	01-Aug-2005	WI	80.00	126,320.00	123,235.02	01-Jan-2008	23	11.125%	25,161.30
2(A)	7005064881	Jan-2010	06-Aug-2005	WI	90.00	269,550.00	262,842.28	06-Nov-2008	13	10.875%	30,032.23
2(A)	8005067459	Dec-2009	01-Aug-2005	IL	80.00	55,920.00	54,189.20	01-Dec-2008	12	9.875%	5,189.16
2(A)	9005065066	May-2009	01-Aug-2005	MA	80.00	335,920.00	335,858.41	01-Jul-2007	29	10.290%	79,634.90
2(B)	0011165950	Jan-2010	01-May-2005	TX	20.00	25,174.00	31,320.62	01-Jun-2008	18	5.250%	1,882.52
2(B)	0011171098	Jul-2009	01-Jun-2005	NJ	80.00	596,000.00	590,721.43	01-Mar-2006	45	6.750%	141,272.80
2(B)	0011187336	Nov-2009	01-Jun-2005	MA	80.00	204,000.00	197,781.77	01-Dec-2007	24	6.490%	25,298.68
2(B)	2005051676	Dec-2009	02-Jul-2005	OH	80.00	95,600.00	91,815.18	02-Nov-2008	13	6.750%	7,123.96
2(B)	8005066945	Feb-2010	01-Aug-2005	WI	80.00	160,000.00	159,900.27	01-Jul-2008	17	7.040%	16,557.55
2(B)	8005069271	Dec-2009	13-Jul-2005	MI	29.24	50,000.00	48,239.54	13-Apr-2009	8	9.390%	3,563.45
2(B)	8005069580	Nov-2008	16-Jul-2005	MI	90.00	67,500.00	66,181.66	16-Aug-2007	28	8.240%	12,706.57

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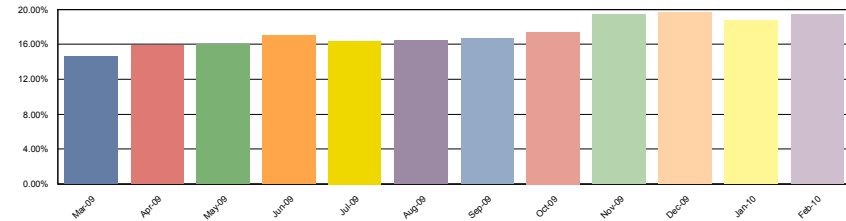
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Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period

Summary

New Foreclosure Loans	
Loans in Foreclosure	36
Original Principal Balance	7,562,832.00
Current Actual Balance	7,379,130.81
Current Foreclosure Total	
Loans in Foreclosure	286
Original Principal Balance	59,603,138.09
Current Actual Balance	58,527,432.75

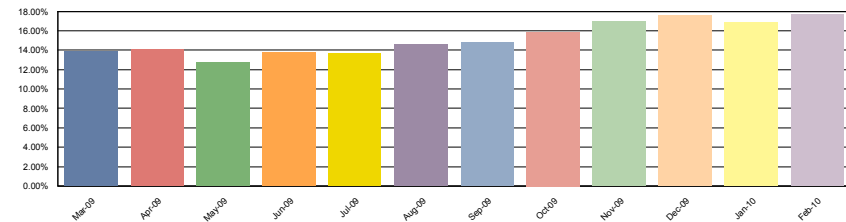
12 Month Foreclosure History



1(A)

New Foreclosure Loans	
Loans in Foreclosure	11
Original Principal Balance	2,288,860.00
Current Actual Balance	2,266,934.45
Current Foreclosure Total	
Loans in Foreclosure	89
Original Principal Balance	14,149,804.09
Current Actual Balance	13,907,453.50

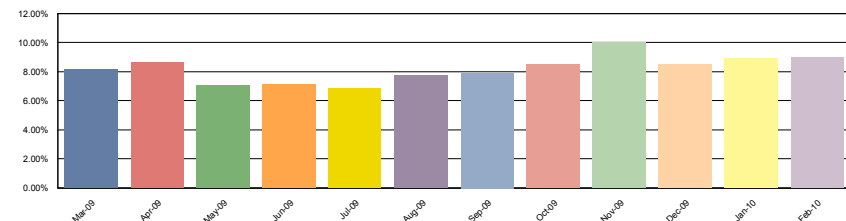
12 Month Foreclosure History



1(B)

New Foreclosure Loans	
Loans in Foreclosure	0
Original Principal Balance	0.00
Current Actual Balance	0.00
Current Foreclosure Total	
Loans in Foreclosure	14
Original Principal Balance	2,726,086.00
Current Actual Balance	2,646,344.78

12 Month Foreclosure History



Morgan Stanley ABS Capital I Inc.
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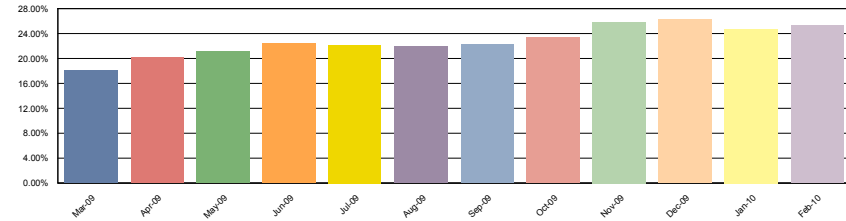
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Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period

2(A)

New Foreclosure Loans	
Loans in Foreclosure	21
Original Principal Balance	4,408,902.00
Current Actual Balance	4,283,512.38
Current Foreclosure Total	
Loans in Foreclosure	172
Original Principal Balance	40,214,093.00
Current Actual Balance	39,555,344.30

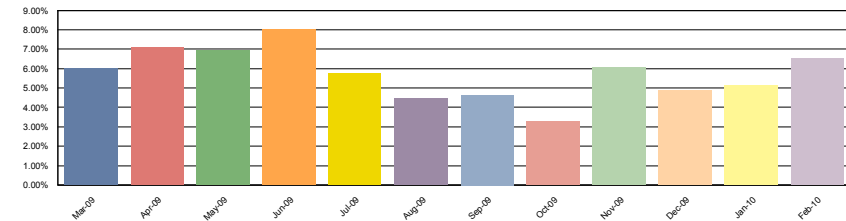
12 Month Foreclosure History



2(B)

New Foreclosure Loans	
Loans in Foreclosure	4
Original Principal Balance	865,070.00
Current Actual Balance	828,683.98
Current Foreclosure Total	
Loans in Foreclosure	11
Original Principal Balance	2,513,155.00
Current Actual Balance	2,418,290.17

12 Month Foreclosure History



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

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	0002119465	Sep-2008	01-Jul-2005	MN	85.00	170,000.00	167,268.60	01-Oct-2006	38	7.300%	35,872.45
1(A)	0002127503	Oct-2008	01-Aug-2005	OH	92.59	125,000.00	122,270.74	01-Apr-2008	20	6.550%	14,746.32
1(A)	0002158283	May-2009	01-Aug-2005	PA	89.33	134,000.00	143,432.31	01-May-2008	19	6.250%	14,637.58
1(A)	0005047721	Sep-2009	25-Jun-2005	CT	90.00	270,000.00	258,463.24	25-Jan-2009	11	6.200%	15,857.65
1(A)	0011114220	Feb-2010	01-Feb-2005	VA	80.00	212,000.00	203,192.68	01-Mar-2008	21	5.250%	15,087.55
1(A)	0011146482	Oct-2009	01-Apr-2005	MA	68.70	270,000.00	263,570.42	01-Mar-2008	21	7.750%	42,244.16
1(A)	0011156981	Sep-2009	01-May-2005	IL	80.00	188,000.00	186,426.76	01-Jun-2008	18	5.800%	16,258.59
1(A)	0011163848	Jan-2010	01-May-2005	MD	80.00	180,000.00	180,000.00	01-Aug-2008	16	7.875%	23,197.50
1(A)	0011165180	Sep-2009	01-Jun-2005	IL	80.00	144,000.00	139,319.04	01-Jun-2008	18	6.250%	13,991.75
1(A)	0011166277	Feb-2010	01-May-2005	NY	80.00	113,710.00	133,832.07	01-Oct-2008	14	6.750%	11,041.94

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

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	0011167843	Dec-2009	01-Jun-2005	MA	90.00	286,200.00	297,565.46	01-Apr-2008	20	6.450%	35,336.37
1(A)	0011168263	Oct-2009	01-May-2005	MA	82.00	164,000.00	160,207.58	01-Nov-2007	25	7.425%	21,879.98
1(A)	0011169428	Sep-2009	01-Jun-2005	OH	79.70	58,900.00	58,614.57	01-Feb-2009	10	6.250%	2,140.44
1(A)	0011170379	Sep-2009	01-May-2005	OH	80.00	111,200.00	110,709.41	01-Jun-2009	6	7.250%	4,963.12
1(A)	0011171165	Aug-2009	01-May-2005	ME	80.00	96,000.00	95,221.41	01-Aug-2008	16	6.675%	6,838.35
1(A)	0011173807	Sep-2009	01-May-2005	NV	80.00	97,520.00	101,219.03	01-May-2008	19	7.175%	9,325.36
1(A)	0011174118	Sep-2009	01-Jun-2005	MA	80.00	160,000.00	156,060.17	01-Apr-2008	20	7.425%	20,927.87
1(A)	0011174488	Mar-2009	01-Jun-2005	PA	80.00	144,800.00	142,229.99	01-Jan-2007	35	8.500%	39,610.78
1(A)	0011174541	Jan-2010	01-Jun-2005	TX	80.00	106,004.00	106,615.89	01-Dec-2008	12	6.500%	7,403.96
1(A)	0011174559	Jun-2009	01-Jun-2005	NV	80.00	249,390.00	238,236.75	01-Dec-2008	12	6.250%	18,406.27
1(A)	0011174968	Sep-2009	01-Jun-2005	IL	80.00	106,400.00	100,470.53	01-Dec-2008	12	6.325%	6,772.16
1(A)	0011175767	Feb-2010	01-Jun-2005	NY	85.00	527,000.00	519,586.16	01-Jul-2006	41	7.625%	145,518.02
1(A)	0011179926	Jan-2010	01-Jun-2005	MA	55.05	180,000.00	173,266.57	01-Jun-2009	6	8.125%	9,503.09
1(A)	0011179934	Feb-2008	01-Jun-2005	FL	80.00	64,000.00	62,267.57	01-Jun-2007	30	9.200%	12,420.58
1(A)	0011180043	Jan-2010	01-May-2005	SC	95.00	118,750.00	116,731.92	01-Jul-2007	29	9.875%	32,843.07
1(A)	0011180520	Apr-2009	01-May-2005	FL	80.00	91,200.00	88,798.85	01-Oct-2008	14	5.700%	3,450.79
1(A)	0011181904	Jun-2009	01-Jun-2005	FL	80.00	298,400.00	297,058.52	01-Jul-2006	41	9.375%	82,098.19
1(A)	0011183523	Oct-2009	01-Jun-2005	NV	80.00	105,200.00	102,725.12	01-May-2009	7	5.825%	1,606.80
1(A)	0011185922	Jan-2008	01-Jun-2005	MA	80.00	468,000.00	456,575.36	01-May-2007	31	8.200%	111,514.29
1(A)	0011186480	Sep-2009	01-Jun-2005	GA	80.00	89,600.00	87,573.52	01-Jun-2007	30	8.000%	14,441.56
1(A)	0011186552	Dec-2009	01-Jun-2005	UT	80.00	136,000.00	138,953.58	01-Jul-2008	17	6.250%	12,884.92
1(A)	0011189159	Jan-2010	01-Jun-2005	MA	82.41	243,100.00	239,254.31	01-Jun-2009	6	8.875%	13,308.00
1(A)	0011189209	Sep-2009	01-Jun-2005	MA	80.00	245,600.00	248,773.19	01-Jan-2008	23	6.500%	30,613.33
1(A)	0011190666	Dec-2009	01-Jun-2005	OH	80.00	67,200.00	72,684.94	01-Oct-2008	14	6.990%	4,584.42
1(A)	0011191848	Oct-2009	01-Jun-2005	CA	80.00	295,200.00	291,445.79	01-Dec-2007	24	6.500%	40,578.23
1(A)	0011195335	Nov-2009	01-Jun-2005	CA	80.00	240,000.00	232,664.85	01-Aug-2008	16	6.775%	23,457.34
1(A)	0011195905	Dec-2009	01-Jun-2005	CA	90.00	258,300.00	248,354.45	01-Jan-2009	11	6.865%	19,363.46
1(A)	0011200013	Aug-2009	01-Jun-2005	FL	90.00	121,500.00	116,938.13	01-Jul-2008	17	7.490%	7,070.13
1(A)	0011203761	Nov-2009	01-Jun-2005	FL	80.00	107,200.00	111,638.39	01-Jan-2009	11	6.450%	4,178.94
1(A)	0011207252	Dec-2006	01-Jun-2005	LA	90.00	42,300.00	41,902.37	01-Jun-2006	42	8.750%	7,976.14
1(A)	1001426059	Feb-2009	01-May-2005	CA	90.00	292,500.00	284,280.39	01-Nov-2008	13	6.500%	7,132.96
1(A)	1001459549	Apr-2009	01-Jul-2005	NY	46.55	135,000.00	128,679.59	01-Jun-2009	6	6.875%	6,143.06
1(A)	1001556596	Sep-2008	01-Jun-2005	CA	46.15	120,000.00	117,633.11	01-May-2008	19	6.500%	9,824.92
1(A)	1001806022	Feb-2009	01-Jun-2005	CA	74.39	273,000.00	265,138.43	01-Dec-2008	12	6.500%	24,065.11
1(A)	1001928846	Oct-2009	01-Aug-2005	KS	95.00	85,500.00	84,366.45	01-Aug-2008	16	8.450%	7,894.12
1(A)	1001946130	Apr-2009	01-Jul-2005	FL	75.00	135,000.00	127,786.69	01-Apr-2009	8	6.375%	7,477.13
1(A)	1002016829	Jan-2010	01-Jul-2005	CA	90.00	310,500.00	302,938.76	01-Mar-2008	21	6.875%	44,698.56
1(A)	1002077219	Sep-2008	01-Jul-2005	MD	90.00	197,100.00	192,278.90	01-May-2009	7	7.675%	10,595.21
1(A)	1002128673	Dec-2009	01-Aug-2005	FL	90.00	190,800.00	182,646.85	01-Oct-2006	38	7.400%	47,918.06
1(A)	1002202226	May-2009	01-Aug-2005	WA	80.00	112,000.00	109,761.23	01-May-2009	7	6.000%	5,362.09

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

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	1002206614	Feb-2010	01-Jul-2005	CA	90.00	333,000.00	345,721.89	01-Sep-2009	3	2.125%	2,358.39
1(A)	1002239580	Aug-2008	01-Aug-2005	FL	80.00	128,800.00	125,385.12	01-Sep-2007	27	6.975%	24,170.18
1(A)	1002292888	Dec-2008	01-Aug-2005	FL	60.51	95,000.00	90,590.43	01-Jul-2008	17	7.375%	11,164.08
1(A)	1002320107	Feb-2010	01-Aug-2005	AZ	80.00	212,000.00	206,711.99	01-May-2009	7	6.750%	9,481.17
1(A)	1002344494	Dec-2008	01-Aug-2005	CA	90.00	180,000.00	177,013.32	01-Jun-2008	18	6.300%	11,809.61
1(A)	1002347357	Jan-2010	01-Aug-2005	FL	90.00	244,075.00	237,549.46	01-Nov-2007	25	6.250%	39,797.94
1(A)	1002469554	May-2009	01-Aug-2005	CA	87.72	250,000.00	251,341.41	01-Nov-2008	13	7.990%	15,207.29
1(A)	1005057486	Feb-2010	01-Jul-2005	CT	75.80	285,000.00	270,141.97	01-Sep-2009	3	6.300%	6,511.38
1(A)	1005058089	Jan-2010	01-Jul-2005	SC	80.00	73,360.00	70,303.76	01-Jul-2009	5	7.625%	2,796.32
1(A)	2005051727	Oct-2009	14-Jul-2005	OH	90.00	54,054.00	54,080.95	14-Apr-2009	8	5.000%	2,018.82
1(A)	2005062091	Feb-2010	01-Aug-2005	OH	90.00	135,900.00	133,133.49	01-Jun-2007	30	7.240%	33,408.69
1(A)	3005047293	Oct-2009	22-Jun-2005	PA	92.78	167,000.00	156,200.94	22-Mar-2009	9	5.900%	7,689.91
1(A)	3005050163	Aug-2009	01-Jul-2005	OR	80.00	144,000.00	136,989.40	01-Feb-2009	10	8.040%	9,138.98
1(A)	3005052194	Jan-2010	01-Jul-2005	GA	80.00	124,720.00	124,836.90	01-Dec-2008	12	7.500%	10,032.55
1(A)	3005057801	Feb-2010	01-Jul-2005	PA	80.00	129,600.00	123,615.62	01-Feb-2009	10	9.000%	9,434.44
1(A)	3005068253	Jun-2009	22-Jul-2005	DE	85.00	158,950.00	157,666.88	22-Jul-2006	41	8.590%	48,852.85
1(A)	5005037077	Jan-2009	05-Jun-2005	IN	89.22	93,683.09	88,064.69	05-Aug-2008	16	12.640%	15,398.83
1(A)	5005047498	Dec-2009	25-May-2005	KY	90.00	137,700.00	135,312.58	25-Sep-2007	27	11.640%	35,325.26
1(A)	5005055955	Oct-2009	01-Jul-2005	FL	80.00	72,000.00	70,113.16	01-Sep-2008	15	12.375%	11,027.64
1(A)	5005055969	Nov-2009	01-Jul-2005	FL	80.00	58,400.00	56,069.83	01-May-2009	7	9.000%	3,096.31
1(A)	5005059476	Nov-2009	10-Jul-2005	IN	95.00	94,905.00	100,641.07	10-Apr-2009	8	6.500%	5,011.44
1(A)	5005059836	Nov-2009	08-Jul-2005	IN	100.00	79,000.00	78,865.99	08-Sep-2005	51	8.870%	34,354.96
1(A)	5005060762	Nov-2009	01-Aug-2005	OH	80.00	109,600.00	106,768.83	01-May-2008	19	11.000%	17,227.90
1(A)	5005061114	Dec-2009	31-Jul-2005	IN	100.00	81,000.00	79,281.42	27-Dec-2007	24	11.375%	16,677.53
1(A)	5005066348	Nov-2009	15-Jul-2005	FL	80.00	104,000.00	101,488.61	15-Oct-2007	26	9.790%	20,958.75
1(A)	5005066376	Nov-2009	14-Jul-2005	FL	80.00	105,600.00	102,339.44	14-Jan-2009	11	9.250%	9,072.40
1(A)	5005066852	Feb-2010	29-Jul-2005	FL	90.00	148,500.00	143,109.10	27-Aug-2009	4	9.500%	6,313.68
1(A)	6005042451	Feb-2010	04-Jul-2005	FL	80.00	127,200.00	124,155.00	04-May-2008	19	10.590%	20,936.25
1(A)	6005053105	Sep-2009	01-Jul-2005	FL	79.99	143,900.00	137,948.40	01-Nov-2008	13	8.250%	13,059.99
1(A)	6005053222	Dec-2008	01-Jul-2005	FL	85.00	96,900.00	94,680.55	01-Aug-2008	16	11.000%	13,732.47
1(A)	6005053242	Feb-2008	01-Jul-2005	FL	66.56	86,533.00	85,023.87	01-Oct-2007	26	11.490%	21,783.57
1(A)	6005053431	Feb-2009	01-Aug-2005	FL	80.00	120,000.00	116,973.99	01-Oct-2007	26	9.440%	23,089.41
1(A)	6005053515	Feb-2009	13-Jul-2005	FL	80.00	190,400.00	184,439.59	13-Aug-2008	16	9.625%	23,445.14
1(A)	6005054828	Dec-2009	01-Aug-2005	AZ	90.00	144,000.00	143,365.51	01-Apr-2009	8	7.000%	7,726.18
1(A)	6005065238	Jan-2010	01-Aug-2005	WY	100.00	179,000.00	174,478.85	01-May-2009	7	10.500%	11,903.96
1(A)	7005053617	Jan-2010	01-Jul-2005	WI	80.00	84,000.00	80,875.20	01-Aug-2009	4	9.125%	3,346.29
1(A)	8005056469	Feb-2010	02-Jul-2005	IA	100.00	64,950.00	63,734.48	02-Jun-2008	18	12.000%	11,516.57
1(A)	8005067378	Dec-2009	06-Aug-2005	ND	80.00	124,000.00	120,378.31	06-Oct-2008	14	9.875%	13,179.96
1(A)	8005069437	Nov-2009	10-Jul-2005	OH	73.24	52,000.00	50,430.86	10-May-2009	7	10.500%	3,482.57
1(B)	0011122051	Oct-2009	01-Mar-2005	ME	86.86	152,000.00	146,446.30	01-Mar-2008	21	6.625%	16,970.98

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

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(B)	0011165811	Sep-2008	01-Jun-2005	MD	85.00	255,000.00	250,388.05	01-Jan-2007	35	6.775%	47,534.42
1(B)	0011171818	Jan-2010	01-Jun-2005	LA	20.00	16,500.00	15,425.53	01-Oct-2009	2	11.250%	551.90
1(B)	0011175657	Aug-2009	01-May-2005	FL	20.00	18,536.00	17,838.05	01-Apr-2009	8	10.240%	534.03
1(B)	0011190719	Aug-2009	01-Jun-2005	MA	89.14	312,000.00	301,182.92	01-Jun-2008	18	7.250%	33,540.85
1(B)	0011194005	Nov-2006	01-Jun-2005	NY	80.00	440,000.00	438,367.77	01-Feb-2006	46	6.800%	109,261.58
1(B)	1001579241	Nov-2009	01-Jun-2005	PA	80.00	216,000.00	207,864.57	01-Jul-2009	5	5.000%	5,492.01
1(B)	1002413560	Apr-2007	01-Aug-2005	FL	70.86	99,200.00	95,283.74	01-Jun-2006	42	8.650%	29,037.17
1(B)	3005049007	Jan-2010	01-Jun-2005	WA	90.00	243,000.00	233,967.92	01-Apr-2009	8	7.990%	14,539.60
1(B)	3005049369	Jan-2010	01-Aug-2005	WA	80.00	138,400.00	130,998.39	01-Aug-2009	4	6.490%	3,910.95
1(B)	5005059822	Dec-2009	07-Jul-2005	OH	80.00	89,600.00	84,374.85	07-Jul-2009	5	6.990%	3,186.93
1(B)	6005053164	Nov-2008	07-Jul-2005	FL	90.00	247,500.00	240,105.72	07-Jun-2008	18	7.640%	28,337.28
1(B)	6005053256	Oct-2009	10-Jul-2005	FL	85.00	359,550.00	350,520.96	10-Jan-2008	23	7.540%	50,866.32
1(B)	9005059449	Apr-2009	01-Aug-2005	CA	80.00	138,800.00	133,580.01	01-Nov-2008	13	7.040%	10,872.68
2(A)	0002129895	Sep-2007	01-Aug-2005	RI	41.34	105,000.00	99,530.97	01-Apr-2007	32	6.250%	21,169.75
2(A)	0002132595	Sep-2008	01-Jul-2005	FL	84.76	278,000.00	264,900.64	01-Jan-2008	23	6.900%	44,901.21
2(A)	0002136541	Mar-2009	01-Jul-2005	CT	81.66	467,900.00	449,464.63	01-Sep-2008	15	7.000%	24,296.50
2(A)	0002147904	Mar-2009	01-Aug-2005	MI	80.00	248,000.00	239,296.82	01-Oct-2008	14	5.250%	13,411.83
2(A)	0002149841	Apr-2009	01-Aug-2005	IN	80.00	112,000.00	115,977.57	01-Nov-2008	13	2.250%	2,587.25
2(A)	0002150727	Sep-2008	01-Aug-2005	VA	95.00	147,250.00	140,861.96	01-Oct-2007	26	6.250%	20,200.43
2(A)	0002153702	Feb-2010	01-Aug-2005	KY	85.00	127,500.00	122,119.80	01-Sep-2009	3	7.600%	3,624.26
2(A)	0002154578	Jan-2009	01-Aug-2005	IL	85.00	272,000.00	257,006.02	01-Nov-2008	13	6.750%	20,279.83
2(A)	0002155064	Apr-2009	01-Aug-2005	CT	75.00	331,500.00	314,896.85	01-Feb-2009	10	5.125%	14,712.71
2(A)	0002155987	Sep-2008	01-Aug-2005	FL	77.99	581,000.00	564,212.34	01-Jul-2007	29	6.250%	108,280.87
2(A)	0002157762	Dec-2008	01-Aug-2005	FL	80.00	94,400.00	90,030.07	01-Aug-2008	16	6.950%	10,425.50
2(A)	0002160713	Feb-2009	01-Aug-2005	CA	88.39	495,000.00	469,639.88	01-Dec-2008	12	6.900%	41,736.82
2(A)	0002161407	Apr-2009	01-Aug-2005	KS	61.61	130,000.00	124,326.57	01-Nov-2008	13	7.800%	12,099.18
2(A)	0002161713	Apr-2009	01-Aug-2005	AZ	75.00	359,250.00	344,707.79	01-Nov-2008	13	7.550%	26,758.24
2(A)	0002162468	Nov-2007	01-Aug-2005	NY	69.00	103,500.00	99,258.52	01-Jul-2007	29	7.750%	22,314.71
2(A)	0002162516	May-2009	01-Aug-2005	FL	85.00	106,250.00	108,302.20	01-Jan-2009	11	7.750%	8,975.68
2(A)	0002163078	Sep-2007	01-Aug-2005	PA	56.00	274,400.00	264,125.70	01-Dec-2006	36	7.750%	57,790.82
2(A)	0002168795	Sep-2008	01-Aug-2005	AZ	90.00	157,500.00	150,420.90	01-Jun-2008	18	7.600%	20,284.31
2(A)	0005057904	Jan-2010	01-Aug-2005	CA	80.00	330,847.00	313,587.41	01-Feb-2009	10	6.100%	17,434.15
2(A)	0011101955	Dec-2008	01-May-2005	NY	80.00	238,400.00	232,865.28	01-Jul-2007	29	6.925%	40,624.04
2(A)	0011108814	Sep-2007	01-Mar-2005	NY	80.00	337,840.00	329,248.62	01-May-2007	31	7.750%	75,893.71
2(A)	0011117617	Nov-2009	01-Feb-2005	NY	72.99	500,000.00	488,129.13	01-Mar-2007	33	6.800%	89,199.63
2(A)	0011149097	Jun-2008	01-May-2005	FL	80.00	187,200.00	181,898.72	01-Dec-2007	24	6.575%	25,455.26
2(A)	0011151230	Oct-2008	01-May-2005	VA	75.00	618,750.00	609,322.82	01-Dec-2006	36	7.750%	176,757.15
2(A)	0011151518	Jul-2009	01-May-2005	CA	80.00	432,000.00	418,430.69	01-Jun-2008	18	6.550%	43,845.79
2(A)	0011158462	Jan-2010	01-May-2005	FL	100.00	124,000.00	150,184.42	01-Apr-2009	8	8.490%	4,715.10
2(A)	0011160507	May-2008	01-Jun-2005	PA	93.00	697,500.00	697,500.00	01-Jun-2007	30	8.375%	176,383.12

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

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
2(A)	0011162004	Apr-2009	01-Jun-2005	CA	80.00	403,920.00	403,920.00	01-Jan-2008	23	5.700%	43,758.00
2(A)	0011162320	May-2007	01-May-2005	NY	80.00	264,000.00	259,709.47	01-Dec-2006	36	7.900%	70,040.21
2(A)	0011162847	Jan-2010	01-Jun-2005	NY	80.00	408,000.00	395,131.61	01-Feb-2009	10	7.150%	29,828.31
2(A)	0011163213	Nov-2009	01-May-2005	NJ	80.00	240,000.00	243,794.92	01-Feb-2008	22	7.490%	30,651.72
2(A)	0011164810	Jan-2010	01-May-2005	AZ	80.00	120,000.00	113,675.44	01-Jun-2009	6	6.550%	4,564.63
2(A)	0011165250	Jun-2009	01-May-2005	FL	80.00	229,600.00	223,335.19	01-Aug-2007	28	6.150%	32,899.70
2(A)	0011165959	Apr-2009	01-May-2005	FL	80.00	126,400.00	123,733.32	01-Oct-2007	26	7.750%	16,039.40
2(A)	0011168138	Jan-2009	01-May-2005	CA	80.00	428,400.00	428,400.00	01-Jun-2007	30	6.750%	97,104.00
2(A)	0011168242	Jun-2008	01-Jun-2005	CA	80.00	244,000.00	237,382.98	01-Jul-2007	29	7.375%	42,340.74
2(A)	0011168910	Nov-2009	01-May-2005	CA	80.00	582,400.00	592,852.14	01-Sep-2008	15	5.375%	40,858.88
2(A)	0011168931	Feb-2010	01-May-2005	CA	80.00	232,000.00	239,130.59	01-Apr-2008	20	6.150%	24,380.01
2(A)	0011169122	Nov-2009	01-May-2005	CA	80.00	328,000.00	372,480.11	01-Aug-2008	16	5.990%	30,112.34
2(A)	0011170718	Feb-2010	01-Jun-2005	TX	83.52	605,500.00	590,571.94	01-Aug-2007	28	8.500%	136,489.95
2(A)	0011170780	Nov-2009	01-Jun-2005	CA	80.00	332,000.00	322,060.03	01-Sep-2007	27	5.990%	45,827.27
2(A)	0011171244	Apr-2009	01-May-2005	FL	80.00	208,000.00	204,549.49	01-Jun-2007	30	8.500%	40,876.00
2(A)	0011171266	Jan-2010	01-May-2005	FL	80.00	130,400.00	130,400.00	01-Jun-2009	6	6.950%	5,607.20
2(A)	0011171603	Dec-2009	01-May-2005	NV	80.00	280,000.00	272,508.50	01-Aug-2008	16	7.700%	31,097.48
2(A)	0011173538	Nov-2009	01-May-2005	MD	80.00	327,990.00	327,846.02	01-May-2008	19	7.550%	42,609.12
2(A)	0011174108	Feb-2010	01-Jun-2005	MA	80.00	160,000.00	156,766.76	01-Jan-2009	11	6.575%	10,243.83
2(A)	0011174195	Aug-2009	01-Jun-2005	FL	80.00	128,000.00	129,907.91	01-Oct-2008	14	6.950%	10,977.85
2(A)	0011175398	Apr-2009	01-May-2005	CA	80.00	420,000.00	407,789.60	01-Aug-2007	28	6.775%	66,439.46
2(A)	0011175635	Dec-2007	01-Jun-2005	FL	80.00	255,200.00	249,645.31	01-Jun-2007	30	9.625%	58,072.84
2(A)	0011176538	Jun-2009	01-Jun-2005	RI	80.00	169,600.00	165,487.92	01-Apr-2007	32	8.750%	42,359.32
2(A)	0011180828	Feb-2010	01-Jun-2005	MI	80.00	87,200.00	85,952.71	01-Jan-2007	35	9.375%	13,926.45
2(A)	0011182596	Oct-2009	01-Jun-2005	MA	80.00	360,000.00	359,938.62	01-Apr-2008	20	6.740%	41,177.18
2(A)	0011183519	Mar-2009	01-May-2005	CA	80.00	391,200.00	391,200.00	01-Sep-2007	27	5.500%	50,132.27
2(A)	0011183540	Nov-2009	01-Jun-2005	IN	80.00	132,400.00	131,544.97	01-Mar-2009	9	6.250%	6,892.21
2(A)	0011189546	Nov-2009	01-Jun-2005	CA	80.00	342,400.00	344,743.14	01-Sep-2008	15	5.990%	26,499.60
2(A)	0011189746	Nov-2009	01-Jun-2005	CA	80.00	290,800.00	289,756.92	01-Jan-2009	11	6.550%	21,499.85
2(A)	0011189914	Oct-2008	01-Jul-2005	MA	80.00	380,000.00	364,867.25	01-Apr-2008	20	5.550%	33,297.24
2(A)	0011189920	Oct-2009	01-Jun-2005	CA	80.00	242,400.00	273,566.12	01-Mar-2009	9	5.500%	12,436.23
2(A)	0011190346	Oct-2009	01-Jun-2005	CA	80.00	376,800.00	391,642.25	01-Jan-2008	23	6.825%	46,510.24
2(A)	0011190515	Sep-2009	01-Jun-2005	MD	80.00	260,000.00	251,786.41	01-Mar-2008	21	5.990%	28,473.04
2(A)	0011191587	Nov-2009	01-Jun-2005	FL	80.00	116,000.00	117,587.89	01-Jan-2008	23	7.775%	11,644.47
2(A)	0011191816	Nov-2009	01-Jun-2005	VA	80.00	192,000.00	189,343.64	01-Jul-2008	17	7.700%	22,442.70
2(A)	0011191835	Oct-2009	01-Jun-2005	CA	80.00	439,200.00	439,200.00	01-Jul-2007	29	7.875%	76,823.40
2(A)	0011191900	Apr-2009	01-Jun-2005	CA	78.13	500,000.00	499,867.71	01-Jun-2007	30	8.350%	121,717.71
2(A)	0011194918	Feb-2010	01-Jun-2005	WI	80.00	400,000.00	372,017.82	01-Jul-2009	5	6.175%	12,263.93
2(A)	0011196433	Jan-2010	01-Jun-2005	TX	80.00	79,542.00	76,304.76	01-Oct-2008	14	6.300%	5,845.69
2(A)	0011196957	May-2008	01-Jun-2005	CA	80.00	216,000.00	216,818.45	01-Dec-2007	24	6.500%	18,583.72

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

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2(A)	0011203134	Feb-2010	01-Jun-2005	TX	80.00	92,000.00	90,379.15	01-Aug-2009	4	8.250%	3,728.19
2(A)	0011208221	May-2008	01-Jun-2005	CA	95.00	285,000.00	282,401.93	01-Jul-2007	29	8.750%	71,862.20
2(A)	1001414856	Jul-2009	01-Jul-2005	OH	75.00	97,500.00	94,241.82	01-Feb-2009	10	9.350%	7,681.11
2(A)	1001460822	Feb-2010	01-Jul-2005	TX	80.00	68,400.00	65,851.21	01-Aug-2009	4	8.850%	2,296.99
2(A)	1001503215	Jun-2009	01-Jul-2005	NJ	90.00	387,000.00	386,999.97	01-May-2008	19	7.750%	53,338.21
2(A)	1001522132	Oct-2009	01-Jul-2005	AZ	80.00	169,600.00	168,013.09	01-May-2009	7	2.250%	1,482.47
2(A)	1001688677	Jun-2009	01-Jul-2005	NY	85.00	327,250.00	314,785.39	01-Feb-2009	10	6.500%	24,762.91
2(A)	1001716423	Nov-2009	01-Aug-2005	FL	80.00	172,000.00	167,854.10	01-Jun-2009	6	7.525%	8,018.83
2(A)	1001821452	Mar-2009	01-Jul-2005	CA	80.00	296,000.00	283,347.92	01-Dec-2008	12	6.625%	15,797.24
2(A)	1001821737	Mar-2009	01-Jul-2005	CA	85.00	110,500.00	105,596.78	01-Feb-2009	10	7.450%	7,807.58
2(A)	1001924680	Nov-2008	01-Jul-2005	CA	90.00	364,500.00	357,836.83	01-Aug-2008	16	6.400%	24,934.41
2(A)	1001985285	Apr-2008	01-Jul-2005	FL	100.00	192,000.00	183,742.81	01-Nov-2007	25	7.600%	35,604.81
2(A)	1002005975	Aug-2008	01-Jul-2005	SD	80.00	87,920.00	84,678.49	01-Mar-2008	21	7.050%	7,768.36
2(A)	1002013190	Sep-2008	01-Aug-2005	FL	85.00	66,300.00	63,979.28	01-Apr-2008	20	8.975%	10,349.28
2(A)	1002016277	May-2009	01-Aug-2005	CA	80.00	362,400.00	360,674.12	01-Jan-2009	11	5.000%	17,780.36
2(A)	1002035201	Nov-2009	01-Jul-2005	WV	80.00	64,000.00	69,501.16	01-Jun-2009	6	9.625%	4,244.06
2(A)	1002053217	Feb-2010	01-Jul-2005	NY	70.00	329,000.00	310,750.40	01-May-2009	7	6.125%	15,408.29
2(A)	1002094799	Sep-2008	01-Aug-2005	OH	95.00	96,900.00	93,822.18	01-Nov-2007	25	9.550%	20,104.56
2(A)	1002104154	Jun-2009	01-Jul-2005	CA	90.00	409,500.00	402,495.71	01-Mar-2009	9	5.000%	16,765.96
2(A)	1002111798	Jul-2008	01-Jul-2005	CA	80.00	348,000.00	341,557.70	01-May-2008	19	6.375%	26,095.93
2(A)	1002112993	Dec-2009	01-Jul-2005	AZ	85.00	352,750.00	340,248.22	01-Jul-2007	29	7.650%	61,015.94
2(A)	1002120591	Feb-2010	01-Aug-2005	CO	85.00	187,000.00	181,845.10	01-Sep-2009	3	3.000%	1,906.59
2(A)	1002126416	Dec-2009	01-Jul-2005	CA	85.00	280,500.00	273,981.08	01-Jul-2007	29	6.375%	48,040.02
2(A)	1002126675	Sep-2008	01-Aug-2005	FL	80.00	152,000.00	143,727.18	01-Mar-2007	33	6.000%	30,206.87
2(A)	1002127282	Jan-2009	01-Aug-2005	CA	80.00	480,800.00	475,372.88	01-Dec-2008	12	5.000%	25,257.41
2(A)	1002143503	Dec-2009	01-Aug-2005	CA	90.00	396,000.00	386,195.50	01-Dec-2007	24	7.100%	65,873.32
2(A)	1002145814	Nov-2007	01-Aug-2005	IL	95.00	199,500.00	192,690.89	01-Jun-2007	30	8.500%	35,488.28
2(A)	1002146920	Oct-2008	01-Jul-2005	AL	90.00	86,400.00	82,823.10	01-Jul-2008	17	7.990%	10,490.21
2(A)	1002153387	May-2009	01-Aug-2005	FL	55.31	135,500.00	130,202.04	01-Jan-2009	11	9.250%	12,410.24
2(A)	1002169165	Feb-2009	01-Aug-2005	TX	80.00	98,800.00	93,586.22	01-Jul-2009	5	7.350%	3,756.07
2(A)	1002170144	Feb-2009	01-Aug-2005	CA	58.75	282,000.00	272,048.77	01-Feb-2009	10	7.700%	5,365.34
2(A)	1002174934	Oct-2009	01-Aug-2005	FL	90.00	112,500.00	112,456.79	01-Jun-2009	6	5.000%	3,401.08
2(A)	1002197385	Oct-2009	01-Aug-2005	CA	80.00	275,200.00	265,334.61	01-Oct-2007	26	7.325%	38,628.79
2(A)	1002228440	May-2009	01-Aug-2005	WA	80.00	185,400.00	185,400.00	01-Jul-2008	17	7.500%	22,764.06
2(A)	1002237412	Nov-2009	01-Aug-2005	CA	68.75	330,000.00	312,529.19	01-Jun-2009	6	5.500%	10,488.60
2(A)	1002260993	Dec-2008	01-Jul-2005	FL	84.97	121,500.00	120,349.82	01-Dec-2008	12	6.625%	8,679.83
2(A)	1002299792	Jul-2009	01-Aug-2005	CA	80.00	736,000.00	861,638.86	01-Mar-2009	9	5.125%	23,389.83
2(A)	1002313044	Feb-2009	01-Aug-2005	CT	80.00	119,920.00	115,103.72	01-Dec-2008	12	7.950%	10,450.29
2(A)	1002345260	Nov-2009	01-Aug-2005	NM	95.00	65,360.00	63,417.52	01-Jun-2009	6	10.050%	4,050.22
2(A)	1002350164	May-2009	01-Aug-2005	CA	85.00	552,500.00	542,734.53	01-Jun-2008	18	6.500%	44,513.28

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2(A)	1002368173	Feb-2010	01-Aug-2005	FL	88.92	156,500.00	150,134.77	01-Dec-2008	12	7.850%	13,544.09
2(A)	1002392734	Feb-2009	01-Aug-2005	TN	80.00	200,000.00	189,592.89	01-Jun-2009	6	6.775%	8,189.66
2(A)	1002396829	May-2009	01-Aug-2005	CA	90.00	540,000.00	525,019.83	01-Mar-2009	9	6.250%	32,507.83
2(A)	1002439757	Jan-2010	01-Aug-2005	FL	85.00	204,000.00	193,710.45	01-Jun-2009	6	7.450%	9,128.84
2(A)	1002483413	Aug-2009	01-Aug-2005	FL	90.00	131,310.00	125,900.32	01-Nov-2007	25	7.750%	24,393.51
2(A)	1002505612	Mar-2006	01-Aug-2005	OK	80.00	184,000.00	176,106.23	01-Oct-2006	38	6.625%	37,286.82
2(A)	1002518145	Feb-2010	01-Aug-2005	FL	74.14	322,500.00	304,736.17	01-Sep-2009	3	6.700%	8,460.79
2(A)	1002528465	Dec-2007	01-Aug-2005	FL	65.00	91,000.00	86,832.85	01-Feb-2008	22	6.375%	10,661.22
2(A)	1002541985	Feb-2010	01-Aug-2005	IL	80.00	138,800.00	132,466.88	01-Sep-2009	3	7.650%	3,958.91
2(A)	1002548167	Jun-2009	01-Aug-2005	IL	85.00	276,250.00	279,518.04	01-Jan-2009	11	7.950%	23,312.84
2(A)	1002550000	Oct-2008	01-Aug-2005	AR	85.00	153,000.00	147,089.55	01-Jul-2008	17	8.750%	19,469.49
2(A)	1002552794	Dec-2008	01-Aug-2005	IL	85.00	193,800.00	184,761.27	01-Oct-2008	14	7.000%	17,914.80
2(A)	1002555817	Sep-2006	01-Aug-2005	NY	80.00	400,000.00	379,022.18	01-Apr-2006	44	7.025%	100,964.64
2(A)	1002556059	Sep-2008	01-Aug-2005	PA	80.00	88,000.00	85,227.37	01-Apr-2008	20	7.700%	6,869.28
2(A)	1002557414	Jun-2008	01-Aug-2005	FL	80.00	124,800.00	118,961.41	01-Sep-2006	39	6.900%	31,313.56
2(A)	1002568590	May-2009	01-Aug-2005	CA	90.00	260,100.00	259,543.55	01-Dec-2008	12	2.250%	5,003.20
2(A)	1002582413	Nov-2009	01-Aug-2005	PA	80.00	88,000.00	83,348.52	01-Aug-2009	4	7.025%	2,730.36
2(A)	1002596122	Jan-2009	01-Aug-2005	FL	90.00	360,000.00	352,449.94	01-Aug-2007	28	8.875%	80,950.55
2(A)	1002596131	Sep-2008	01-Aug-2005	FL	94.97	262,900.00	251,219.18	01-Dec-2007	24	7.375%	44,930.79
2(A)	1002602080	Apr-2009	01-Aug-2005	MN	80.00	144,000.00	135,267.25	01-Feb-2009	10	6.000%	9,218.58
2(A)	1002624565	Dec-2009	01-Aug-2005	NE	90.00	114,300.00	110,842.81	01-Jul-2009	5	2.250%	1,143.31
2(A)	1002651151	Feb-2009	01-Aug-2005	IN	80.00	111,200.00	121,788.59	01-Feb-2009	10	4.250%	4,620.39
2(A)	1002655380	May-2008	01-Aug-2005	FL	80.00	142,400.00	134,974.21	01-Dec-2007	24	6.250%	22,746.89
2(A)	1005057951	Dec-2009	27-Jun-2005	SC	80.00	87,920.00	83,841.34	27-Jan-2009	11	9.125%	7,107.97
2(A)	1005060060	Jan-2010	01-Aug-2005	SC	80.00	87,920.00	83,400.14	01-Jul-2009	5	7.375%	3,267.95
2(A)	1005060561	Feb-2010	01-Aug-2005	NJ	95.00	270,750.00	263,195.99	01-Jun-2008	18	10.750%	36,185.55
2(A)	1005060946	Nov-2009	01-Aug-2005	TN	80.00	79,200.00	77,720.35	01-May-2007	31	7.140%	19,176.53
2(A)	1005061555	Feb-2010	01-Aug-2005	MO	85.00	119,000.00	117,429.92	01-Jan-2007	35	7.840%	34,724.36
2(A)	1005068658	Nov-2009	20-Jul-2005	SC	100.00	67,500.00	68,607.33	20-Nov-2008	13	6.000%	4,698.53
2(A)	1005069285	Feb-2010	22-Jul-2005	SC	85.00	102,000.00	115,436.21	22-May-2009	7	8.440%	6,855.75
2(A)	1005069611	Jan-2010	29-Jul-2005	SC	90.00	77,400.00	74,672.07	27-Apr-2009	8	9.750%	5,244.37
2(A)	2005061858	Sep-2009	01-Aug-2005	OH	85.00	51,000.00	49,706.04	01-Apr-2009	8	10.750%	3,948.70
2(A)	2005062218	Feb-2010	01-Aug-2005	PA	100.00	220,000.00	212,999.38	01-Aug-2009	4	8.625%	8,477.72
2(A)	2005063240	Nov-2009	11-Aug-2005	MD	79.91	175,000.00	171,040.06	11-Jun-2009	6	6.630%	6,968.59
2(A)	3005057827	Aug-2009	11-Aug-2005	PA	80.00	221,600.00	220,525.24	11-Feb-2006	46	7.940%	78,467.39
2(A)	3005058039	Jul-2008	15-Jul-2005	MD	80.00	367,920.00	356,665.95	15-Oct-2007	26	5.890%	53,409.41
2(A)	3005068078	Jun-2009	18-Jul-2005	PA	80.00	100,800.00	99,097.54	18-Jan-2008	23	12.750%	22,719.99
2(A)	3005068286	Feb-2009	20-Jul-2005	PA	80.00	116,000.00	112,248.44	20-Aug-2008	16	9.125%	12,938.22
2(A)	3005068387	Feb-2010	24-Jul-2005	PA	80.00	58,512.00	56,134.70	24-Aug-2009	4	7.625%	1,950.08
2(A)	3005068597	Mar-2008	06-Aug-2005	FL	80.00	336,000.00	329,057.64	06-Oct-2007	26	10.490%	68,434.65

Morgan Stanley ABS Capital I Inc.
Mortgage Pass-Through Certificates
Series 2005-HE5

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

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
2(A)	5005058943	Feb-2010	19-Jun-2005	OH	80.00	102,240.00	97,718.45	19-Aug-2009	4	8.000%	3,658.81
2(A)	5005060663	Nov-2009	01-Aug-2005	OH	87.30	85,550.00	83,740.94	01-Jun-2008	18	12.250%	13,916.07
2(A)	5005061281	Dec-2009	30-Jul-2005	OH	80.00	98,800.00	96,156.43	27-Aug-2008	16	10.125%	12,966.34
2(A)	5005061339	Jan-2010	31-Jul-2005	KY	80.00	161,600.00	158,893.87	01-Jun-2007	30	8.090%	33,426.28
2(A)	5005066842	Nov-2009	29-Jul-2005	FL	80.00	80,000.00	85,951.74	27-May-2008	19	6.500%	8,929.68
2(A)	5005069226	Jun-2009	01-Aug-2005	PA	80.00	129,744.00	126,000.25	01-Jun-2008	18	10.500%	16,698.22
2(A)	6005053459	Jul-2008	01-Jul-2005	FL	80.00	156,000.00	151,639.16	01-Feb-2008	22	10.375%	24,866.07
2(A)	6005054462	Nov-2009	01-Aug-2005	NV	80.00	264,000.00	253,070.49	01-May-2009	7	6.940%	12,167.16
2(A)	6005063563	Jul-2009	09-Jul-2005	FL	80.00	200,800.00	191,915.09	09-Jan-2009	11	6.250%	11,896.94
2(A)	6005063668	Nov-2009	24-Jul-2005	FL	75.00	200,625.00	192,477.29	24-Mar-2009	9	8.125%	12,123.82
2(A)	6005063953	Dec-2008	05-Aug-2005	FL	80.00	142,400.00	139,451.68	05-Oct-2007	26	10.490%	31,365.16
2(A)	6005064065	Jan-2010	07-Aug-2005	FL	64.10	200,000.00	190,534.05	07-Aug-2009	4	6.940%	6,124.38
2(A)	6005064245	Apr-2008	01-Aug-2005	FL	95.00	228,000.00	221,993.02	01-Oct-2007	26	9.190%	42,528.83
2(A)	6005065301	Jan-2010	01-Aug-2005	AZ	85.00	143,650.00	151,954.41	01-Aug-2009	4	2.000%	1,032.96
2(A)	7000140299	Feb-2010	01-May-2005	MD	78.80	524,000.00	512,037.10	01-Jul-2007	29	9.990%	123,478.93
2(A)	7005053071	Dec-2009	01-Aug-2005	IL	80.00	268,000.00	256,586.68	01-Jul-2009	5	7.000%	9,510.73
2(A)	7005064565	Jul-2009	01-Aug-2005	MO	80.00	98,283.00	94,524.67	01-Jan-2009	11	7.750%	6,832.66
2(A)	7005064584	Dec-2009	01-Aug-2005	IL	80.00	129,020.00	123,119.58	01-Sep-2008	15	9.000%	12,601.35
2(A)	7005065010	Jun-2009	01-Aug-2005	IL	80.00	208,800.00	199,783.30	01-Jan-2009	11	6.250%	12,350.37
2(A)	7005065109	Sep-2009	01-Aug-2005	KS	90.00	114,660.00	113,396.29	01-Dec-2006	36	9.790%	40,817.51
2(A)	7005065224	Jan-2010	01-Aug-2005	WI	80.00	60,000.00	58,320.95	01-Oct-2008	14	10.125%	6,435.70
2(A)	7005065279	Feb-2010	01-Sep-2005	WI	78.23	106,000.00	105,837.33	01-Aug-2009	4	7.875%	3,893.11
2(A)	7005065290	Jan-2010	01-Sep-2005	WI	80.00	72,800.00	70,570.98	01-Sep-2008	15	7.540%	6,982.67
2(A)	7005065300	Sep-2009	05-Aug-2005	KS	80.00	228,000.00	227,263.44	05-Nov-2005	49	7.120%	76,660.81
2(A)	8005067430	Dec-2009	01-Aug-2005	WI	80.00	224,000.00	224,454.22	01-Jul-2009	5	5.000%	5,863.82
2(B)	0011157743	Nov-2009	01-May-2005	AZ	84.69	614,000.00	585,344.84	01-Feb-2009	10	6.550%	35,174.07
2(B)	0011160786	Feb-2010	01-May-2005	NJ	80.00	376,000.00	361,197.68	01-Jul-2009	5	8.250%	16,282.28
2(B)	0011189155	Dec-2007	01-Jun-2005	NY	77.36	541,500.00	528,696.91	01-May-2007	31	6.700%	88,574.41
2(B)	1001920345	Jan-2010	01-Jul-2005	OR	80.00	60,000.00	56,644.87	01-May-2009	7	7.400%	2,948.10
2(B)	1005058223	Feb-2010	08-Jul-2005	NC	80.00	202,400.00	193,390.30	08-Apr-2009	8	7.250%	10,835.80
2(B)	2005051249	Feb-2010	25-Jun-2005	NH	85.00	182,750.00	174,391.80	25-Aug-2009	4	7.390%	5,997.92
2(B)	2005051353	Jun-2009	01-Aug-2005	OH	80.00	97,600.00	95,023.86	01-Oct-2008	14	8.640%	10,249.26
2(B)	2005061966	Jun-2009	01-Aug-2005	PA	74.70	64,985.00	60,335.67	01-Dec-2008	12	6.875%	4,447.75
2(B)	3005057677	Nov-2009	20-Jul-2005	PA	90.00	126,000.00	121,950.28	20-May-2009	7	9.300%	8,029.38
2(B)	7005065103	Jan-2010	01-Aug-2005	WI	90.00	144,000.00	141,609.76	01-Apr-2007	32	7.500%	27,660.26
2(B)	8005067224	Feb-2010	01-Aug-2005	MN	80.00	103,920.00	99,704.20	01-Sep-2009	3	7.890%	3,063.92

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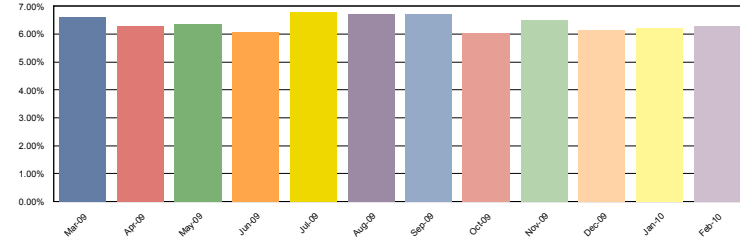
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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Summary

New Bankruptcy Loans	
Loans in Bankruptcy	6
Original Principal Balance	1,387,900.00
Current Actual Balance	1,346,489.69
Current Bankruptcy Total	
Loans in Bankruptcy	129
Original Principal Balance	19,424,312.00
Current Actual Balance	18,953,213.96

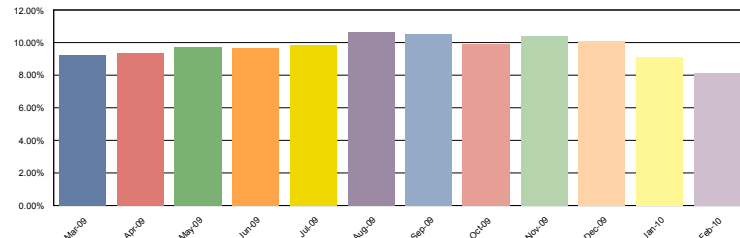
12 Month Bankruptcy History



1(A)

New Bankruptcy Loans	
Loans in Bankruptcy	0
Original Principal Balance	0.00
Current Actual Balance	0.00
Current Bankruptcy Total	
Loans in Bankruptcy	45
Original Principal Balance	6,614,647.00
Current Actual Balance	6,418,842.26

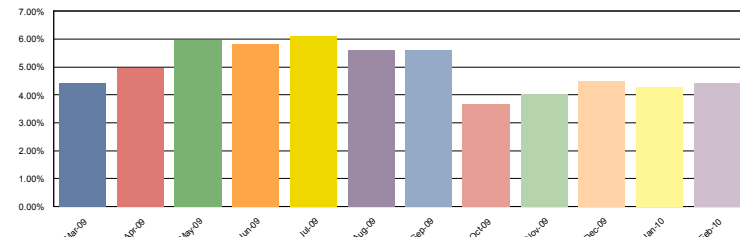
12 Month Bankruptcy History



1(B)

New Bankruptcy Loans	
Loans in Bankruptcy	1
Original Principal Balance	63,000.00
Current Actual Balance	62,209.04
Current Bankruptcy Total	
Loans in Bankruptcy	21
Original Principal Balance	1,355,028.00
Current Actual Balance	1,305,593.85

12 Month Bankruptcy History



Morgan Stanley ABS Capital I Inc.
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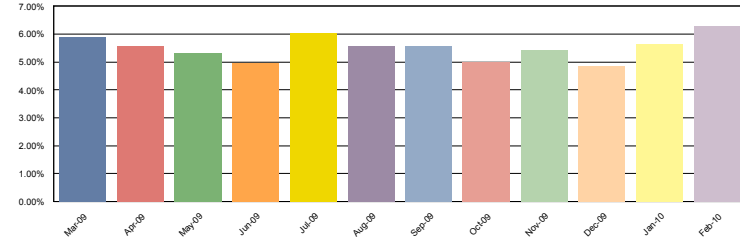
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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

2(A)

New Bankruptcy Loans	
Loans in Bankruptcy	5
Original Principal Balance	1,324,900.00
Current Actual Balance	1,284,280.65
Current Bankruptcy Total	
Loans in Bankruptcy	47
Original Principal Balance	9,952,117.00
Current Actual Balance	9,789,127.53

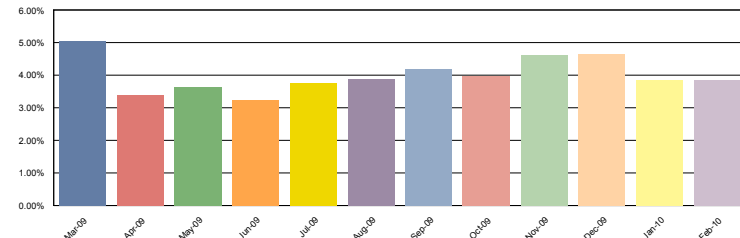
12 Month Bankruptcy History



2(B)

New Bankruptcy Loans	
Loans in Bankruptcy	0
Original Principal Balance	0.00
Current Actual Balance	0.00
Current Bankruptcy Total	
Loans in Bankruptcy	16
Original Principal Balance	1,502,520.00
Current Actual Balance	1,439,650.32

12 Month Bankruptcy History



Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	0011039771	Jul-2009	01-Dec-2004	TN	79.84	40,000.00	40,332.40	01-Dec-2008	12	9.375%	81.02
1(A)	0011149009	Oct-2009	01-May-2005	FL	90.00	270,000.00	264,729.91	01-Apr-2009	8	6.900%	14,042.68
1(A)	0011164491	Nov-2009	01-Jun-2005	CA	80.00	344,000.00	347,583.79	01-Aug-2008	16	6.365%	30,197.30
1(A)	0011172957	Jul-2008	01-May-2005	MI	80.00	105,600.00	103,738.29	01-Nov-2009	1	7.290%	1,758.94
1(A)	0011175119	Oct-2007	01-Jun-2005	NC	80.00	130,232.00	127,727.48	01-Jan-2007	35	7.625%	33,175.12
1(A)	0011176385	Jun-2006	01-Jun-2005	CA	80.00	300,000.00	287,731.12	01-Feb-2009	10	5.900%	15,421.65
1(A)	0011180483	May-2009	01-Jun-2005	WV	79.73	59,000.00	57,000.63	01-Sep-2008	15	7.250%	5,404.43
1(A)	0011185174	Apr-2008	01-Jun-2005	OH	80.00	113,600.00	113,452.38	01-Jul-2008	17	6.375%	8,667.57
1(A)	0011189640	Nov-2009	01-Jun-2005	CA	80.00	219,200.00	211,285.29	01-Oct-2008	14	5.990%	10,195.99
1(A)	0011193292	Aug-2009	01-Jun-2005	NV	80.00	252,000.00	245,166.94	01-Jun-2008	18	8.750%	38,572.51

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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	0011197292	Mar-2008	01-Jun-2005	CA	80.00	308,800.00	303,603.15	01-Aug-2009	4	7.376%	10,425.30
1(A)	0011199565	Mar-2008	01-Jun-2005	WA	89.30	343,800.00	329,326.53	01-Apr-2009	8	7.625%	21,669.33
1(A)	1001958974	Dec-2007	01-Aug-2005	MI	80.00	152,000.00	147,470.39	01-Feb-2010	(1)	6.275%	710.65
1(A)	1002441129	Mar-2008	01-Aug-2005	MI	80.00	164,000.00	160,983.41	01-Mar-2009	9	6.975%	10,243.79
1(A)	1005045776	Nov-2006	27-May-2005	TN	80.00	89,760.00	87,899.55	27-Dec-2006	36	6.090%	21,376.15
1(A)	1005050865	Aug-2007	05-Jul-2005	MO	80.00	200,000.00	191,220.77	05-Dec-2009	0	7.250%	2,311.76
1(A)	1005050932	Nov-2006	05-Jul-2005	IL	89.94	222,600.00	214,516.66	05-May-2009	7	9.500%	13,017.93
1(A)	1005056929	Nov-2008	23-Jun-2005	VA	80.00	84,800.00	83,479.89	23-Nov-2007	25	13.300%	22,177.09
1(A)	1005057260	Feb-2007	01-Jul-2005	TN	80.00	157,600.00	152,333.11	01-Nov-2008	13	9.250%	14,199.30
1(A)	1005057758	Aug-2009	27-Jun-2005	NC	80.00	107,600.00	107,291.92	27-Jun-2009	6	8.000%	5,351.49
1(A)	1005058084	Nov-2006	01-Jul-2005	GA	80.00	81,520.00	78,330.72	01-Aug-2009	4	7.875%	2,751.16
1(A)	1005058155	Feb-2008	08-Jul-2005	NC	85.00	114,750.00	111,735.31	08-Feb-2009	10	10.250%	10,119.34
1(A)	1005060145	Oct-2007	01-Aug-2005	TN	80.00	104,000.00	100,309.14	01-Aug-2009	4	8.500%	3,923.48
1(A)	1005061537	Nov-2008	01-Aug-2005	MO	85.71	120,000.00	114,678.18	01-Jan-2010	0	6.875%	1,314.74
1(A)	1005068707	Jun-2009	10-Jul-2005	TN	80.00	58,400.00	56,798.62	10-Jun-2009	6	10.125%	3,843.07
1(A)	1005069191	Mar-2008	01-Aug-2005	NY	75.00	78,750.00	76,888.49	01-Jul-2008	17	11.875%	12,512.47
1(A)	1005069411	Apr-2009	17-Jul-2005	TN	80.00	66,720.00	63,436.69	17-Mar-2010	(2)	7.125%	0.00
1(A)	1005069499	Jul-2009	20-Jul-2005	TN	80.00	80,000.00	76,039.81	20-Aug-2009	4	7.740%	2,748.37
1(A)	1005069570	Dec-2007	24-Jul-2005	TN	85.00	68,000.00	67,020.10	24-Jul-2007	29	12.090%	19,398.55
1(A)	2005051636	Apr-2008	01-Aug-2005	PA	90.00	56,025.00	54,818.41	01-May-2009	7	11.250%	4,291.63
1(A)	2005061946	Nov-2009	01-Aug-2005	OH	100.00	159,000.00	152,403.98	01-Dec-2009	0	7.750%	1,725.14
1(A)	2005061954	Sep-2008	01-Aug-2005	PA	75.00	72,750.00	71,066.65	01-Apr-2009	8	11.000%	6,115.64
1(A)	3005041788	Oct-2008	02-Jul-2005	GA	80.00	156,000.00	147,309.69	02-Oct-2009	2	6.240%	2,816.65
1(A)	3005061294	Feb-2009	01-Aug-2005	WA	80.00	182,000.00	181,999.37	01-May-2009	7	6.120%	7,671.33
1(A)	5005059268	Oct-2008	13-Jul-2005	IN	80.00	80,000.00	77,297.52	13-May-2009	7	9.250%	4,545.78
1(A)	5005060263	Nov-2006	15-Jul-2005	MI	90.00	205,200.00	198,235.98	15-Feb-2009	10	9.125%	15,719.95
1(A)	5005060415	Jul-2009	01-Aug-2005	OH	80.00	71,920.00	68,875.35	01-Jan-2010	0	6.870%	782.16
1(A)	5005060586	Dec-2007	27-Jul-2005	OH	100.00	82,000.00	80,477.21	27-Apr-2007	32	7.740%	22,906.18
1(A)	5005061083	Jun-2009	29-Jul-2005	WI	100.00	163,000.00	154,894.91	27-Dec-2009	0	7.240%	1,740.97
1(A)	5005069115	Dec-2008	01-Aug-2005	NJ	75.00	165,000.00	160,445.06	01-Nov-2008	13	10.250%	16,802.28
1(A)	6005064955	Nov-2009	01-Aug-2005	FL	80.00	120,000.00	112,940.19	01-Jan-2010	0	5.840%	1,056.24
1(A)	7005042046	Oct-2008	01-Aug-2005	IL	80.00	133,120.00	125,184.98	01-Jan-2010	0	5.890%	1,125.37
1(A)	7005053316	Oct-2008	01-Aug-2005	IL	90.00	267,300.00	257,299.79	01-Aug-2009	4	7.875%	9,279.76
1(A)	7005053768	Dec-2007	03-Jul-2005	WI	80.00	79,600.00	75,879.36	03-Dec-2009	0	7.125%	901.53
1(A)	7005064721	Oct-2008	01-Aug-2005	KS	86.05	185,000.00	177,603.14	01-Nov-2009	1	7.840%	3,255.70
1(B)	0002129335	Jul-2009	01-Jul-2005	OH	90.00	85,500.00	86,954.20	01-Mar-2008	21	6.750%	7,890.69
1(B)	0002153431	Apr-2009	01-Aug-2005	MO	20.00	23,000.00	22,080.91	01-Apr-2010	(3)	12.950%	0.00
1(B)	0011149326	Jul-2008	01-Mar-2005	PA	37.04	30,000.00	27,785.96	01-Mar-2010	(2)	6.875%	0.00
1(B)	0011167700	Jan-2010	01-May-2005	NH	20.00	45,980.00	44,635.71	01-Jan-2010	0	10.500%	744.17
1(B)	0011172958	Jul-2008	01-May-2005	MI	20.00	26,400.00	22,270.14	01-Nov-2009	1	11.000%	(28.23)

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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(B)	0011175115	Nov-2009	01-Jun-2005	IL	20.00	60,000.00	58,449.24	01-Aug-2008	16	8.750%	7,182.95
1(B)	0011175124	Oct-2007	01-Jun-2005	NC	20.00	32,558.00	32,227.15	01-Apr-2007	32	10.875%	1,003.53
1(B)	0011176542	Dec-2007	01-Jun-2005	RI	20.00	42,400.00	42,051.01	01-Feb-2007	34	10.990%	4,748.21
1(B)	0011179561	Aug-2009	01-Jun-2005	VA	85.00	155,125.00	147,971.01	01-Jan-2010	0	7.925%	1,832.09
1(B)	0011180485	May-2009	01-Jun-2005	WV	20.27	15,000.00	16,326.75	01-Jul-2009	5	10.875%	100.36
1(B)	0011185175	Apr-2008	01-Jun-2005	OH	20.00	28,400.00	27,901.07	01-Sep-2008	15	10.875%	(197.81)
1(B)	0011191290	Nov-2009	01-Jun-2005	CA	20.00	54,800.00	53,069.72	01-Oct-2008	14	7.990%	1,058.80
1(B)	0011192788	Apr-2007	01-May-2005	TN	70.00	81,200.00	71,715.64	01-Apr-2009	8	6.025%	3,255.09
1(B)	0011193271	Feb-2010	01-Jun-2005	NV	20.00	63,000.00	62,209.04	01-Apr-2008	20	11.750%	(570.48)
1(B)	0011199172	Dec-2009	01-Jun-2005	FL	60.77	110,000.00	103,436.76	01-Mar-2009	9	5.875%	5,060.33
1(B)	0011199401	Mar-2009	01-Jun-2005	OH	20.00	44,665.00	43,266.11	01-Feb-2010	(1)	10.250%	351.78
1(B)	1002420614	Dec-2009	01-Aug-2005	TN	21.51	20,000.00	19,340.61	01-Feb-2009	10	8.550%	389.88
1(B)	1005032937	Mar-2009	30-Apr-2005	VA	20.00	23,600.00	22,818.77	27-Dec-2009	0	9.990%	361.06
1(B)	1005056626	Nov-2006	18-Jun-2005	VA	80.00	230,400.00	226,785.75	18-Dec-2006	36	7.240%	47,593.48
1(B)	1005060018	Nov-2008	01-Aug-2005	TN	80.00	96,000.00	91,429.69	01-Sep-2009	3	6.990%	2,466.67
1(B)	5005060083	Mar-2009	14-Jul-2005	IN	80.56	87,000.00	82,868.61	14-May-2009	7	6.590%	3,771.16
2(A)	0011141142	Jul-2008	01-Apr-2005	CA	95.00	522,500.00	521,606.17	01-Nov-2009	1	6.990%	8,463.06
2(A)	0011143197	Dec-2009	01-May-2005	CA	80.00	144,000.00	138,962.77	01-Oct-2008	14	6.950%	9,214.20
2(A)	0011158122	Jun-2009	01-May-2005	MA	80.00	409,600.00	395,224.64	01-Apr-2009	8	5.825%	17,428.21
2(A)	0011166229	Sep-2009	01-May-2005	MA	75.00	410,250.00	410,250.00	01-Feb-2009	10	5.740%	21,497.04
2(A)	0011167702	Jan-2010	01-May-2005	NH	80.00	183,920.00	183,672.88	01-Jan-2010	0	6.575%	1,859.68
2(A)	0011172561	Jan-2010	01-Jun-2005	AR	95.00	190,000.00	188,360.30	01-Mar-2009	9	8.150%	13,146.23
2(A)	0011183556	Sep-2009	01-Jun-2005	CA	87.01	670,000.00	701,370.22	01-Jan-2010	0	3.875%	3,945.20
2(A)	0011194849	Oct-2009	01-Jun-2005	CA	80.00	420,000.00	420,000.00	01-Jul-2007	29	7.375%	94,893.75
2(A)	0011202955	Feb-2010	01-Jun-2005	IN	95.00	123,500.00	119,706.34	01-Jun-2009	6	8.625%	6,964.97
2(A)	1001874010	Feb-2010	01-Aug-2005	CA	80.00	261,600.00	256,858.30	01-Oct-2006	38	7.650%	63,619.10
2(A)	1002157711	Feb-2010	01-Jul-2005	IL	95.00	361,000.00	351,110.05	01-Oct-2008	14	7.150%	26,996.09
2(A)	1002285379	Nov-2009	01-Aug-2005	CA	80.00	404,000.00	381,317.95	01-Jan-2010	0	2.250%	1,116.23
2(A)	1002292325	Mar-2007	01-Aug-2005	SC	90.00	140,400.00	134,827.95	01-Jan-2010	0	8.150%	1,721.58
2(A)	1002303652	May-2009	01-Aug-2005	CA	80.00	444,000.00	436,411.74	01-Mar-2008	21	6.875%	46,270.92
2(A)	1002368093	Feb-2007	01-Aug-2005	GA	90.00	85,500.00	82,732.42	01-Jan-2010	0	9.475%	1,238.98
2(A)	1002373050	Jan-2010	01-Aug-2005	CA	80.00	640,000.00	613,895.55	01-Jan-2010	0	5.000%	4,615.43
2(A)	1002378144	Feb-2010	01-Aug-2005	CA	84.99	395,200.00	377,817.27	01-Dec-2009	0	4.250%	2,367.80
2(A)	1002596569	Feb-2009	01-Aug-2005	NJ	90.00	148,050.00	142,719.21	01-Feb-2008	22	7.725%	12,807.38
2(A)	1002602507	Sep-2007	01-Aug-2005	TN	90.00	103,500.00	99,212.49	01-Nov-2009	1	7.813%	1,817.60
2(A)	1005050992	Aug-2008	05-Jul-2005	MO	80.00	67,200.00	65,741.86	05-Apr-2008	20	11.990%	12,502.29
2(A)	1005051205	Feb-2010	10-Jul-2005	MO	80.00	183,600.00	178,788.69	10-Apr-2008	20	11.000%	29,981.49
2(A)	1005057350	Aug-2009	19-Jun-2005	TN	100.00	265,690.00	272,098.30	19-Dec-2008	12	7.750%	22,889.39
2(A)	1005060344	Aug-2008	24-Jul-2005	TN	80.00	149,600.00	143,439.31	24-Oct-2009	2	7.875%	3,405.11
2(A)	1005060704	Nov-2006	01-Aug-2005	GA	80.00	93,600.00	90,474.99	01-Jan-2009	11	8.500%	7,207.32

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Mortgage Pass-Through Certificates
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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
2(A)	1005060926	Nov-2009	06-Aug-2005	TN	100.00	116,500.00	114,613.65	06-Apr-2008	20	13.250%	23,264.62
2(A)	1005061364	May-2009	20-Jul-2005	MO	100.00	204,900.00	198,482.86	20-May-2009	7	10.375%	13,348.77
2(A)	1005061512	Mar-2008	01-Aug-2005	AR	100.00	96,500.00	92,703.12	01-Mar-2010	(2)	7.750%	0.00
2(A)	1005068680	Jun-2007	05-Aug-2005	MS	80.00	70,000.00	67,621.01	05-Mar-2009	9	8.875%	4,837.11
2(A)	1005069289	May-2009	24-Jul-2005	NC	95.00	54,150.00	52,364.96	24-May-2009	7	10.000%	3,418.04
2(A)	2005061846	Jul-2009	01-Aug-2005	OH	80.00	79,600.00	75,726.33	01-Jan-2010	0	6.090%	763.43
2(A)	3005062707	Jan-2010	01-Aug-2005	GA	80.00	119,600.00	112,866.27	01-Aug-2009	4	5.940%	3,059.44
2(A)	3005068455	Nov-2006	04-Aug-2005	PA	80.00	225,600.00	216,434.39	04-Dec-2009	0	7.875%	2,661.69
2(A)	5005036301	Apr-2008	15-May-2005	OH	85.00	101,915.00	98,842.69	15-Jan-2009	11	10.250%	10,028.95
2(A)	5005055519	Apr-2008	01-Aug-2005	FL	90.00	136,800.00	132,623.55	01-Apr-2009	8	9.375%	8,900.08
2(A)	5005059676	Nov-2006	01-Jul-2005	IN	85.00	190,400.00	184,023.99	01-Oct-2009	2	9.000%	4,901.21
2(A)	5005060490	Oct-2009	23-Jul-2005	IN	90.00	63,000.00	60,328.72	23-Mar-2010	(2)	7.625%	0.00
2(A)	5005060651	Jun-2009	24-Jul-2005	IN	80.00	140,000.00	137,692.72	24-Sep-2009	3	5.980%	3,139.67
2(A)	5005069548	Aug-2008	01-Aug-2005	NJ	80.00	269,480.00	260,361.13	01-Jul-2008	17	8.750%	29,459.28
2(A)	6005054131	Jan-2010	01-Jul-2005	AZ	80.00	360,000.00	364,948.27	01-May-2009	7	3.000%	6,784.41
2(A)	6005064020	Jan-2010	01-Aug-2005	FL	80.00	189,592.00	189,079.78	01-Oct-2007	26	9.490%	37,141.67
2(A)	7005053985	Jun-2007	15-Jul-2005	WI	80.00	81,600.00	79,317.40	15-May-2009	7	10.250%	5,259.97
2(A)	7005064639	Feb-2008	01-Aug-2005	MO	100.00	68,000.00	66,747.76	01-Oct-2007	26	11.640%	16,765.87
2(A)	7005065111	Jan-2010	01-Sep-2005	IL	80.00	176,000.00	200,318.66	01-Aug-2009	4	3.000%	2,423.73
2(A)	8005036766	Sep-2007	16-Jun-2005	MI	85.00	99,450.00	97,146.27	16-Nov-2008	13	11.500%	13,033.42
2(A)	8005069299	Dec-2006	14-Jul-2005	MI	84.75	50,000.00	48,909.90	14-Mar-2009	9	11.625%	4,928.42
2(A)	8005069384	Oct-2008	28-Jul-2005	MI	80.00	173,520.00	164,565.14	27-Jan-2010	0	6.500%	1,648.82
2(A)	8005069554	Jan-2008	01-Aug-2005	MI	80.00	68,800.00	66,809.56	01-Oct-2009	2	9.500%	2,004.28
2(B)	0011158124	Jun-2009	01-May-2005	MA	20.00	102,400.00	100,385.10	01-Nov-2008	13	10.990%	3,048.20
2(B)	0011159892	Nov-2008	01-Jun-2005	IL	20.00	61,000.00	58,929.27	01-Feb-2009	10	8.250%	1,324.60
2(B)	0011164492	Nov-2009	01-Jun-2005	CA	20.00	86,000.00	84,665.59	01-May-2008	19	10.875%	3,858.77
2(B)	0011172659	Jul-2007	01-May-2005	MT	20.00	34,400.00	34,086.54	01-Feb-2007	34	10.750%	1,624.86
2(B)	0011176391	Jun-2006	01-Jun-2005	CA	20.00	75,000.00	73,662.16	01-Jul-2008	17	10.500%	(584.08)
2(B)	0011182597	Jun-2007	01-Jun-2005	MA	20.00	90,000.00	88,970.94	01-Nov-2007	25	11.500%	(1,001.45)
2(B)	0011187598	Oct-2006	01-Jun-2005	LA	20.00	26,000.00	25,459.42	01-Mar-2009	9	10.875%	575.26
2(B)	1005068798	Jul-2009	20-Jul-2005	TN	90.00	81,000.00	78,261.98	20-Jul-2009	5	8.740%	3,755.31
2(B)	2005051525	Jun-2008	07-Jul-2005	OH	79.38	127,000.00	119,331.60	07-Jan-2010	0	6.500%	1,195.64
2(B)	2005062072	Oct-2008	01-Aug-2005	FL	80.00	219,200.00	207,619.20	01-Feb-2010	(1)	7.040%	1,132.86
2(B)	3005061031	Nov-2009	01-Aug-2005	OR	90.00	158,400.00	149,657.97	01-Jan-2010	0	6.640%	1,532.45
2(B)	3005068356	Nov-2009	27-Jul-2005	PA	80.00	72,800.00	69,444.91	27-Dec-2009	0	7.670%	830.30
2(B)	5005060397	Feb-2008	24-Jul-2005	KY	80.00	88,000.00	83,469.21	24-Nov-2009	1	7.040%	1,364.72
2(B)	6005064106	Nov-2008	01-Aug-2005	FL	80.00	140,800.00	133,063.36	01-Dec-2009	0	6.540%	1,338.67
2(B)	8005036256	Oct-2009	11-Apr-2005	OH	20.00	18,200.00	16,675.57	11-Aug-2009	4	10.390%	822.22
2(B)	8005060013	May-2009	01-Aug-2005	MI	80.00	122,320.00	115,967.50	01-Nov-2009	1	6.740%	1,806.89

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Realized Loss Detail Report - Loans with Losses during Current Period

	Inactive				Active				Totals			
Group	# Loans with Losses	Liquidated Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage	# Loans with Losses	Ending Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage	# Loans with Losses	Liquidated or Ending Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage
1(A)	24	3,103,679.95	717,596.37	0.916 %	0	0.00	0.00	0.000 %	24	3,103,679.95	717,596.37	0.916 %
1(B)	7	317,190.89	104,562.80	0.357 %	0	0.00	0.00	0.000 %	7	317,190.89	104,562.80	0.357 %
2(A)	34	7,847,510.44	944,881.41	0.608 %	0	0.00	0.00	0.000 %	34	7,847,510.44	944,881.41	0.608 %
2(B)	6	286,309.68	67,639.08	0.183 %	0	0.00	0.00	0.000 %	6	286,309.68	67,639.08	0.183 %
Total	71	11,554,690.96	1,834,679.66	0.611 %	0	0.00	0.00	0.000 %	71	11,554,690.96	1,834,679.66	0.611 %

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

Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term	Liquidated or Ending Actual Balance	Liquidation Effective Date	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
1(A)	0002146487	65,000.00	7.100%	CA	50.00	360	62,463.13	12/30/2009	(8.03)	62,400.86
1(A)	0005068834	114,000.00	9.790%	CA	80.00	360	87,792.24	03/01/2009	(0.01)	87,768.93
1(A)	0011165109	81,000.00	7.225%	VA	90.00	360	77,306.30	12/31/2009	(1,111.58)	72,273.15
1(A)	0011174034	102,410.00	8.500%	TX	80.00	360	98,771.31	01/31/2010	78,303.41	78,303.41
1(A)	0011193019	196,000.00	7.900%	TX	80.00	360	198,873.95	11/30/2009	(7,030.12)	89,637.18
1(A)	1001283471	257,600.00	7.375%	CA	94.71	360	252,713.53	06/29/2009	(248.92)	256,165.53
1(A)	1001897692	289,000.00	7.125%	CA	83.77	360	281,060.21	08/17/2009	1.25	188,590.58
1(A)	1001946568	110,700.00	8.625%	FL	90.00	360	107,805.57	04/28/2009	(14.50)	88,471.77
1(A)	1002256016	245,000.00	8.250%	CA	61.25	360	235,854.43	12/04/2009	(1.02)	139,008.79
1(A)	1002583573	130,000.00	7.400%	CA	76.47	360	124,913.02	01/25/2010	118,376.29	118,376.29
1(A)	1002597942	240,000.00	7.350%	CA	80.00	360	236,254.07	11/07/2008	(1.69)	153,113.96
1(A)	2005031040	88,350.00	13.620%	SC	92.03	360	60,032.88	01/26/2010	60,084.42	60,084.42
1(A)	2005052817	132,400.00	5.875%	MD	80.00	360	103,320.63	10/31/2009	(295.00)	106,555.27
1(A)	2005061872	108,900.00	10.125%	OH	90.00	360	104,539.52	01/22/2010	110,601.85	110,601.85
1(A)	3005050503	82,320.00	9.990%	ID	80.00	360	12,963.23	10/01/2008	(424.00)	12,976.57
1(A)	5005060853	127,000.00	11.590%	OH	86.99	360	98,167.60	11/30/2009	93.83	98,427.57
1(A)	7005065093	214,240.00	11.125%	IL	80.00	360	115,006.82	12/22/2009	166.71	118,266.79
1(A)	8005056389	61,800.00	12.625%	IA	100.00	360	60,034.43	12/31/2009	6,278.30	66,353.79
1(A)	8005059251	118,800.00	11.375%	MI	90.00	360	123,816.76	02/01/2010	123,910.28	123,910.28
1(A)	8005066768	192,000.00	11.750%	MN	80.00	360	130,004.11	06/18/2009	(1,224.00)	133,283.45
1(A)	8005069338	58,500.00	11.250%	MI	75.00	360	60,837.73	11/30/2009	3,198.22	73,022.33
1(A)	8005069408	108,000.00	6.490%	MI	90.00	360	98,942.08	12/24/2009	59.71	99,130.31
1(A)	9005059406	208,000.00	5.980%	CA	80.00	360	146,169.07	12/31/2009	616.39	147,060.67
1(A)	9005069521	248,500.00	8.000%	CA	70.00	360	226,037.33	01/31/2010	226,264.58	226,264.58
1(B)	0002130892	56,000.00	9.040%	TX	80.00	360	54,032.41	01/14/2010	28,251.71	28,251.71
1(B)	0002144394	41,900.00	11.700%	NJ	20.00	360	41,350.52	11/24/2008	(420.00)	39,352.27

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

Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term	Liquidated or Ending Actual Balance	Liquidation Effective Date	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
1(B)	0011194673	99,520.00	7.200%	TN	80.00	360	94,074.04	01/31/2010	50,720.13	50,720.13
1(B)	1002106651	27,000.00	9.200%	FL	20.00	360	26,256.14	05/26/2009	0.75	27,197.49
1(B)	1002356382	23,000.00	9.750%	FL	20.00	360	22,388.57	10/27/2009	0.85	23,134.19
1(B)	1002606692	25,520.00	9.100%	TX	20.00	360	23,805.43	01/26/2010	26,080.09	26,080.09
1(B)	1002644044	56,000.00	10.000%	VA	20.00	360	55,283.78	08/30/2007	(70.73)	56,637.86
2(A)	0005066420	388,000.00	8.750%	CA	80.00	360	200,889.92	05/31/2009	(247.18)	201,124.14
2(A)	0011153348	464,000.00	8.875%	CA	80.00	360	451,565.18	07/31/2009	(3,119.82)	447,335.40
2(A)	0011193757	212,744.00	6.750%	CA	80.00	360	215,794.51	12/31/2009	(2,297.72)	158,062.61
2(A)	0011209088	184,000.00	6.150%	IL	80.00	360	178,112.32	01/31/2010	179,783.26	179,783.26
2(A)	1001399622	160,000.00	4.875%	CA	80.00	360	165,181.74	08/17/2009	1.25	122,288.84
2(A)	1001591708	118,750.00	7.500%	OH	95.00	360	114,086.37	10/06/2009	(1,898.33)	125,290.63
2(A)	1001709725	111,920.00	7.150%	IN	80.00	360	105,765.86	01/26/2010	32,988.33	32,988.33
2(A)	1002007731	102,000.00	8.350%	FL	85.00	360	98,082.73	10/20/2009	(1,815.00)	101,472.80
2(A)	1002139466	104,000.00	6.450%	NV	77.04	360	98,873.86	08/21/2009	(224.93)	79,772.76
2(A)	1002188698	555,750.00	7.375%	CA	95.00	360	545,790.71	06/03/2009	(0.03)	493,689.34
2(A)	1002197241	411,200.00	8.750%	CA	80.00	360	406,307.92	09/23/2008	(29.35)	220,610.19
2(A)	1002204518	332,000.00	8.375%	CA	80.00	360	326,701.85	04/23/2009	(1.16)	337,512.36
2(A)	1002205795	247,500.00	5.000%	CA	79.84	360	244,450.70	01/27/2010	177,572.75	177,572.75
2(A)	1002211181	156,536.00	7.375%	FL	80.00	360	149,824.96	08/05/2009	(28.00)	115,244.78
2(A)	1002226905	436,000.00	4.375%	CA	80.00	360	457,039.51	06/17/2009	(0.08)	139,280.80
2(A)	1002236725	103,957.00	2.750%	TN	80.00	360	123,345.10	10/30/2009	(300.00)	64,410.76
2(A)	1002245449	584,000.00	8.500%	CA	84.64	360	575,108.81	11/20/2008	(18.93)	240,252.92
2(A)	1002299328	292,000.00	8.125%	CA	80.00	360	286,477.52	05/14/2009	(0.04)	234,884.16
2(A)	1002299701	331,500.00	8.300%	CA	84.35	360	328,787.74	01/27/2010	167,305.68	167,305.68
2(A)	1002370856	277,500.00	6.650%	CA	75.00	360	266,505.72	01/11/2010	208,033.54	208,033.54
2(A)	1002392002	420,000.00	8.750%	CA	80.00	360	414,329.68	12/03/2008	(0.78)	279,929.32
2(A)	1002400146	352,000.00	9.300%	CA	80.00	360	336,975.18	09/17/2009	(1,736.03)	245,131.54
2(A)	1002403633	261,600.00	8.375%	CA	80.00	360	257,690.00	03/13/2009	(467.58)	186,315.96
2(A)	1002454695	354,400.00	6.625%	CA	80.00	360	341,282.77	10/23/2009	1.60	196,024.24
2(A)	1002536385	150,400.00	6.525%	TN	80.00	360	142,900.73	12/30/2009	46.23	51,941.90
2(A)	1002598040	229,200.00	8.125%	MA	80.00	360	220,244.61	03/19/2009	(1.84)	69,935.46
2(A)	1005045950	75,360.00	6.240%	NY	80.00	360	78,429.24	12/31/2009	1,182.30	79,679.58
2(A)	2005062136	55,000.00	9.375%	OH	57.89	360	55,224.29	11/30/2009	1,575.30	59,244.06
2(A)	3005057570	179,550.00	10.500%	DE	95.00	360	106,164.93	01/27/2010	106,323.53	106,323.53
2(A)	3005061204	198,400.00	9.625%	WA	80.00	360	27,973.86	01/20/2010	28,333.07	28,333.07
2(A)	7005053661	105,655.00	10.625%	IL	85.00	360	53,826.60	01/26/2010	53,931.04	53,931.04
2(A)	9005054805	288,000.00	8.625%	MA	80.00	360	157,347.73	08/31/2009	(7.73)	157,624.74
2(A)	9005069540	288,000.00	7.875%	CA	80.00	360	204,215.34	06/30/2009	(1.93)	204,473.51
2(A)	9005069567	175,920.00	5.990%	CA	80.00	360	112,212.45	03/01/2009	(0.01)	112,081.11
2(B)	1002208523	24,600.00	11.550%	FL	20.00	360	23,295.69	10/27/2009	0.75	24,560.07

**Morgan Stanley ABS Capital I Inc.
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Realized Loss Loan Detail Report - Loans with Losses during Current Period

Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term	Liquidated or Ending Actual Balance	Liquidation Effective Date	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
2(B)	1002237724	63,900.00	10.750%	CA	20.00	360	62,631.44	01/26/2009	(14.76)	67,100.10
2(B)	1002324149	28,000.00	10.650%	FL	20.00	360	27,422.80	04/27/2009	0.75	27,198.39
2(B)	1002594927	65,500.00	9.750%	CA	20.00	360	62,199.49	07/06/2009	2.50	59,605.38
2(B)	1002599245	44,200.00	6.750%	MN	20.00	360	43,203.93	07/31/2009	0.75	45,071.29
2(B)	2005061800	72,000.00	6.000%	OH	90.00	360	67,556.33	01/31/2010	67,649.09	67,649.09

Realized Loss/(Gain) value may include Interest Loss, Principal Loss, and Expense amounts.

* This data is currently not provided for reporting.

** The current loss for this loan is associated with a modification; for further detail please see the Modification section.

**Morgan Stanley ABS Capital I Inc.
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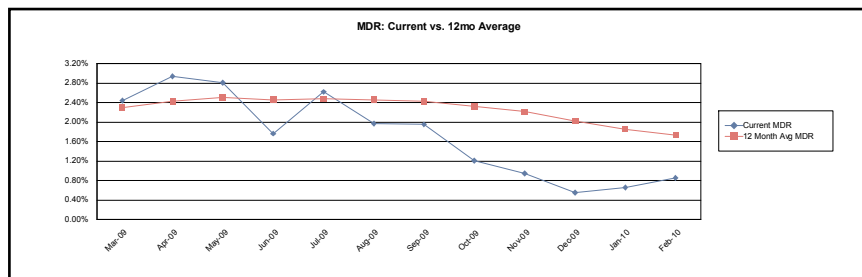
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Realized Loss Report - Collateral

Summary

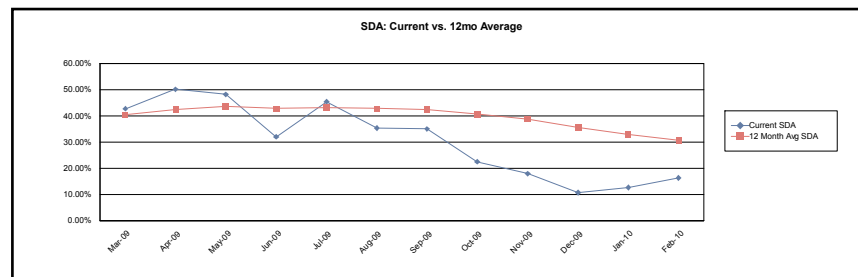
MDR

Current Month 0.859%
3 Month Average 0.692%
12 Month Average 1.729%



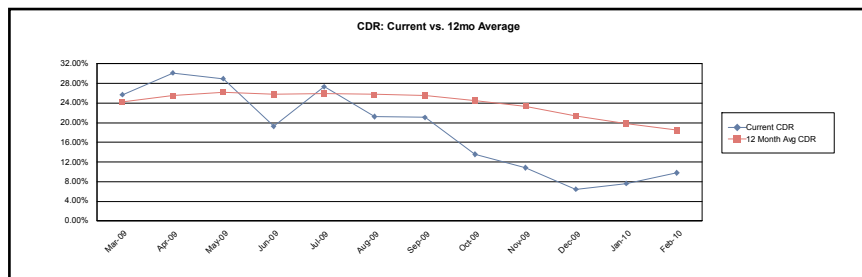
SDA

Current Month 16.385%
3 Month Average 13.303%
12 Month Average 30.838%



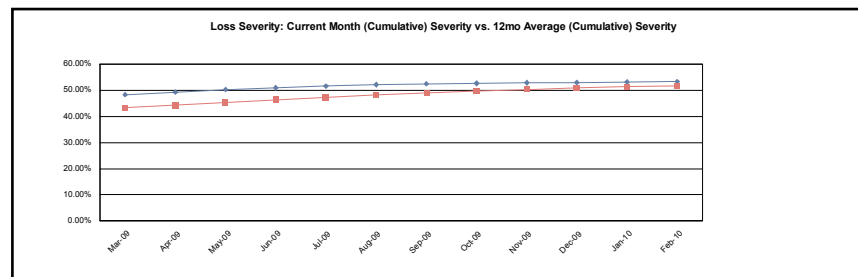
CDR

Current Month 9.831%
3 Month Average 7.982%
12 Month Average 18.503%



Loss Severity

Current Month (Cumulative) 53.271%
3 Month Average (Cumulative) 53.113%
12 Month Average (Cumulative) 51.634%



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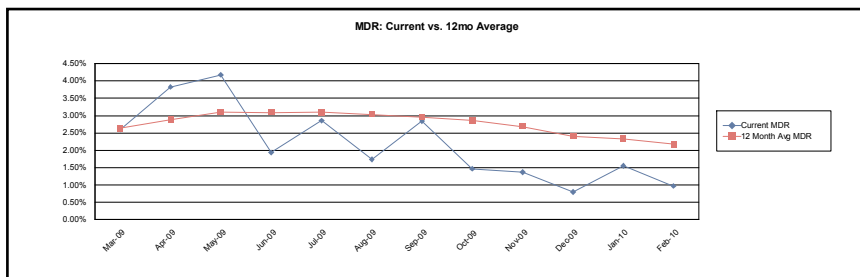
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Realized Loss Report - Collateral

1(A)

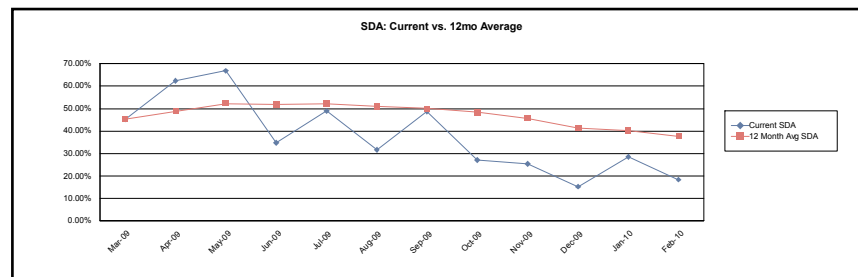
MDR

Current Month 0.973%
3 Month Average 1.108%
12 Month Average 2.179%



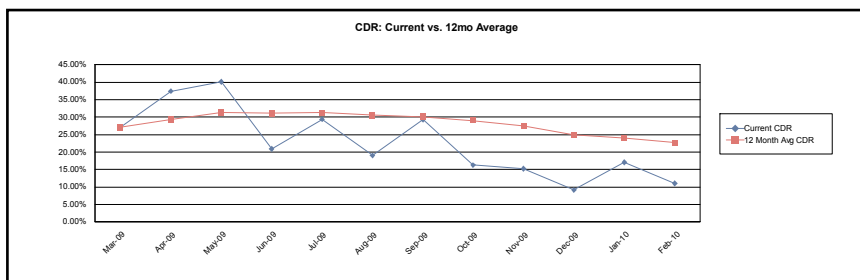
SDA

Current Month 18.455%
3 Month Average 20.749%
12 Month Average 37.782%



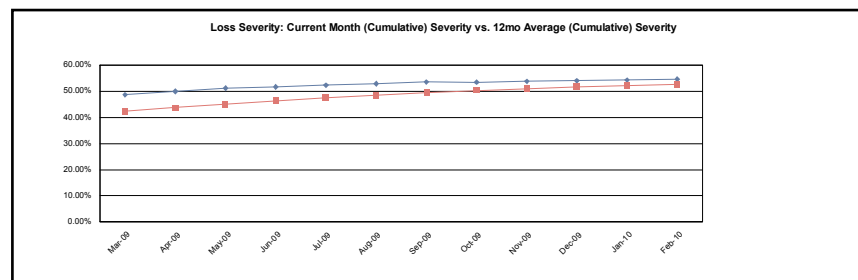
CDR

Current Month 11.073%
3 Month Average 12.450%
12 Month Average 22.669%



Loss Severity

Current Month (Cumulative) 54.579%
3 Month Average (Cumulative) 54.268%
12 Month Average (Cumulative) 52.510%



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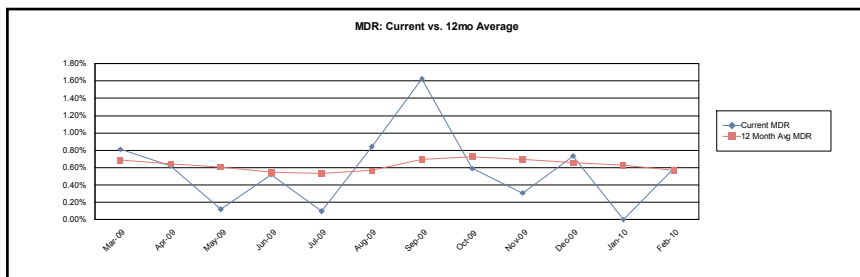
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Realized Loss Report - Collateral

1(B)

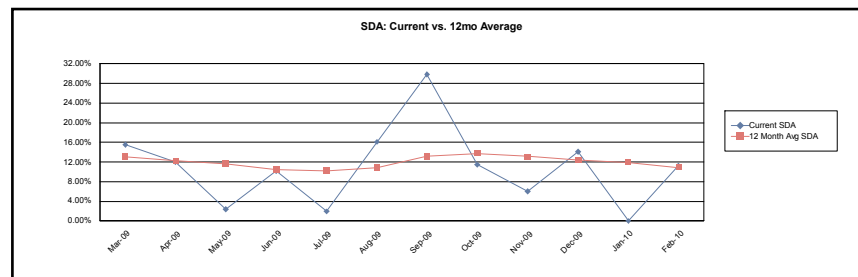
MDR

Current Month 0.583%
3 Month Average 0.439%
12 Month Average 0.571%



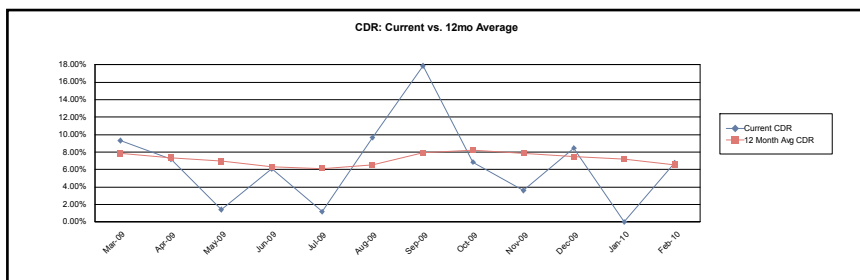
SDA

Current Month 11.287%
3 Month Average 8.467%
12 Month Average 10.897%



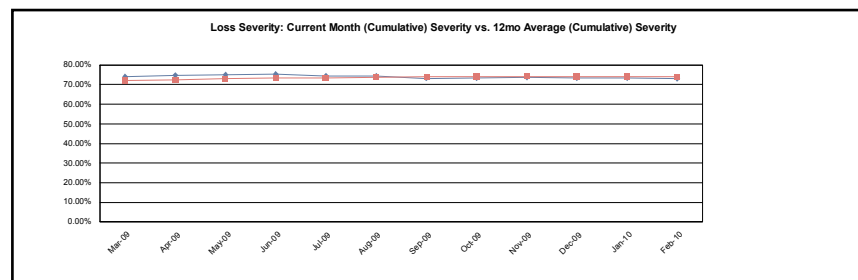
CDR

Current Month 6.772%
3 Month Average 5.080%
12 Month Average 6.538%



Loss Severity

Current Month (Cumulative) 73.071%
3 Month Average (Cumulative) 73.237%
12 Month Average (Cumulative) 74.036%



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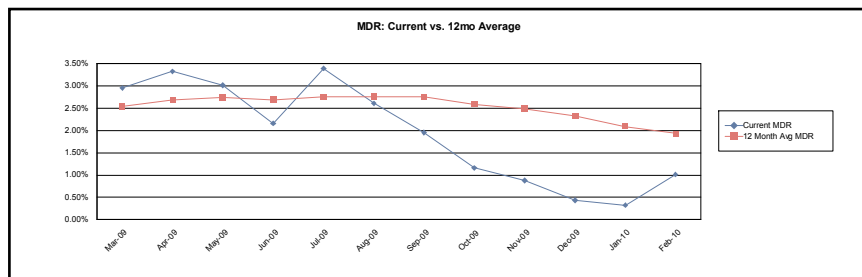
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Realized Loss Report - Collateral

2(A)

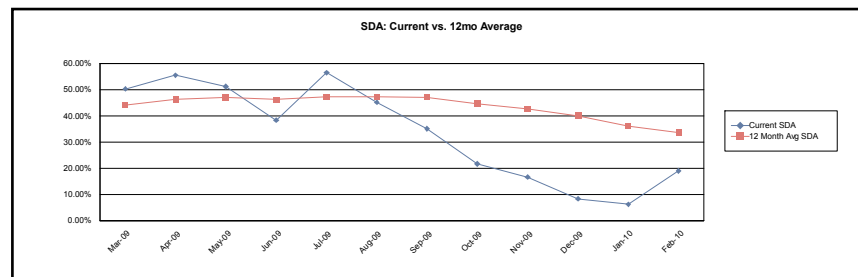
MDR

Current Month 1.013%
3 Month Average 0.591%
12 Month Average 1.936%



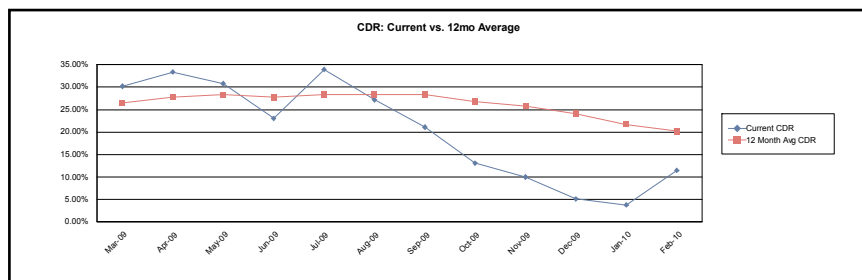
SDA

Current Month 19.165%
3 Month Average 11.342%
12 Month Average 33.777%



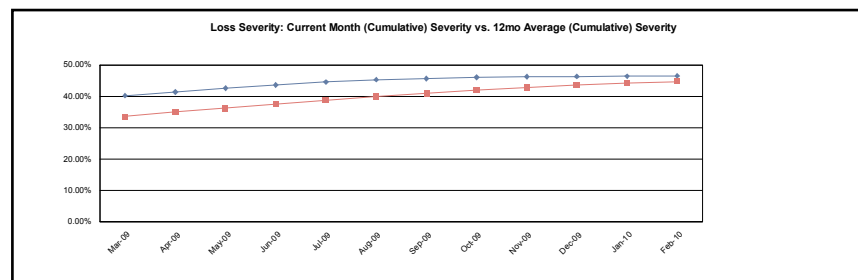
CDR

Current Month 11.499%
3 Month Average 6.805%
12 Month Average 20.266%



Loss Severity

Current Month (Cumulative) 46.549%
3 Month Average (Cumulative) 46.440%
12 Month Average (Cumulative) 44.605%



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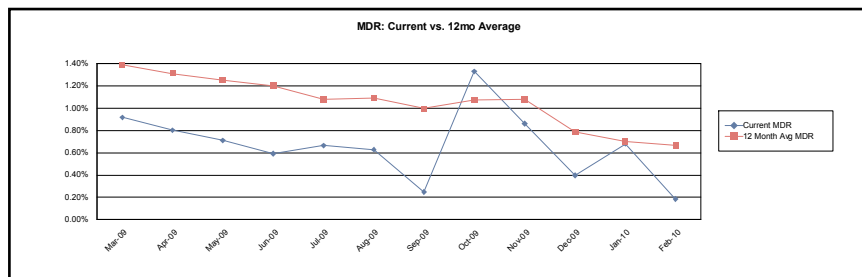
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Realized Loss Report - Collateral

2(B)

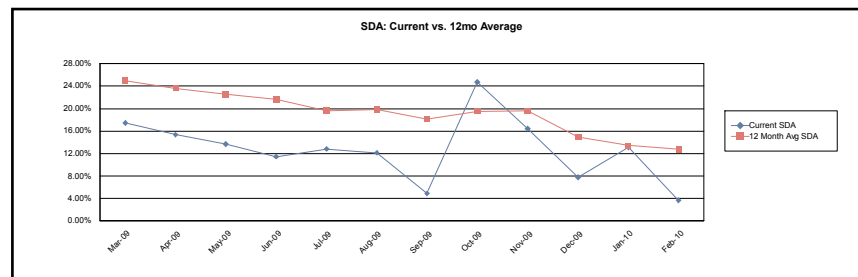
MDR

Current Month 0.185%
3 Month Average 0.421%
12 Month Average 0.669%



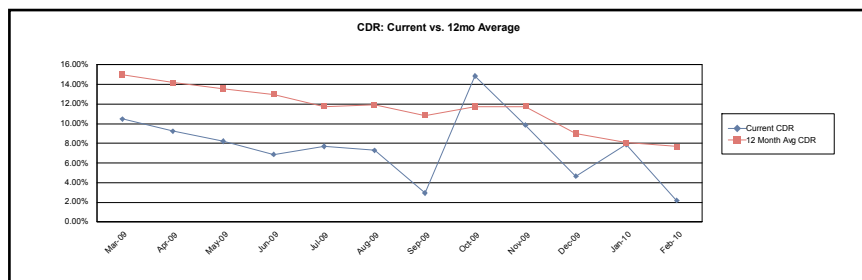
SDA

Current Month 3.664%
3 Month Average 8.193%
12 Month Average 12.800%



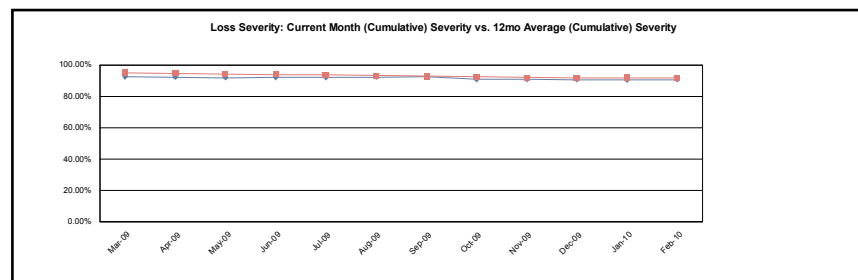
CDR

Current Month 2.198%
3 Month Average 4.916%
12 Month Average 7.680%



Loss Severity

Current Month (Cumulative) 90.653%
3 Month Average (Cumulative) 90.644%
12 Month Average (Cumulative) 91.630%



Calculation Methodology:

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

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

SDA Standard Default Assumption: If $\text{WAS} \leq 30$ then $\text{CDR} / (\text{WAS} * 0.02)$ else if $30 < \text{WAS} \leq 60$ then $\text{CDR} / 0.6$ else if $60 < \text{WAS} \leq 120$ then $\text{CDR} / (0.6 - ((\text{WAS} - 60) * 0.0095))$ else if $\text{WAS} > 120$ then $\text{CDR} / 0.03$

Cumulative Loss Severity: $\text{Sum}(\text{All Realized Losses}) / \text{Sum}(\text{Actual Liquidated Balance for loans that have experienced a loss})$. 3 Month Average and 12 Month Average will not have values until the 3rd and 12th month respectively.

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Prepayment Detail - Prepayments during Current Period

Summary													
	Loans Paid in Full			Repurchased Loans			Substitution Loans			Liquidated Loans			Curtailments
	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Curtailment Amount
1(A)	1	84,900.00	81,996.31	0	0.00	0.00	0	0.00	0.00	6	796,960.00	771,382.12	34,106.52
1(B)	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	3	181,040.00	172,067.13	489.43
2(A)	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	8	1,636,025.00	1,588,813.59	36,670.10
2(B)	1	144,000.00	136,149.48	0	0.00	0.00	0	0.00	0.00	1	72,000.00	68,954.13	(27,662.08)
Total	2	228,900.00	218,145.79	0	0.00	0.00	0	0.00	0.00	18	2,686,025.00	2,601,216.97	43,603.97

Prepayment Loan Detail - Prepayments during Current Period

Group	Loan Number	State	LTV at Origination	First Payment Date	Original Principal Balance	Prepayment Amount	PIF Type	Months Delinquent	Current Loan Rate	Original Term	Seasoning
1(A)	0011174034	TX	80.00	01-Jun-2005	102,410.00	98,771.31	Liquidation	31	8.500%	360	56
1(A)	1002583573	CA	76.47	01-Aug-2005	130,000.00	124,913.02	Liquidation	13	7.400%	360	54
1(A)	2005031040	SC	92.03	01-May-2005	88,350.00	60,032.88	Liquidation	23	13.620%	360	57
1(A)	2005061872	OH	90.00	13-Jul-2005	108,900.00	104,539.52	Liquidation	23	10.125%	360	55
1(A)	5005060344	IN	100.00	17-Jul-2005	84,900.00	81,915.66	Loan Paid in Full	0	8.125%	360	54
1(A)	8005059251	MI	90.00	20-Jul-2005	118,800.00	123,816.76	Liquidation	18	11.375%	360	54
1(A)	9005069521	CA	70.00	01-Aug-2005	248,500.00	226,037.33	Liquidation	21	8.000%	360	54
1(B)	0002130892	TX	80.00	01-Jul-2005	56,000.00	54,032.41	Liquidation	16	9.040%	360	55
1(B)	0011194673	TN	80.00	01-Jun-2005	99,520.00	94,074.04	Liquidation	24	7.200%	360	56
1(B)	1002606692	TX	20.00	01-Aug-2005	25,520.00	23,805.43	Liquidation	5	9.100%	360	54
2(A)	0011209088	IL	80.00	01-Jul-2005	184,000.00	178,112.32	Liquidation	27	6.150%	360	55
2(A)	1001709725	IN	80.00	01-Jul-2005	111,920.00	105,765.86	Liquidation	14	7.150%	360	55
2(A)	1002205795	CA	79.84	01-Aug-2005	247,500.00	244,450.70	Liquidation	13	5.000%	360	54
2(A)	1002299701	CA	84.35	01-Aug-2005	331,500.00	328,787.74	Liquidation	0	8.300%	360	54
2(A)	1002370856	CA	75.00	01-Aug-2005	277,500.00	266,505.72	Liquidation	27	6.650%	360	54
2(A)	3005057570	DE	95.00	04-Aug-2005	179,550.00	106,164.93	Liquidation	14	10.500%	360	54
2(A)	3005061204	WA	80.00	01-Aug-2005	198,400.00	27,973.86	Liquidation	12	9.625%	360	54
2(A)	7005053661	IL	85.00	01-Jul-2005	105,655.00	53,826.60	Liquidation	15	10.625%	360	55
2(B)	1005057569	TN	80.00	02-Jul-2005	144,000.00	135,981.33	Loan Paid in Full	0	6.750%	360	55
2(B)	2005061800	OH	90.00	01-Aug-2005	72,000.00	67,556.33	Liquidation	8	6.000%	360	54

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Prepayment Penalty Detail - Prepayment Penalty Paid during Current Period

Summary	Loan Count	Prior Balance	Prepayment Penalty Amount	Prepayment Penalty Waived
1(A)	0	0.00	0.00	0.00
1(B)	0	0.00	0.00	0.00
2(A)	0	0.00	0.00	0.00
2(B)	0	0.00	0.00	0.00
Total	0	0.00	0.00	0.00

Prepayment Penalty Loan Detail - Prepayment Penalty Paid during Current Period

Group	Loan Number	Paid In Full Date	Prior Balance	Prepayment Penalty Amount	Prepayment Penalty Waived
No Prepayment Penalties this Period					

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Prepayment Rates

Summary

SMM

Current Month 0.843%
3 Month Average 0.764%
12 Month Average 2.070%

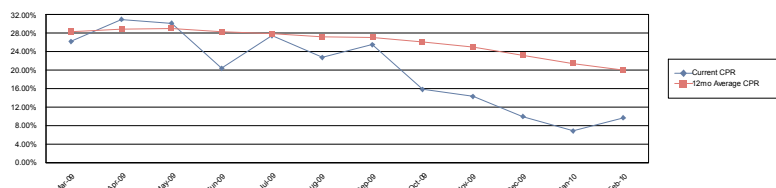
CPR

Current Month 9.658%
3 Month Average 8.785%
12 Month Average 19.981%

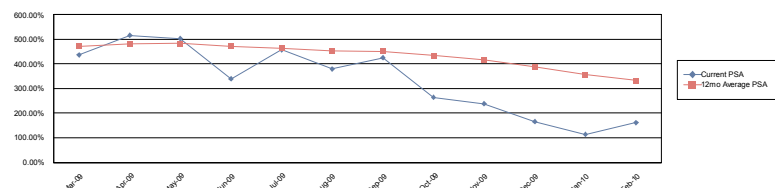
PSA

Current Month 160.975%
3 Month Average 146.422%
12 Month Average 333.011%

CPR: Current vs 12mo Average



PSA: Current vs. 12mo Average



1(A)

SMM

Current Month 1.079%
3 Month Average 1.168%
12 Month Average 2.607%

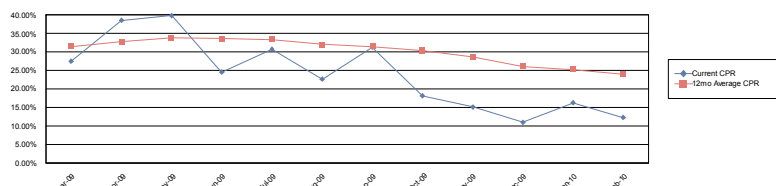
CPR

Current Month 12.203%
3 Month Average 13.118%
12 Month Average 23.953%

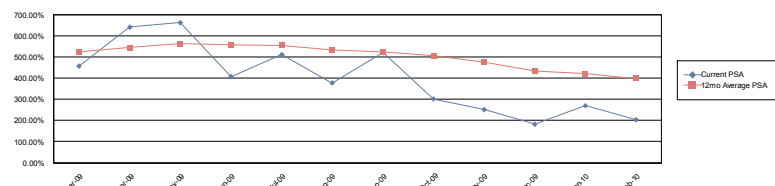
PSA

Current Month 203.383%
3 Month Average 218.636%
12 Month Average 399.219%

CPR: Current vs 12mo Average



PSA: Current vs. 12mo Average



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Prepayment Rates

1(B)

SMM

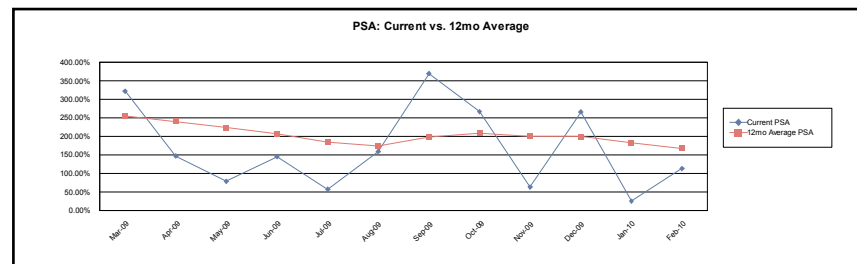
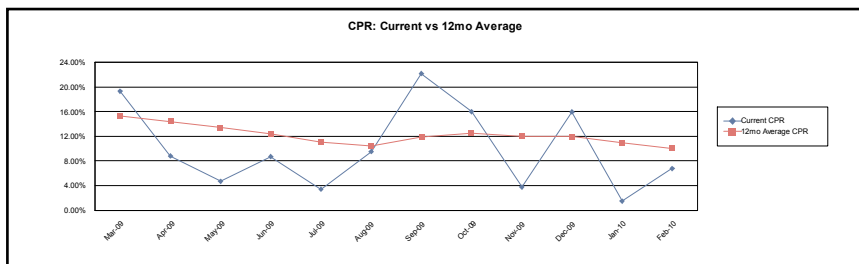
Current Month 0.585%
3 Month Average 0.715%
12 Month Average 1.077%

CPR

Current Month 6.794%
3 Month Average 8.065%
12 Month Average 10.049%

PSA

Current Month 113.237%
3 Month Average 134.413%
12 Month Average 167.483%



2(A)

SMM

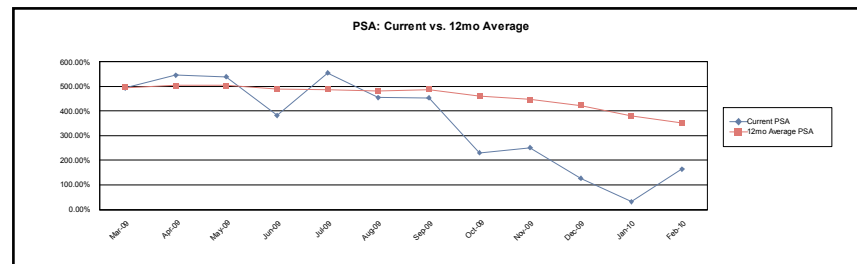
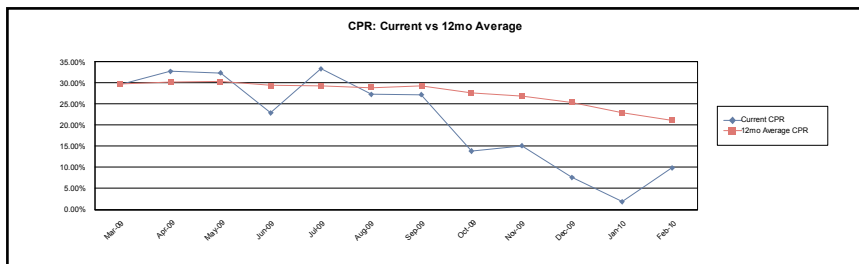
Current Month 0.860%
3 Month Average 0.558%
12 Month Average 2.163%

CPR

Current Month 9.848%
3 Month Average 6.440%
12 Month Average 21.131%

PSA

Current Month 164.140%
3 Month Average 107.325%
12 Month Average 352.181%



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Prepayment Rates

2(B)

SMM

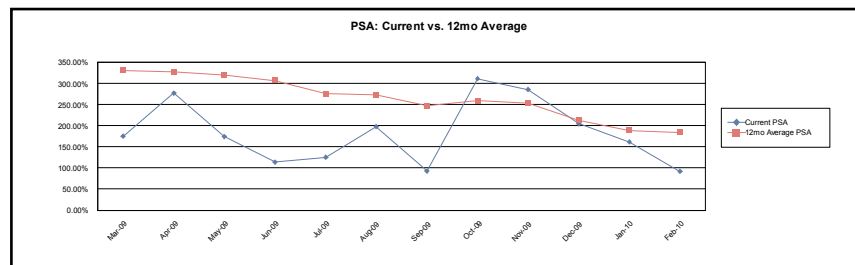
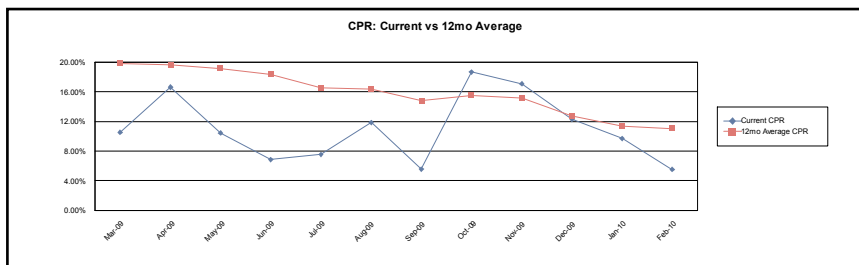
Current Month 0.473%
3 Month Average 0.802%
12 Month Average 1.181%

CPR

Current Month 5.526%
3 Month Average 9.171%
12 Month Average 11.058%

PSA

Current Month 92.097%
3 Month Average 152.857%
12 Month Average 184.308%



Calculation Methodology:

Single Month Mortality (SMM): $(\text{Partial and full prepayments} + \text{Repurchases}) / (\text{Beginning Scheduled Balance} - \text{Scheduled Principal})$

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

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

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

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Modification Summary

	Loan Count (Numerator)	Loan Count (Denominator)	Loan Count %	Current Scheduled Balance (Numerator)	Current Scheduled Balance (Denominator)	Current Scheduled Balance %
Number of loans modified within the past 12 months that are currently delinquent (against the total number of loans delinquent within the deal)	38	983	3.866%	7,035,543.74	168,702,851.63	4.170%
Number of modified loans that have passed the loan modification performance test (against the total number of modified loans)	93	245	37.959%	14,745,844.86	46,456,093.66	31.741%
Number of loans modified in the current cycle (against the number of loans within the deal)	1	1,959	0.051%	212,379.60	300,066,088.58	0.071%
Number of modified loans (against the total number of loans within the deal)	245	1,959	12.506%	46,456,093.66	300,066,088.58	15.482%
Number of loans modified within the last 12 months (against the total number of modified loans within the deal)	97	245	39.592%	16,110,641.83	46,456,093.66	34.679%
Number of loans modified within the last 12 months (against the total number of loans within the deal)	97	1,959	4.952%	16,110,641.83	300,066,088.58	5.369%
Number of modified loans that are not currently delinquent after the modification (against the number of modified loans within the deal)	93	245	37.959%	14,745,844.86	46,456,093.66	31.741%
Number of loans modified in the current cycle that are not currently delinquent (against the number of loans modified in the current cycle)	1	1	100.000%	212,379.60	212,379.60	100.000%
Number of loans modified in the current cycle that are currently delinquent (against the number of loans modified in the current cycle)	0	1	0.000%	0.00	212,379.60	0.000%
Number of modified loans that were not delinquent at the time of the modification (against the number of loans modified within the deal)	82	245	33.469%	15,377,904.74	46,456,093.66	33.102%
Number of modified loans that were delinquent at the time of the modification (against the total number of loans modified within the deal)	163	245	66.531%	31,078,188.92	46,456,093.66	66.898%

Delinquencies are classified based on the logic set forth in the governing documents.

If a loan is modified in the first month of the security it is assumed the loan is delinquent.

This summary excludes inactive loans.

**Morgan Stanley ABS Capital I Inc.
Mortgage Pass-Through Certificates
Series 2005-HE5**

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Modification Detail

Modification Detail Summary												
Groups	Current						Cumulative					
	Loan Count	Original Principal Balance	Current Scheduled Balance	Capitalized Amount	Capitalized Reimbursement Amount	Total Forgiveness	Loan Count	Original Principal Balance	Current Scheduled Balance	Capitalized Amount	Capitalized Reimbursement Amount	Total Forgiveness
1(A)	0	0.00	0.00	0.00	0.00	0.00	107	15,991,091.00	14,391,659.09	0.00	0.00	0.00
1(B)	0	0.00	0.00	0.00	0.00	0.00	26	2,032,680.00	1,796,869.80	0.00	0.00	0.00
2(A)	0	0.00	0.00	0.00	0.00	0.00	124	31,758,356.00	26,394,871.36	72,261.00	0.00	0.00
2(B)	1	200,000.00	212,379.60	0.00	0.00	0.00	43	5,230,285.00	3,872,693.41	6,912.78	0.00	0.00
Total	1	200,000.00	212,379.60	0.00	0.00	0.00	300	55,012,412.00	46,456,093.66	79,173.78	0.00	0.00

Current Month Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
2(B)															
6005052902	02/22/2010					Pre Mod	10	No Action	02/01/2009	7.250	908.38	06/01/2035	*	*	188,903.84
200,000.00	01/26/2010	*	0.00	*	1	Post Mod	0	No Action	02/01/2010	2.000	908.38	06/01/2035	*	*	212,379.60

All Pre Mod values are from the cycle directly preceding the modification effective date, except for a modification with a prior effective date which will come from the cycle directly preceding the modification approval date.

Total Capitalized Reimbursement Amount is a projected value based upon the adjusted principal at the time of modification.

* This data is currently not provided for reporting.

Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
1(A)															
0002158283	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
134,000.00	05/01/2008	*	0.00	*	1	Post Mod	0	No Action	05/01/2008	6.250	939.76	*	*	*	147,182.12
						Current Values	19	Foreclosure	06/01/2008	6.250	939.76	07/01/2035	N/A	N/A	143,432.31
0005057699	06/22/2009					Pre Mod	8	No Action	08/01/2008	8.750	980.25	07/01/2035	*	*	146,026.06
148,000.00	06/12/2009	*	0.00	*	1	Post Mod	9	No Action	08/01/2008	8.750	943.08	07/01/2035	*	*	146,026.06
						Current Values	2	No Action	11/01/2009	6.750	755.92	07/01/2035	N/A	N/A	152,454.70

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Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
I(A)															
0011138197	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
389,250.00	10/29/2007	*	0.00	*	1	Post Mod Current Values	1 18	No Action No Action	09/01/2007 07/01/2008	9.950 5.950	3,351.92 2,493.93	* 03/01/2035	* N/A	* N/A	377,312.05 389,405.56
0011155248	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
62,100.00	08/01/2008	*	0.00	*	1	Post Mod Current Values	0 3	No Action No Action	09/01/2008 10/01/2009	7.000 7.000	471.84 471.84	* 04/01/2035	* N/A	* N/A	68,237.73 66,919.08
0011156293	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
72,000.00	10/30/2007	*	0.00	*	1	Post Mod Current Values	6 0	No Action No Action	04/01/2007 01/01/2010	10.700 6.700	660.78 545.14	* 04/01/2035	* N/A	* N/A	70,111.84 79,267.31
0011156981	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
188,000.00	12/14/2007	*	0.00	*	1	Post Mod Current Values	(1) 18	No Action Foreclosure	02/01/2008 07/01/2008	5.800 5.800	1,107.88 1,143.07	* 04/01/2035	* N/A	* N/A	187,624.11 181,357.80
0011160277	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
112,500.00	10/12/2007	*	0.00	*	1	Post Mod Current Values	4 31	No Action REO	06/01/2007 06/01/2007	10.000 7.625	978.86 801.69	* 03/01/2035	* N/A	* N/A	109,741.22 107,419.61
0011162897	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
66,560.00	12/22/2007	*	0.00	*		Post Mod	0	No Action	04/01/2008	7.925	518.49	*	*	*	69,265.72
0011162897	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
66,560.00	02/08/2008	*	0.00	*	2	Post Mod Current Values	0 14	No Action No Action	09/01/2008 11/01/2008	7.925 7.925	529.59 485.15	* 05/01/2035	* N/A	* N/A	70,560.86 70,390.85
0011163718	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
44,625.00	10/30/2007	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	01/01/2008 02/01/2010	9.740 9.740	404.98 404.98	* 04/01/2035	* N/A	* N/A	46,346.80 45,356.21
0011164491	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
344,000.00	10/29/2007	*	0.00	*	1	Post Mod Current Values	0 16	No Action Bankruptcy	09/01/2008 09/01/2008	6.365 6.365	2,248.73 2,248.73	* 05/01/2035	* N/A	* N/A	346,771.47 339,953.96
0011166268	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
277,600.00	08/08/2007	*	0.00	*		Post Mod	4	Foreclosure	04/01/2007	8.500	2,108.06	*	*	*	269,037.06
0011166268	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
277,600.00	10/18/2007	*	0.00	*	2	Post Mod Current Values	6	Foreclosure INACTIVE	04/01/2007	8.500	2,108.06	*	*	*	268,630.87

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I(A)															
0011166277	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
113,710.00	10/12/2007	*	0.00	*		Post Mod	1	No Action	09/01/2007	10.750	1,047.91	*	*	*	110,756.17
0011166277	11/13/2008					Pre Mod	1	No Action	08/01/2008	6.750	885.17	04/01/2035	*	*	130,925.70
113,710.00	03/29/2008	*	0.00	*		Post Mod	0	No Action	10/01/2008	6.750	901.79	04/01/2035	*	*	133,683.09
0011166277	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
113,710.00	05/07/2008	*	0.00	*		Post Mod	0	No Action	06/01/2008	9.750	967.93	*	*	*	132,092.45
					3	Current Values	14	Foreclosure	11/01/2008	6.750	901.79	04/01/2035	N/A	N/A	131,345.07
0011167438	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
172,000.00	05/23/2008	*	0.00	*		Post Mod	0	No Action	07/01/2008	6.750	1,204.47	*	*	*	177,741.08
					1	Current Values	18	No Action	07/01/2008	6.750	1,197.70	04/01/2035	N/A	N/A	174,867.98
0011167843	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
286,200.00	10/31/2007	*	0.00	*		Post Mod	3	No Action	07/01/2007	9.450	2,371.23	*	*	*	278,486.56
0011167843	03/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
286,200.00	02/25/2008	*	0.00	*		Post Mod	(1)	No Action	04/01/2008	10.450	2,572.27	*	*	*	297,780.78
					2	Current Values	20	Foreclosure	05/01/2008	6.450	1,942.91	05/01/2035	N/A	N/A	290,241.85
0011167962	02/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
132,000.00	10/31/2007	*	0.00	*		Post Mod	0	No Action	01/01/2008	8.001	1,013.38	*	*	*	134,687.23
					1	Current Values	0	No Action	02/01/2010	8.001	970.59	05/01/2035	N/A	N/A	132,394.87
0011168117	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
107,920.00	06/02/2006	*	0.00	*		Post Mod	4	No Action	02/01/2006	6.750	699.97	*	*	*	106,570.48
					1	Current Values		INACTIVE							
0011169428	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
58,900.00	10/31/2007	*	0.00	*		Post Mod	0	No Action	09/01/2008	6.250	376.30	*	*	*	58,894.98
					1	Current Values	10	Foreclosure	03/01/2009	6.250	376.30	05/01/2035	N/A	N/A	57,737.54
0011170161	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
172,000.00	09/17/2007	*	0.00	*		Post Mod	0	No Action	10/01/2007	9.950	1,488.16	*	*	*	167,809.04
0011170161	08/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
172,000.00	06/25/2008	*	0.00	*		Post Mod	0	No Action	08/01/2008	9.590	1,536.25	*	*	*	177,298.21
					2	Current Values	17	No Action	08/01/2008	8.875	1,450.88	05/01/2035	N/A	N/A	175,851.10
0011170379	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
111,200.00	10/30/2007	*	0.00	*		Post Mod	0	No Action	09/01/2008	7.250	786.87	*	*	*	111,628.26
					1	Current Values	6	Foreclosure	07/01/2009	7.250	786.87	04/01/2035	N/A	N/A	109,745.21
0011170556	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
83,600.00	10/30/2007	*	0.00	*		Post Mod	0	No Action	01/01/2008	7.650	620.88	*	*	*	85,201.07
0011170556	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
83,600.00	11/28/2007	*	0.00	*		Post Mod	0	No Action	09/01/2008	7.650	646.38	*	*	*	88,455.92
					2	Current Values	10	No Action	03/01/2009	7.650	646.38	04/01/2035	N/A	N/A	87,071.33

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I(A)															
0011171754	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
103,120.00	06/15/2006	*	0.00	*	1	Post Mod Current Values	3	Foreclosure INACTIVE	03/01/2006	6.785	583.06	*	*	*	103,120.00
0011171815	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
66,000.00	01/25/2008	*	0.00	*		Post Mod	(1)	No Action	06/01/2008	7.375	460.61	*	*	*	64,082.54
0011171815	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
66,000.00	01/25/2008	*	0.00	*	2	Post Mod Current Values	0 2	No Action No Action	06/01/2008 11/01/2009	7.375 7.375	460.61 460.61	*	*	*	64,015.77 62,590.76
0011172957	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
105,600.00	01/11/2008	*	0.00	*		Post Mod	1	No Action	03/01/2008	7.290	748.19	*	*	*	105,746.96
0011172957	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
105,600.00	01/11/2008	*	0.00	*	2	Post Mod Current Values	2 1	No Action Bankruptcy	03/01/2008 12/01/2009	7.290 7.290	748.19 748.19	*	*	*	105,641.18 103,382.19
0011172992	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
118,400.00	11/24/2007	*	0.00	*		Post Mod	1	No Action	02/01/2008	7.000	809.00	*	*	*	117,740.40
0011172992	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
118,400.00	12/20/2007	*	0.00	*	2	Post Mod Current Values	0 2	No Action No Action	09/01/2008 11/01/2009	7.000 7.000	834.72 809.00	*	*	*	121,231.37 118,421.79
0011173807	02/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
97,520.00	12/20/2007	*	0.00	*	1	Post Mod Current Values	0 19	No Action Foreclosure	02/01/2008 06/01/2008	7.175 7.175	708.50 708.50	*	*	*	101,525.24 99,376.45
0011174541	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
106,004.00	07/24/2008	*	0.00	*	1	Post Mod Current Values	0 12	No Action Foreclosure	09/01/2008 01/01/2009	6.500 6.500	704.68 704.68	*	*	*	106,999.59 104,771.33
0011175633	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
118,320.00	06/12/2006	*	0.00	*	1	Post Mod Current Values	1 0	No Action No Action	05/01/2006 02/01/2010	7.955 9.125	818.70 924.05	*	*	*	117,818.01 116,586.50
0011179548	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
78,400.00	10/26/2007	*	0.00	*	1	Post Mod Current Values	4	Foreclosure INACTIVE	06/01/2007	11.125	745.44	*	*	*	76,545.08
0011179934	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
64,000.00	10/26/2007	*	0.00	*	1	Post Mod Current Values	3 30	No Action Foreclosure	07/01/2007 07/01/2007	10.200 9.200	562.27 519.91	*	*	*	62,099.76 61,468.91

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I(A)															
0011180165	12/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
119,200.00	11/23/2007	*	0.00	*		Post Mod	(1)	No Action	01/01/2008	6.990	793.64	*	*	*	119,607.23
0011180165	11/13/2008					Pre Mod	2	No Action	07/01/2008	6.990	793.64	05/01/2035	*	*	118,536.58
119,200.00	11/23/2007	*	0.00	*	2	Post Mod	1	No Action	09/01/2008	6.990	851.03	05/01/2035	*	*	123,455.70
						Current Values	2	No Action	11/01/2009	6.990	892.23	05/01/2035	N/A	N/A	126,373.01
0011181955	11/13/2008					Pre Mod	5	No Action	04/01/2008	8.625	1,821.76	05/01/2035	*	*	227,630.35
212,500.00	03/31/2008	*	0.00	*	1	Post Mod	0	No Action	10/01/2008	12.625	1,931.95	05/01/2035	*	*	244,015.42
						Current Values	14	No Action	11/01/2008	7.125	1,511.89	05/01/2035	N/A	N/A	239,276.06
0011181969	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
107,227.00	03/31/2008	*	0.00	*		Post Mod	1	No Action	05/01/2008	11.400	1,046.39	*	*	*	118,986.69
0011181969	11/13/2008					Pre Mod	3	No Action	06/01/2008	8.400	934.34	05/01/2035	*	*	119,034.53
107,227.00	03/31/2008	*	0.00	*	2	Post Mod	0	No Action	10/01/2008	8.400	973.56	05/01/2035	*	*	124,365.03
						Current Values	0	No Action	01/01/2010	8.400	973.56	05/01/2035	N/A	N/A	122,010.26
0011182043	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
284,750.00	10/30/2007	*	0.00	*		Post Mod	9	Foreclosure	01/01/2007	8.375	2,137.58	*	*	*	275,422.13
0011182043	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
284,750.00	10/01/2008	*	0.00	*	2	Post Mod	0	No Action	10/01/2008	8.375	2,596.14	*	*	*	331,527.25
						Current Values	15	No Action	10/01/2008	5.375	1,956.83	05/01/2035	N/A	N/A	327,561.24
0011182278	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
340,000.00	04/07/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	5.775	2,107.40	*	*	*	345,469.12
0011182278	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
340,000.00	04/07/2008	*	0.00	*	2	Post Mod	0	No Action	06/01/2008	5.775	2,107.40	*	*	*	345,024.29
						Current Values	13	No Action	12/01/2008	5.775	2,107.40	05/01/2035	N/A	N/A	335,664.13
0011183240	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
148,500.00	11/24/2007	*	0.00	*	1	Post Mod	0	No Action	09/01/2008	9.490	1,279.19	*	*	*	148,950.20
						Current Values	2	No Action	11/01/2009	9.490	1,279.19	05/01/2035	N/A	N/A	147,230.60
0011183523	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
105,200.00	04/10/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	5.825	640.18	*	*	*	104,415.35
0011183523	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
105,200.00	04/10/2008	*	0.00	*	2	Post Mod	0	No Action	06/01/2008	5.825	640.18	*	*	*	104,237.50
						Current Values	7	Foreclosure	06/01/2009	5.825	640.18	05/01/2035	N/A	N/A	102,154.84
0011183782	11/21/2009					Pre Mod	11	No Action	10/01/2008	6.950	1,364.17	05/01/2035	*	*	194,330.55
203,200.00	11/01/2009	*	0.00	*	1	Post Mod	0	No Action	11/01/2009	6.950	1,576.83	05/01/2035	*	*	225,751.35
						Current Values	0	No Action	02/01/2010	6.950	1,576.83	05/01/2035	N/A	N/A	224,938.59

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I(A)															
0011185669	03/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
84,720.00	12/31/2007	*	0.00	*		Post Mod	0	No Action	02/01/2008	6.990	616.31	*	*	*	89,781.63
0011185669	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
84,720.00	12/31/2007	*	0.00	*	2	Post Mod	0	No Action	09/01/2008	6.990	628.81	*	*	*	91,219.08
						Current Values	0	No Action	01/01/2010	6.990	628.81	04/01/2035	N/A	N/A	88,337.15
0011186844	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
163,200.00	10/10/2007	*	0.00	*	1	Post Mod	6	Foreclosure	04/01/2007	8.375	1,225.12	*	*	*	157,854.62
						Current Values		INACTIVE							
0011187853	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
284,000.00	09/06/2007	*	0.00	*	1	Post Mod	2	No Action	07/01/2007	9.075	2,147.21	*	*	*	283,928.11
						Current Values		INACTIVE							
0011188506	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
215,955.00	03/21/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	6.250	1,453.57	*	*	*	227,232.72
0011188506	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
215,955.00	03/21/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	6.250	1,453.57	*	*	*	226,962.65
0011188506	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
215,955.00	03/21/2008	*	0.00	*	3	Post Mod	0	No Action	09/01/2008	6.250	1,484.07	*	*	*	231,725.36
						Current Values	16	No Action	09/01/2008	6.250	1,209.77	05/01/2035	N/A	N/A	232,275.39
0011189159	11/13/2008					Pre Mod	2	No Action	07/01/2008	8.875	1,950.72	05/01/2035	*	05/01/2035	238,619.90
243,100.00	10/31/2007	*	0.00	*	1	Post Mod	1	No Action	09/01/2008	8.875	2,023.52	05/01/2035	*	05/01/2035	248,282.58
						Current Values	6	Foreclosure	07/01/2009	8.875	2,023.52	05/01/2035	*	05/01/2035	237,168.65
0011189209	02/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
245,600.00	12/31/2007	*	0.00	*	1	Post Mod	0	No Action	01/01/2008	6.500	1,623.62	*	*	*	248,507.42
						Current Values	23	Foreclosure	02/01/2008	6.500	1,623.62	05/01/2035	N/A	N/A	241,402.88
0011189889	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
184,000.00	10/17/2007	*	0.00	*	1	Post Mod	17	Foreclosure	05/01/2006	8.990	1,462.63	*	*	*	178,604.82
						Current Values		INACTIVE							
0011190231	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
123,469.00	03/21/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	6.175	856.23	*	*	*	134,849.20
0011190231	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
123,469.00	03/21/2008	*	0.00	*	2	Post Mod	0	No Action	06/01/2008	6.175	856.23	*	*	*	133,705.86
						Current Values	0	No Action	02/01/2010	6.175	856.23	05/01/2035	N/A	N/A	130,172.19
0011190313	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
315,000.00	11/24/2007	*	0.00	*	1	Post Mod	0	No Action	09/01/2008	9.600	2,785.24	*	*	*	321,817.87
						Current Values	13	No Action	12/01/2008	9.600	2,674.73	05/01/2035	N/A	N/A	320,115.00

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I(A)															
0011190666	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
67,200.00	05/20/2008	*	0.00	*	1	Post Mod Current Values	0 14	No Action Foreclosure	07/01/2008 11/01/2008	6.990 6.990	515.94 447.76	* 05/01/2035	* N/A	* N/A	72,823.37 72,382.95
0011194391	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
270,750.00	10/18/2007	*	0.00	*		Post Mod	1	No Action	09/01/2007	9.950	2,244.97	*	*	*	270,750.00
0011194391	03/24/2009					Pre Mod	16	No Action	09/01/2007	10.875	2,453.67	05/01/2035	*	*	270,750.00
270,750.00	02/06/2009	*	0.00	*	2	Post Mod Current Values	0 7	No Action No Action	03/01/2009 06/01/2009	4.125 4.125	930.70 1,082.43	05/01/2035 05/01/2035	* N/A	* N/A	314,887.46 314,887.46
0011197030	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
123,676.00	04/09/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	10.750	1,139.76	*	*	*	129,630.51
0011197030	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
123,676.00	04/09/2008	*	0.00	*	2	Post Mod Current Values	0 0	No Action No Action	05/01/2008 01/01/2010	9.750 6.750	1,052.76 949.50	* 05/01/2035	* N/A	* N/A	129,482.55 137,950.05
0011197823	12/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
225,900.00	11/23/2007	*	0.00	*		Post Mod	(1)	No Action	01/01/2008	7.050	1,531.63	*	*	*	228,478.79
0011197823	10/20/2009					Pre Mod	3	No Action	05/01/2009	7.050	1,570.97	05/01/2035	*	05/01/2035	224,150.83
225,900.00	11/01/2009	*	0.00	*	2	Post Mod Current Values	0 0	No Action No Action	11/01/2009 01/01/2010	7.050 7.050	1,759.07 1,759.07	05/01/2035 05/01/2035	* *	05/01/2035 05/01/2035	249,549.77 248,615.11
0011201587	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
268,000.00	08/29/2007	*	0.00	*	1	Post Mod Current Values	4 3	Foreclosure No Action	04/01/2007 10/01/2009	9.125 2.065	2,037.92 1,371.88	* 05/01/2035	* N/A	* N/A	268,000.00 323,713.62
0011201858	01/23/2009					Pre Mod	8	No Action	03/01/2008	6.875	895.66	05/01/2035	*	*	130,773.87
135,920.00	12/12/2008	*	0.00	*	1	Post Mod Current Values	0 11	No Action No Action	01/01/2009 02/01/2009	5.250 5.250	905.74 905.74	05/01/2035 05/01/2035	* N/A	* N/A	154,916.85 151,874.08
0011203761	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
107,200.00	02/26/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	6.450	736.39	*	*	*	112,880.40
0011203761	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
107,200.00	02/26/2008	*	0.00	*	2	Post Mod Current Values	0 11	No Action Foreclosure	06/01/2008 02/01/2009	6.450 6.450	736.39 736.39	* 05/01/2035	* N/A	* N/A	112,690.92 110,526.98
0011204425	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
121,600.00	10/15/2007	*	0.00	*	1	Post Mod Current Values	6	Foreclosure INACTIVE	04/01/2007	9.700	997.90	*	*	*	120,154.56
0011207142	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
100,000.00	10/26/2007	*	0.00	*	1	Post Mod Current Values	0	No Action INACTIVE	11/01/2007	11.575	983.35	*	*	*	97,612.93

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I(A)															
1002199196	03/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
112,500.00	03/01/2008	*	0.00	*	1	Post Mod Current Values	0 14	No Action REO	03/01/2008 11/01/2008	5.000 5.000	668.75 668.75	* 07/01/2035	* N/A	* N/A	119,424.37 115,904.17
1002206614	02/24/2009					Pre Mod	10	Foreclosure	02/01/2008	8.625	2,629.15	06/01/2035	*	*	328,014.46
333,000.00	02/01/2009	*	0.00	*	1	Post Mod Current Values	0 3	No Action Foreclosure	02/01/2009 10/01/2009	2.125 2.125	1,478.27 1,478.27	06/01/2035 06/01/2035	* N/A	* N/A	357,456.32 345,721.89
1005056502	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
148,640.00	07/24/2008	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	10/13/2008 02/13/2010	7.000 7.000	1,053.42 1,053.42	* 05/13/2035	* N/A	* N/A	152,471.03 149,714.76
1005057243	08/20/2009					Pre Mod	3	No Action	03/27/2009	10.625	1,255.69	05/27/2035	*	*	143,502.10
148,500.00	08/14/2009	*	0.00	*	1	Post Mod Current Values	4 3	No Action No Action	03/27/2009 10/27/2009	10.625 7.590	1,255.69 1,106.14	05/27/2035 05/27/2035	* N/A	* N/A	143,397.42 148,194.26
1005057486	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
285,000.00	01/26/2008	*	0.00	*	1	Post Mod Current Values	0 3	No Action Foreclosure	04/01/2008 10/01/2009	6.300 6.300	1,769.03 1,769.03	* 06/01/2035	* N/A	* N/A	275,832.67 268,369.53
1005057808	05/21/2009					Pre Mod	1	No Action	02/10/2009	10.125	1,511.79	06/10/2035	*	*	166,454.53
180,000.00	04/17/2009	*	0.00	*	1	Post Mod Current Values	2 0	No Action No Action	02/10/2009 01/10/2010	6.000 6.000	1,049.22 1,049.22	06/10/2035 06/10/2035	* N/A	* N/A	166,015.59 163,678.90
1005061266	05/21/2009					Pre Mod	6	No Action	09/05/2008	12.400	705.33	06/05/2035	*	*	66,275.15
68,000.00	04/20/2009	*	0.00	*	1	Post Mod Current Values	(1) (1)	No Action No Action	06/05/2009 03/05/2010	9.000 9.000	601.71 601.71	06/05/2035 06/05/2035	* N/A	* N/A	72,547.81 72,013.58
1005068682	03/21/2009					Pre Mod	0	No Action	02/13/2009	9.125	1,003.76	06/13/2035	*	*	120,043.18
124,800.00	03/06/2009	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	03/13/2009 02/13/2010	5.250 5.250	1,003.76 714.29	06/13/2035 06/13/2035	* N/A	* N/A	122,171.36 120,099.45
1005068711	02/21/2009					Pre Mod	1	No Action	11/15/2008	10.750	963.56	06/15/2035	*	*	101,250.60
103,950.00	01/28/2009	*	0.00	*	1	Post Mod Current Values	0 1	No Action No Action	01/15/2009 12/15/2009	5.750 5.750	647.41 647.41	06/15/2035 06/15/2035	* N/A	* N/A	105,422.26 103,669.40
1005069078	03/21/2009					Pre Mod	5	No Action	08/20/2008	9.375	647.43	06/20/2035	*	*	89,751.63
93,600.00	02/13/2009	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	03/20/2009 02/20/2010	6.590 6.590	647.43 647.43	06/20/2035 06/20/2035	* N/A	* N/A	96,519.41 95,190.15
1005069800	02/21/2009					Pre Mod	2	No Action	10/01/2008	9.250	789.47	07/01/2035	*	*	93,507.39
97,600.00	02/02/2009	*	0.00	*		Post Mod	0	No Action	02/01/2009	6.500	645.66	07/01/2035	*	*	97,691.97
1005069800	03/21/2009					Pre Mod	0	No Action	02/01/2009	6.500	645.66	07/01/2035	*	*	97,691.97
97,600.00	02/02/2009	*	0.00	*	2	Post Mod Current Values	0 1	No Action No Action	03/01/2009 12/01/2009	6.500 6.500	645.66 636.00	07/01/2035 07/01/2035	* N/A	* N/A	97,575.47 96,248.43

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I(A)															
2005040776	08/20/2009					Pre Mod	0	No Action	07/02/2009	9.000	982.01	06/02/2035	*	*	108,994.27
112,000.00	08/07/2009	*	0.00	*		Post Mod	0	No Action	08/02/2009	3.000	905.44	06/02/2035	*	*	111,908.02
					1	Current Values	0	No Action	02/02/2010	3.000	518.09	06/02/2035	N/A	N/A	110,463.00
2005050184	05/21/2009					Pre Mod	1	No Action	02/01/2009	8.000	599.58	07/01/2035	*	*	78,846.60
82,066.00	04/29/2009	*	0.00	*		Post Mod	0	No Action	04/01/2009	6.000	513.33	07/01/2035	*	*	81,222.81
					1	Current Values	1	No Action	12/01/2009	6.000	513.33	07/01/2035	N/A	N/A	80,238.34
2005051727	03/21/2009					Pre Mod	2	No Action	11/14/2008	11.000	481.36	06/14/2035	*	*	52,552.89
54,054.00	02/27/2009	*	0.00	*		Post Mod	0	No Action	03/14/2009	5.000	309.46	06/14/2035	*	*	54,304.91
					1	Current Values	8	Foreclosure	05/14/2009	5.000	309.46	06/14/2035	N/A	N/A	53,656.82
2005060646	05/26/2009					Pre Mod	8	No Action	07/13/2008	11.250	714.51	06/13/2035	*	*	75,762.61
78,000.00	04/07/2009	*	0.00	*		Post Mod	0	No Action	05/13/2009	8.000	714.51	06/13/2035	*	*	75,762.61
					1	Current Values	(1)	No Action	03/13/2010	8.000	714.51	06/13/2035	N/A	N/A	75,762.61
2005063029	01/23/2009					Pre Mod	0	No Action	12/21/2008	9.750	2,556.72	06/21/2035	*	*	290,862.65
300,000.00	12/30/2008	*	0.00	*		Post Mod	0	No Action	12/21/2008	7.000	2,011.23	06/21/2035	*	*	290,548.12
					1	Current Values	0	No Action	02/21/2010	7.000	2,011.23	06/21/2035	N/A	N/A	285,699.94
3005046838	07/22/2009					Pre Mod	0	No Action	05/01/2009	9.250	1,603.38	05/01/2035	*	*	205,526.32
214,400.00	07/08/2009	*	0.00	*		Post Mod	0	No Action	07/01/2009	3.000	962.49	05/01/2035	*	*	207,455.20
					1	Current Values	2	No Action	11/01/2009	3.000	962.49	05/01/2035	N/A	N/A	204,309.85
3005052194	12/22/2008					Pre Mod	0	No Action	10/01/2008	7.500	905.02	06/01/2035	*	*	124,960.91
124,720.00	11/05/2008	*	0.00	*		Post Mod	0	No Action	12/01/2008	7.500	905.02	06/01/2035	*	*	124,836.90
					1	Current Values	12	Foreclosure	01/01/2009	7.500	868.25	06/01/2035	N/A	N/A	122,996.08
3005057601	07/22/2009					Pre Mod	9	No Action	08/01/2008	9.750	888.45	06/01/2035	*	*	105,844.61
110,000.00	07/07/2009	*	0.00	*		Post Mod	1	No Action	05/01/2009	2.000	532.60	06/01/2035	*	*	129,176.85
					1	Current Values	0	No Action	01/01/2010	2.000	532.60	06/01/2035	N/A	N/A	122,183.37
3005058040	02/21/2009					Pre Mod	2	No Action	10/01/2008	10.875	665.13	07/01/2035	*	*	111,949.69
115,200.00	01/21/2009	*	0.00	*		Post Mod	0	No Action	02/01/2009	5.000	665.13	07/01/2035	*	*	116,906.30
					1	Current Values	2	No Action	11/01/2009	5.000	665.13	07/01/2035	N/A	N/A	114,720.41
3005062601	02/21/2009					Pre Mod	3	No Action	09/01/2008	10.875	1,920.98	07/01/2035	*	*	199,938.71
205,200.00	01/21/2009	*	0.00	*		Post Mod	(1)	No Action	03/01/2009	6.500	1,389.37	07/01/2035	*	*	210,220.50
					1	Current Values	7	No Action	06/01/2009	6.500	1,389.37	07/01/2035	N/A	N/A	207,121.14
3005068099	06/22/2009					Pre Mod	0	No Action	04/27/2009	10.375	882.60	06/27/2035	*	*	95,244.73
98,000.00	06/05/2009	*	0.00	*		Post Mod	1	No Action	04/27/2009	6.375	632.04	06/27/2035	*	*	96,315.68
					1	Current Values	1	No Action	12/27/2009	6.375	632.04	06/27/2035	N/A	N/A	95,332.75
3005068106	06/22/2009					Pre Mod	0	No Action	05/15/2009	9.500	1,196.75	06/15/2035	*	*	138,459.11
143,000.00	05/29/2009	*	0.00	*		Post Mod	0	No Action	05/15/2009	7.390	997.83	06/15/2035	*	*	138,313.96
					1	Current Values	0	No Action	01/15/2010	7.390	997.83	06/15/2035	N/A	N/A	137,120.08

Morgan Stanley ABS Capital I Inc.
Mortgage Pass-Through Certificates
Series 2005-HE5

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Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
I(A)															
3005068162	11/21/2009					Pre Mod	3	No Action	06/16/2009	8.625	690.63	06/16/2035	*	*	93,336.85
97,520.00	10/28/2009	*	0.00	*		Post Mod	0	No Action	11/16/2009	5.000	690.63	06/16/2035	*	*	101,274.19
					1	Current Values	1	No Action	12/16/2009	5.000	585.49	06/16/2035	N/A	N/A	100,781.60
5005047741	02/21/2009					Pre Mod	3	No Action	09/22/2008	10.900	642.04	04/22/2035	*	*	67,390.44
69,300.00	01/21/2009	*	0.00	*		Post Mod	0	No Action	01/22/2009	5.000	397.52	04/22/2035	*	*	69,657.11
					1	Current Values	12	No Action	01/22/2009	5.000	397.52	04/22/2035	N/A	N/A	68,339.81
5005055830	08/20/2009					Pre Mod	0	No Action	06/01/2009	10.375	526.18	06/01/2035	*	*	110,643.48
115,600.00	07/20/2009	*	0.00	*		Post Mod	(1)	No Action	09/01/2009	3.000	526.18	06/01/2035	*	*	113,412.78
					1	Current Values	0	No Action	02/01/2010	3.000	526.18	06/01/2035	N/A	N/A	111,914.07
5005056109	12/22/2008					Pre Mod	8	No Action	02/26/2008	10.290	1,356.91	05/26/2035	*	*	160,300.36
166,320.00	11/20/2008	*	0.00	*		Post Mod	0	No Action	11/26/2008	5.500	1,049.56	05/26/2035	*	*	175,503.11
					1	Current Values		INACTIVE							
5005059178	05/21/2009					Pre Mod	4	No Action	11/01/2008	7.640	741.18	06/01/2035	*	*	96,860.46
100,800.00	04/16/2009	*	0.00	*		Post Mod	0	No Action	05/01/2009	7.640	741.18	06/01/2035	*	*	100,445.90
					1	Current Values	0	No Action	01/01/2010	7.640	741.18	06/01/2035	N/A	N/A	99,507.19
5005059476	05/21/2009					Pre Mod	2	No Action	01/10/2009	9.875	820.32	06/10/2035	*	*	100,977.37
94,905.00	04/28/2009	*	0.00	*		Post Mod	0	No Action	04/10/2009	6.500	667.55	06/10/2035	*	*	100,641.07
					1	Current Values	8	Foreclosure	05/10/2009	6.500	667.55	06/10/2035	N/A	N/A	99,515.21
5005059537	04/22/2009					Pre Mod	0	No Action	02/06/2009	9.500	1,699.64	06/06/2035	*	*	196,923.56
203,000.00	04/07/2009	*	0.00	*		Post Mod	0	No Action	03/06/2009	5.000	1,144.20	06/06/2035	*	*	200,495.80
					1	Current Values	(1)	No Action	03/06/2010	5.000	1,144.20	06/06/2035	N/A	N/A	197,344.46
5005059863	03/21/2009					Pre Mod	5	No Action	08/06/2008	11.740	577.25	06/06/2035	*	*	56,782.76
58,100.00	03/09/2009	*	0.00	*		Post Mod	1	No Action	01/06/2009	4.000	322.22	06/06/2035	*	*	62,892.50
					1	Current Values	2	No Action	11/06/2009	4.000	322.22	06/06/2035	N/A	N/A	61,184.40
5005061037	09/23/2009					Pre Mod	1	No Action	06/27/2009	4.875	564.11	06/27/2035	*	*	96,857.91
101,600.00	08/19/2009	*	0.00	*		Post Mod	0	No Action	09/27/2009	4.875	564.11	06/27/2035	*	*	99,213.85
					1	Current Values	0	No Action	02/27/2010	4.875	564.11	06/27/2035	N/A	N/A	98,402.02
5005066471	08/20/2009					Pre Mod	1	No Action	05/13/2009	6.190	1,015.15	06/13/2035	*	*	157,259.09
166,500.00	08/13/2009	*	0.00	*		Post Mod	0	No Action	07/13/2009	3.000	741.48	06/13/2035	*	*	160,159.55
					1	Current Values	0	No Action	01/13/2010	3.000	741.48	06/13/2035	N/A	N/A	158,083.93
6005042640	07/22/2009					Pre Mod	1	No Action	04/02/2009	10.250	1,078.13	05/02/2035	*	*	117,335.16
121,500.00	07/07/2009	*	0.00	*		Post Mod	0	No Action	06/02/2009	3.875	618.82	05/02/2035	*	*	121,323.67
					1	Current Values	0	No Action	02/02/2010	3.875	618.82	05/02/2035	N/A	N/A	119,429.21
6005042810	08/20/2009					Pre Mod	6	No Action	12/11/2008	12.125	1,548.63	05/11/2035	*	*	157,571.16
162,750.00	08/07/2009	*	0.00	*		Post Mod	0	No Action	07/11/2009	8.500	1,373.52	05/11/2035	*	*	172,165.21
					1	Current Values	1	No Action	12/11/2009	8.500	1,373.52	05/11/2035	N/A	N/A	169,690.95

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1(A)															
6005054828	04/22/2009					Pre Mod	3	No Action	11/01/2008	9.875	1,141.66	07/01/2035	*	*	139,323.64
144,000.00	04/06/2009	*	0.00	*		Post Mod	1	No Action	02/01/2009	7.000	995.67	07/01/2035	*	*	143,365.51
					1	Current Values	8	Foreclosure	05/01/2009	7.000	995.67	07/01/2035	N/A	N/A	141,729.31
6005054839	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
180,000.00	01/30/2008	*	0.00	*		Post Mod	0	No Action	04/01/2008	7.240	1,229.68	*	*	*	175,304.94
					1	Current Values		INACTIVE							
7005053861	12/22/2008					Pre Mod	0	No Action	11/01/2008	9.500	992.11	07/01/2035	*	*	115,269.38
119,200.00	12/08/2008	*	0.00	*		Post Mod	0	No Action	12/01/2008	9.500	1,005.77	07/01/2035	*	*	116,776.13
7005053861	01/23/2009					Pre Mod	0	No Action	12/01/2008	9.500	1,005.77	07/01/2035	*	*	116,776.13
119,200.00	12/08/2008	*	0.00	*		Post Mod	(1)	No Action	02/01/2009	8.500	1,005.77	07/01/2035	*	*	116,694.84
					2	Current Values	(1)	No Action	03/01/2010	6.590	778.79	07/01/2035	N/A	N/A	115,127.79
7005064088	02/21/2009					Pre Mod	0	No Action	12/01/2008	9.375	758.17	07/01/2035	*	*	88,876.14
92,000.00	02/06/2009	*	0.00	*		Post Mod	0	No Action	01/01/2009	5.000	526.36	07/01/2035	*	*	92,515.77
7005064088	03/21/2009					Pre Mod	0	No Action	01/01/2009	5.000	526.36	07/01/2035	*	*	92,515.77
92,000.00	02/06/2009	*	0.00	*		Post Mod	0	No Action	02/01/2009	5.000	526.36	07/01/2035	*	*	92,374.89
					2	Current Values	0	No Action	02/01/2010	5.000	526.36	07/01/2035	N/A	N/A	90,773.87
7005064145	06/22/2009					Pre Mod	1	No Action	03/01/2009	9.750	1,164.39	07/01/2035	*	*	132,017.62
136,000.00	06/10/2009	*	0.00	*		Post Mod	0	No Action	05/01/2009	4.250	709.11	07/01/2035	*	*	134,008.66
					1	Current Values	0	No Action	02/01/2010	4.250	709.11	07/01/2035	N/A	N/A	131,548.19
7005064228	09/23/2009					Pre Mod	6	No Action	01/01/2009	10.750	1,539.39	07/01/2035	*	*	189,075.14
195,200.00	08/25/2009	*	0.00	*		Post Mod	0	No Action	09/01/2009	8.750	1,677.54	07/01/2035	*	*	205,005.96
					1	Current Values	2	No Action	11/01/2009	8.750	1,538.41	07/01/2035	N/A	N/A	204,050.90
7005064496	04/22/2009					Pre Mod	2	No Action	12/01/2008	9.875	1,226.24	07/01/2035	*	*	149,644.85
155,200.00	04/01/2009	*	0.00	*		Post Mod	0	No Action	04/01/2009	6.000	976.57	07/01/2035	*	*	154,724.27
					1	Current Values	0	No Action	01/01/2010	6.000	976.57	07/01/2035	N/A	N/A	152,408.84
7005064916	01/23/2009					Pre Mod	0	No Action	12/01/2008	6.000	527.96	07/01/2035	*	*	84,081.86
84,000.00	12/02/2008	*	0.00	*		Post Mod	0	No Action	01/01/2009	6.000	527.96	07/01/2035	*	*	83,974.31
					1	Current Values	8	REO	05/01/2009	6.000	527.96	07/01/2035	N/A	N/A	82,526.21
7005065316	03/21/2009					Pre Mod	1	No Action	12/01/2008	9.625	988.99	07/01/2035	*	*	137,599.11
137,600.00	03/02/2009	*	0.00	*		Post Mod	1	No Action	01/01/2009	6.790	988.99	07/01/2035	*	*	142,411.65
					1	Current Values	0	No Action	01/01/2010	6.790	805.81	07/01/2035	N/A	N/A	142,411.65
8005048223	02/21/2009					Pre Mod	0	No Action	01/01/2009	5.000	347.86	07/01/2035	*	*	61,234.27
60,350.00	01/20/2009	*	0.00	*		Post Mod	0	No Action	02/01/2009	5.000	347.86	07/01/2035	*	*	61,011.50
					1	Current Values	0	No Action	02/01/2010	5.000	347.86	07/01/2035	N/A	N/A	59,743.79
8005059005	02/21/2009					Pre Mod	0	No Action	12/07/2008	10.625	811.06	06/07/2035	*	*	86,049.23
90,000.00	01/23/2009	*	0.00	*		Post Mod	0	No Action	02/07/2009	5.000	498.07	06/07/2035	*	*	87,543.57
					1	Current Values	0	No Action	01/07/2010	5.000	498.07	06/07/2035	N/A	N/A	85,906.74

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1(A)															
8005059089	01/23/2009					Pre Mod	1	No Action	10/01/2008	10.500	554.47	06/01/2035	*	*	59,393.25
61,200.00	12/24/2008	*	0.00	*	1	Post Mod Current Values	(1)	No Action INACTIVE	02/01/2009	6.000	397.72	06/01/2035	*	*	63,176.67
8005066799	07/22/2009					Pre Mod	9	No Action	08/23/2008	9.750	947.13	06/23/2035	*	*	113,270.55
117,000.00	06/16/2009	*	0.00	*	1	Post Mod Current Values	0	No Action	07/23/2009	2.000	947.13	06/23/2035	*	*	113,270.55
							0	No Action	01/23/2010	2.000	947.13	06/23/2035	N/A	N/A	113,270.55
8005066820	08/20/2009					Pre Mod	0	No Action	06/01/2009	8.750	2,180.95	07/01/2035	*	*	268,100.01
278,400.00	08/05/2009	*	0.00	*	1	Post Mod Current Values	0	No Action	08/01/2009	5.375	1,644.06	07/01/2035	*	*	275,616.50
							0	No Action	02/01/2010	5.375	1,644.06	07/01/2035	N/A	N/A	272,497.98
8005069567	04/22/2009					Pre Mod	3	No Action	11/22/2008	6.000	1,613.72	06/22/2035	*	*	256,003.84
265,000.00	03/23/2009	*	0.00	*	1	Post Mod Current Values	0	No Action	04/22/2009	6.000	1,681.76	06/22/2035	*	*	260,656.95
							1	No Action	12/22/2009	6.000	1,681.76	06/22/2035	N/A	N/A	256,785.90
8005069744	01/23/2009					Pre Mod	0	No Action	12/01/2008	11.000	721.83	07/01/2035	*	*	74,426.07
76,500.00	01/05/2009	*	0.00	*	1	Post Mod Current Values	0	No Action	12/01/2008	5.000	434.00	07/01/2035	*	*	76,397.03
							0	No Action	02/01/2010	5.000	434.00	07/01/2035	N/A	N/A	74,285.90
9005054927	01/23/2009					Pre Mod	0	No Action	12/20/2008	7.875	1,976.47	06/20/2035	*	*	263,797.32
275,920.00	12/29/2008	*	0.00	*	1	Post Mod Current Values	0	No Action	01/20/2009	5.000	1,529.79	06/20/2035	*	*	265,211.04
							0	No Action	02/20/2010	5.000	1,529.79	06/20/2035	N/A	N/A	259,549.20
1(B)															
0002129335	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
85,500.00	12/01/2007	*	0.00	*	1	Post Mod Current Values	0	No Action	01/01/2008	5.000	504.55	*	*	*	90,231.43
							21	Bankruptcy	04/01/2008	6.750	597.72	06/01/2035	N/A	N/A	86,954.20
0011067567	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
18,400.00	06/17/2008	*	0.00	*	1	Post Mod Current Values	(1)	No Action	08/01/2008	9.990	161.34	*	*	*	23,176.31
								INACTIVE							
0011125337	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
77,900.00	03/05/2008	*	0.00	*		Post Mod	0	No Action	04/01/2008	8.750	628.16	*	*	*	77,783.31
0011125337	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
77,900.00	03/05/2008	*	0.00	*	2	Post Mod Current Values	0	No Action	05/01/2008	8.750	628.16	*	*	*	77,659.79
							11	No Action	02/01/2009	8.750	628.16	02/01/2035	N/A	N/A	76,332.44
0011144160	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
27,200.00	06/29/2006	*	0.00	*	1	Post Mod Current Values	5	Foreclosure	01/01/2006	11.250	264.18	*	*	*	27,063.35
								INACTIVE							
0011161346	09/22/2009					Pre Mod	0	No Action	08/01/2009	10.990	399.70	05/01/2020	*	05/01/2020	40,749.62
38,200.00	07/08/2009	*	0.00	*	1	Post Mod Current Values	0	No Action	09/01/2009	10.990	399.70	05/01/2020	*	05/01/2020	40,724.77
							0	No Action	02/01/2010	10.990	399.70	05/01/2020	*	05/01/2020	40,588.66

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1(B)															
0011166303	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
69,400.00	08/08/2007	*	0.00	*		Post Mod	3	No Action	05/01/2007	9.990	608.52	*	*	*	68,427.63
0011166303	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
69,400.00	10/18/2007	*	0.00	*	2	Post Mod Current Values	5	No Action INACTIVE	05/01/2007	9.990	608.52	*	*	*	68,427.63
0011168120	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
26,980.00	06/16/2006	*	0.00	*	1	Post Mod Current Values	9	No Action INACTIVE	09/01/2005	10.500	246.80	*	*	*	26,821.01
0011169686	08/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
45,000.00	06/25/2008	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	08/01/2008 01/01/2010	11.125 11.125	446.26 446.26	*	*	*	45,623.72 45,169.76
0011170158	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
43,000.00	09/17/2007	*	0.00	*		Post Mod	0	No Action	10/01/2007	10.875	405.44	*	*	*	42,480.20
0011170158	08/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
43,000.00	07/24/2008	*	0.00	*	2	Post Mod Current Values	(1) 16	No Action No Action	09/01/2008 09/01/2008	10.875 10.875	405.44 440.44	*	*	*	45,915.67 45,407.56
0011170704	08/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
300,000.00	06/19/2008	*	0.00	*	1	Post Mod Current Values	(1) 2	No Action No Action	09/01/2008 11/01/2009	6.000 6.000	1,958.22 1,958.22	*	*	*	309,405.89 301,681.35
0011171814	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
265,000.00	06/20/2008	*	0.00	*	1	Post Mod Current Values	(1) 9	No Action No Action	08/01/2008 04/01/2009	6.250 6.250	1,631.65 1,738.13	*	*	*	270,322.97 263,746.25
0011173171	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
33,000.00	10/23/2007	*	0.00	*	1	Post Mod Current Values	4	No Action INACTIVE	06/01/2007	10.875	311.15	*	*	*	32,580.64
0011175095	09/22/2009					Pre Mod	(1)	No Action	09/01/2009	11.990	323.77	05/01/2020	*	05/01/2020	37,931.62
31,500.00	07/31/2009	*	0.00	*	1	Post Mod Current Values	(1) 3	No Action No Action	10/01/2009 10/01/2009	11.990 11.990	402.73 402.73	05/01/2020 05/01/2020	*	05/01/2020 05/01/2020	37,907.89 37,835.26
0011175634	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
29,580.00	06/13/2006	*	0.00	*	1	Post Mod Current Values	3 10	No Action No Action	03/01/2006 03/01/2009	11.250 11.250	287.30 287.30	*	*	*	29,431.33 28,934.96
0011179939	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
16,000.00	10/26/2007	*	0.00	*	1	Post Mod Current Values	3 30	No Action No Action	07/01/2007 07/01/2007	11.125 11.125	153.88 153.88	*	*	*	15,722.54 15,722.54

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Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
1(B)															
0011185155	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
135,650.00	10/29/2007	*	0.00	*		Post Mod	5	No Action	05/01/2007	8.125	1,007.20	*	*	*	131,851.90
0011185155	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
135,650.00	08/06/2008	*	0.00	*		Post Mod	0	No Action	09/01/2008	8.125	1,138.09	*	*	*	148,690.56
					2	Current Values	1	No Action	12/01/2009	4.375	559.59	05/01/2035	N/A	N/A	153,488.02
0011186845	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
40,800.00	10/10/2007	*	0.00	*		Post Mod	8	Foreclosure	02/01/2007	10.875	384.70	*	*	*	40,287.26
					1	Current Values		INACTIVE							
0011189210	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
61,400.00	06/05/2008	*	0.00	*		Post Mod	1	No Action	05/01/2008	9.990	577.30	*	*	*	64,540.78
					1	Current Values	20	No Action	05/01/2008	9.990	577.30	05/01/2020	*	05/01/2020	64,038.18
0011189250	02/24/2009					Pre Mod	22	No Action	02/01/2007	11.250	296.23	05/01/2020	*	05/01/2020	30,117.96
30,500.00	01/30/2009	*	0.00	*		Post Mod	0	No Action	01/01/2009	11.250	364.36	05/01/2020	*	05/01/2020	36,790.29
					1	Current Values	11	No Action	02/01/2009	11.250	364.36	05/01/2020	*	05/01/2020	36,691.20
0011189891	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
46,000.00	10/17/2007	*	0.00	*		Post Mod	3	No Action	07/01/2007	10.250	412.21	*	*	*	45,367.31
					1	Current Values		INACTIVE							
0011197031	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
30,920.00	05/15/2008	*	0.00	*		Post Mod	0	No Action	06/01/2008	9.990	297.18	*	*	*	33,215.45
0011197031	09/22/2009					Pre Mod	(1)	No Action	09/01/2009	9.990	297.18	05/01/2020	*	05/01/2020	35,886.99
30,920.00	07/23/2009	*	0.00	*		Post Mod	(4)	No Action	01/01/2010	9.990	323.74	05/01/2020	*	05/01/2020	35,865.33
					2	Current Values	0	No Action	02/01/2010	9.990	323.74	05/01/2020	*	05/01/2020	35,743.18
1002140980	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
54,000.00	05/01/2008	*	0.00	*		Post Mod	(1)	No Action	07/01/2008	9.700	461.97	*	*	*	65,581.51
					1	Current Values	4	No Action	09/01/2009	4.250	340.61	07/01/2035	N/A	N/A	63,423.89
6005056434	06/22/2009					Pre Mod	1	No Action	03/01/2009	6.750	1,076.68	07/01/2035	*	*	158,520.10
166,000.00	05/18/2009	*	0.00	*		Post Mod	2	No Action	03/01/2009	6.000	1,001.39	07/01/2035	*	*	158,238.54
					1	Current Values	10	REO	03/01/2009	6.000	1,001.39	07/01/2035	N/A	N/A	157,391.42
7005053841	04/22/2009					Pre Mod	0	No Action	02/01/2009	6.690	987.63	07/01/2025	*	*	121,717.60
130,500.00	03/30/2009	*	0.00	*		Post Mod	0	No Action	04/01/2009	5.000	908.55	07/01/2025	*	*	121,129.07
					1	Current Values	1	No Action	12/01/2009	5.000	908.55	07/01/2025	N/A	N/A	117,014.04
8005059023	07/22/2009					Pre Mod	0	No Action	05/01/2009	9.340	1,059.85	07/01/2035	*	*	124,142.55
121,500.00	06/16/2009	*	0.00	*		Post Mod	0	No Action	07/01/2009	9.340	1,059.85	07/01/2035	*	*	123,394.20
					1	Current Values	1	No Action	12/01/2009	9.340	1,059.85	07/01/2035	N/A	N/A	122,681.71
9005044366	06/22/2009					Pre Mod	1	No Action	03/01/2009	8.940	870.34	07/01/2035	*	*	105,464.10
108,750.00	05/18/2009	*	0.00	*		Post Mod	2	No Action	03/01/2009	6.000	665.50	07/01/2035	*	*	105,162.44
					1	Current Values	10	No Action	03/01/2009	6.000	665.50	07/01/2035	N/A	N/A	104,025.18

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2(A)															
0002142646	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
159,800.00	08/22/2008	*	0.00	*	1	Post Mod Current Values	(2) 1	No Action No Action	11/01/2008 12/01/2009	8.750 2.250	1,247.88 710.87	* 07/01/2035	* N/A	* N/A	171,247.37 164,897.52
0002144672	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
131,750.00	05/01/2008	*	0.00	*	1	Post Mod Current Values	(1) 0	No Action No Action	07/01/2008 01/01/2010	10.500 4.250	1,193.27 764.18	* 07/01/2035	* N/A	* N/A	147,380.77 139,419.88
0002149841	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
112,000.00	08/14/2008	*	0.00	*	1	Post Mod Current Values	0 13	No Action Foreclosure	08/01/2008 12/01/2008	2.250 2.250	500.27 500.27	* 07/01/2035	* N/A	* N/A	120,824.25 115,977.57
0005047337	10/20/2009					Pre Mod	8	No Action	12/01/2008	6.000	1,996.76	06/01/2035	*	*	357,037.35
378,000.00	09/16/2009	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	10/01/2009 02/01/2010	4.125 4.125	1,996.76 1,996.76	06/01/2035 06/01/2035	* N/A	* N/A	376,541.69 373,717.57
0011123836	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
408,500.00	05/13/2008	*	0.00	*	1	Post Mod Current Values	0 5	No Action No Action	07/01/2008 08/01/2009	6.625 6.625	2,891.38 2,891.38	* 02/01/2035	* N/A	* N/A	432,950.79 422,574.26
0011131626	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
280,000.00	09/27/2007	*	0.00	*	1	Post Mod Current Values	12	Foreclosure INACTIVE	09/01/2006	9.650	2,361.03	*	*	*	272,880.27
0011140629	12/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
418,500.00	10/31/2007	*	0.00	*	1	Post Mod Current Values	(1) 7	No Action No Action	01/01/2008 06/01/2009	6.100 6.100	2,702.91 2,702.91	* 04/01/2035	* N/A	* N/A	430,933.28 416,730.79
0011141974	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
282,400.00	10/18/2007	*	0.00	*	1	Post Mod Current Values	0 3	No Action No Action	11/01/2007 10/01/2009	9.750 6.750	2,402.30 1,842.60	* 05/01/2035	* N/A	* N/A	275,201.15 267,550.92
0011143686	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
670,000.00	10/31/2007	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	10/01/2008 02/01/2010	5.875 5.875	4,045.90 4,045.90	* 05/01/2035	* N/A	* N/A	655,752.81 641,883.52
0011144014	01/15/2010					Pre Mod	13	No Action	10/01/2008	6.575	4,214.93	03/01/2035	*	*	621,591.02
639,000.00	11/01/2009	57,059.62	0.00	*	1	Post Mod Current Values	1 0	No Action No Action	11/01/2009 02/01/2010	5.990 5.990	4,411.80 4,411.80	03/01/2035 03/01/2035	* N/A	* N/A	687,358.62 685,862.13
0011154816	11/15/2008					Pre Mod	18	No Action	03/01/2007	9.650	2,160.19	05/01/2035	*	*	247,754.88
256,000.00	10/01/2008	*	0.00	*	1	Post Mod Current Values	0 15	No Action No Action	10/01/2008 10/01/2008	5.250 5.250	1,780.45 1,780.45	05/01/2035 05/01/2035	* N/A	* N/A	305,414.68 298,542.78
0011160173	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
544,500.00	08/14/2007	*	0.00	*	1	Post Mod Current Values	15	Foreclosure INACTIVE	05/01/2006	10.625	4,988.96	*	*	*	533,004.04

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2(A)															
0011160507	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
697,500.00	10/31/2007	*	0.00	*	1	Post Mod Current Values	3 30	No Action Foreclosure	07/01/2007 07/01/2007	9.990 8.375	5,806.69 4,867.97	* 05/01/2035	* N/A	* N/A	697,500.00 697,500.00
0011161683	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
228,000.00	10/30/2007	*	0.00	*	1	Post Mod Current Values	(1) 2	No Action No Action	02/01/2008 11/01/2009	5.800 3.875	1,386.21 758.14	* 04/01/2035	* N/A	* N/A	227,531.53 234,780.23
0011162523	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
340,800.00	11/24/2007	*	0.00	*	1	Post Mod Current Values	0 16	No Action No Action	09/01/2008 09/01/2008	9.500 6.500	2,294.43 2,294.43	* 04/01/2035	* N/A	* N/A	353,338.98 345,069.80
0011163213	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
240,000.00	03/24/2008	*	0.00	*		Post Mod	1	No Action	03/01/2008	7.490	1,757.91	*	*	*	243,896.89
0011163213	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
240,000.00	03/24/2008	*	0.00	*	2	Post Mod Current Values	2 22	No Action Foreclosure	03/01/2008 03/01/2008	7.490 7.490	1,757.91 1,757.91	* 04/01/2035	* N/A	* N/A	243,661.30 238,242.80
0011163432	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
239,960.00	10/04/2007	*	0.00	*	1	Post Mod Current Values	0	No Action INACTIVE	10/01/2007	6.075	1,332.86	*	*	*	236,126.19
0011164536	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
192,000.00	09/25/2007	*	0.00	*		Post Mod	0	No Action	09/01/2007	9.200	1,555.58	*	*	*	186,581.96
0011164536	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
192,000.00	03/11/2008	*	0.00	*		Post Mod	0	No Action	04/01/2008	7.500	1,476.20	*	*	*	204,819.69
0011164536	10/20/2009					Pre Mod	15	No Action	05/01/2008	7.500	1,476.20	04/01/2035	*	*	201,298.56
192,000.00	10/01/2009	*	0.00	*	3	Post Mod Current Values	0 3	No Action No Action	10/01/2009 10/01/2009	3.000 3.000	1,081.07 1,081.07	04/01/2035 04/01/2035	* N/A	* N/A	231,011.48 228,989.75
0011165946	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
100,696.00	05/30/2008	*	0.00	*	1	Post Mod Current Values	(1) 17	No Action No Action	07/01/2008 08/01/2008	10.450 5.250	909.83 723.54	* 04/01/2035	* N/A	* N/A	124,828.44 119,039.26
0011168138	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
428,400.00	10/12/2007	*	0.00	*	1	Post Mod Current Values	3 30	No Action Foreclosure	07/01/2007 07/01/2007	10.750 6.750	3,837.75 2,409.75	* 04/01/2035	* N/A	* N/A	428,400.00 428,400.00
0011168242	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
244,000.00	10/19/2007	*	0.00	*	1	Post Mod Current Values	2 29	No Action Foreclosure	08/01/2007 08/01/2007	8.990 7.375	1,939.57 1,687.92	* 05/01/2035	* N/A	* N/A	236,730.99 233,170.13
0011169122	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
328,000.00	08/04/2008	*	0.00	*	1	Post Mod Current Values	0 16	No Action Foreclosure	09/01/2008 09/01/2008	5.990 5.990	2,333.58 2,333.58	* 04/01/2035	* N/A	* N/A	372,005.83 363,570.95

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2(A)															
0011169322	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
280,000.00	05/12/2008	*	0.00	*	1	Post Mod Current Values	0 16	No Action No Action	06/01/2008 09/01/2008	6.990 6.990	2,128.80 2,128.80	* 05/01/2035	* N/A	* N/A	309,144.59 302,574.20
0011169677	08/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
204,400.00	06/27/2008	*	0.00	*	1	Post Mod Current Values	(1) 0	No Action No Action	09/01/2008 01/01/2010	6.075 6.075	1,288.55 1,288.55	* 04/01/2035	* N/A	* N/A	203,950.75 199,138.08
0011170112	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
150,400.00	10/26/2007	*	0.00	*	1	Post Mod Current Values	9	No Action INACTIVE	01/01/2007	10.375	1,349.65	*	*	*	146,991.35
0011170338	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
296,000.00	10/18/2007	*	0.00	*	1	Post Mod Current Values	1	No Action INACTIVE	09/01/2007	9.825	2,423.50	*	*	*	296,000.00
0011171534	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
264,800.00	10/19/2007	*	0.00	*	1	Post Mod Current Values	7	Foreclosure INACTIVE	03/01/2007	9.500	2,203.66	*	*	*	257,727.95
0011171578	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
246,400.00	10/11/2007	*	0.00	*	1	Post Mod Current Values	3	No Action INACTIVE	07/01/2007	11.990	2,506.59	*	*	*	241,342.54
0011172288	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
227,200.00	09/28/2007	*	0.00	*	1	Post Mod Current Values	8	Foreclosure INACTIVE	01/01/2007	9.190	1,839.11	*	*	*	220,923.99
0011172491	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
172,000.00	10/12/2007	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	11/01/2007 02/01/2010	11.250 8.875	1,657.49 1,374.94	* 05/01/2035	* N/A	* N/A	168,668.10 165,813.52
0011172561	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
190,000.00	03/26/2008	*	0.00	*	1	Post Mod Current Values	(1) 9	No Action Bankruptcy	05/01/2008 04/01/2009	8.150 8.150	1,417.07 1,454.05	* 05/01/2035	* N/A	* N/A	190,366.76 186,371.20
0011172767	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
260,800.00	06/05/2006	*	0.00	*	1	Post Mod Current Values	5	No Action INACTIVE	01/01/2006	5.950	1,555.25	*	*	*	256,844.68
0011172884	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
412,000.00	11/30/2007	*	0.00	*	1	Post Mod Current Values	0 14	No Action No Action	01/01/2008 11/01/2008	5.250 5.250	2,426.02 2,426.02	* 05/01/2035	* N/A	* N/A	422,065.96 406,792.20
0011173279	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
440,000.00	09/21/2007	*	0.00	*	1	Post Mod Current Values	1 21	No Action No Action	08/01/2007 04/01/2008	9.200 6.200	3,373.33 2,404.96	* 05/01/2035	* N/A	* N/A	440,000.00 465,476.67

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2(A)															
0011173385	11/21/2009					Pre Mod	4	No Action	05/01/2009	6.250	591.01	04/01/2035	*	*	90,316.06
95,600.00	11/01/2009	*	0.00	*		Post Mod	0	No Action	11/01/2009	6.250	614.16	04/01/2035	*	*	93,736.83
					1	Current Values	1	No Action	12/01/2009	6.250	614.16	04/01/2035	N/A	N/A	93,357.02
0011173961	03/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
720,000.00	11/27/2007	*	0.00	*		Post Mod	0	No Action	02/01/2008	6.800	4,949.01	*	*	*	734,944.59
0011173961	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
720,000.00	03/28/2008	*	0.00	*		Post Mod	0	No Action	10/01/2008	6.800	5,061.01	*	*	*	749,967.51
					2	Current Values	13	No Action	12/01/2008	6.800	5,061.01	05/01/2035	N/A	N/A	736,421.93
0011174649	11/13/2008					Pre Mod	6	No Action	03/01/2008	6.225	2,697.50	04/01/2035	*	*	520,000.00
520,000.00	09/26/2008	*	0.00	*		Post Mod	0	No Action	11/01/2008	5.250	3,257.57	04/01/2035	*	*	557,984.26
					1	Current Values	9	No Action	04/01/2009	5.250	3,257.57	04/01/2035	N/A	N/A	545,356.20
0011174976	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
400,000.00	03/14/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	8.200	3,099.69	*	*	*	403,415.15
0011174976	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
400,000.00	03/14/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	8.200	3,099.69	*	*	*	403,072.13
					2	Current Values	5	No Action	08/01/2009	8.200	3,001.14	05/01/2035	N/A	N/A	396,661.98
0011175140	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
332,000.00	08/23/2007	*	0.00	*		Post Mod	0	No Action	08/01/2007	9.990	2,883.49	*	*	*	324,277.53
					1	Current Values		INACTIVE							
0011178075	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
105,600.00	10/26/2007	*	0.00	*		Post Mod	2	No Action	08/01/2007	9.950	908.75	*	*	*	102,354.35
					1	Current Values		INACTIVE							
0011178932	03/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
448,000.00	02/07/2008	*	0.00	*		Post Mod	0	No Action	03/01/2008	5.650	2,109.33	*	*	*	469,352.61
					1	Current Values	8	No Action	05/01/2009	5.650	2,206.96	05/01/2035	N/A	N/A	468,735.50
0011182546	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
58,000.00	05/30/2008	*	0.00	*		Post Mod	0	No Action	07/01/2008	8.350	450.24	*	*	*	56,843.33
					1	Current Values	0	No Action	02/01/2010	8.350	450.24	03/01/2035	N/A	N/A	55,745.03
0011182964	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
440,000.00	10/26/2007	*	0.00	*		Post Mod	17	Foreclosure	05/01/2006	9.400	3,445.10	*	*	*	439,800.00
					1	Current Values		INACTIVE							

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Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
2(A)															
0011185080	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
486,750.00	10/19/2007	*	0.00	*		Post Mod	0	No Action	10/01/2007	8.350	3,695.39	*	*	*	477,091.33
0011185080	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
486,750.00	03/13/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	9.350	4,028.35	*	*	*	508,802.95
0011185080	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
486,750.00	03/13/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	5.350	2,989.18	*	*	*	507,441.44
					3	Current Values	20	No Action	05/01/2008	7.350	3,636.74	05/01/2035	*	05/01/2035	500,413.51
0011187329	11/15/2008					Pre Mod	6	No Action	03/01/2008	7.375	3,426.13	05/01/2035	*	05/01/2035	478,515.60
488,000.00	10/01/2008	*	0.00	*		Post Mod	0	No Action	10/01/2008	7.375	3,684.15	05/01/2035	*	05/01/2035	517,617.11
					1	Current Values	8	No Action	05/01/2009	7.375	3,684.15	05/01/2035	*	05/01/2035	509,739.32
0011189546	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
342,400.00	01/10/2008	*	0.00	*		Post Mod	1	No Action	02/01/2008	5.990	2,105.53	*	*	*	338,188.42
0011189546	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
342,400.00	01/10/2008	*	0.00	*		Post Mod	0	No Action	09/01/2008	5.990	2,149.00	*	*	*	344,314.99
					2	Current Values	15	Foreclosure	10/01/2008	5.990	2,149.00	05/01/2035	N/A	N/A	337,166.43
0011189857	10/20/2009					Pre Mod	5	No Action	03/01/2009	6.200	2,300.71	05/01/2035	*	*	354,240.04
364,000.00	11/01/2009	*	0.00	*		Post Mod	0	No Action	11/01/2009	6.200	1,954.02	05/01/2035	*	*	378,196.87
					1	Current Values	2	No Action	11/01/2009	6.200	1,954.02	05/01/2035	N/A	N/A	378,196.87
0011190297	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
564,000.00	10/26/2007	*	0.00	*		Post Mod	0	No Action	10/01/2007	10.325	4,852.75	*	*	*	564,000.00
					1	Current Values		INACTIVE							
0011190346	02/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
376,800.00	11/27/2007	*	0.00	*		Post Mod	0	No Action	02/01/2008	6.825	2,638.05	*	*	*	391,231.67
					1	Current Values	23	Foreclosure	02/01/2008	6.825	2,638.05	05/01/2035	N/A	N/A	381,583.81
0011190752	08/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
525,000.00	07/28/2008	*	0.00	*		Post Mod	(1)	No Action	09/01/2008	8.800	4,720.20	*	*	*	581,996.12
					1	Current Values	12	No Action	01/01/2009	8.800	4,720.20	05/01/2035	N/A	N/A	573,328.19
0011191587	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
116,000.00	12/06/2007	*	0.00	*		Post Mod	(1)	No Action	02/01/2008	7.775	834.94	*	*	*	117,590.49
					1	Current Values	23	Foreclosure	02/01/2008	7.775	866.01	05/01/2035	N/A	N/A	115,722.74
0011191597	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
484,000.00	08/17/2007	*	0.00	*		Post Mod	4	Foreclosure	04/01/2007	8.500	3,427.48	*	*	*	483,879.05
0011191597	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
484,000.00	10/31/2007	*	0.00	*		Post Mod	6	Foreclosure	04/01/2007	8.500	3,427.48	*	*	*	483,879.05
					2	Current Values		INACTIVE							

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2(A)															
0011191835	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
439,200.00	10/19/2007	*	0.00	*	1	Post Mod Current Values	2 29	No Action Foreclosure	08/01/2007 08/01/2007	8.900 7.875	3,257.40 2,882.25	* 05/01/2035	* N/A	* N/A	439,200.00 439,200.00
0011191900	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
500,000.00	09/19/2007	*	0.00	*	1	Post Mod Current Values	2 30	No Action Foreclosure	07/01/2007 07/01/2007	9.350 8.350	3,894.80 3,478.25	* 05/01/2035	* N/A	* N/A	499,867.71 499,867.71
0011193227	11/15/2008					Pre Mod	9	No Action	12/01/2007	6.600	3,032.87	05/01/2035	*	*	455,577.91
460,000.00	10/01/2008	*	0.00	*	1	Post Mod Current Values	0 2	No Action No Action	11/01/2008 11/01/2009	6.600 6.600	3,309.84 3,309.84	05/01/2035 05/01/2035	* N/A	* N/A	502,220.61 493,682.31
0011193465	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
640,000.00	08/01/2007	*	0.00	*		Post Mod	0	No Action	08/01/2007	9.990	5,328.00	*	*	*	640,000.00
0011193465	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
640,000.00	10/13/2007	*	0.00	*	2	Post Mod Current Values	2	No Action INACTIVE	08/01/2007	10.990	5,861.33	*	*	*	640,000.00
0011193620	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
408,000.00	06/11/2008	*	0.00	*	1	Post Mod Current Values	0 6	No Action No Action	07/01/2008 07/01/2009	6.250 6.250	2,648.93 2,648.93	* 05/01/2035	* N/A	* N/A	413,113.76 402,676.13
0011193757	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
212,744.00	11/27/2007	*	0.00	*	1	Post Mod Current Values	(1)	No Action INACTIVE	02/01/2008	6.750	1,476.16	*	*	*	220,743.35
0011194849	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
420,000.00	10/11/2007	*	0.00	*	1	Post Mod Current Values	2 29	No Action Bankruptcy	08/01/2007 08/01/2007	9.500 7.375	3,325.00 2,581.25	* 05/01/2035	* N/A	* N/A	420,000.00 420,000.00
0011196957	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
216,000.00	10/31/2007	*	0.00	*	1	Post Mod Current Values	0 24	No Action Foreclosure	01/01/2008 01/01/2008	6.500 6.500	1,413.48 1,413.48	* 05/01/2035	* N/A	* N/A	216,584.66 212,311.65
0011201009	01/15/2010					Pre Mod	11	Foreclosure	12/01/2008	6.250	2,873.43	05/01/2035	*	*	438,563.58
446,500.00	04/01/2009	15,201.38	0.00	*	1	Post Mod Current Values	8 2	No Action No Action	04/01/2009 11/01/2009	4.625 4.625	1,779.47 1,779.47	05/01/2035 05/01/2035	* N/A	* N/A	461,700.90 461,700.90
0011205279	12/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
107,920.00	11/23/2007	*	0.00	*		Post Mod	(1)	No Action	01/01/2008	6.125	657.06	*	*	*	117,720.34
0011205279	11/13/2008					Pre Mod	3	No Action	06/01/2008	6.125	739.35	05/01/2035	*	*	116,303.25
107,920.00	11/23/2007	*	0.00	*	2	Post Mod Current Values	0 2	No Action No Action	11/01/2008 11/01/2009	6.125 6.125	751.91 751.91	05/01/2035 05/01/2035	* N/A	* N/A	118,573.54 116,292.80

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2(A)															
0011206160	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
515,000.00	10/04/2007	*	0.00	*		Post Mod	0	No Action	11/01/2007	8.990	3,819.38	*	*	*	509,817.20
0011206160	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
515,000.00	03/17/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	5.990	2,544.84	*	*	*	531,662.49
0011206160	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
515,000.00	03/17/2008	*	0.00	*		Post Mod	(1)	No Action	07/01/2008	5.990	2,653.88	*	*	*	531,662.49
					3	Current Values	0	No Action	01/01/2010	5.990	2,653.88	05/01/2035	N/A	N/A	531,662.49
0011206795	12/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
143,200.00	10/31/2007	*	0.00	*		Post Mod	(1)	No Action	01/01/2008	6.950	950.12	*	*	*	142,905.46
					1	Current Values	1	No Action	12/01/2009	6.950	973.23	05/01/2035	N/A	N/A	138,088.63
0011208221	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
285,000.00	09/25/2007	*	0.00	*		Post Mod	1	No Action	08/01/2007	10.400	2,497.14	*	*	*	282,251.66
					1	Current Values	29	Foreclosure	08/01/2007	8.750	2,145.18	05/01/2035	*	05/01/2035	280,582.54
1001399622	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
160,000.00	06/03/2008	*	0.00	*		Post Mod	0	No Action	07/01/2008	4.875	941.00	*	*	*	168,805.97
					1	Current Values		INACTIVE							
1002049955	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
195,000.00	03/23/2008	*	0.00	*		Post Mod	0	No Action	04/01/2008	9.850	1,784.99	*	*	*	202,342.77
					1	Current Values	17	REO	08/01/2008	9.850	1,784.99	07/01/2035	N/A	N/A	199,490.71
1002174934	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
112,500.00	05/01/2008	*	0.00	*		Post Mod	(1)	No Action	07/01/2008	5.000	670.61	*	*	*	119,239.89
					1	Current Values	6	Foreclosure	07/01/2009	5.000	670.61	07/01/2035	N/A	N/A	112,456.79
1002226905	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
436,000.00	06/24/2008	*	0.00	*		Post Mod	(2)	No Action	09/01/2008	8.750	3,470.88	*	*	*	465,906.91
					1	Current Values		INACTIVE							
1002291683	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
172,000.00	05/01/2008	*	0.00	*		Post Mod	0	No Action	06/01/2008	7.625	1,357.10	*	*	*	186,187.98
					1	Current Values	7	No Action	06/01/2009	7.625	1,357.10	07/01/2035	N/A	N/A	176,955.54
1002299792	03/23/2009					Pre Mod	19	Foreclosure	06/01/2007	8.125	5,449.22	07/01/2035	*	*	710,035.27
736,000.00	03/01/2009	*	0.00	*		Post Mod	0	No Action	03/01/2009	5.125	5,027.01	07/01/2035	*	*	870,909.48
					1	Current Values	9	Foreclosure	04/01/2009	5.125	5,027.01	07/01/2035	N/A	N/A	861,638.86
1002319173	12/23/2008					Pre Mod	12	Foreclosure	10/01/2007	9.338	1,784.21	07/01/2035	*	*	210,092.30
216,000.00	01/01/2009	*	0.00	*		Post Mod	0	No Action	01/01/2009	2.750	1,074.78	07/01/2035	*	*	242,434.45
					1	Current Values	0	No Action	02/01/2010	2.750	1,074.78	07/01/2035	N/A	N/A	235,668.50
1002327137	12/23/2008					Pre Mod	15	Foreclosure	07/01/2007	8.750	813.54	07/01/2035	*	*	111,571.78
111,600.00	11/01/2008	*	0.00	*		Post Mod	0	No Action	12/01/2008	1.000	112.36	07/01/2035	*	*	134,812.13
					1	Current Values	1	No Action	12/01/2009	1.000	480.20	07/01/2035	N/A	N/A	130,765.47

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2(A)															
1002366077	12/23/2008					Pre Mod	14	Foreclosure	08/01/2007	8.375	2,037.47	07/01/2035	*	*	260,405.78
264,000.00	12/01/2008	*	0.00	*		Post Mod	0	No Action	12/01/2008	2.250	1,206.06	07/01/2035	*	*	304,831.20
					1	Current Values	0	No Action	02/01/2010	2.000	937.58	07/01/2035	N/A	N/A	309,168.32
1002430881	02/24/2009					Pre Mod	8	Foreclosure	04/01/2008	9.000	577.34	07/01/2035	*	*	69,826.47
71,960.00	02/01/2009	*	0.00	*		Post Mod	(2)	No Action	04/01/2009	8.125	535.41	07/01/2035	*	*	81,916.01
					1	Current Values	2	No Action	11/01/2009	8.125	631.87	07/01/2035	N/A	N/A	77,414.27
1002568590	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
260,100.00	10/01/2008	*	0.00	*		Post Mod	(1)	No Action	11/01/2008	7.875	1,872.55	*	*	*	268,835.18
					1	Current Values	12	Foreclosure	01/01/2009	2.250	1,115.42	07/01/2035	N/A	N/A	259,543.55
1002606736	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
71,100.00	08/18/2008	*	0.00	*		Post Mod	(1)	No Action	10/01/2008	9.000	572.13	*	*	*	81,320.64
					1	Current Values	3	No Action	10/01/2009	2.250	336.64	07/01/2035	N/A	N/A	78,726.38
1002651151	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
111,200.00	06/19/2008	*	0.00	*		Post Mod	(1)	No Action	08/01/2008	10.500	1,009.60	*	*	*	125,867.72
					1	Current Values	10	Foreclosure	03/01/2009	4.250	653.71	07/01/2035	N/A	N/A	121,788.59
1005056729	02/21/2009					Pre Mod	0	No Action	01/01/2009	5.000	669.75	06/01/2035	*	*	117,718.34
121,600.00	01/21/2009	*	0.00	*		Post Mod	0	No Action	02/01/2009	5.000	669.75	06/01/2035	*	*	117,539.08
					1	Current Values	0	No Action	02/01/2010	5.000	669.75	06/01/2035	N/A	N/A	115,295.66
1005057107	05/21/2009					Pre Mod	1	No Action	02/20/2009	10.750	836.65	05/20/2035	*	*	87,716.90
90,320.00	04/27/2009	*	0.00	*		Post Mod	0	No Action	05/20/2009	5.500	544.50	05/20/2035	*	*	90,331.53
					1	Current Values	1	No Action	12/20/2009	5.500	544.50	05/20/2035	N/A	N/A	89,135.45
1005060256	08/20/2009					Pre Mod	9	No Action	09/01/2008	9.625	613.51	07/01/2035	*	*	76,220.47
79,200.00	08/04/2009	*	0.00	*		Post Mod	0	No Action	08/01/2009	4.000	431.71	07/01/2035	*	*	83,504.38
					1	Current Values	0	No Action	01/01/2010	4.000	431.71	07/01/2035	N/A	N/A	82,576.50
1005060269	07/22/2009					Pre Mod	0	No Action	05/01/2009	10.250	505.80	07/01/2035	*	*	55,083.10
56,600.00	07/07/2009	*	0.00	*		Post Mod	1	No Action	05/01/2009	9.250	466.68	07/01/2035	*	*	55,027.21
					1	Current Values	0	No Action	01/01/2010	8.625	434.20	07/01/2035	N/A	N/A	54,686.09
1005061015	03/21/2009					Pre Mod	0	No Action	01/11/2009	9.875	750.76	07/11/2035	*	*	84,497.57
87,200.00	03/02/2009	*	0.00	*		Post Mod	1	No Action	01/11/2009	6.990	584.11	07/11/2035	*	*	84,368.81
					1	Current Values	0	No Action	02/11/2010	6.990	584.11	07/11/2035	N/A	N/A	83,140.65
1005068501	07/22/2009					Pre Mod	0	No Action	05/20/2009	9.000	960.37	06/20/2035	*	*	115,698.66
119,920.00	07/10/2009	*	0.00	*		Post Mod	1	No Action	05/20/2009	9.000	752.25	06/20/2035	*	*	121,707.31
					1	Current Values	0	No Action	01/20/2010	5.750	752.25	06/20/2035	N/A	N/A	119,024.40
1005068688	06/22/2009					Pre Mod	0	No Action	04/09/2009	9.000	2,031.03	06/09/2035	*	*	244,879.40
253,600.00	05/19/2009	*	0.00	*		Post Mod	0	No Action	06/09/2009	6.940	1,692.53	06/09/2035	*	*	244,520.41
					1	Current Values	0	No Action	02/09/2010	6.940	1,692.53	06/09/2035	N/A	N/A	242,247.70

Morgan Stanley ABS Capital I Inc.
Mortgage Pass-Through Certificates
Series 2005-HE5

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Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
2(A)															
1005068927	06/22/2009					Pre Mod	0	No Action	05/01/2009	9.125	1,231.47	07/01/2035	*	*	146,938.34
151,920.00	06/15/2009	*	0.00	*		Post Mod	0	No Action	06/01/2009	7.190	1,039.73	07/01/2035	*	*	146,779.03
1005068927	07/22/2009					Pre Mod	0	No Action	06/01/2009	7.190	1,039.73	07/01/2035	*	*	146,779.03
151,920.00	06/15/2009	*	0.00	*		Post Mod	0	No Action	07/01/2009	7.190	1,039.73	07/01/2035	*	*	146,618.75
					2	Current Values	0	No Action	02/01/2010	7.190	1,039.73	07/01/2035	N/A	N/A	145,469.27
1005069066	04/22/2009					Pre Mod	2	No Action	12/21/2008	9.750	1,723.61	06/21/2035	*	*	205,976.55
212,920.00	04/03/2009	*	0.00	*		Post Mod	0	No Action	04/21/2009	6.500	1,723.61	06/21/2035	*	*	213,192.65
					1	Current Values	0	No Action	01/21/2010	6.500	1,412.39	06/21/2035	N/A	N/A	202,723.25
1005069285	04/22/2009					Pre Mod	12	No Action	02/22/2008	12.250	929.69	06/22/2035	*	*	99,478.23
102,000.00	04/02/2009	*	0.00	*		Post Mod	0	No Action	03/22/2009	8.440	913.79	06/22/2035	*	*	115,637.86
					1	Current Values	7	Foreclosure	06/22/2009	8.440	913.79	06/22/2035	N/A	N/A	114,600.75
1005069405	01/23/2009					Pre Mod	0	No Action	12/01/2008	10.375	1,039.38	07/01/2035	*	*	112,500.52
115,920.00	12/19/2008	*	0.00	*		Post Mod	0	No Action	01/01/2009	7.440	809.99	07/01/2035	*	*	112,341.82
					1	Current Values	0	No Action	02/01/2010	7.440	809.99	07/01/2035	N/A	N/A	110,810.57
1005069446	05/21/2009					Pre Mod	9	No Action	06/22/2008	11.875	925.70	06/22/2035	*	*	122,207.20
106,800.00	04/17/2009	*	0.00	*		Post Mod	0	No Action	04/22/2009	8.090	925.70	06/22/2035	*	*	120,083.71
					1	Current Values	3	No Action	10/22/2009	8.090	925.70	06/22/2035	N/A	N/A	119,009.85
1005069501	07/22/2009					Pre Mod	6	No Action	11/01/2008	10.250	733.31	07/01/2035	*	*	152,728.09
158,310.00	06/17/2009	*	0.00	*		Post Mod	0	No Action	07/01/2009	3.000	733.31	07/01/2035	*	*	158,728.67
					1	Current Values	0	No Action	02/01/2010	3.000	733.31	07/01/2035	N/A	N/A	155,818.55
1005069915	06/22/2009					Pre Mod	2	No Action	02/01/2009	9.000	1,827.47	07/01/2035	*	*	220,336.85
229,051.00	05/28/2009	*	0.00	*		Post Mod	0	No Action	05/01/2009	7.090	1,599.86	07/01/2035	*	*	227,733.03
					1	Current Values	1	No Action	12/01/2009	7.090	1,599.86	07/01/2035	N/A	N/A	225,655.76
2005041073	06/22/2009					Pre Mod	0	No Action	04/25/2009	8.750	989.72	05/25/2035	*	*	121,766.58
127,200.00	05/28/2009	*	0.00	*		Post Mod	0	No Action	05/25/2009	4.875	704.74	05/25/2035	*	*	123,032.19
					1	Current Values	0	No Action	02/25/2010	4.875	704.74	05/25/2035	N/A	N/A	121,084.79
2005061999	06/22/2009					Pre Mod	1	No Action	03/01/2009	8.875	887.71	07/01/2035	*	*	108,158.51
112,000.00	05/18/2009	*	0.00	*		Post Mod	1	No Action	04/01/2009	6.000	682.53	07/01/2035	*	*	107,852.03
					1	Current Values	0	No Action	01/01/2010	6.000	682.53	07/01/2035	N/A	N/A	106,685.60
2005062266	06/22/2009					Pre Mod	1	No Action	03/01/2009	9.625	802.36	07/01/2035	*	*	91,893.02
95,350.00	05/18/2009	*	0.00	*		Post Mod	2	No Action	03/01/2009	6.000	579.71	07/01/2035	*	*	91,605.10
					1	Current Values	5	No Action	08/01/2009	6.000	579.71	07/01/2035	N/A	N/A	90,740.43
2005062936	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
128,720.00	12/29/2007	*	0.00	*		Post Mod	1	No Action	02/01/2008	8.000	966.08	*	*	*	128,412.52
					1	Current Values		INACTIVE							

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2(A)															
2005063302	05/21/2009					Pre Mod	1	No Action	02/07/2009	9.875	908.64	07/07/2035	*	*	102,132.15
105,000.00	04/17/2009	*	0.00	*		Post Mod	2	No Action	02/07/2009	6.000	642.97	07/07/2035	*	*	101,869.95
					1	Current Values	0	No Action	02/07/2010	6.000	642.97	07/07/2035	N/A	N/A	100,625.31
3005057735	02/21/2009					Pre Mod	1	No Action	11/02/2008	10.125	816.36	06/02/2035	*	*	90,065.71
92,800.00	01/21/2009	*	0.00	*		Post Mod	0	No Action	02/02/2009	5.000	531.10	06/02/2035	*	*	93,349.10
					1	Current Values	1	No Action	12/02/2009	5.000	531.10	06/02/2035	N/A	N/A	91,601.86
3005062811	07/22/2009					Pre Mod	0	No Action	06/01/2009	8.250	846.91	07/01/2035	*	*	108,759.15
113,200.00	07/06/2009	*	0.00	*		Post Mod	0	No Action	06/01/2009	4.875	614.20	07/01/2035	*	*	108,513.03
					1	Current Values	0	No Action	02/01/2010	4.875	614.20	07/01/2035	N/A	N/A	107,284.57
3005068209	07/22/2009					Pre Mod	2	No Action	03/01/2009	10.875	940.51	07/01/2035	*	*	97,617.80
100,000.00	07/09/2009	*	0.00	*		Post Mod	2	No Action	04/01/2009	10.875	754.24	07/01/2035	*	*	102,380.59
					1	Current Values	0	No Action	02/01/2010	7.625	754.24	07/01/2035	N/A	N/A	101,283.40
5005059254	05/21/2009					Pre Mod	7	No Action	08/17/2008	10.625	759.86	06/17/2035	*	*	84,505.48
87,200.00	04/29/2009	*	0.00	*		Post Mod	0	No Action	05/17/2009	5.750	759.86	06/17/2035	*	*	95,017.16
					1	Current Values	0	No Action	01/17/2010	5.750	585.89	06/17/2035	N/A	N/A	92,833.06
5005059876	03/21/2009					Pre Mod	4	No Action	09/08/2008	10.750	312.23	06/08/2035	*	*	46,335.07
48,450.00	02/17/2009	*	0.00	*		Post Mod	(2)	No Action	05/08/2009	6.000	312.23	06/08/2035	*	*	45,292.33
					1	Current Values	1	No Action	12/08/2009	6.000	312.23	06/08/2035	N/A	N/A	31,673.37
5005061147	07/22/2009					Pre Mod	10	No Action	07/27/2008	10.375	500.30	06/30/2035	*	*	56,762.39
59,000.00	06/24/2009	*	0.00	*		Post Mod	0	No Action	06/27/2009	6.000	401.48	06/30/2035	*	*	56,762.39
					1	Current Values	2	No Action	11/27/2009	6.000	401.48	06/30/2035	N/A	N/A	56,762.39
5005066906	01/23/2009					Pre Mod	7	No Action	04/01/2008	10.875	1,121.33	07/01/2035	*	*	126,287.03
130,320.00	01/09/2009	*	0.00	*		Post Mod	0	No Action	12/01/2008	5.500	805.08	07/01/2035	*	*	134,622.42
					1	Current Values	0	No Action	02/01/2010	5.500	805.08	07/01/2035	N/A	N/A	132,028.05
6005063765	08/20/2009					Pre Mod	5	No Action	01/13/2009	9.125	1,158.50	06/13/2035	*	*	138,015.70
144,000.00	08/12/2009	*	0.00	*		Post Mod	6	No Action	01/13/2009	9.125	1,064.09	06/13/2035	*	*	137,886.09
					1	Current Values	0	No Action	02/13/2010	2.000	627.46	06/13/2035	N/A	N/A	149,930.28
6005063950	04/22/2009					Pre Mod	1	No Action	01/06/2009	9.750	1,935.22	07/06/2035	*	*	238,874.60
247,000.00	03/26/2009	*	0.00	*		Post Mod	0	No Action	04/06/2009	5.250	1,447.12	07/06/2035	*	*	247,513.10
					1	Current Values	7	No Action	06/06/2009	5.250	1,447.12	07/06/2035	N/A	N/A	243,798.04
6005064226	11/21/2009					Pre Mod	14	No Action	07/12/2008	11.125	1,795.34	07/12/2035	*	*	355,977.04
371,000.00	10/20/2009	*	0.00	*		Post Mod	0	No Action	11/12/2009	2.000	1,795.34	07/12/2035	*	*	433,298.41
					1	Current Values	1	No Action	12/12/2009	2.000	1,795.34	07/12/2035	N/A	N/A	430,073.51
6005065301	03/21/2009					Pre Mod	9	No Action	04/01/2008	10.875	1,126.82	07/01/2035	*	*	137,729.99
143,650.00	03/09/2009	*	0.00	*		Post Mod	0	No Action	03/01/2009	2.000	627.14	07/01/2035	*	*	137,729.99
					1	Current Values	4	Foreclosure	09/01/2009	2.000	627.14	07/01/2035	N/A	N/A	137,729.99

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2(A)															
7005031220	01/23/2009					Pre Mod	5	No Action	06/01/2008	9.890	1,031.17	05/01/2035	*	*	115,981.11
120,000.00	01/12/2009	*	0.00	*		Post Mod	0	No Action	12/01/2008	8.625	968.81	05/01/2035	*	*	120,769.16
					1	Current Values	0	No Action	02/01/2010	6.890	830.20	05/01/2035	N/A	N/A	119,079.02
7005064156	06/22/2009					Pre Mod	3	No Action	01/01/2009	11.000	2,642.17	07/01/2035	*	*	293,648.25
305,150.00	05/27/2009	*	0.00	*		Post Mod	0	No Action	06/01/2009	6.500	2,036.21	07/01/2035	*	*	305,630.58
					1	Current Values	1	No Action	12/01/2009	6.500	2,036.21	07/01/2035	N/A	N/A	302,526.53
7005064488	05/21/2009					Pre Mod	1	No Action	02/01/2009	9.250	511.67	07/01/2035	*	*	60,469.83
62,400.00	04/17/2009	*	0.00	*		Post Mod	1	No Action	03/01/2009	6.000	381.03	07/01/2035	*	*	60,290.01
					1	Current Values	0	No Action	02/01/2010	6.000	381.03	07/01/2035	N/A	N/A	59,559.29
7005064649	04/22/2009					Pre Mod	1	No Action	01/01/2009	10.625	826.79	07/01/2035	*	*	94,823.38
97,600.00	04/13/2009	*	0.00	*		Post Mod	1	No Action	02/01/2009	9.625	665.07	07/01/2035	*	*	105,457.39
					1	Current Values	0	No Action	02/01/2010	6.000	665.07	07/01/2035	N/A	N/A	103,956.56
7005064976	06/22/2009					Pre Mod	5	No Action	11/01/2008	11.125	922.68	07/01/2035	*	*	101,537.70
104,400.00	06/03/2009	*	0.00	*		Post Mod	0	No Action	06/01/2009	5.000	617.09	07/01/2035	*	*	107,798.41
					1	Current Values	0	No Action	02/01/2010	5.000	617.09	07/01/2035	N/A	N/A	105,429.96
7005064996	07/22/2009					Pre Mod	1	No Action	04/01/2009	8.125	1,427.92	08/01/2035	*	*	185,550.23
192,800.00	07/14/2009	*	0.00	*		Post Mod	2	No Action	04/01/2009	8.125	875.00	08/01/2035	*	*	185,139.11
					1	Current Values	0	No Action	02/01/2010	3.000	875.00	08/01/2035	N/A	N/A	186,753.02
7005065010	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
208,800.00	02/20/2008	*	0.00	*		Post Mod	0	No Action	04/01/2008	6.250	1,288.48	*	*	*	202,089.75
					1	Current Values	11	Foreclosure	02/01/2009	6.250	1,288.48	07/01/2035	N/A	N/A	196,457.39
7005065111	09/23/2009					Pre Mod	14	No Action	05/01/2008	10.250	926.10	08/01/2035	*	*	168,195.43
176,000.00	08/18/2009	*	0.00	*		Post Mod	0	No Action	08/01/2009	3.000	926.10	08/01/2035	*	*	199,893.36
					1	Current Values	4	Bankruptcy	09/01/2009	3.000	926.10	08/01/2035	N/A	N/A	197,750.84
7005065201	07/22/2009					Pre Mod	5	No Action	12/01/2008	9.125	568.19	08/01/2035	*	*	84,163.95
88,000.00	06/18/2009	*	0.00	*		Post Mod	(1)	No Action	08/01/2009	6.000	568.19	08/01/2035	*	*	89,507.04
					1	Current Values	0	No Action	02/01/2010	6.000	568.19	08/01/2035	N/A	N/A	88,582.09
7005065380	09/23/2009					Pre Mod	13	No Action	06/01/2008	11.500	1,495.35	08/01/2035	*	*	172,753.32
178,000.00	08/27/2009	*	0.00	*		Post Mod	0	No Action	09/01/2009	6.250	1,256.75	08/01/2035	*	*	193,187.89
					1	Current Values	0	No Action	01/01/2010	6.250	1,256.75	08/01/2035	N/A	N/A	190,813.92
8005066746	08/20/2009					Pre Mod	2	No Action	04/01/2009	9.750	516.14	07/01/2035	*	*	86,088.64
88,875.00	07/22/2009	*	0.00	*		Post Mod	0	No Action	08/01/2009	4.875	516.14	07/01/2035	*	*	90,005.58
					1	Current Values	0	No Action	02/01/2010	4.875	516.14	07/01/2035	N/A	N/A	89,082.68
8005067168	07/22/2009					Pre Mod	5	No Action	12/01/2008	10.000	833.57	07/01/2035	*	*	100,423.13
104,000.00	06/25/2009	*	0.00	*		Post Mod	0	No Action	07/01/2009	2.000	454.56	07/01/2035	*	*	110,518.32
					1	Current Values	0	No Action	02/01/2010	2.000	454.56	07/01/2035	N/A	N/A	108,616.30

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2(A)															
8005067430	12/22/2008					Pre Mod	1	No Action	09/01/2008	8.250	1,664.43	07/01/2035	*	*	215,071.40
224,000.00	12/02/2008	*	0.00	*		Post Mod	0	No Action	11/01/2008	5.390	1,313.28	07/01/2035	*	*	222,385.69
8005067430	01/23/2009					Pre Mod	0	No Action	11/01/2008	5.390	1,313.28	07/01/2035	*	*	222,385.69
224,000.00	12/02/2008	*	0.00	*		Post Mod	2	No Action	10/01/2008	8.250	1,664.43	07/01/2035	*	*	214,698.50
8005067430	03/21/2009					Pre Mod	3	No Action	10/01/2008	8.250	1,289.58	07/01/2035	*	*	214,095.50
224,000.00	02/25/2009	*	0.00	*		Post Mod	0	No Action	02/01/2009	5.000	1,289.58	07/01/2035	*	*	225,856.99
					3	Current Values	5	Foreclosure	08/01/2009	5.000	1,289.58	07/01/2035	N/A	N/A	221,942.52
8005067815	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
504,000.00	02/06/2008	*	0.00	*		Post Mod	0	No Action	04/01/2008	6.000	2,520.00	*	*	*	504,000.00
8005067815	11/21/2009					Pre Mod	2	No Action	07/01/2009	6.000	2,519.95	08/01/2035	*	*	503,989.28
504,000.00	10/21/2009	*	0.00	*		Post Mod	0	No Action	11/01/2009	5.250	2,204.95	08/01/2035	*	*	509,268.62
					2	Current Values	0	No Action	02/01/2010	5.250	2,228.05	08/01/2035	N/A	N/A	509,268.62
9005058931	04/22/2009					Pre Mod	2	No Action	12/01/2008	8.250	973.16	06/01/2035	*	*	165,529.34
173,600.00	03/19/2009	*	0.00	*		Post Mod	0	No Action	04/01/2009	5.000	973.16	06/01/2035	*	*	169,317.90
					1	Current Values	0	No Action	02/01/2010	5.000	973.16	06/01/2035	N/A	N/A	166,590.47
9005069902	12/22/2008					Pre Mod	1	No Action	09/01/2008	10.750	921.93	07/01/2035	*	*	96,983.79
99,500.00	12/04/2008	*	0.00	*		Post Mod	0	No Action	11/01/2008	5.875	631.70	07/01/2035	*	*	101,859.28
9005069902	01/23/2009					Pre Mod	0	No Action	11/01/2008	5.875	631.70	07/01/2035	*	*	101,859.28
99,500.00	12/04/2008	*	0.00	*		Post Mod	0	No Action	12/01/2008	5.875	631.70	07/01/2035	*	*	101,726.27
					2	Current Values	0	No Action	02/01/2010	5.875	631.70	07/01/2035	N/A	N/A	99,936.65
2(B)															
0011127041	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
79,000.00	08/21/2007	*	0.00	*		Post Mod	3	No Action	05/01/2007	9.500	664.27	*	*	*	77,690.17
					1	Current Values		INACTIVE							
0011131645	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
70,000.00	09/27/2007	*	0.00	*		Post Mod	13	No Action	08/01/2006	11.250	679.88	*	*	*	69,185.43
					1	Current Values		INACTIVE							
0011154852	01/15/2010					Pre Mod	7	No Action	04/01/2009	9.500	1,059.48	05/01/2020	*	05/01/2020	122,216.16
126,000.00	11/01/2009	6,912.78	0.00	*		Post Mod	1	No Action	11/01/2009	3.250	621.70	05/01/2020	*	05/01/2020	128,674.32
					1	Current Values	(1)	No Action	03/01/2010	3.250	621.70	05/01/2020	*	05/01/2020	128,401.11
0011162794	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
98,000.00	10/13/2007	*	0.00	*		Post Mod	0	No Action	10/01/2007	10.125	869.09	*	*	*	96,511.36
					1	Current Values		INACTIVE							
0011164537	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
48,000.00	09/25/2007	*	0.00	*		Post Mod	0	No Action	09/01/2007	9.500	403.61	*	*	*	47,204.02
0011164537	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
48,000.00	03/11/2008	*	0.00	*		Post Mod	0	No Action	04/01/2008	6.000	308.82	*	*	*	49,491.24
					2	Current Values	4	No Action	09/01/2009	5.000	299.81	04/01/2020	*	04/01/2020	51,877.64

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Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
2(B)															
0011165950	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
25,174.00	05/28/2008	*	0.00	*	1	Post Mod Current Values	0 18	No Action REO	07/01/2008 07/01/2008	5.250 5.250	187.80 187.80	* 04/01/2020	* *	* 04/01/2020	31,269.85 30,481.05
0011168139	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
107,100.00	10/23/2007	*	0.00	*	1	Post Mod Current Values	2 29	No Action No Action	08/01/2007 08/01/2007	9.990 9.990	939.09 939.09	* 04/01/2020	* *	* 04/01/2020	105,311.14 105,311.14
0011170339	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
74,000.00	10/18/2007	*	0.00	*	1	Post Mod Current Values	0 1	No Action INACTIVE	10/01/2007	8.250	555.94	* *	* *	* *	72,375.74
0011170726	11/15/2008					Pre Mod	6	No Action	03/01/2008	8.750	1,303.84	05/01/2035	*	*	161,051.18
165,735.00	12/01/2008	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	12/01/2008 01/01/2010	8.750 8.750	1,423.00 1,423.00	05/01/2035 05/01/2035	* N/A	* N/A	175,295.30 173,002.09
0011171154	09/22/2009					Pre Mod	(1)	No Action	09/01/2009	9.500	455.74	05/01/2020	*	05/01/2020	54,410.80
54,200.00	07/20/2009	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	09/01/2009 01/01/2010	9.500 9.500	472.03 472.03	05/01/2020 05/01/2020	* *	05/01/2020 05/01/2020	54,369.52 54,158.18
0011171536	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
66,200.00	10/19/2007	*	0.00	*	1	Post Mod Current Values	5 0	No Action INACTIVE	05/01/2007	9.990	580.46	* *	* *	* *	65,133.27
0011171579	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
61,600.00	10/11/2007	*	0.00	*	1	Post Mod Current Values	3 0	No Action INACTIVE	07/01/2007	10.875	580.82	* *	* *	* *	60,796.32
0011172492	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
43,000.00	10/12/2007	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	11/01/2007 02/01/2010	9.990 9.990	377.04 377.04	* 05/01/2020	* *	* 05/01/2020	42,358.09 41,554.64
0011172765	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
65,200.00	06/05/2006	*	0.00	*	1	Post Mod Current Values	6 0	No Action INACTIVE	12/01/2005	10.875	614.76	* *	* *	* *	64,776.68
0011172823	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
62,700.00	09/27/2007	*	0.00	*	1	Post Mod Current Values	2 0	No Action INACTIVE	07/01/2007	10.750	585.29	* *	* *	* *	61,922.34
0011175144	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
83,000.00	08/23/2007	*	0.00	*	1	Post Mod Current Values	0 0	No Action INACTIVE	08/01/2007	9.990	727.77	* *	* *	* *	81,845.15
0011176516	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
110,000.00	08/31/2007	*	0.00	*	1	Post Mod Current Values	7 30	Foreclosure No Action	01/01/2007 07/01/2007	0.000 11.990	1,130.63 1,130.63	* 05/01/2020	* *	* 05/01/2020	109,027.80 108,944.87

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Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
2(B)															
0011178174	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
26,400.00	10/26/2007	*	0.00	*	1	Post Mod Current Values	2	No Action INACTIVE	08/01/2007	10.875	248.92	*	*	*	26,016.08
0011182985	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
110,000.00	10/26/2007	*	0.00	*	1	Post Mod Current Values	17	No Action INACTIVE	05/01/2006	9.350	912.93	*	*	*	108,329.02
0011188217	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
95,500.00	09/07/2007	*	0.00	*	1	Post Mod Current Values	3	No Action INACTIVE	06/01/2007	0.000	837.38	*	*	*	93,454.67
0011188259	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
52,500.00	06/22/2006	*	0.00	*	1	Post Mod Current Values	5 47	No Action No Action	01/01/2006 02/01/2006	10.875 10.875	495.02 495.02	* 05/01/2020	* *	* 05/01/2020	52,214.18 51,914.46
0011188352	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
113,000.00	10/10/2007	*	0.00	*	1	Post Mod Current Values	0 27	No Action No Action	10/01/2007 10/01/2007	9.250 9.250	929.62 929.62	* 04/01/2020	* *	* 04/01/2020	110,957.59 110,808.38
0011189470	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
50,400.00	08/13/2007	*	0.00	*	1	Post Mod Current Values	4	No Action INACTIVE	04/01/2007	0.000	461.03	*	*	*	49,792.95
0011190122	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
65,800.00	09/04/2007	*	0.00	*	1	Post Mod Current Values	4	No Action INACTIVE	05/01/2007	0.000	601.90	*	*	*	64,883.75
0011191838	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
109,800.00	10/19/2007	*	0.00	*	1	Post Mod Current Values	2 29	No Action No Action	08/01/2007 08/01/2007	9.750 9.750	943.35 943.35	* 05/01/2020	* *	* 05/01/2020	108,065.64 108,065.64
0011211110	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
103,435.00	07/25/2008	*	0.00	*	1	Post Mod Current Values	(2)	No Action INACTIVE	11/01/2008	6.375	704.01	*	*	*	107,315.82
0011211115	08/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
25,858.00	07/11/2008	*	0.00	*	1	Post Mod Current Values	(1)	No Action INACTIVE	09/01/2008	9.990	226.73	*	*	*	26,737.55
1002137912	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
495,000.00	03/15/2008	*	0.00	*	1	Post Mod Current Values	(1) 0	No Action No Action	05/01/2008 01/01/2010	5.000 5.000	2,832.65 2,832.65	* 07/01/2035	* N/A	* N/A	505,181.48 487,304.31
1005069412	06/22/2009					Pre Mod	1	No Action	03/06/2009	9.520	883.59	07/06/2035	*	*	101,323.04
104,900.00	05/18/2009	*	0.00	*	1	Post Mod Current Values	2 5	No Action No Action	03/06/2009 08/06/2009	6.000 6.000	638.85 638.85	07/06/2035 07/06/2035	* N/A	* N/A	101,084.37 99,998.06

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Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
2(B)															
2005040880	06/22/2009					Pre Mod	0	No Action	04/02/2009	5.000	377.12	06/02/2035	*	*	65,980.41
64,000.00	05/15/2009	*	0.00	*		Post Mod	0	No Action	06/02/2009	5.000	377.12	06/02/2035	*	*	65,877.82
					1	Current Values	2	No Action	11/02/2009	5.000	377.12	06/02/2035	N/A	N/A	65,041.99
2005061818	04/22/2009					Pre Mod	4	No Action	10/13/2008	6.750	1,848.51	06/13/2035	*	*	272,747.08
285,000.00	04/06/2009	*	0.00	*		Post Mod	1	No Action	02/13/2009	6.750	1,711.19	06/13/2035	*	*	285,005.16
					1	Current Values	3	No Action	10/13/2009	5.500	1,711.19	06/13/2035	N/A	N/A	279,432.61
2005061925	07/22/2009					Pre Mod	6	No Action	11/01/2008	8.190	799.35	07/01/2035	*	*	102,915.75
107,000.00	07/06/2009	*	0.00	*		Post Mod	0	No Action	06/01/2009	4.000	570.77	07/01/2035	*	*	102,915.75
					1	Current Values	2	No Action	11/01/2009	4.000	570.77	07/01/2035	N/A	N/A	102,915.75
2005062155	10/20/2009					Pre Mod	10	No Action	10/01/2008	7.490	1,955.89	07/01/2035	*	*	267,569.67
280,000.00	09/23/2009	*	0.00	*		Post Mod	0	No Action	10/01/2009	4.000	1,504.73	07/01/2035	*	*	289,982.53
					1	Current Values	0	No Action	02/01/2010	4.000	1,504.73	07/01/2035	N/A	N/A	287,819.25
3005057859	05/21/2009					Pre Mod	0	No Action	03/13/2009	5.000	1,179.60	06/13/2035	*	*	206,700.08
200,000.00	04/17/2009	*	0.00	*		Post Mod	1	No Action	03/13/2009	5.000	1,179.60	06/13/2035	*	*	204,420.44
					1	Current Values	4	No Action	09/13/2009	5.000	1,179.60	06/13/2035	N/A	N/A	203,272.61
3005068465	05/21/2009					Pre Mod	(1)	No Action	05/03/2009	6.790	2,094.45	07/03/2035	*	*	307,855.82
321,600.00	04/28/2009	*	0.00	*		Post Mod	0	No Action	05/03/2009	3.000	2,094.45	07/03/2035	*	*	307,503.32
					1	Current Values	(1)	No Action	03/03/2010	3.000	1,411.67	07/03/2035	N/A	N/A	301,658.91
3005068658	09/23/2009					Pre Mod	8	No Action	11/10/2008	6.790	1,089.09	07/10/2035	*	*	198,801.02
208,800.00	08/20/2009	*	0.00	*		Post Mod	0	No Action	09/10/2009	4.000	1,089.09	07/10/2035	*	*	210,659.06
					1	Current Values		INACTIVE							
5005059823	07/22/2009					Pre Mod	1	No Action	04/06/2009	6.790	933.13	06/06/2035	*	*	136,710.58
143,280.00	07/09/2009	*	0.00	*		Post Mod	2	No Action	04/06/2009	6.250	886.22	06/06/2035	*	*	136,506.73
					1	Current Values	0	No Action	02/06/2010	6.250	886.22	06/06/2035	N/A	N/A	135,260.65
5005066655	09/23/2009					Pre Mod	11	No Action	08/01/2008	7.740	1,460.08	07/01/2035	*	*	195,501.24
204,000.00	08/25/2009	*	0.00	*		Post Mod	0	No Action	09/01/2009	3.000	1,045.17	07/01/2035	*	*	224,944.96
					1	Current Values	0	No Action	02/01/2010	3.000	1,045.17	07/01/2035	N/A	N/A	220,703.92
6005053335	02/21/2009					Pre Mod	6	No Action	06/01/2008	6.750	1,692.26	06/01/2035	*	*	249,980.93
260,910.00	02/03/2009	*	0.00	*		Post Mod	0	No Action	02/01/2009	5.000	1,517.89	06/01/2035	*	*	266,385.84
6005053335	03/21/2009					Pre Mod	0	No Action	02/01/2009	5.000	1,517.89	06/01/2035	*	*	266,385.84
260,910.00	02/03/2009	*	0.00	*		Post Mod	0	No Action	03/01/2009	5.000	1,517.89	06/01/2035	*	*	265,936.52
					2	Current Values	2	No Action	11/01/2009	5.000	1,517.89	06/01/2035	N/A	N/A	259,340.73
8005060074	07/22/2009					Pre Mod	1	No Action	04/01/2009	7.990	557.14	07/01/2035	*	*	72,580.34
76,000.00	06/30/2009	*	0.00	*		Post Mod	2	No Action	04/01/2009	5.000	427.17	07/01/2035	*	*	73,147.62
					1	Current Values	0	No Action	02/01/2010	5.000	427.17	07/01/2035	N/A	N/A	72,280.12

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Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
2(B)															
8005067178	09/23/2009					Pre Mod	1	No Action	06/01/2009	6.630	705.95	07/01/2035	*	*	104,725.12
110,193.00	08/24/2009	*	0.00	*		Post Mod	0	No Action	08/01/2009	3.625	531.04	07/01/2035	*	*	106,782.24
8005067178	10/20/2009					Pre Mod	0	No Action	08/01/2009	3.625	531.04	07/01/2035	*	*	106,782.24
110,193.00	09/10/2009	*	0.00	*		Post Mod	0	No Action	10/01/2009	3.625	531.04	07/01/2035	*	*	106,485.76
					2	Current Values	0	No Action	02/01/2010	3.625	531.04	07/01/2035	N/A	N/A	105,644.50
8005069709	07/22/2009					Pre Mod	6	No Action	11/27/2008	7.890	566.37	06/28/2035	*	*	75,121.20
78,000.00	06/19/2009	*	0.00	*		Post Mod	0	No Action	07/27/2009	3.000	566.37	06/28/2035	*	*	75,121.20
					1	Current Values	0	No Action	01/27/2010	3.000	566.37	06/28/2035	N/A	N/A	75,121.20

All Pre Mod values are from the cycle directly preceding the modification effective date, except for a modification with a prior effective date which will come from the cycle directly preceding the modification approval date.

Total Capitalized Reimbursement Amount is a projected value based upon the adjusted principal at the time of modification.

* This data is currently not provided for reporting.

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Modified Data Elements

CURRENT PERIOD SUMMARY	# of Modifications	% of Modifications	Original Principal Balance	% of Original Principal Balance	Current Scheduled Balance	% of Current Scheduled Balance
No Modifications to report this Period *						
Total						

CUMULATIVE SUMMARY	# of Modifications	% of Modifications	Original Principal Balance	% of Original Principal Balance	Current Scheduled Balance	% of Current Scheduled Balance
Interest Rate, Principal Balance, Scheduled P&I	3	60.0000 %	1,211,500.00	74.1779 %	1,277,733.84	72.6628 %
Principal Balance	2	40.0000 %	421,735.00	25.8221 %	480,709.98	27.3372 %
Total	5	100.0000 %	1,633,235.00	100.0000 %	1,758,443.82	100.0000 %

Current Modified Data Elements Detail

Loan Number	Modification Approved Date	Modification Effective Date	Original Principal Balance	Current Scheduled Balance	Interest Rate Change	Principal Balance Change	Maturity Date Change	Scheduled P&I Change	Balloon Date Change	Balloon Amt Change	ARM to Fixed Change	Fixed To ARM Change	IO To Fully Amortizing Change	Fully Amortizing To IO Change	Streamlined Modification
No Modifications this Period *															

For Additional Footnote information, please see bottom of the Historical Modified Data Elements Detail Section.

Historical Modified Data Elements Detail

Loan Number	Modification Approved Date	Modification Effective Date	Original Principal Balance	Current Scheduled Balance	Interest Rate Change	Principal Balance Change	Maturity Date Change	Scheduled P&I Change	Balloon Date Change	Balloon Amt Change	ARM to Fixed Change	Fixed To ARM Change	IO To Fully Amortizing Change	Fully Amortizing To IO Change	Streamlined Modification
2(A)															
0011144014	01/15/2010	11/01/2009	639,000.00	687,358.62	X	X		X							
0011154816	11/15/2008	10/01/2008	256,000.00	305,414.68		X									
0011201009	01/15/2010	04/01/2009	446,500.00	461,700.90	X	X		X							
2(B)															
0011154852	01/15/2010	11/01/2009	126,000.00	128,674.32	X	X		X							
0011170726	11/15/2008	12/01/2008	165,735.00	175,295.30		X									

Morgan Stanley ABS Capital I Inc.
Mortgage Pass-Through Certificates
Distribution Date: 25-Feb-2010

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If a loan has been modified multiple times, it will be included in the totals for each applicable modification type in the summary sections.

* Loans that are listed in the Modification Detail Section, and are not listed in the Modified Data Elements Section may have been reported prior to November 2008 or incurred one or more ARM Parameter changes.

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Future Modifications

Future Modification Summary			
Groups	Loan Count	Original Principal Balance	Current Scheduled Balance
1(A)	0	0.00	0.00
1(B)	0	0.00	0.00
2(A)	0	0.00	0.00
2(B)	1	100,000.00	116,708.53
Total	1	100,000.00	116,708.53

Future Modification Detail													
Loan Number	Original Principal Balance	Modification Approved Date/ Modification Effective Date	Previously Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Current Sched Balance/Modified Beginning Balance
2(B)													
0011175511	100,000.00	02/21/2010	No	Current Values	(2)	No Action	04/01/2010	9.990	1,013.48	05/01/2020	*	05/01/2020	116,708.53
		03/01/2010		Post Modification	*	*	*	9.990	1,013.48	05/01/2020	*	05/01/2020	N/A

* This data is currently not provided for reporting.

**Morgan Stanley ABS Capital I Inc.
Mortgage Pass-Through Certificates
Series 2005-HE5**

Contact: Customer Service - CTSLink
Wells Fargo Bank, N.A.
Securities Administration Services
8480 Stagecoach Circle
Frederick, MD 21701-4747
www.ctslink.com
Telephone: 1-866-846-4526
Fax: 240-586-8675

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Substitutions							
<u>Loans Repurchased</u>				<u>Loans Substituted</u>			
Loan Number	Current Scheduled Balance	Current Rate	Current Payment	Loan Number	Current Scheduled Balance	Current Rate	Current Payment
No Substitutions this Period							

Repurchases Due to Breaches				
Loan Number	Beginning Scheduled Balance	Payoff Balance	Current Rate	Current Payment
No Repurchases Due to Breaches this Period				

Repurchases Due To Other				
Loan Number	Beginning Scheduled Balance	Payoff Balance	Current Rate	Current Payment
No Repurchases Due to Other this Period				

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Interest Rate Stratification

Current Interest Rate Range (%)		Summary			1(A)			1(B)		
		Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)
< 4.500		97	19,183,047.96	6.393	24	4,130,698.59	5.273	7	438,685.58	1.496
4.500	4.999	13	3,368,244.16	1.123	1	98,402.02	0.126	0	0.00	0.000
5.000	5.499	76	15,312,480.91	5.103	23	3,389,782.08	4.328	9	792,109.80	2.702
5.500	5.999	118	28,707,020.80	9.567	35	6,241,111.21	7.968	7	747,391.03	2.549
6.000	6.499	230	41,940,661.83	13.977	69	10,547,307.18	13.465	31	4,833,057.24	16.486
6.500	6.999	320	58,700,711.06	19.563	101	15,537,884.18	19.836	53	7,684,398.75	26.212
7.000	7.499	215	34,600,568.44	11.531	68	8,768,138.91	11.194	27	3,995,910.94	13.630
7.500	7.999	238	35,236,737.15	11.743	72	9,655,702.78	12.327	32	4,331,771.13	14.776
8.000	8.499	136	16,679,567.76	5.559	47	5,753,077.87	7.345	18	1,081,759.86	3.690
8.500	8.999	135	15,574,773.72	5.190	40	4,570,641.53	5.835	25	1,736,925.23	5.925
9.000	9.499	77	7,450,637.35	2.483	35	3,551,763.61	4.534	8	394,248.33	1.345
9.500	9.999	112	8,551,939.57	2.850	17	2,112,099.34	2.696	40	1,247,367.75	4.255
10.000	10.499	46	3,932,428.87	1.311	9	1,070,729.12	1.367	9	293,180.34	1.000
10.500	10.999	76	5,764,295.01	1.921	7	1,006,063.21	1.284	31	1,135,039.22	3.872
11.000	11.499	23	1,576,778.53	0.525	9	884,802.90	1.130	9	244,412.15	0.834
11.500	11.999	33	2,446,489.81	0.815	5	539,811.68	0.689	10	307,137.73	1.048
12.000	12.499	6	416,212.22	0.139	4	301,412.18	0.385	1	31,389.37	0.107
12.500	12.999	6	427,055.86	0.142	1	87,751.85	0.112	1	22,080.91	0.075
13.000	13.499	2	196,437.57	0.065	1	83,019.12	0.106	0	0.00	0.000
>= 13.500		0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
Total		1,959	300,066,088.58	100.000	568	78,330,199.36	100.000	318	29,316,865.36	100.000

**Morgan Stanley ABS Capital I Inc.
Mortgage Pass-Through Certificates
Series 2005-HE5**

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Interest Rate Stratification

Current Interest Rate Range (%)		2(A)			2(B)		
		Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)
< 4.500		55	12,982,870.03	8.356	11	1,630,793.76	4.403
4.500	4.999	12	3,269,842.14	2.104	0	0.00	0.000
5.000	5.499	35	9,625,133.55	6.195	9	1,505,455.48	4.064
5.500	5.999	70	19,583,768.85	12.604	6	2,134,749.71	5.763
6.000	6.499	110	22,880,800.39	14.726	20	3,679,497.02	9.934
6.500	6.999	115	26,497,469.05	17.053	51	8,980,959.08	24.246
7.000	7.499	91	18,384,289.78	11.832	29	3,452,228.81	9.320
7.500	7.999	93	16,416,206.84	10.565	41	4,833,056.40	13.048
8.000	8.499	50	7,817,869.05	5.031	21	2,026,860.98	5.472
8.500	8.999	45	7,232,419.48	4.655	25	2,034,787.48	5.493
9.000	9.499	23	2,652,654.94	1.707	11	851,970.47	2.300
9.500	9.999	19	2,931,364.17	1.887	36	2,261,108.31	6.104
10.000	10.499	17	2,128,063.01	1.370	11	440,456.40	1.189
10.500	10.999	10	1,496,660.69	0.963	28	2,126,531.89	5.741
11.000	11.499	2	297,545.47	0.191	3	150,018.01	0.405
11.500	11.999	9	886,460.68	0.571	9	713,079.72	1.925
12.000	12.499	1	83,410.67	0.054	0	0.00	0.000
12.500	12.999	1	98,505.90	0.063	3	218,717.20	0.590
13.000	13.499	1	113,418.45	0.073	0	0.00	0.000
>= 13.500		0	0.00	0.000	0	0.00	0.000
Total		759	155,378,753.14	100.000	314	37,040,270.72	100.000

Morgan Stanley ABS Capital I Inc.
Mortgage Pass-Through Certificates
Distribution Date: 25-Feb-2010

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**Morgan Stanley ABS Capital I Inc.
Mortgage Pass-Through Certificates
Series 2005-HE5**

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Supplemental Reporting

Miscellaneous Modification Reporting Footnote

In the absence of specific guidance in the governing agreements, Wells Fargo Bank, N.A. has determined that a reduction in principal agreed to by a servicer in connection with a loan modification should be treated in a manner similar to a realized principal loss on the related loan.