



Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date: Jan 25, 2010

**DISTRIBUTION PACKAGE**

Contact:  
Jeff Kinney  
Account Administrator  
312-325-2002  
jeffrey.kinney@usbank.com

**Distribution Package Includes: \***

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**Issuance Dates**

First Distribution Date:	September 25, 2005
Settlement Date:	August 31, 2005
Cutoff Date:	August 01, 2005

**Issuance Parties**

Servicer(s): Aurora Loan Services Inc

Certificate Insurer(s):

Underwriter(s): Lehman Brothers Inc.

**Contact**

Name: Jeff Kinney  
Title: Account Administrator  
Phone: 312-325-2002  
Mobile:  
Fax: 312-325-8905  
Email: jeffrey.kinney@usbank.com  
Address: 209 S. LaSalle Ave, Ste 300, Chicago, IL 60604  
  
Website: www.usbank.com/abs

\* The Trustee, at the direction of the Depositor, and based upon information provided in the Mortgage Loan Schedule or by the Servicer, is furnishing this information to each Certificateholder. The Depositor and/or the Servicer may discontinue the furnishing of this Supplemental Report (other than the Payment Date Statement), or may change its format, at any time and without notice to any Certificateholder. While the above parties have undertaken efforts to ensure the reasonable accuracy of this information, this information has not been audited and the parties make no representation as to the accuracy or completeness of the information.



Structured Asset Investment Loan Trust  
Mortgage Pass-Through Certificates, Series 2005-HE3

Contact  
Robert Wong  
617-603-6721  
robert.wong@usbank.com

REPORTS TO CERTIFICATEHOLDERS  
Section 4.03 of the Trust Agreement, dated August 1, 2005

Distribution Date: 25-Jan-10

Class	Original Certificate Face Value	Beginning Certificate Balance	Principal Distribution	Interest Distribution	Realized Loss of Principal	Interest Shortfall Amount	Total Distribution	Ending Certificate Balance
A1	\$485,067,000.00	\$0.00	\$0.00	\$0.00	N/A	\$0.00	\$0.00	\$0.00
A2	\$225,169,000.00	\$407,596.32	\$407,596.32	\$152.57	N/A	\$0.00	\$407,748.89	\$0.00
A3	\$688,220,000.00	\$0.00	\$0.00	\$0.00	N/A	\$0.00	\$0.00	\$0.00
A4	\$319,409,000.00	(\$0.00)	\$0.00	\$0.00	N/A	\$0.00	\$0.00	\$0.00
A5	\$221,021,000.00	\$213,303,653.93	\$4,574,528.49	\$98,090.05	N/A	\$0.00	\$4,672,618.54	\$208,729,125.44
M1	\$100,737,000.00	\$100,736,999.94	\$0.00	\$55,727.15	\$0.00	\$0.00	\$55,727.15	\$100,736,999.94
M2	\$63,997,000.00	\$63,997,000.00	\$0.00	\$35,900.54	\$0.00	\$0.00	\$35,900.54	\$63,997,000.00
M3	\$52,146,000.00	\$52,146,000.00	\$0.00	\$30,874.78	\$0.00	\$0.00	\$30,874.78	\$52,146,000.00
M4	\$28,443,000.00	\$28,443,000.00	\$0.00	\$19,052.86	\$0.00	\$0.00	\$19,052.86	\$28,443,000.00
M5	\$24,888,000.00	\$17,920,846.55	\$0.00	\$12,422.63	\$2,573,793.95	\$0.00	\$12,422.63	\$15,347,052.60
M6	\$22,518,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
M7	\$20,147,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
M8	\$20,147,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
M9	\$18,962,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
M10	\$14,222,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
M11	\$21,332,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
B1	\$14,222,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
B2	\$17,777,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
X	\$11,853,246.68	\$0.00	\$0.00	\$0.00	N/A	\$0.00	\$0.00	\$0.00
P	\$100.00	\$100.00	\$0.00	\$0.00	N/A	\$0.00	\$0.00	\$100.00
R	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$0.00	\$0.00	\$0.00
Total	\$2,370,277,346.68	\$476,955,196.74	\$4,982,124.81	\$252,220.58	\$2,573,793.95	\$0.00	\$5,234,345.39	\$469,399,277.98
A5(1)	\$91,349,000.00	\$91,349,000.00	\$1,560,490.86	\$42,007.85	\$0.00	\$0.00	\$1,602,498.71	\$89,788,509.14
A5(2)	\$129,672,000.00	\$121,954,653.93	\$3,014,037.63	\$56,082.20	\$0.00	\$0.00	\$3,070,119.83	\$118,940,616.30

AMOUNTS PER \$1,000 UNIT

Class	Cusip	Principal Distribution	Interest Distribution	Realized Loss of Principal	Interest Shortfall Amount	Total Distribution	Ending Certificate Balance	Certificate Interest Rate
A1	86358EWS1	\$0.00000000	\$0.00000000	N/A	\$0.00000000	\$0.00000000	\$0.00000000	0.00000%
A2	86358EWT9	\$1.81017955	\$0.00067758	N/A	\$0.00000000	\$1.81085713	\$0.00000000	0.48125%
A3	86358EWU6	\$0.00000000	\$0.00000000	N/A	\$0.00000000	\$0.00000000	\$0.00000000	0.00000%
A4	86358EWW4	\$0.00000000	\$0.00000000	N/A	\$0.00000000	\$0.00000000	\$0.00000000	0.00000%
A5	86358EWW2	\$20.69725723	\$0.44380421	N/A	\$0.00000000	\$21.14106144	\$944.38594269	0.59125%
M1	86358EWX0	\$0.00000000	\$0.55319446	\$0.00000000	\$0.00000000	\$0.55319446	\$999.99999940	0.71125%
M2	86358EWY8	\$0.00000000	\$0.56097223	\$0.00000000	\$0.00000000	\$0.56097223	\$1,000.00000000	0.72125%
M3	86358EWZ5	\$0.00000000	\$0.59208338	\$0.00000000	\$0.00000000	\$0.59208338	\$1,000.00000000	0.76125%
M4	86358EXA9	\$0.00000000	\$0.66986113	\$0.00000000	\$0.00000000	\$0.66986113	\$1,000.00000000	0.86125%
M5	86358EXB7	\$0.00000000	\$0.49914135	\$103.41505746	\$0.00000000	\$0.49914135	\$616.64467213	0.89125%
M6	86358EXC5	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	0.00000%
M7	86358EXD3	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	0.00000%
M8	86358EXE1	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	0.00000%
M9	86358EXF8	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	0.00000%
M10	86358EXG6	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	0.00000%
M11	86358EXK7	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	0.00000%
B1	86358EXH4	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	0.00000%
B2	86358EXJ0	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	\$0.00000000	0.00000%
X	N/A	\$0.00000000	\$0.00000000	N/A	\$0.00000000	\$0.00000000	\$0.00000000	0.00000%
							LIBOR	0.23125%



**Structured Asset Investment Loan Trust**  
**Mortgage Pass-Through Certificates, Series 2005-HE3**

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**REPORTS TO CERTIFICATEHOLDERS**  
Section 4.03 of the Trust Agreement, dated August 1, 2005

**Distribution Date:** 25-Jan-10

	<u>GROUP 1</u>	<u>GROUP 2</u>	<u>TOTAL</u>
(i), (v), (xv) <u>Principal Distributions &amp; Pool Balance:</u>			
(xviii) Beginning Balance	196,779,251.51	280,175,845.23	476,955,096.74
Scheduled Principal	188,593.24	278,438.05	467,031.29
Prepayments (Includes Curtailments)	516,456.96	869,906.72	1,386,363.68
Net Liquidation Proceeds	735,603.13	1,167,014.30	1,902,617.43
Repurchases	0.00	0.00	0.00
LPMI Insurance Proceeds	0.00	0.00	0.00
Total Principal Remittance	1,440,653.33	2,315,359.07	3,756,012.40
Net Realized Losses	1,765,024.88	2,034,881.48	3,799,906.36
Negative Amortization	0.00	0.00	0.00
Ending Balance	193,573,573.30	275,825,604.68	469,399,177.98
Ending Count	1,237	1,487	2,724
(v) Aggregate Pool Balance	193,573,573.30	275,825,604.68	469,399,177.98
(xii) Balance of Deleted Mortgage Loans			0.00
Balance of Substituted Mortgage Loans			0.00
(iv), (xvii) Ending Overcollateralization Amount			0.00
Target Overcollateralization Amount			11,853,346.68
Overcollateralization Deficiency Amount			11,853,346.68
(ix), (xv) <u>Interest Distributions &amp; Fees:</u>			
Scheduled Interest	959,590.29	1,416,479.78	2,376,070.07
Less: Servicing Fee	72,783.96	106,216.32	179,000.28
Less: LPMI Fee	104,579.01	146,253.03	250,832.04
Less: Credit Risk Manager Fee	1,803.81	2,568.28	4,372.09
Less: Negative Amortization	0.00	0.00	0.00
Net Interest Available	780,423.51	1,161,442.15	1,941,865.66
(viii) Realized Losses incurred during the related Due Period	1,765,024.88	2,034,881.48	3,799,906.36
Cumulative Realized Losses since Cut-Off Date	103,850,169.95	135,519,929.37	239,370,099.32
Current Period Forgiven Principal*	0.00	Amount of Advances required to be made by servicer	22,318,200.73
Cumulative Forgiven Principal*	97,537.71	Amount of Advances actually made by servicer	22,318,200.73
		Amount of Advance shortfall	0.00

\* In the absence of specific guidance in the governing documents, forgiveness of principal agreed to and reported by a Servicer in connection with a loan modification will be treated as a Realized Loss, and will be included in such reported amounts and related calculations.

(v), (x) <u>Delinquency Information &amp; Mortgage Pool characteristics</u>						
	<u>30-59 days delinquent</u>		<u>60-89 days delinquent</u>		<u>90 or more days delinquent</u>	
	Count	Balance	Count	Balance	Count	Balance
Group 1	47	8,449,429.29	43	7,197,310.23	108	22,454,584.88
Group 2	70	10,585,288.69	46	9,031,819.53	148	31,181,039.17
Total	117	19,034,717.98	89	16,229,129.76	256	53,635,624.05

\*Note: The above statistics do not include loans in foreclosure or bankruptcy proceedings or REO properties.

	<u>Outstanding Loans</u>		<u>Foreclosure</u>		<u>Bankruptcy</u>		<u>REO</u>	
	Count	Balance	Count	Balance	Count	Balance	Count	Balance
Group 1	1,237	193,573,573.30	160	34,014,503.53	63	9,639,316.17	72	12,988,650.20
Group 2	1,487	275,825,604.68	241	57,461,929.69	53	10,725,811.31	95	18,130,701.90
Total	2,724	469,399,177.98	401	91,476,433.22	116	20,365,127.48	167	31,119,352.10

Current Delinquency Rate (60+days) 45.34002%  
Rolling Three Month Delinquency Rate (60+days) 44.22221%

Weighted Average Term to Maturity of Mortgage Loans 300  
Weighted Average Gross Coupon of Mortgage Loans 6.96538%  
Weighted Average Net Coupon of Mortgage Loans \* 5.75623%  
\* Net of Servicing Fee, and LPMI  
Pool 1 Net Funds Cap 4.928050%  
Pool 2 Net Funds Cap 4.911996%  
Subordinate Net Funds Cap 4.918401%



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**REPORTS TO CERTIFICATEHOLDERS**  
Section 4.03 of the Trust Agreement, dated August 1, 2005

**Distribution Date:** 25-Jan-10

(xi)	Balance of Loans which became REO in the prior calendar month	2,113,706.32
(vii)	Prepayment Premiums paid to Class P Certificate	0.00
(xiii)	Interest Shortfall	

	Carryforward Interest	Net Prepayment Interest Shortfall	Current Basis Risk Shortfall	Cumulative Basis Risk Shortfall + Interest	Unpaid Basis Risk Shortfall
A1	0.00	0.00	0.00	0.00	0.00
A2	0.00	0.00	0.00	0.00	0.00
A3	0.00	0.00	0.00	0.00	0.00
A4	0.00	0.00	0.00	0.00	0.00
A5	0.00	0.00	0.00	0.00	0.00
M1	0.00	0.00	0.00	6,633.15	6,633.15
M2	0.00	0.00	0.00	4,898.30	4,898.30
M3	0.00	0.00	0.00	6,029.40	6,029.40
M4	0.00	0.00	0.00	6,079.58	6,079.58
M5	0.00	0.00	0.00	6,055.09	6,055.09
M6	0.00	0.00	0.00	7,035.62	7,035.62
M7	0.00	0.00	0.00	29,722.28	29,722.28
M8	0.00	0.00	0.00	48,513.25	48,513.25
M9	0.00	0.00	0.00	96,609.61	96,609.61
M10	0.00	0.00	0.00	156,447.74	156,447.74
M11	0.00	0.00	0.00	234,660.60	234,660.60
B1	0.00	0.00	0.00	156,447.74	156,447.74
B2	0.00	0.00	0.00	195,554.21	195,554.21
TOTAL	0.00	0.00	0.00	954,686.57	954,686.57

(xvi)	Certificate Account Shortfalls	0.00
(xx)	Supplemental Interest Trust and Swap information:	
	Swap Payment made by the swap provider to the trust	23,654.79
	Swap Payment made by the trust to the swap provider	486,905.16
	Net Swap Payment to the Supplemental Interest Trust	0.00
	Net Swap Payment to the Swap Counterparty	463,250.37
	Swap Termination Payment to the Supplemental Interest Trust	0.00
	Swap Termination Payment to the Swap Counterparty	0.00
(xxi)	Final Maturity Reserve Account information:	
	Beginning Balance of Reserve Account	1,000.00
	Final Maturity Reserve Amount Deposit	0.00
	Final Maturity Reserve Account withdrawal upon termination	0.00
	Ending Balance of Reserve Account	1,000.00
	Extraordinary Trust Fund Expenses	282.30

<b>Trigger Event:</b>	
Relevant information:	
A) Current Balance of Loans 60+ days delinq, Bankruptcies, Foreclosures and REOs	212,825,666.61
B) Ending Collateral Balance	469,399,177.98
C) Current Delinquency Rate (A/B)	45.340%
D) Rolling Three Month Delinquency Rate	44.222%
E) Applicable Delinquency Event trigger limit	22.993%
F) Cumulative Realized Losses	239,370,099.32
G) Original Collateral Balance	2,370,277,346.68
H) Cumulative Loss % ( F / G)	10.099%
I) Applicable Cumulative Loss Limit % (not applicable until September 2007)	4.108%
A Trigger Event will occur if either (1) or (2) is True:	
1) Rolling 3-Mon Delinq % equals or exceeds the following 41% of the Senior Enhance % (C>=E):	YES
2) Cumulative Loss % exceeds applicable % (H > I)	YES
	<b>YES</b>

# RECONCILIATION REPORT

DEAL NAME: Structured Asset Investment Loan Trust  
Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date 25-Jan-10

## I. CASH RECONCILIATION

A. Computed Information	<u>Group 1</u>	<u>Group 2</u>	<u>Total</u>
Total Collections - per Servicer Report	2,222,880.65	3,479,369.50	5,702,250.15
B. Cash Receipts from Servicer, net of servicer fees	2,222,880.65	3,479,369.50	5,702,250.15
Difference between A and B	0.00	0.00	0.00

## II. DISTRIBUTION SUMMARY AND RECONCILIATION

### A. Amounts Distributed (PSA Section 4.02):

Payments made to the Swap Counterparty	463,250.37
Credit Risk Manager Fee	4,372.09
Extraordinary Trust Fund Expenses	282.30
Class A1	0.00
Class A2	407,748.89
Class A3	0.00
Class A4	0.00
Class A5	4,672,618.54
Class M1	55,727.15
Class M2	35,900.54
Class M3	30,874.78
Class M4	19,052.86
Class M5	12,422.63
Class M6	0.00
Class M7	0.00
Class M8	0.00
Class M9	0.00
Class M10	0.00
Class M11	0.00
Class B1	0.00
Class B2	0.00
Class X	0.00
Class P	0.00
Class R	0.00
Total Amount Distributed:	5,702,250.15

### B. Amounts Available:

Cash Receipts from Servicer, net of service, trustee & lpmi fees	5,702,250.15
Net Withdrawals from the Supplemental Interest Trust	0.00
Net Withdrawals from the Basis Risk Reserve Account	0.00
	5,702,250.15
Difference A to B:	0.00

### Supplemental Interest Trust Account:

Beginning Balance	1,000.00
Deposits: Investment Income	0.00
Deposits: Net Swap Payments to Trust	0.00
Deposits: remaining amounts from Waterfall	0.00
Deposits: Excess funds from Basis Risk Reserve Account	0.00
Withdrawals	0.00
Ending Balance	1,000.00

### Basis Risk Account:

Beginning Balance	0.00
Deposits: Investment Income	0.00
Deposits: from waterfall	0.00
Withdrawal: Basis Risk Shortfalls	0.00
Withdrawal: to the Supplemental Interest Account	0.00
Ending Balance	0.00



# Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

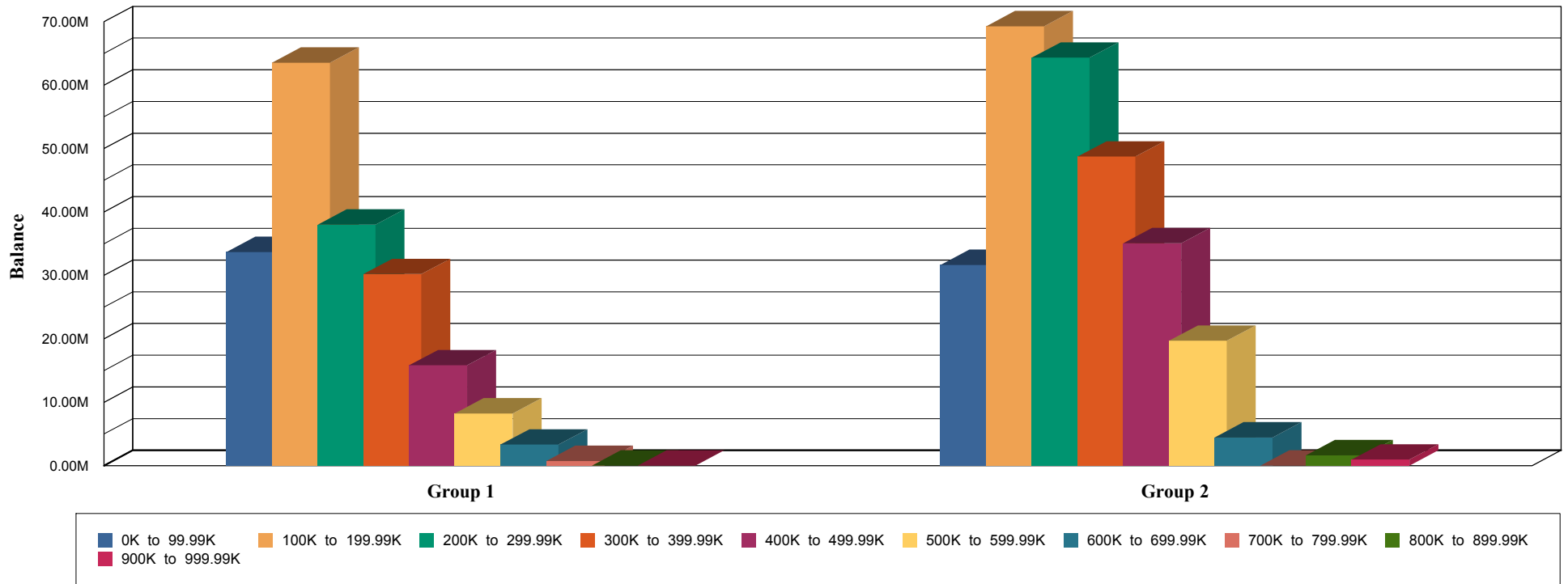
Distribution Date: Jan 25, 2010

## MORTGAGE LOAN CHARACTERISTICS

Contact:  
Jeff Kinney  
Account Administrator  
312-325-2002  
jeffrey.kinney@usbank.com

### Remaining Principal Balance

Balance	TOTAL			Group 1			Group 2		
	Count	Balance	%	Count	Balance	%	Count	Balance	%
0K to 99.99K	972	65,332,932.87	13.92%	494	33,680,716.71	17.40%	478	31,652,216.16	11.48%
100K to 199.99K	930	132,828,810.39	28.30%	445	63,540,224.40	32.82%	485	69,288,585.99	25.12%
200K to 299.99K	412	102,342,237.15	21.80%	154	38,005,905.83	19.63%	258	64,336,331.32	23.33%
300K to 399.99K	226	78,937,359.52	16.82%	87	30,207,283.56	15.61%	139	48,730,075.96	17.67%
400K to 499.99K	116	50,898,016.12	10.84%	36	15,825,850.26	8.18%	80	35,072,165.86	12.72%
500K to 599.99K	52	27,922,443.26	5.95%	15	8,228,267.72	4.25%	37	19,694,175.54	7.14%
600K to 699.99K	12	7,772,111.44	1.66%	5	3,334,028.35	1.72%	7	4,438,083.09	1.61%
700K to 799.99K	1	751,296.47	0.16%	1	751,296.47	0.39%	0	0.00	0.00%
800K to 899.99K	2	1,638,970.76	0.35%	0	0.00	0.00%	2	1,638,970.76	0.59%
900K to 999.99K	1	975,000.00	0.21%	0	0.00	0.00%	1	975,000.00	0.35%
Total	2,724	469,399,177.98	100.00%	1,237	193,573,573.30	100.00%	1,487	275,825,604.68	100.00%



Note: Prior to December 2008, the stratification tables above were based on loan characteristics as of deal inception. Going forward, the tables are adjusted to account for modified loan terms.



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## MORTGAGE LOAN CHARACTERISTICS

Contact:  
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### Gross Rate

Gross Rate	TOTAL			Group 1			Group 2		
	Count	Balance (\$)	%	Count	Balance (\$)	%	Count	Balance (\$)	%
1.00% - 1.49%	1	115,015.40	0.02%	0	0.00	0.00%	1	115,015.40	0.04%
2.00% - 2.49%	24	6,525,825.86	1.39%	6	1,419,853.65	0.73%	18	5,105,972.21	1.85%
2.50% - 2.99%	3	876,504.61	0.19%	2	610,222.60	0.32%	1	266,282.01	0.10%
3.00% - 3.49%	25	4,388,635.71	0.93%	11	2,155,636.87	1.11%	14	2,232,998.84	0.81%
3.50% - 3.99%	7	1,955,159.55	0.42%	1	357,917.64	0.18%	6	1,597,241.91	0.58%
4.00% - 4.49%	51	10,797,242.96	2.30%	22	4,968,537.09	2.57%	29	5,828,705.87	2.11%
4.50% - 4.99%	23	5,169,915.11	1.10%	7	824,354.86	0.43%	16	4,345,560.25	1.58%
5.00% - 5.49%	115	24,696,159.56	5.26%	60	11,366,504.37	5.87%	55	13,329,655.19	4.83%
5.50% - 5.99%	140	38,270,663.83	8.15%	41	10,796,304.90	5.58%	99	27,474,358.93	9.96%
6.00% - 6.49%	228	48,876,762.07	10.41%	106	21,296,359.02	11.00%	122	27,580,403.05	10.00%
6.50% - 6.99%	325	62,360,821.35	13.29%	174	28,758,904.06	14.86%	151	33,601,917.29	12.18%
7.00% - 7.49%	495	92,357,124.95	19.68%	249	41,856,614.07	21.62%	246	50,500,510.88	18.31%
7.50% - 7.99%	499	80,600,993.16	17.17%	233	34,284,904.05	17.71%	266	46,316,089.11	16.79%
8.00% - 8.49%	297	44,873,676.28	9.56%	126	17,805,848.76	9.20%	171	27,067,827.52	9.81%
8.50% - 8.99%	215	26,639,899.80	5.68%	82	9,013,131.25	4.66%	133	17,626,768.55	6.39%
9.00% - 9.49%	100	8,347,981.71	1.78%	45	3,189,776.92	1.65%	55	5,158,204.79	1.87%
9.50% - 9.99%	92	6,709,409.04	1.43%	33	2,435,206.01	1.26%	59	4,274,203.03	1.55%
10.00% - 10.49%	40	3,390,785.26	0.72%	16	1,310,490.33	0.68%	24	2,080,294.93	0.75%
10.50% - 10.99%	22	1,280,032.82	0.27%	15	679,695.84	0.35%	7	600,336.98	0.22%
11.00% - 11.49%	15	848,861.26	0.18%	7	417,842.81	0.22%	8	431,018.45	0.16%
11.50% - 11.99%	7	317,707.69	0.07%	1	25,468.20	0.01%	6	292,239.49	0.11%
Total	2,724	469,399,177.98	100.00%	1,237	193,573,573.30	100.00%	1,487	275,825,604.68	100.00%

Group 1 Weighted Average Rate: 6.98%

Group 2 Weighted Average Rate: 6.95%

### Gross Margins

Margin	TOTAL			Group 1			Group 2		
	Count	Balance (\$)	%	Count	Balance (\$)	%	Count	Balance (\$)	%
2.00% - 2.99%	3	910,917.69	0.38%	2	629,170.82	0.62%	1	281,746.87	0.21%
4.00% - 4.99%	118	20,406,664.58	8.60%	53	9,189,813.29	9.10%	65	11,216,851.29	8.23%
5.00% - 5.99%	491	106,776,906.92	45.00%	210	42,293,333.43	41.87%	281	64,483,573.49	47.32%
6.00% - 6.99%	563	103,725,910.38	43.72%	267	46,585,694.59	46.12%	296	57,140,215.79	41.93%
7.00% - 7.99%	22	3,481,210.74	1.47%	11	1,159,288.28	1.15%	11	2,321,922.46	1.70%
8.00% - 8.99%	11	1,759,937.13	0.74%	6	937,174.47	0.93%	5	822,762.66	0.60%
9.00% - 9.99%	1	84,278.12	0.04%	1	84,278.12	0.08%	0	0.00	0.00%
10.00% - 10.99%	1	125,470.48	0.05%	1	125,470.48	0.12%	0	0.00	0.00%
Total	1,210	237,271,296.04	100.00%	551	101,004,223.48	100.00%	659	136,267,072.56	100.00%

Group 1 Weighted Average Margin: 5.73%

Group 2 Weighted Average Margin: 5.70%

Note: Prior to December 2008, the stratification tables above were based on loan characteristics as of deal inception. Going forward, the tables are adjusted to account for modified loan terms.



# Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date: Jan 25, 2010

## MORTGAGE LOAN CHARACTERISTICS

Contact:  
Jeff Kinney  
Account Administrator  
312-325-2002  
jeffrey.kinney@usbank.com

### Lifetime Rate Floors

Floor	TOTAL			Group 1			Group 2		
	Count	Balance (\$)	%	Count	Balance (\$)	%	Count	Balance (\$)	%
2.00% - 2.99%	3	910,917.69	0.38%	2	629,170.82	0.62%	1	281,746.87	0.21%
4.00% - 4.99%	17	4,606,530.97	1.94%	6	1,788,186.62	1.77%	11	2,818,344.35	2.07%
5.00% - 5.99%	96	28,293,877.26	11.92%	52	13,781,005.63	13.64%	44	14,512,871.63	10.65%
6.00% - 6.99%	393	88,652,003.39	37.36%	201	41,210,893.04	40.80%	192	47,441,110.35	34.81%
7.00% - 7.99%	433	77,735,203.92	32.76%	179	30,568,115.19	30.26%	254	47,167,088.73	34.61%
8.00% - 8.99%	206	31,252,023.73	13.17%	83	10,861,246.78	10.75%	123	20,390,776.95	14.96%
9.00% - 9.99%	54	5,467,232.47	2.30%	27	2,127,386.53	2.11%	27	3,339,845.94	2.45%
10.00% - 10.99%	6	282,298.77	0.12%	1	38,218.87	0.04%	5	244,079.90	0.18%
11.00% - 11.99%	2	71,207.84	0.03%	0	0.00	0.00%	2	71,207.84	0.05%
Total	1,210	237,271,296.04	100.00%	551	101,004,223.48	100.00%	659	136,267,072.56	100.00%

Group 1 Weighted Average Lifetime Rate Floor: 6.94%

Group 2 Weighted Average Lifetime Rate Floor: 7.12%

### Lifetime Rate Ceiling

Ceiling	TOTAL			Group 1			Group 2		
	Count	Balance (\$)	%	Count	Balance (\$)	%	Count	Balance (\$)	%
10.00% - 10.99%	4	1,186,763.61	0.50%	2	629,170.82	0.62%	2	557,592.79	0.41%
11.00% - 11.99%	55	15,267,996.87	6.43%	31	8,313,258.27	8.23%	24	6,954,738.60	5.10%
12.00% - 12.99%	269	60,347,965.05	25.43%	145	29,040,041.06	28.75%	124	31,307,923.99	22.98%
13.00% - 13.99%	448	89,186,521.35	37.59%	196	36,402,008.14	36.04%	252	52,784,513.21	38.74%
14.00% - 14.99%	246	45,741,263.67	19.28%	100	17,407,834.11	17.23%	146	28,333,429.56	20.79%
15.00% - 15.99%	132	20,166,854.10	8.50%	52	7,324,890.98	7.25%	80	12,841,963.12	9.42%
16.00% - 16.99%	48	5,020,424.78	2.12%	24	1,848,801.23	1.83%	24	3,171,623.55	2.33%
17.00% - 17.99%	6	282,298.77	0.12%	1	38,218.87	0.04%	5	244,079.90	0.18%
18.00% - 18.99%	2	71,207.84	0.03%	0	0.00	0.00%	2	71,207.84	0.05%
Total	1,210	237,271,296.04	100.00%	551	101,004,223.48	100.00%	659	136,267,072.56	100.00%

Group 1 Weighted Average Lifetime Rate Ceiling: 13.46%

Group 2 Weighted Average Lifetime Rate Ceiling: 13.68%

### Frequency of Interest Rate Adjustments

Months	TOTAL			Group 1			Group 2		
	Count	Balance (\$)	%	Count	Balance (\$)	%	Count	Balance (\$)	%
6	1,207	236,360,378.35	99.62%	549	100,375,052.66	99.38%	658	135,985,325.69	99.79%
12	3	910,917.69	0.38%	2	629,170.82	0.62%	1	281,746.87	0.21%
Total	1,210	237,271,296.04	100.00%	551	101,004,223.48	100.00%	659	136,267,072.56	100.00%

### Frequency of Payment Adjustments

Months	TOTAL			Group 1			Group 2		
	Count	Balance (\$)	%	Count	Balance (\$)	%	Count	Balance (\$)	%
6	1,207	236,360,378.35	99.62%	549	100,375,052.66	99.38%	658	135,985,325.69	99.79%
12	3	910,917.69	0.38%	2	629,170.82	0.62%	1	281,746.87	0.21%
Total	1,210	237,271,296.04	100.00%	551	101,004,223.48	100.00%	659	136,267,072.56	100.00%

Note: Prior to December 2008, the stratification tables above were based on loan characteristics as of deal inception. Going forward, the tables are adjusted to account for modified loan terms.





## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date: Jan 25, 2010

## MORTGAGE LOAN CHARACTERISTICS

Contact:  
 Jeff Kinney  
 Account Administrator  
 312-325-2002  
 jeffrey.kinney@usbank.com

Indices

Index	TOTAL			Group 1			Group 2		
	Count	Balance (\$)	%	Count	Balance (\$)	%	Count	Balance (\$)	%
1 Year Treasury or CMT	3	910,917.69	0.38%	2	629,170.82	0.62%	1	281,746.87	0.21%
6 Month LIBOR	1,207	236,360,378.35	99.62%	549	100,375,052.66	99.38%	658	135,985,325.69	99.79%
Total	1,210	237,271,296.04	100.00%	551	101,004,223.48	100.00%	659	136,267,072.56	100.00%

Property Type

Type	TOTAL			Group 1			Group 2		
	Count	Balance (\$)	%	Count	Balance (\$)	%	Count	Balance (\$)	%
2 Units	173	33,783,975.66	7.20%	68	13,239,870.93	6.84%	105	20,544,104.73	7.45%
3 Units	30	7,004,143.57	1.49%	17	3,044,347.11	1.57%	13	3,959,796.46	1.44%
4 Units	19	6,016,739.60	1.28%	2	235,224.07	0.12%	17	5,781,515.53	2.10%
Condominium	199	35,434,172.75	7.55%	84	15,538,480.60	8.03%	115	19,895,692.15	7.21%
Manufactured Housing	68	7,833,222.72	1.67%	37	4,090,497.09	2.11%	31	3,742,725.63	1.36%
Planned Unit Developmen	200	42,753,951.03	9.11%	96	19,853,440.61	10.26%	104	22,900,510.42	8.30%
Single Family	2,035	336,572,972.65	71.70%	933	137,571,712.89	71.07%	1,102	199,001,259.76	72.15%
Total	2,724	469,399,177.98	100.00%	1,237	193,573,573.30	100.00%	1,487	275,825,604.68	100.00%

Year of First Payment Date

Year	TOTAL			Group 1			Group 2		
	Count	Balance (\$)	%	Count	Balance (\$)	%	Count	Balance (\$)	%
2004	17	3,284,691.13	0.70%	5	950,542.61	0.49%	12	2,334,148.52	0.85%
2005	2,707	466,114,486.85	99.30%	1,232	192,623,030.69	99.51%	1,475	273,491,456.16	99.15%
Total	2,724	469,399,177.98	100.00%	1,237	193,573,573.30	100.00%	1,487	275,825,604.68	100.00%

Note: Prior to December 2008, the stratification tables above were based on loan characteristics as of deal inception. Going forward, the tables are adjusted to account for modified loan terms.



Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date: Jan 25, 2010

MORTGAGE LOAN CHARACTERISTICS

Contact:  
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Account Administrator  
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jeffrey.kinney@usbank.com

Original LTV

LTV	TOTAL			Group 1			Group 2		
	Count	Balance (\$)	%	Count	Balance (\$)	%	Count	Balance (\$)	%
5.00%-9.99%	1	38,760.23	0.01%	1	38,760.23	0.02%	0	0.00	0.00%
10.00%-14.99%	1	28,875.42	0.01%	1	28,875.42	0.01%	0	0.00	0.00%
15.00%-19.99%	12	632,005.71	0.13%	5	277,353.89	0.14%	7	354,651.82	0.13%
20.00%-24.99%	132	6,055,990.44	1.29%	63	3,063,127.63	1.58%	69	2,992,862.81	1.09%
25.00%-29.99%	2	146,570.60	0.03%	1	51,643.20	0.03%	1	94,927.40	0.03%
30.00%-34.99%	1	62,994.81	0.01%	1	62,994.81	0.03%	0	0.00	0.00%
35.00%-39.99%	4	410,166.29	0.09%	0	0.00	0.00%	4	410,166.29	0.15%
40.00%-44.99%	10	1,394,957.12	0.30%	5	809,643.48	0.42%	5	585,313.64	0.21%
45.00%-49.99%	11	1,605,400.22	0.34%	2	293,921.72	0.15%	9	1,311,478.50	0.48%
50.00%-54.99%	9	1,965,690.61	0.42%	1	183,408.60	0.09%	8	1,782,282.01	0.65%
55.00%-59.99%	24	3,713,418.45	0.79%	12	1,489,657.33	0.77%	12	2,223,761.12	0.81%
60.00%-64.99%	21	4,324,178.37	0.92%	11	2,169,851.64	1.12%	10	2,154,326.73	0.78%
65.00%-69.99%	44	10,565,894.10	2.25%	14	3,306,485.21	1.71%	30	7,259,408.89	2.63%
70.00%-74.99%	54	10,402,902.88	2.22%	26	4,676,684.74	2.42%	28	5,726,218.14	2.08%
75.00%-79.99%	90	18,204,401.43	3.88%	38	7,087,605.66	3.66%	52	11,116,795.77	4.03%
80.00%-84.99%	545	116,076,441.84	24.73%	216	41,230,788.74	21.30%	329	74,845,653.10	27.14%
85.00%-89.99%	507	87,826,489.28	18.71%	244	37,320,245.41	19.28%	263	50,506,243.87	18.31%
90.00%-94.99%	767	126,312,720.71	26.91%	343	53,647,263.58	27.71%	424	72,665,457.13	26.34%
95.00%-99.99%	438	72,615,702.62	15.47%	220	33,590,462.34	17.35%	218	39,025,240.28	14.15%
100.0%-105.0%	51	7,015,616.85	1.49%	33	4,244,799.67	2.19%	18	2,770,817.18	1.00%
Total	2,724	469,399,177.98	100.00%	1,237	193,573,573.30	100.00%	1,487	275,825,604.68	100.00%

Group 1 Weighted Average LTV: 85

Group 2 Weighted Average LTV: 84

Remaining Term to Maturity

Month	TOTAL			Group 1			Group 2		
	Count	Balance (\$)	%	Count	Balance (\$)	%	Count	Balance (\$)	%
97 - 120	2	133,421.43	0.03%	1	45,792.00	0.02%	1	87,629.43	0.03%
121 - 144	180	10,181,238.17	2.17%	90	5,030,211.92	2.60%	90	5,151,026.25	1.87%
169 - 192	37	3,963,783.50	0.84%	18	1,533,560.05	0.79%	19	2,430,223.45	0.88%
289 - 312	2,498	452,974,471.39	96.50%	1,124	185,960,646.99	96.07%	1,374	267,013,824.40	96.81%
409 - 432	7	2,146,263.49	0.46%	4	1,003,362.34	0.52%	3	1,142,901.15	0.41%
Total	2,724	469,399,177.98	100.00%	1,237	193,573,573.30	100.00%	1,487	275,825,604.68	100.00%

Group 1 Weighted Average Remaining Months: 299

Group 2 Weighted Average Remaining Months: 300

Note: Prior to December 2008, the stratification tables above were based on loan characteristics as of deal inception. Going forward, the tables are adjusted to account for modified loan terms.



# Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date: Jan 25, 2010

## MORTGAGE LOAN CHARACTERISTICS

Contact:  
Jeff Kinney  
Account Administrator  
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jeffrey.kinney@usbank.com

### Original Remaining Term to Maturity

Month	TOTAL			Group 1			Group 2		
	Count	Balance (\$)	%	Count	Balance (\$)	%	Count	Balance (\$)	%
169 - 192	182	10,314,659.60	2.20%	91	5,076,003.92	2.62%	91	5,238,655.68	1.90%
217 - 240	37	3,963,783.50	0.84%	18	1,533,560.05	0.79%	19	2,430,223.45	0.88%
337 - 360	2,498	452,974,471.39	96.50%	1,124	185,960,646.99	96.07%	1,374	267,013,824.40	96.81%
457 - 480	7	2,146,263.49	0.46%	4	1,003,362.34	0.52%	3	1,142,901.15	0.41%
Total	2,724	469,399,177.98	100.00%	1,237	193,573,573.30	100.00%	1,487	275,825,604.68	100.00%

Group 1 Weighted Average Original Remaining Months: 355

Group 2 Weighted Average Original Remaining Months: 356

Note: Prior to December 2008, the stratification tables above were based on loan characteristics as of deal inception. Going forward, the tables are adjusted to account for modified loan terms.



## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date: Jan 25, 2010

## MORTGAGE LOAN CHARACTERISTICS

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 Account Administrator  
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 jeffrey.kinney@usbank.com

Geographic Distribution by State

State	TOTAL			Group 1			Group 2		
	Count	Balance (\$)	%	Count	Balance (\$)	%	Count	Balance (\$)	%
ALABAMA	16	1,326,063.36	0.28%	8	575,702.47	0.30%	8	750,360.89	0.27%
ALASKA	6	1,281,321.25	0.27%	3	345,738.19	0.18%	3	935,583.06	0.34%
ARIZONA	81	12,111,202.65	2.58%	48	7,403,538.25	3.82%	33	4,707,664.40	1.71%
ARKANSAS	3	191,234.94	0.04%	1	63,604.04	0.03%	2	127,630.90	0.05%
CALIFORNIA	438	132,224,615.95	28.17%	171	47,204,525.29	24.39%	267	85,020,090.66	30.82%
COLORADO	49	6,659,513.99	1.42%	24	3,377,088.59	1.74%	25	3,282,425.40	1.19%
CONNECTICUT	31	5,515,901.14	1.18%	14	2,097,607.38	1.08%	17	3,418,293.76	1.24%
DELAWARE	8	1,165,513.13	0.25%	5	754,186.82	0.39%	3	411,326.31	0.15%
DISTRICT OF COLUMBIA	2	513,006.13	0.11%	1	266,639.59	0.14%	1	246,366.54	0.09%
FLORIDA	211	36,151,550.15	7.70%	92	14,927,722.79	7.71%	119	21,223,827.36	7.69%
GEORGIA	27	3,685,361.90	0.79%	12	1,639,996.73	0.85%	15	2,045,365.17	0.74%
HAWAII	60	18,061,566.21	3.85%	29	7,800,547.24	4.03%	31	10,261,018.97	3.72%
IDAHO	8	703,923.28	0.15%	4	382,670.50	0.20%	4	321,252.78	0.12%
ILLINOIS	230	33,857,803.80	7.21%	100	13,850,582.22	7.16%	130	20,007,221.58	7.25%
INDIANA	60	5,548,196.81	1.18%	30	2,832,338.49	1.46%	30	2,715,858.32	0.98%
IOWA	23	2,097,323.56	0.45%	16	1,516,983.55	0.78%	7	580,340.01	0.21%
KANSAS	14	1,047,687.30	0.22%	8	626,832.90	0.32%	6	420,854.40	0.15%
KENTUCKY	17	1,471,822.77	0.31%	8	725,562.14	0.37%	9	746,260.63	0.27%
LOUISIANA	25	2,321,353.16	0.49%	13	1,194,527.89	0.62%	12	1,126,825.27	0.41%
MAINE	11	1,365,412.55	0.29%	6	786,142.66	0.41%	5	579,269.89	0.21%
MARYLAND	40	8,077,447.99	1.72%	15	3,308,095.55	1.71%	25	4,769,352.44	1.73%
MASSACHUSETTS	17	4,163,598.60	0.89%	7	1,747,229.20	0.90%	10	2,416,369.40	0.88%
MICHIGAN	139	15,905,331.45	3.39%	70	7,719,711.54	3.99%	69	8,185,619.91	2.97%
MINNESOTA	80	12,043,598.61	2.57%	39	5,917,515.66	3.06%	41	6,126,082.95	2.22%
MISSISSIPPI	13	1,096,653.66	0.23%	5	377,738.43	0.20%	8	718,915.23	0.26%
MISSOURI	49	4,660,532.86	0.99%	23	2,049,982.85	1.06%	26	2,610,550.01	0.95%
NEBRASKA	8	761,878.06	0.16%	7	700,010.01	0.36%	1	61,868.05	0.02%
NEVADA	34	5,997,489.55	1.28%	17	2,995,157.13	1.55%	17	3,002,332.42	1.09%
NEW HAMPSHIRE	2	359,229.50	0.08%	1	127,345.08	0.07%	1	231,884.42	0.08%
NEW JERSEY	67	15,732,009.50	3.35%	26	6,032,533.62	3.12%	41	9,699,475.88	3.52%
NEW MEXICO	6	653,580.55	0.14%	4	382,115.38	0.20%	2	271,465.17	0.10%
NEW YORK	173	50,184,104.79	10.69%	55	15,297,364.01	7.90%	118	34,886,740.78	12.65%
NORTH CAROLINA	34	3,744,068.02	0.80%	12	1,255,218.27	0.65%	22	2,488,849.75	0.90%
NORTH DAKOTA	1	141,931.97	0.03%	0	0.00	0.00%	1	141,931.97	0.05%
OHIO	300	28,884,173.52	6.15%	150	13,932,616.51	7.20%	150	14,951,557.01	5.42%
OKLAHOMA	21	1,712,622.33	0.36%	13	1,079,387.63	0.56%	8	633,234.70	0.23%
OREGON	12	1,797,313.58	0.38%	7	999,690.85	0.52%	5	797,622.73	0.29%
PENNSYLVANIA	93	10,406,169.26	2.22%	47	5,490,243.68	2.84%	46	4,915,925.58	1.78%
RHODE ISLAND	5	1,408,221.59	0.30%	3	961,603.19	0.50%	2	446,618.40	0.16%
SOUTH CAROLINA	18	1,538,491.53	0.33%	9	742,011.12	0.38%	9	796,480.41	0.29%
TENNESSEE	26	2,232,934.16	0.48%	11	936,001.79	0.48%	15	1,296,932.37	0.47%
TEXAS	127	10,791,113.57	2.30%	54	3,888,953.05	2.01%	73	6,902,160.52	2.50%
UTAH	26	3,105,421.25	0.66%	12	1,201,532.16	0.62%	14	1,903,889.09	0.69%
VIRGINIA	9	1,490,080.53	0.32%	6	927,259.92	0.48%	3	562,820.61	0.20%
WASHINGTON	62	10,619,249.20	2.26%	25	4,188,190.96	2.16%	37	6,431,058.24	2.33%
WISCONSIN	38	3,907,163.44	0.83%	24	2,582,926.96	1.33%	14	1,324,236.48	0.48%
WYOMING	4	684,394.88	0.15%	2	360,601.02	0.19%	2	323,793.86	0.12%
Total	2,724	469,399,177.98	100.00%	1,237	193,573,573.30	100.00%	1,487	275,825,604.68	100.00%

Note: Prior to December 2008, the stratification tables above were based on loan characteristics as of deal inception. Going forward, the tables are adjusted to account for modified loan terms.



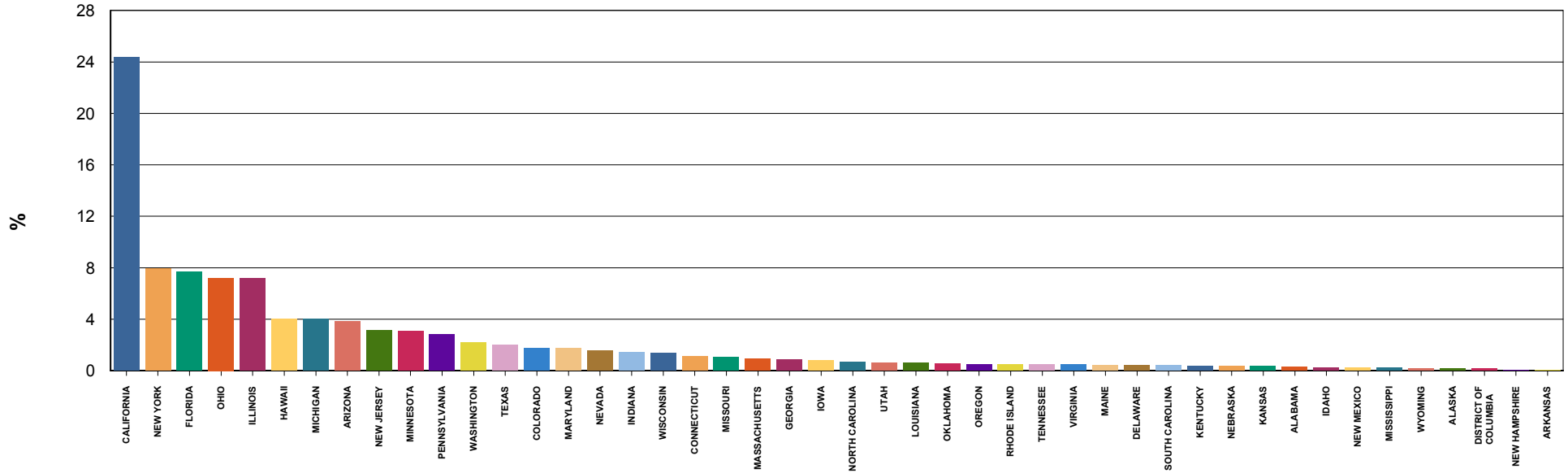
Distribution Date: Jan 25, 2010

Contact:  
Jeff Kinney  
Account Administrator  
312-325-2002  
jeffrey.kinney@usbank.com

MORTGAGE LOAN CHARACTERISTICS

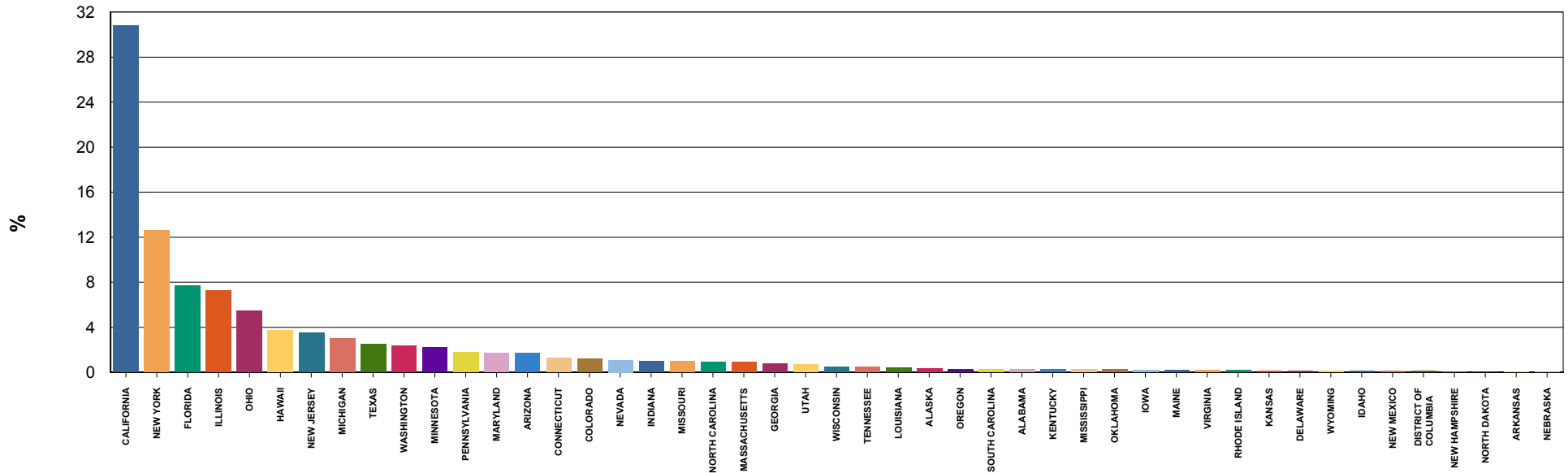
GROUP 1

Collateral Balance Distribution by State



GROUP 2

Collateral Balance Distribution by State



Note: Prior to December 2008, the stratification tables above were based on loan characteristics as of deal inception. Going forward, the tables are adjusted to account for modified loan terms.



## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date: Jan 25, 2010

Contact:

Jeff Kinney

Account Administrator

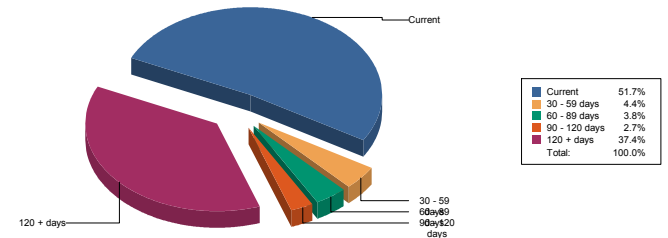
312-325-2002

jeffrey.kinney@usbank.com

## DELINQUENCY SUMMARY REPORT

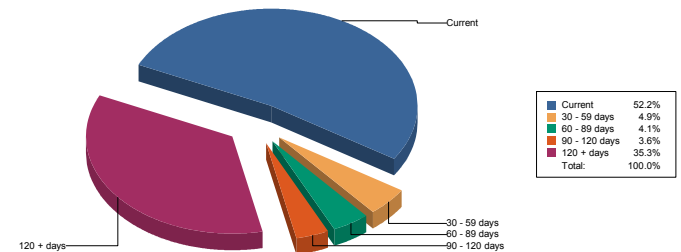
## All Groups

		Current	30 - 59 days	60 - 89 days	90 - 120 days	120 + days	TOTAL
Delinquent	Loan Count	1,578	117	89	41	215	2,040
	Sched Bal	237,538,793.39	19,034,717.98	16,229,129.76	8,609,597.82	45,026,026.23	326,438,265.18
	Percentage*	50.60%	4.06%	3.46%	1.83%	9.59%	69.54%
	Actual Bal	237,856,336.27	19,102,948.63	16,302,927.30	8,650,026.03	45,418,157.21	327,330,395.44
Bankruptcy	Loan Count	33	12	9	8	54	116
	Sched Bal	5,200,082.58	1,778,211.03	1,566,455.52	1,361,708.78	10,458,669.57	20,365,127.48
	Percentage*	1.11%	0.38%	0.33%	0.29%	2.23%	4.34%
	Actual Bal	5,207,423.33	1,783,187.87	1,577,237.89	1,369,522.88	10,564,868.26	20,502,240.23
Foreclosure	Loan Count	0	0	1	16	384	401
	Sched Bal	0.00	0.00	225,925.95	2,489,866.62	88,760,640.65	91,476,433.22
	Percentage*	0.00%	0.00%	0.05%	0.53%	18.91%	19.49%
	Actual Bal	0.00	0.00	227,126.69	2,503,252.64	89,871,684.10	92,602,063.43
REO	Loan Count	0	0	0	0	167	167
	Sched Bal	0.00	0.00	0.00	0.00	31,119,352.10	31,119,352.10
	Percentage*	0.00%	0.00%	0.00%	0.00%	6.63%	6.63%
	Actual Bal	0.00	0.00	0.00	0.00	31,844,256.96	31,844,256.96
TOTAL	Loan Count	1,611	129	99	65	820	2,724
	Sched Bal	242,738,875.97	20,812,929.01	18,021,511.23	12,461,173.22	175,364,688.55	469,399,177.98
	Percentage*	51.71%	4.43%	3.84%	2.65%	37.36%	100.00%
	Actual Bal	243,063,759.60	20,886,136.50	18,107,291.88	12,522,801.55	177,698,966.53	472,278,956.06



## Group 1

		Current	30 - 59 days	60 - 89 days	90 - 120 days	120 + days	TOTAL
Delinquent	Loan Count	744	47	43	22	86	942
	Sched Bal	98,829,779.00	8,449,429.29	7,197,310.23	5,086,384.43	17,368,200.45	136,931,103.40
	Percentage*	51.06%	4.36%	3.72%	2.63%	8.97%	70.74%
	Actual Bal	98,962,827.53	8,478,015.75	7,226,736.40	5,110,038.50	17,524,748.85	137,302,367.03
Bankruptcy	Loan Count	17	6	5	6	29	63
	Sched Bal	2,146,161.98	1,013,939.47	453,081.35	860,426.46	5,165,706.91	9,639,316.17
	Percentage*	1.11%	0.52%	0.23%	0.44%	2.67%	4.98%
	Actual Bal	2,147,946.40	1,016,797.32	454,949.93	865,207.84	5,231,196.10	9,716,097.59
Foreclosure	Loan Count	0	0	1	6	153	160
	Sched Bal	0.00	0.00	225,925.95	947,667.16	32,840,910.42	34,014,503.53
	Percentage*	0.00%	0.00%	0.12%	0.49%	16.97%	17.57%
	Actual Bal	0.00	0.00	227,126.69	952,627.96	33,240,939.04	34,420,693.69
REO	Loan Count	0	0	0	0	72	72
	Sched Bal	0.00	0.00	0.00	0.00	12,988,650.20	12,988,650.20
	Percentage*	0.00%	0.00%	0.00%	0.00%	6.71%	6.71%
	Actual Bal	0.00	0.00	0.00	0.00	13,245,991.53	13,245,991.53
TOTAL	Loan Count	761	53	49	34	340	1,237
	Sched Bal	100,975,940.98	9,463,368.76	7,876,317.53	6,894,478.05	68,363,467.98	193,573,573.30
	Percentage*	52.16%	4.89%	4.07%	3.56%	35.32%	100.00%
	Actual Bal	101,110,773.93	9,494,813.07	7,908,813.02	6,927,874.30	69,242,875.52	194,685,149.84





# Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

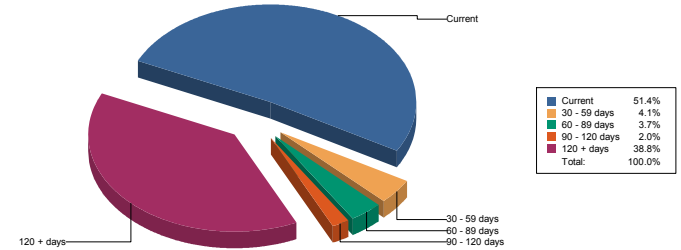
Distribution Date: Jan 25, 2010

Contact:  
**Jeff Kinney**  
 Account Administrator  
**312-325-2002**  
[jeffrey.kinney@usbank.com](mailto:jeffrey.kinney@usbank.com)

## DELINQUENCY SUMMARY REPORT

### Group 2

		Current	30 - 59 days	60 - 89 days	90 - 120 days	120 + days	TOTAL
Delinquent	Loan Count	834	70	46	19	129	1,098
	Sched Bal	138,709,014.39	10,585,288.69	9,031,819.53	3,523,213.39	27,657,825.78	189,507,161.78
	Percentage*	50.29%	3.84%	3.27%	1.28%	10.03%	68.71%
	Actual Bal	138,893,508.74	10,624,932.88	9,076,190.90	3,539,987.53	27,893,408.36	190,028,028.41
Bankruptcy	Loan Count	16	6	4	2	25	53
	Sched Bal	3,053,920.60	764,271.56	1,113,374.17	501,282.32	5,292,962.66	10,725,811.31
	Percentage*	1.11%	0.28%	0.40%	0.18%	1.92%	3.89%
	Actual Bal	3,059,476.93	766,390.55	1,122,287.96	504,315.04	5,333,672.16	10,786,142.64
Foreclosure	Loan Count	0	0	0	10	231	241
	Sched Bal	0.00	0.00	0.00	1,542,199.46	55,919,730.23	57,461,929.69
	Percentage*	0.00%	0.00%	0.00%	0.56%	20.27%	20.83%
	Actual Bal	0.00	0.00	0.00	1,550,624.68	56,630,745.06	58,181,369.74
REO	Loan Count	0	0	0	0	95	95
	Sched Bal	0.00	0.00	0.00	0.00	18,130,701.90	18,130,701.90
	Percentage*	0.00%	0.00%	0.00%	0.00%	6.57%	6.57%
	Actual Bal	0.00	0.00	0.00	0.00	18,598,265.43	18,598,265.43
TOTAL	Loan Count	850	76	50	31	480	1,487
	Sched Bal	141,762,934.99	11,349,560.25	10,145,193.70	5,566,695.17	107,001,220.57	275,825,604.68
	Percentage*	51.40%	4.11%	3.68%	2.02%	38.79%	100.00%
	Actual Bal	141,952,985.67	11,391,323.43	10,198,478.86	5,594,927.25	108,456,091.01	277,593,806.22



\* Percentages are based on scheduled balance as a percent of total pool scheduled balance.



# Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date: Jan 25, 2010

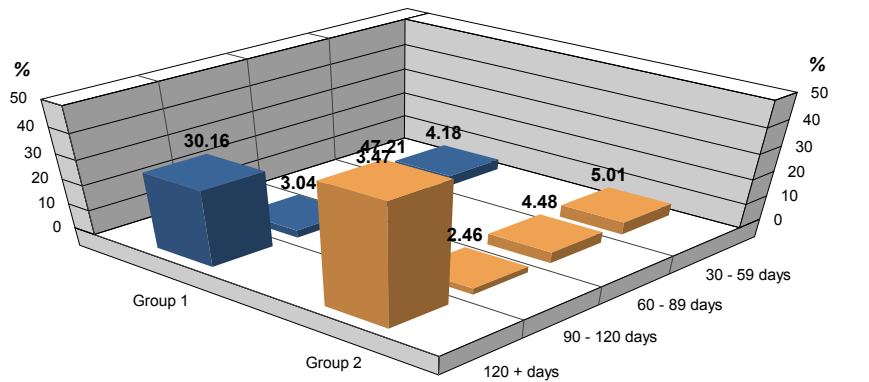
Contact:  
Jeff Kinney  
Account Administrator  
312-325-2002  
jeffrey.kinney@usbank.com

## DELINQUENCY SUMMARY REPORT

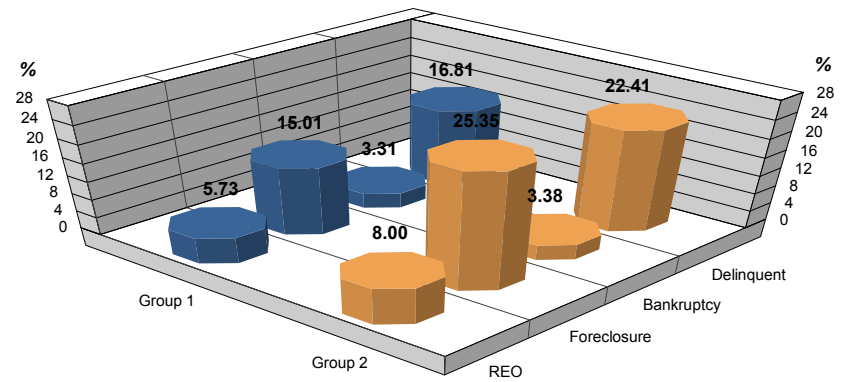
All Groups	30 - 59 days			60 - 89 days			90 - 120 days			120 + days			TOTAL		
	Count	Balance (\$)	% of Bal*	Count	Balance (\$)	% of Bal*	Count	Balance (\$)	% of Bal*	Count	Balance (\$)	% of Bal*	Count	Balance (\$)	% of Bal*
Delinquent	117	19,034,717.98	8.40%	89	16,229,129.76	7.16%	41	8,609,597.82	3.80%	215	45,026,026.23	19.86%	462	88,899,471.79	39.22%
Bankruptcy	12	1,778,211.03	0.78%	9	1,566,455.52	0.69%	8	1,361,708.78	0.60%	54	10,458,669.57	4.61%	83	15,165,044.90	6.69%
Foreclosure	0	0.00	0.00%	1	225,925.95	0.10%	16	2,489,866.62	1.10%	384	88,760,640.65	39.16%	401	91,476,433.22	40.36%
REO	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	167	31,119,352.10	13.73%	167	31,119,352.10	13.73%
TOTAL	129	20,812,929.01	9.18%	99	18,021,511.23	7.95%	65	12,461,173.22	5.50%	820	175,364,688.55	77.37%	1,113	226,660,302.01	100.00%

Group 1	30 - 59 days			60 - 89 days			90 - 120 days			120 + days			TOTAL		
	Count	Balance (\$)	% of Bal*	Count	Balance (\$)	% of Bal*	Count	Balance (\$)	% of Bal*	Count	Balance (\$)	% of Bal*	Count	Balance (\$)	% of Bal*
Delinquent	47	8,449,429.29	9.12%	43	7,197,310.23	7.77%	22	5,086,384.43	5.49%	86	17,368,200.45	18.76%	198	38,101,324.40	41.15%
Bankruptcy	6	1,013,939.47	1.09%	5	453,081.35	0.49%	6	860,426.46	0.93%	29	5,165,706.91	5.58%	46	7,493,154.19	8.09%
Foreclosure	0	0.00	0.00%	1	225,925.95	0.24%	6	947,667.16	1.02%	153	32,840,910.42	35.47%	160	34,014,503.53	36.73%
REO	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	72	12,988,650.20	14.03%	72	12,988,650.20	14.03%
TOTAL	53	9,463,368.76	10.22%	49	7,876,317.53	8.51%	34	6,894,478.05	7.45%	340	68,363,467.98	73.83%	476	92,597,632.32	100.00%

Group 2	30 - 59 days			60 - 89 days			90 - 120 days			120 + days			TOTAL		
	Count	Balance (\$)	% of Bal*	Count	Balance (\$)	% of Bal*	Count	Balance (\$)	% of Bal*	Count	Balance (\$)	% of Bal*	Count	Balance (\$)	% of Bal*
Delinquent	70	10,585,288.69	7.90%	46	9,031,819.53	6.74%	19	3,523,213.39	2.63%	129	27,657,825.78	20.63%	264	50,798,147.39	37.89%
Bankruptcy	6	764,271.56	0.57%	4	1,113,374.17	0.83%	2	501,282.32	0.37%	25	5,292,962.66	3.95%	37	7,671,890.71	5.72%
Foreclosure	0	0.00	0.00%	0	0.00	0.00%	10	1,542,199.46	1.15%	231	55,919,730.23	41.71%	241	57,461,929.69	42.86%
REO	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	95	18,130,701.90	13.52%	95	18,130,701.90	13.52%
TOTAL	76	11,349,560.25	8.47%	50	10,145,193.70	7.57%	31	5,566,695.17	4.15%	480	107,001,220.57	79.81%	637	134,062,669.69	100.00%



Distribution of Delinquencies By Group and Days. (total 100%)



Distribution of Delinquencies By Group and Status Type. (total 100%)

\* Percentages are based on scheduled balance as a percent of total pool scheduled balance.





## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date: Jan 25, 2010

## DELINQUENCY SUMMARY 120+ DAYS BREAKDOWN REPORT

Contact:  
 Jeff Kinney  
 Account Administrator  
 312-325-2002  
 jeffrey.kinney@usbank.com

## All Groups

		< 120 days	120 - 149 days	150 - 179 days	180 - 269 days	270 - 359 days	360 + days	TOTAL
Delinquent	Loan Count	1,825	46	30	40	31	68	2,040
	Sched Bal	281,412,238.95	9,428,573.45	4,357,853.22	7,725,959.73	7,050,862.01	16,462,777.82	326,438,265.18
	Percentage*	59.95%	2.01%	0.93%	1.65%	1.50%	3.51%	69.54%
	Actual Bal	281,912,238.23	9,481,380.81	4,389,500.61	7,787,984.24	7,112,469.45	16,646,822.10	327,330,395.44
Bankruptcy	Loan Count	62	3	6	14	7	24	116
	Sched Bal	9,906,457.91	281,849.42	726,835.64	2,668,889.59	1,290,298.92	5,490,796.00	20,365,127.48
	Percentage*	2.11%	0.06%	0.15%	0.57%	0.27%	1.17%	4.34%
	Actual Bal	9,937,371.97	282,496.94	731,359.32	2,693,157.13	1,298,774.64	5,559,080.23	20,502,240.23
Foreclosure	Loan Count	17	28	20	57	53	226	401
	Sched Bal	2,715,792.57	5,535,599.73	4,141,002.02	12,176,195.41	11,169,878.09	55,737,965.40	91,476,433.22
	Percentage*	0.58%	1.18%	0.88%	2.59%	2.38%	11.87%	19.49%
	Actual Bal	2,730,379.33	5,592,028.22	4,168,299.99	12,268,672.69	11,271,205.88	56,571,477.32	92,602,063.43
REO	Loan Count	0	1	1	7	14	144	167
	Sched Bal	0.00	168,142.36	102,355.67	1,465,466.96	2,440,006.57	26,943,380.54	31,119,352.10
	Percentage*	0.00%	0.04%	0.02%	0.31%	0.52%	5.74%	6.63%
	Actual Bal	0.00	170,285.90	103,146.62	1,479,170.47	2,457,358.62	27,634,295.35	31,844,256.96
TOTAL	Loan Count	1,904	78	57	118	105	462	2,724
	Sched Bal	294,034,489.43	15,414,164.96	9,328,046.55	24,036,511.69	21,951,045.59	104,634,919.76	469,399,177.98
	Percentage*	62.64%	3.28%	1.99%	5.12%	4.68%	22.29%	100.00%
	Actual Bal	294,579,989.53	15,526,191.87	9,392,306.54	24,228,984.53	22,139,808.59	106,411,675.00	472,278,956.06

## Group 1

		< 120 days	120 - 149 days	150 - 179 days	180 - 269 days	270 - 359 days	360 + days	TOTAL
Delinquent	Loan Count	856	14	11	20	11	30	942
	Sched Bal	119,562,902.95	2,948,634.77	1,460,469.14	4,034,141.34	2,481,816.15	6,443,139.05	136,931,103.40
	Percentage*	61.77%	1.52%	0.75%	2.08%	1.28%	3.33%	70.74%
	Actual Bal	119,777,618.18	2,964,999.60	1,468,929.84	4,065,048.08	2,506,898.79	6,518,872.54	137,302,367.03
Bankruptcy	Loan Count	34	2	2	9	4	12	63
	Sched Bal	4,473,609.26	179,135.96	246,421.61	1,804,884.53	767,659.16	2,167,605.65	9,639,316.17
	Percentage*	2.31%	0.09%	0.13%	0.93%	0.40%	1.12%	4.98%
	Actual Bal	4,484,901.49	179,135.96	248,398.35	1,824,059.29	773,513.96	2,206,088.54	9,716,097.59
Foreclosure	Loan Count	7	11	8	32	19	83	160
	Sched Bal	1,173,593.11	1,647,851.15	1,435,806.83	6,812,404.92	3,488,544.87	19,456,302.65	34,014,503.53
	Percentage*	0.61%	0.85%	0.74%	3.52%	1.80%	10.05%	17.57%
	Actual Bal	1,179,754.65	1,678,828.66	1,447,782.66	6,868,053.78	3,518,455.41	19,727,818.53	34,420,693.69
REO	Loan Count	0	1	1	0	7	63	72
	Sched Bal	0.00	168,142.36	102,355.67	0.00	1,291,792.55	11,426,359.62	12,988,650.20
	Percentage*	0.00%	0.09%	0.05%	0.00%	0.67%	5.90%	6.71%
	Actual Bal	0.00	170,285.90	103,146.62	0.00	1,299,920.03	11,672,638.98	13,245,991.53
TOTAL	Loan Count	897	28	22	61	41	188	1,237
	Sched Bal	125,210,105.32	4,943,764.24	3,245,053.25	12,651,430.79	8,029,812.73	39,493,406.97	193,573,573.30
	Percentage*	64.68%	2.55%	1.68%	6.54%	4.15%	20.40%	100.00%
	Actual Bal	125,442,274.32	4,993,250.12	3,268,257.47	12,757,161.15	8,098,788.19	40,125,418.59	194,685,149.84



## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date: Jan 25, 2010

## DELINQUENCY SUMMARY 120+ DAYS BREAKDOWN REPORT

Contact:  
 Jeff Kinney  
 Account Administrator  
 312-325-2002  
 jeffrey.kinney@usbank.com

## Group 2

		< 120 days	120 - 149 days	150 - 179 days	180 - 269 days	270 - 359 days	360 + days	TOTAL
Delinquent	Loan Count	969	32	19	20	20	38	1,098
	Sched Bal	161,849,336.00	6,479,938.68	2,897,384.08	3,691,818.39	4,569,045.86	10,019,638.77	189,507,161.78
	Percentage*	58.68%	2.35%	1.05%	1.34%	1.66%	3.63%	68.71%
	Actual Bal	162,134,620.05	6,516,381.21	2,920,570.77	3,722,936.16	4,605,570.66	10,127,949.56	190,028,028.41
Bankruptcy	Loan Count	28	1	4	5	3	12	53
	Sched Bal	5,432,848.65	102,713.46	480,414.03	864,005.06	522,639.76	3,323,190.35	10,725,811.31
	Percentage*	1.97%	0.04%	0.17%	0.31%	0.19%	1.20%	3.89%
	Actual Bal	5,452,470.48	103,360.98	482,960.97	869,097.84	525,260.68	3,352,991.69	10,786,142.64
Foreclosure	Loan Count	10	17	12	25	34	143	241
	Sched Bal	1,542,199.46	3,887,748.58	2,705,195.19	5,363,790.49	7,681,333.22	36,281,662.75	57,461,929.69
	Percentage*	0.56%	1.41%	0.98%	1.94%	2.78%	13.15%	20.83%
	Actual Bal	1,550,624.68	3,913,199.56	2,720,517.33	5,400,618.91	7,752,750.47	36,843,658.79	58,181,369.74
REO	Loan Count	0	0	0	7	7	81	95
	Sched Bal	0.00	0.00	0.00	1,465,466.96	1,148,214.02	15,517,020.92	18,130,701.90
	Percentage*	0.00%	0.00%	0.00%	0.53%	0.42%	5.63%	6.57%
	Actual Bal	0.00	0.00	0.00	1,479,170.47	1,157,438.59	15,961,656.37	18,598,265.43
TOTAL	Loan Count	1,007	50	35	57	64	274	1,487
	Sched Bal	168,824,384.11	10,470,400.72	6,082,993.30	11,385,080.90	13,921,232.86	65,141,512.79	275,825,604.68
	Percentage*	61.21%	3.80%	2.21%	4.13%	5.05%	23.62%	100.00%
	Actual Bal	169,137,715.21	10,532,941.75	6,124,049.07	11,471,823.38	14,041,020.40	66,286,256.41	277,593,806.22

\* Percentages are based on scheduled balance as a percent of total pool scheduled balance.



Distribution Date: Jan 25, 2010

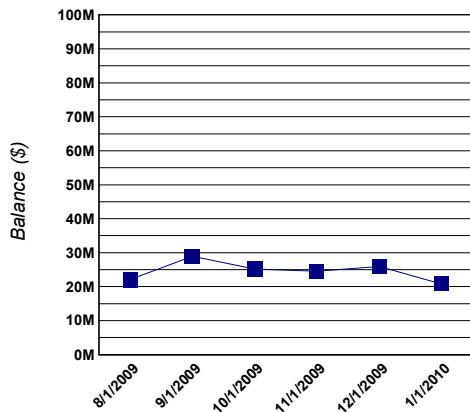
Contact:  
Jeff Kinney  
Account Administrator  
312-325-2002  
jeffrey.kinney@usbank.com

DELINQUENCY HISTORY REPORT - SIX MONTHS

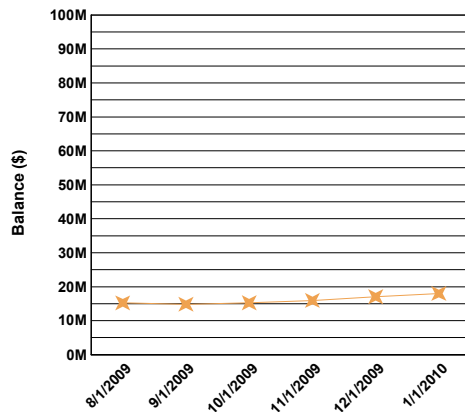
\* Delinquency counts and amounts include loans in Bankruptcy, Foreclosure and REO's

All Groups	August 2009		September 2009		October 2009		November 2009		December 2009		January 2010	
	Count	Balance (\$)	Count	Balance (\$)	Count	Balance (\$)	Count	Balance (\$)	Count	Balance (\$)	Count	Balance (\$)
30 - 59 days	125	22,111,857.27	176	28,981,109.82	150	25,190,831.84	139	24,562,191.51	149	25,993,574.18	129	20,812,929.01
60 - 89 days	86	15,230,988.95	75	14,845,024.53	91	15,290,371.17	92	15,951,060.74	88	17,041,973.94	99	18,021,511.23
90 - 120 days	65	12,509,601.13	57	9,432,957.84	66	13,619,574.24	75	13,173,464.57	75	13,787,344.76	65	12,461,173.22
120 + days	905	189,988,986.20	882	185,302,998.13	845	178,724,919.40	825	176,723,078.96	811	172,888,576.93	820	175,364,688.55
Bankruptcy	133	22,852,518.18	120	20,712,801.31	108	18,149,437.54	113	20,078,404.91	112	19,733,253.32	116	20,365,127.48
Foreclosure	462	107,524,011.65	446	102,858,818.57	423	96,262,675.19	404	91,866,455.68	404	90,184,704.20	401	91,476,433.22
REO	269	49,503,536.18	238	43,155,937.00	202	36,849,029.26	196	35,046,639.67	186	34,838,819.14	167	31,119,352.10

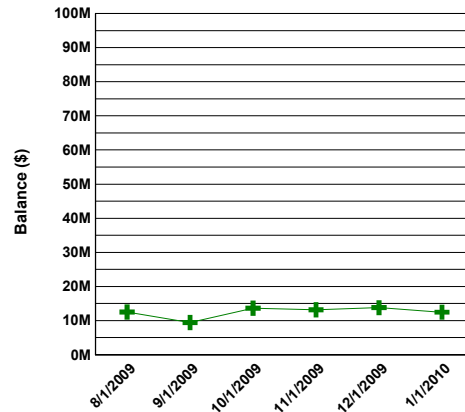
30 - 59 days



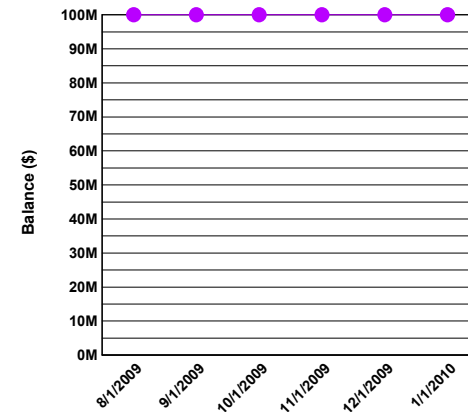
60 - 89 days



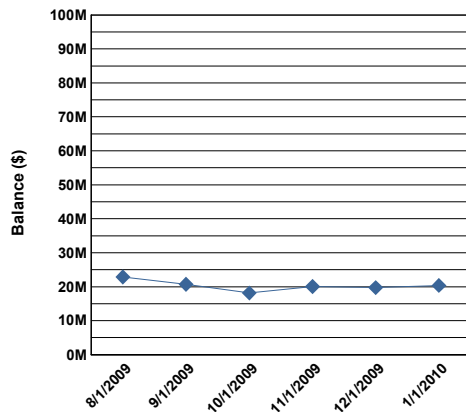
90 - 120 days



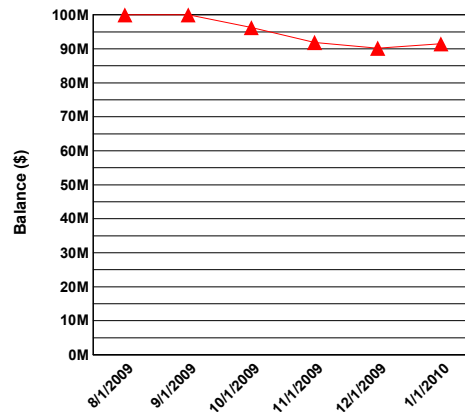
120 + days



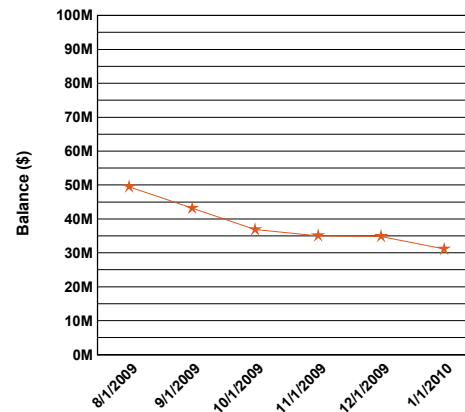
Bankruptcy



Foreclosure



REO





Distribution Date: Jan 25, 2010

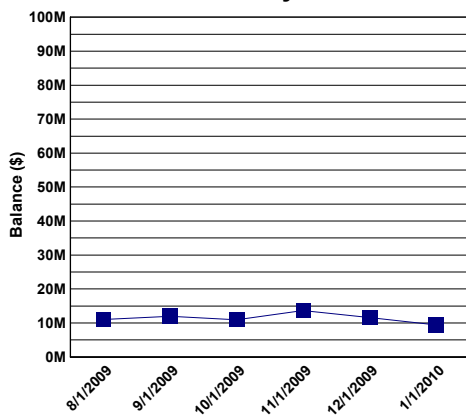
Contact:  
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Account Administrator  
312-325-2002  
jeffrey.kinney@usbank.com

## DELINQUENCY HISTORY REPORT - SIX MONTHS

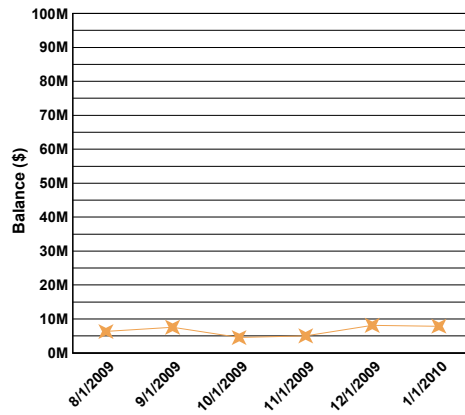
\* Delinquency counts and amounts include loans in Bankruptcy, Foreclosure and REO's

Group 1	August 2009		September 2009		October 2009		November 2009		December 2009		January 2010	
	Count	Balance (\$)	Count	Balance (\$)	Count	Balance (\$)	Count	Balance (\$)	Count	Balance (\$)	Count	Balance (\$)
30 - 59 days	61	11,013,409.31	79	11,971,722.49	66	10,970,018.85	72	13,623,895.84	66	11,635,340.99	53	9,463,368.76
60 - 89 days	40	6,305,166.83	36	7,572,946.94	32	4,525,087.35	36	5,007,696.61	41	8,145,973.59	49	7,876,317.53
90 - 120 days	25	5,355,888.84	23	3,196,882.44	35	7,133,594.36	26	4,409,622.73	33	5,010,213.42	34	6,894,478.05
120 + days	381	75,786,608.28	372	75,382,209.15	350	71,781,528.01	352	72,591,933.09	339	68,929,780.55	340	68,363,467.98
Bankruptcy	71	10,535,719.77	66	9,617,919.66	60	8,831,723.00	63	9,426,051.93	65	9,796,306.87	63	9,639,316.17
Foreclosure	191	43,311,900.42	187	42,303,355.73	179	38,562,172.22	169	36,669,160.90	163	34,618,055.76	160	34,014,503.53
REO	107	19,160,892.38	100	18,008,785.29	83	15,942,073.06	86	16,051,948.55	82	14,821,509.27	72	12,988,650.20

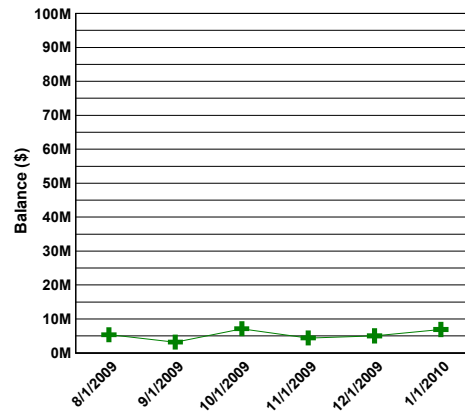
30 - 59 days



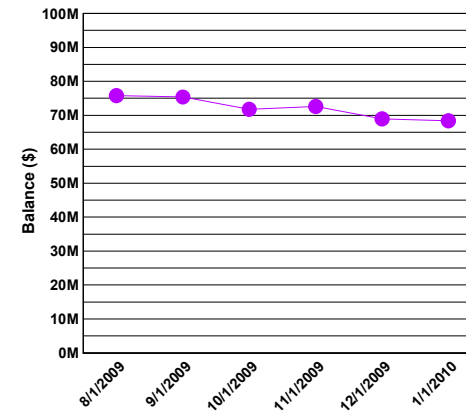
60 - 89 days



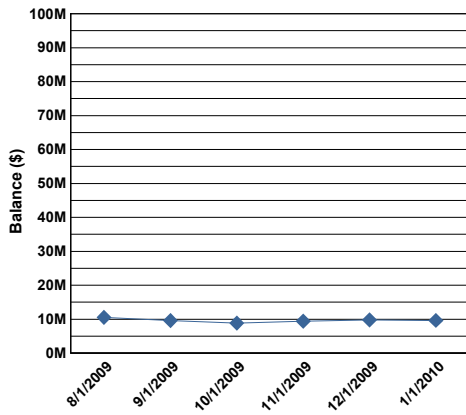
90 - 120 days



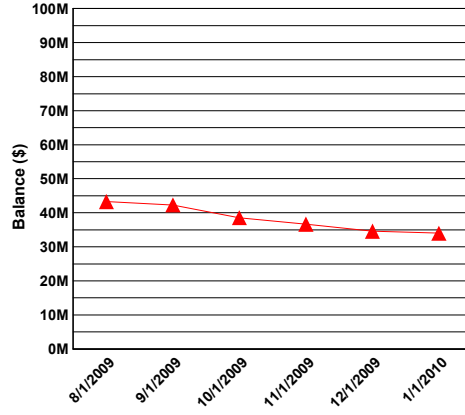
120 + days



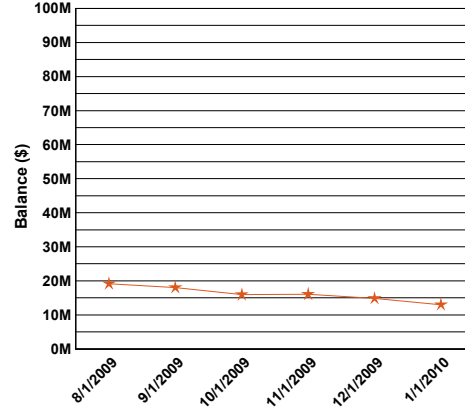
Bankruptcy



Foreclosure



REO





Distribution Date: Jan 25, 2010

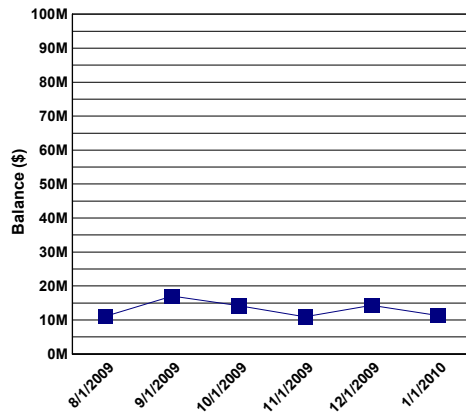
Contact:  
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Account Administrator  
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jeffrey.kinney@usbank.com

DELINQUENCY HISTORY REPORT - SIX MONTHS

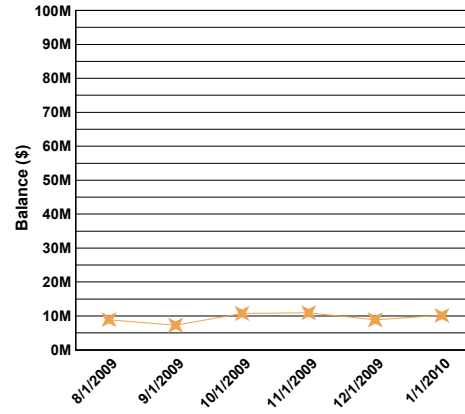
\* Delinquency counts and amounts include loans in Bankruptcy, Foreclosure and REO's

Group 2	August 2009		September 2009		October 2009		November 2009		December 2009		January 2010	
	Count	Balance (\$)	Count	Balance (\$)	Count	Balance (\$)	Count	Balance (\$)	Count	Balance (\$)	Count	Balance (\$)
30 - 59 days	64	11,098,447.96	97	17,009,387.33	84	14,220,812.99	67	10,938,295.67	83	14,358,233.19	76	11,349,560.25
60 - 89 days	46	8,925,822.12	39	7,272,077.59	59	10,765,283.82	56	10,943,364.13	47	8,896,000.35	50	10,145,193.70
90 - 120 days	40	7,153,712.29	34	6,236,075.40	31	6,485,979.88	49	8,763,841.84	42	8,777,131.34	31	5,566,695.17
120 + days	524	114,202,377.92	510	109,920,788.98	495	106,943,391.39	473	104,131,145.87	472	103,958,796.38	480	107,001,220.57
Bankruptcy	62	12,316,798.41	54	11,094,881.65	48	9,317,714.54	50	10,652,352.98	47	9,936,946.45	53	10,725,811.31
Foreclosure	271	64,212,111.23	259	60,555,462.84	244	57,700,502.97	235	55,197,294.78	241	55,566,648.44	241	57,461,929.69
REO	162	30,342,643.80	138	25,147,151.71	119	20,906,956.20	110	18,994,691.12	104	20,017,309.87	95	18,130,701.90

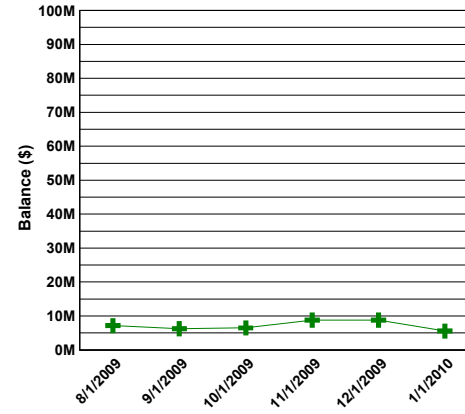
30 - 59 days



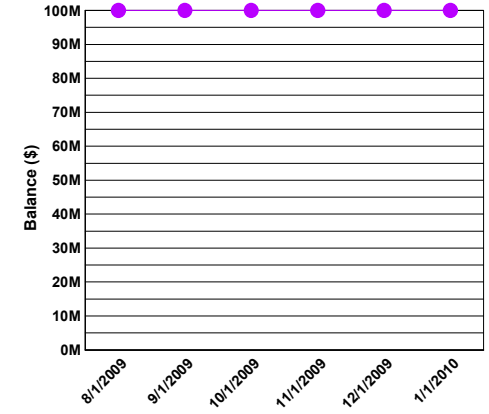
60 - 89 days



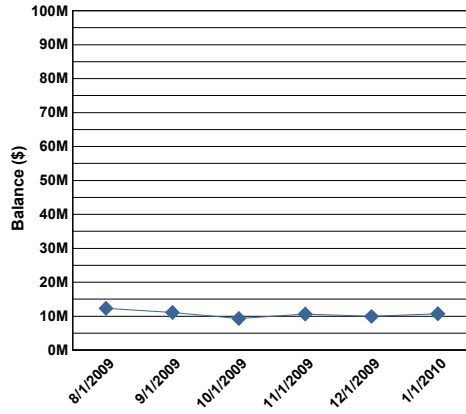
90 - 120 days



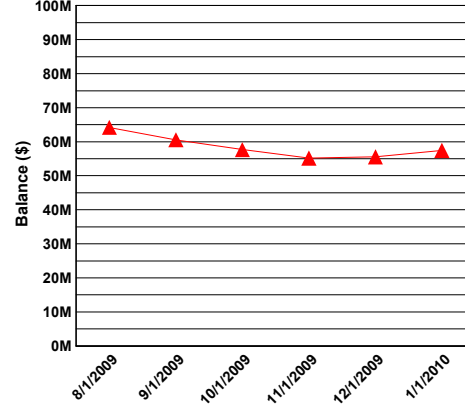
120 + days



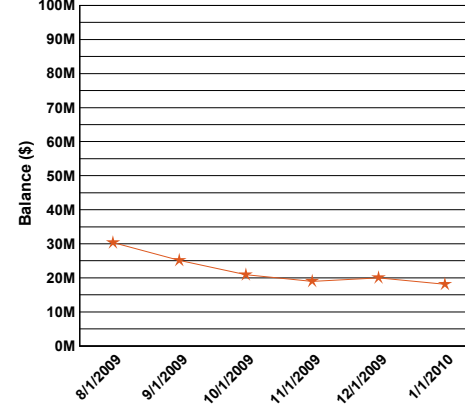
Bankruptcy



Foreclosure



REO





Distribution Date: Jan 25, 2010

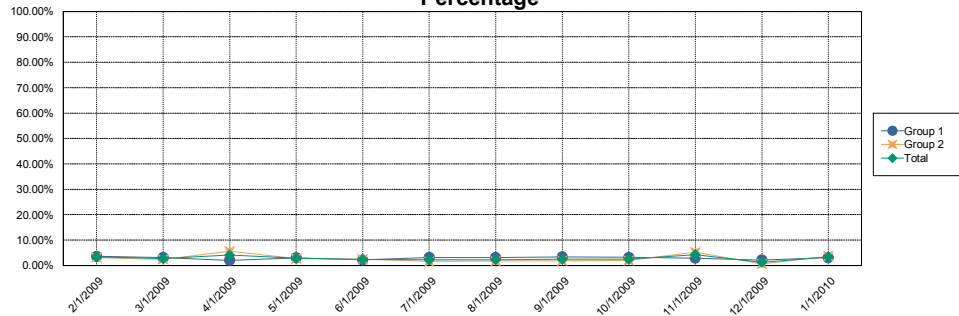
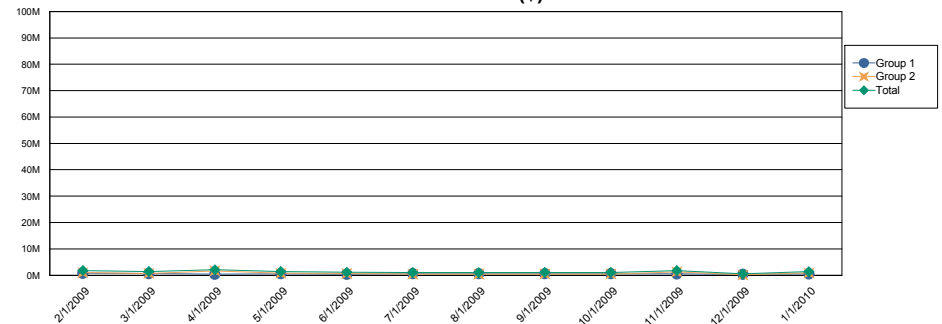
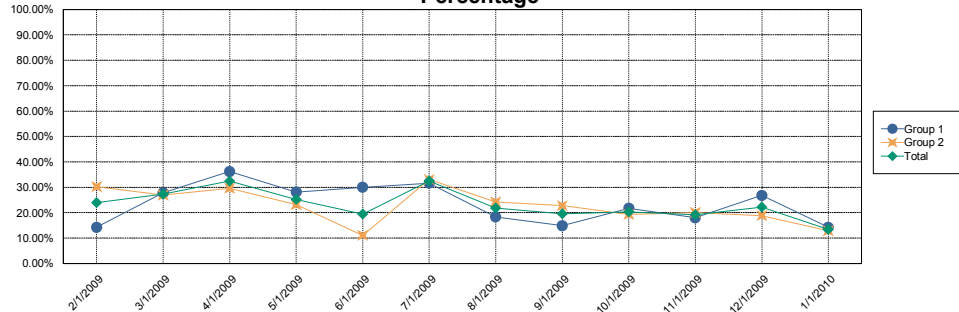
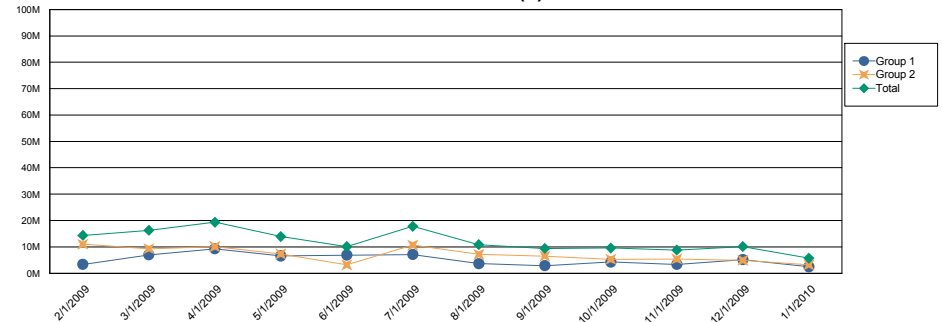
## CPR/CDR HISTORY REPORT

**Voluntary Constant Prepayment Rates (CPR)**

	Group 1	Group 2	Total
Current	3.11%	3.67%	3.44%
	516,456.96	869,906.72	1,386,363.68
3 Month	2.73%	3.19%	3.00%
6 Month	2.99%	2.52%	2.72%
12 Month	2.92%	2.76%	2.82%
Life CPR	20.00%	19.83%	19.90%

**Constant Default Rates (CDR)**

	Group 1	Group 2	Total
Current	14.23%	12.88%	13.44%
	2,500,628.01	3,201,895.78	5,702,523.79
3 Month	19.86%	17.32%	18.38%
6 Month	19.12%	19.77%	19.50%
12 Month	23.85%	22.95%	23.33%
Life CDR	12.65%	12.76%	12.71%

**Current CPR****Percentage****Amount (\$)****Current CDR****Percentage****Amount (\$)**



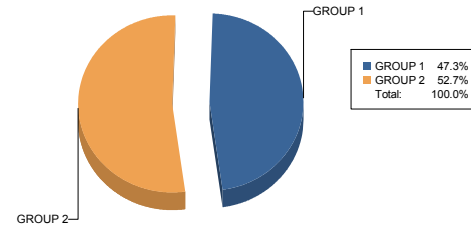
# Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date: Jan 25, 2010

## BANKRUPTCY LOAN DETAIL REPORT

Contact:  
Jeff Kinney  
Account Administrator  
312-325-2002  
jeffrey.kinney@usbank.com

	Bankruptcy		
	Count	Balance (\$)	%
GROUP 1	63	9,639,316.17	47.33%
GROUP 2	53	10,725,811.31	52.67%
TOTAL:	116	20,365,127.48	100.00%



### GROUP 1

Loan Number	Original Balance	Ending Balance	Rate %	Next Due Date	Orig Term	State	Lien
116125766	154,600.00	154,268.97	4.75%	09/01/2009	360	GA	1
116145665	157,250.00	147,969.09	7.30%	01/01/2009	360	PA	1
116146671	393,300.00	367,951.51	6.10%	04/01/2009	360	MA	1
116147505	123,300.00	117,842.05	8.63%	11/01/2009	360	UT	1
116150467	73,100.00	69,098.15	7.13%	09/01/2009	360	LA	1
116151671	91,800.00	88,157.94	7.00%	02/01/2008	360	OH	1
116152281	204,500.00	192,349.43	6.60%	04/01/2009	360	WA	1
116153453	298,300.00	281,040.49	7.13%	09/01/2009	360	FL	1
116156449	111,600.00	111,368.67	3.00%	01/01/2010	360	OH	1
116156787	75,905.00	72,885.99	7.45%	10/01/2008	360	IN	1
116159419	86,310.00	83,302.96	10.05%	12/01/2009	360	TX	1
116159625	189,000.00	180,115.15	8.10%	01/01/2010	360	CO	1
116160870	90,100.00	86,884.77	7.85%	12/01/2008	360	OH	1
116161464	68,000.00	64,754.23	7.50%	09/01/2009	360	TN	1
116163072	81,000.00	78,072.08	7.74%	08/01/2009	360	OH	1
116165077	115,500.00	108,871.00	6.70%	10/01/2009	360	IL	1
116166315	495,000.00	481,331.90	7.13%	10/01/2008	360	CA	1
116171646	153,000.00	146,219.82	8.25%	11/01/2009	360	NJ	1
116172214	189,000.00	178,270.36	6.90%	07/01/2009	360	IL	1
116172727	103,500.00	97,842.60	7.20%	01/01/2010	360	OH	1
116175563	62,900.00	55,893.57	8.30%	10/01/2009	240	AL	1
116179177	79,800.00	74,780.02	6.45%	01/01/2010	360	MI	1
116180159	325,250.00	306,682.03	7.10%	01/01/2010	360	PA	1
116180605	61,200.00	58,155.36	7.60%	01/01/2010	360	PA	1
116181041	76,500.00	66,056.03	7.60%	06/01/2009	240	WI	1
116182122	104,975.00	101,063.88	7.60%	08/01/2009	360	OH	1
116182478	432,000.00	431,976.19	6.60%	12/01/2009	360	CA	1
116182858	151,200.00	143,753.66	7.78%	09/01/2009	360	OH	1
116182932	162,000.00	154,016.49	6.65%	10/01/2008	360	OH	1
116184318	300,000.00	283,670.93	7.13%	01/01/2009	360	NY	1
116185083	75,650.00	72,835.85	7.13%	01/01/2009	360	OH	1
116186297	342,000.00	320,205.48	6.55%	06/01/2008	360	NY	1
116187550	66,150.00	63,950.46	8.05%	06/01/2008	360	OH	1
116187691	97,000.00	85,307.72	7.80%	02/01/2008	240	PA	1
116188418	85,500.00	81,163.35	7.25%	12/01/2009	360	OH	1
116191297	266,000.00	262,446.94	5.00%	11/01/2009	360	IL	1
116191644	71,250.00	68,151.25	7.80%	07/01/2009	360	AL	1
116271149	123,250.00	123,250.00	6.75%	01/01/2010	360	GA	1
116271958	263,500.00	263,183.29	6.50%	01/01/2009	360	NV	1
116668500	170,000.00	164,466.99	8.95%	07/01/2008	360	NJ	1
116670225	105,400.00	104,967.15	8.75%	05/01/2009	360	FL	1
116677733	212,800.00	203,381.49	7.63%	04/01/2009	360	MI	1
116685124	130,497.00	147,510.96	7.34%	09/01/2009	360	TX	1



## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date: Jan 25, 2010

## BANKRUPTCY LOAN DETAIL REPORT

Contact:  
Jeff Kinney  
Account Administrator  
312-325-2002  
jeffrey.kinney@usbank.com

GROUP 1

Loan Number	Original Balance	Ending Balance	Rate %	Next Due Date	Orig Term	State	Lien
116685132	32,624.00	33,314.17	9.99%	10/01/2009	180	TX	2
116685678	39,375.00	38,218.87	10.30%	01/01/2010	360	TX	1
116690157	144,000.00	143,795.68	7.50%	11/01/2009	360	WA	1
116690728	413,250.00	400,897.18	7.13%	10/01/2007	360	CA	1
116692518	142,500.00	135,972.79	7.83%	06/01/2009	360	WI	1
116692773	89,250.00	87,896.77	8.75%	10/01/2009	360	WI	1
116695297	156,000.00	156,000.00	7.50%	01/01/2010	360	MN	1
116696626	166,600.00	160,818.57	8.70%	01/01/2010	360	MN	1
116703273	344,000.00	330,783.85	8.00%	04/01/2009	360	NJ	1
116706672	104,000.00	99,468.72	7.88%	01/01/2010	360	IL	1
116706987	26,000.00	25,468.20	11.70%	05/01/2009	180	IL	2
116710310	152,000.00	151,924.01	7.50%	09/01/2008	360	WA	1
116710823	136,000.00	132,541.12	6.85%	11/01/2009	360	WA	1
116717661	20,700.00	19,863.91	9.99%	12/01/2009	180	MI	2
116717877	18,100.00	17,529.41	10.20%	01/01/2010	180	MI	2
116719535	220,000.00	211,093.86	8.38%	11/01/2009	360	CA	1
116724774	389,600.00	377,954.08	7.13%	06/01/2009	360	CA	1
116725128	175,000.00	167,105.84	7.79%	10/01/2009	360	CA	1
116728858	102,400.00	97,576.72	7.75%	07/01/2008	360	FL	1
30791040	112,100.00	105,626.17	6.50%	12/01/2009	360	IA	1
<b>Total:</b>	<b>63</b>	<b>10,002,386.00</b>	<b>9,639,316.17</b>				

GROUP 2

Loan Number	Original Balance	Ending Balance	Rate %	Next Due Date	Orig Term	State	Lien
115440745	56,600.00	46,025.55	9.35%	08/01/2007	180	PA	1
116125782	113,520.00	108,902.22	7.63%	03/01/2010	360	GA	1
116145921	211,500.00	199,407.10	6.80%	01/01/2010	360	FL	1
116146705	99,900.00	95,808.41	8.85%	01/01/2010	360	MS	1
116146978	539,838.00	512,500.04	7.13%	08/01/2008	360	NY	1
116147224	144,400.00	139,048.32	8.50%	07/01/2009	360	MI	1
116147620	141,950.00	136,009.43	8.60%	11/01/2009	360	GA	1
116148412	95,200.00	90,294.50	7.40%	01/01/2010	360	IN	1
116156514	313,000.00	292,052.37	5.55%	01/01/2010	360	CA	1
116156720	112,500.00	114,177.81	6.00%	10/01/2008	360	OH	1
116159260	160,650.00	152,829.62	7.80%	10/01/2009	360	TN	1
116161399	131,100.00	124,208.81	7.60%	12/01/2009	360	UT	1
116162405	89,300.00	83,458.85	6.60%	11/01/2009	360	SC	1
116162843	72,000.00	68,500.26	7.85%	07/01/2009	360	OH	1
116163569	396,000.00	378,274.00	7.30%	09/01/2009	360	CA	1
116165515	147,000.00	142,116.49	7.30%	02/01/2009	360	OH	1
116168436	60,300.00	57,944.94	9.05%	07/01/2009	360	PA	1
116171059	144,000.00	139,431.58	7.70%	12/01/2007	360	FL	1
116172248	328,500.00	304,449.03	5.50%	12/01/2009	360	CA	1
116173238	576,000.00	586,020.76	2.00%	01/01/2010	360	CA	1
116174384	121,500.00	115,665.32	7.80%	11/01/2009	360	IL	1
116175373	484,000.00	408,301.43	5.80%	10/01/2009	240	CA	1
116175381	152,000.00	144,770.98	7.90%	06/01/2009	360	IL	1
116176975	382,500.00	360,442.28	6.75%	10/01/2009	360	NY	1
116179730	77,400.00	74,294.72	8.80%	11/01/2009	360	IL	1
116180027	165,000.00	157,942.94	7.70%	06/01/2009	360	OH	1
116180563	256,500.00	242,665.90	7.13%	11/01/2009	360	WA	1
116182353	227,000.00	214,920.51	7.25%	07/01/2009	360	NC	1
116184789	78,200.00	74,733.99	8.25%	01/01/2010	360	OH	1





## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Contact:  
Jeff Kinney  
Account Administrator  
312-325-2002  
jeffrey.kinney@usbank.com

Distribution Date: Jan 25, 2010

## BANKRUPTCY LOAN DETAIL REPORT

GROUP 2

Loan Number	Original Balance	Ending Balance	Rate %	Next Due Date	Orig Term	State	Lien
116185364	130,500.00	123,008.32	5.00%	09/01/2009	360	FL	1
116187311	108,000.00	102,713.46	7.75%	08/01/2009	360	TN	1
116189036	365,750.00	348,569.97	7.13%	03/01/2009	360	NJ	1
116189523	102,980.00	98,960.86	8.95%	12/01/2009	360	TX	1
116189903	304,000.00	287,933.61	7.13%	03/01/2008	360	NJ	1
116356387	396,000.00	396,000.00	6.80%	08/01/2007	360	CA	1
116468182	32,800.00	31,953.30	9.90%	03/01/2009	360	CO	2
116661323	131,400.00	125,353.80	7.15%	06/01/2008	360	IL	1
116661604	127,000.00	120,549.04	7.38%	12/01/2008	360	ME	1
116662305	200,986.00	191,800.84	7.69%	10/01/2009	360	IL	1
116662313	50,246.00	48,874.17	10.50%	01/01/2010	180	IL	2
116670308	112,240.00	112,177.34	7.75%	11/01/2009	360	ID	1
116670373	28,060.00	27,295.53	11.50%	01/01/2010	180	ID	2
116670787	675,000.00	631,290.11	5.99%	01/01/2010	360	CA	1
116676867	272,700.00	272,302.51	6.99%	06/01/2009	360	MI	1
116681164	975,000.00	975,000.00	7.38%	04/01/2008	360	CA	1
116686692	380,000.00	380,000.00	8.70%	01/01/2008	360	NY	1
116705930	168,000.00	162,333.80	9.20%	04/01/2009	360	IL	1
116707381	122,400.00	126,654.83	7.35%	04/01/2009	360	IL	1
116707522	151,050.00	160,251.88	7.90%	05/01/2008	360	IL	1
116710963	25,500.00	24,313.03	9.35%	12/01/2009	180	WA	2
116712001	262,400.00	268,299.09	6.00%	12/01/2009	360	CA	1
116717653	82,800.00	79,010.62	7.63%	01/01/2010	360	MI	1
116718925	73,625.00	65,967.04	7.70%	01/01/2008	360	MI	1
<b>Total:</b>	<b>53</b>	<b>11,155,795.00</b>	<b>10,725,811.31</b>				



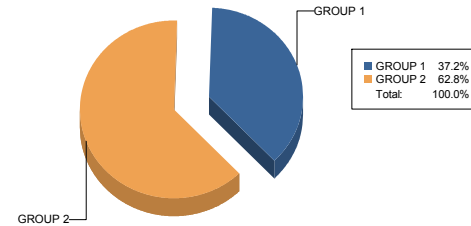
# Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date: Jan 25, 2010

## FORECLOSURE LOAN DETAIL REPORT

Contact:  
Jeff Kinney  
Account Administrator  
312-325-2002  
jeffrey.kinney@usbank.com

	Foreclosure		
	Count	Balance (\$)	%
<b>GROUP 1</b>	160	34,014,503.53	37.18%
<b>GROUP 2</b>	241	57,461,929.69	62.82%
<b>TOTAL:</b>	<b>401</b>	<b>91,476,433.22</b>	<b>100.00%</b>



### GROUP 1

Loan Number	Original Balance	Ending Balance	Rate %	Next Due Date	Orig Term	State	Lien
115236457	97,500.00	94,007.12	8.85%	01/01/2009	360	OH	1
115415887	56,700.00	45,792.00	6.89%	02/01/2008	180	TX	1
116124819	210,000.00	200,354.52	7.13%	04/01/2009	360	CA	1
116125220	288,000.00	296,322.13	7.38%	09/01/2008	360	NV	1
116126947	119,600.00	115,113.12	8.13%	03/01/2009	360	CO	1
116141839	315,000.00	314,973.03	8.00%	08/01/2009	360	MD	1
116142647	208,000.00	195,330.42	5.00%	01/01/2009	360	MN	1
116142704	256,000.00	255,926.67	8.25%	02/01/2009	360	CO	1
116145905	79,200.00	75,435.79	7.50%	06/01/2009	360	DE	1
116146291	123,500.00	116,882.12	7.70%	06/01/2009	360	GA	1
116146473	191,250.00	180,385.35	7.60%	06/01/2009	360	LA	1
116147901	292,500.00	282,680.38	6.25%	04/01/2009	360	NY	1
116151069	90,250.00	85,320.14	6.70%	07/01/2009	360	OH	1
116152570	193,500.00	184,449.00	7.50%	03/01/2009	360	IL	1
116153347	158,650.00	149,373.06	6.95%	12/01/2008	360	IL	1
116155078	82,350.00	78,288.93	7.65%	08/01/2009	360	IA	1
116156068	101,150.00	96,759.87	8.23%	03/01/2009	360	IA	1
116157645	166,400.00	170,420.62	6.63%	08/01/2008	360	FL	1
116158031	459,000.00	450,607.88	7.13%	02/01/2008	360	NY	1
116158684	108,000.00	103,309.02	7.88%	06/01/2009	360	OH	1
116158742	144,900.00	140,458.89	6.50%	08/01/2009	360	AZ	1
116159062	360,000.00	347,027.01	7.90%	04/01/2007	360	NJ	1
116159336	102,600.00	98,687.34	6.15%	09/01/2007	360	OH	1
116159880	90,250.00	85,991.91	7.90%	08/01/2009	360	IA	1
116159989	75,600.00	72,527.70	6.90%	01/01/2008	360	OH	1
116160003	495,000.00	469,044.37	7.30%	07/01/2008	360	FL	1
116160979	251,750.00	248,761.43	7.13%	10/01/2007	360	NJ	1
116161159	412,000.00	393,375.05	7.13%	09/01/2005	360	NY	1
116161365	207,000.00	192,188.61	8.35%	09/01/2008	360	IL	1
116162066	86,400.00	83,329.80	6.60%	12/01/2007	360	OH	1
116164112	388,550.00	368,988.05	7.13%	09/01/2008	360	NY	1
116164369	90,725.00	86,161.74	7.05%	05/01/2009	360	OH	1
116166513	117,000.00	111,955.41	7.20%	11/01/2008	360	IL	1
116168048	360,000.00	343,498.63	7.70%	07/01/2007	360	NJ	1
116168238	191,250.00	182,609.54	7.80%	10/01/2008	360	FL	1
116168329	233,000.00	220,978.54	7.13%	11/01/2008	360	NJ	1
116168352	207,000.00	193,185.96	5.95%	06/01/2009	360	CA	1
116168782	194,750.00	185,628.08	7.13%	06/01/2009	360	CT	1
116169475	450,000.00	423,534.21	6.65%	04/01/2009	360	NY	1
116170051	216,000.00	205,963.91	7.13%	07/01/2007	360	ME	1
116171810	148,500.00	150,099.86	3.00%	08/01/2009	360	AZ	1
116175324	100,700.00	97,526.98	8.15%	04/01/2008	360	OH	1
116175720	110,700.00	105,458.14	7.55%	06/01/2008	360	FL	1



## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date: Jan 25, 2010

## FORECLOSURE LOAN DETAIL REPORT

Contact:  
Jeff Kinney  
Account Administrator  
312-325-2002  
jeffrey.kinney@usbank.com

GROUP 1

Loan Number	Original Balance	Ending Balance	Rate %	Next Due Date	Orig Term	State	Lien
116175951	216,600.00	206,747.22	7.13%	12/01/2007	360	FL	1
116176934	346,750.00	334,064.00	8.15%	04/01/2007	360	NY	1
116177205	391,500.00	373,341.48	7.13%	06/01/2009	360	CA	1
116177320	109,250.00	106,022.62	8.25%	09/01/2008	360	FL	1
116178138	178,200.00	175,648.40	6.60%	07/01/2009	360	CO	1
116178674	76,000.00	72,409.87	7.13%	04/01/2009	360	CO	1
116179169	125,800.00	119,802.78	7.13%	06/01/2009	360	NV	1
116179854	144,000.00	139,363.21	6.00%	08/01/2009	360	IN	1
116180282	62,700.00	59,761.06	7.13%	09/01/2009	360	OH	1
116181405	202,500.00	191,974.27	7.35%	07/01/2009	360	IL	1
116181496	93,500.00	88,567.85	6.65%	05/01/2009	360	OH	1
116181561	150,450.00	142,422.36	7.20%	06/01/2009	360	NV	1
116182338	94,500.00	92,934.45	10.55%	05/01/2007	360	NY	1
116182775	308,750.00	294,193.18	7.13%	10/01/2008	360	FL	1
116182882	152,000.00	148,082.65	6.00%	06/01/2009	360	FL	1
116183526	161,500.00	168,012.91	5.75%	12/01/2008	360	FL	1
116183765	180,500.00	177,667.58	7.85%	05/01/2008	360	OH	1
116184516	200,250.00	193,529.52	7.13%	10/01/2008	360	FL	1
116184763	126,000.00	119,910.96	7.13%	05/01/2009	360	OH	1
116184987	180,500.00	177,224.93	7.25%	03/01/2009	360	FL	1
116185174	175,500.00	164,665.96	6.35%	06/01/2008	360	ME	1
116186792	148,200.00	143,439.43	7.40%	09/01/2009	360	IL	1
116187154	274,500.00	263,351.14	5.50%	01/01/2009	360	CA	1
116188103	135,150.00	130,071.91	7.90%	11/01/2006	360	NJ	1
116188467	147,250.00	143,449.99	7.65%	04/01/2007	360	FL	1
116189648	64,800.00	60,976.58	6.10%	03/01/2009	360	OH	1
116189705	310,500.00	302,327.60	7.13%	08/01/2009	360	NY	1
116189747	171,000.00	164,059.33	7.13%	12/01/2007	360	FL	1
116191032	207,000.00	202,224.13	5.00%	04/01/2009	360	FL	1
116191214	60,705.00	57,904.47	7.13%	08/01/2009	360	IN	1
116191735	519,000.00	489,107.51	6.45%	12/01/2008	360	NJ	1
116192113	137,000.00	137,000.00	8.35%	09/01/2009	360	MI	1
116192196	73,800.00	70,786.47	7.90%	08/01/2009	360	NY	1
116192857	159,210.00	149,941.52	7.65%	09/01/2009	360	FL	1
116192907	119,700.00	113,694.97	7.60%	09/01/2008	360	KS	1
116271867	260,000.00	259,974.65	6.14%	07/01/2007	360	NY	1
116356288	390,000.00	363,905.43	5.63%	04/01/2009	360	CA	1
116357419	160,000.00	159,941.51	7.25%	09/01/2008	360	NV	1
116357906	206,550.00	206,538.91	8.50%	11/01/2008	360	AZ	1
116467937	540,000.00	539,980.00	7.63%	02/01/2009	360	CA	1
116655978	184,000.00	187,340.95	8.95%	01/01/2009	360	CA	1
116657974	393,440.00	380,551.36	6.40%	07/01/2009	360	CA	1
116659921	131,840.00	129,160.35	7.88%	05/01/2009	360	MD	1
116660317	186,400.00	186,400.00	8.00%	05/01/2007	360	FL	1
116660358	240,000.00	240,000.00	7.25%	09/01/2008	360	FL	1
116660465	359,200.00	359,192.34	7.50%	01/01/2008	360	FL	1
116660606	198,000.00	197,653.30	8.30%	09/01/2007	360	FL	1
116660648	309,600.00	303,747.85	7.15%	03/01/2007	360	FL	1
116664707	224,000.00	221,818.35	7.30%	05/01/2008	360	CA	1
116665399	356,250.00	339,907.88	7.25%	04/01/2008	360	CA	1
116668211	311,950.00	295,985.11	7.25%	01/01/2009	360	CA	1
116668658	105,000.00	103,399.70	4.88%	09/01/2009	180	NJ	1
116670621	218,500.00	210,855.16	7.70%	01/01/2009	360	CA	1
116670860	406,000.00	436,887.06	2.25%	12/01/2008	360	CA	1
116671850	231,000.00	222,048.74	7.25%	12/01/2008	360	CA	1
116672619	160,000.00	149,839.00	5.99%	08/01/2009	360	CA	1
116673203	58,178.00	58,918.46	6.75%	06/01/2008	360	ME	1
116675166	333,000.00	322,735.28	4.25%	05/01/2009	360	CA	1



## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date: Jan 25, 2010

## FORECLOSURE LOAN DETAIL REPORT

Contact:  
Jeff Kinney  
Account Administrator  
312-325-2002  
jeffrey.kinney@usbank.com

GROUP 1

Loan Number	Original Balance	Ending Balance	Rate %	Next Due Date	Orig Term	State	Lien
116678905	165,600.00	157,817.78	7.25%	08/01/2009	360	CA	1
116679804	112,000.00	111,986.42	8.13%	06/01/2008	360	FL	1
116681875	106,250.00	103,039.06	9.35%	12/01/2007	360	CT	1
116682956	294,400.00	279,115.35	7.25%	08/01/2008	360	HI	1
116683061	267,000.00	266,679.01	4.00%	07/01/2009	360	HI	1
116683079	180,000.00	170,444.28	6.00%	07/01/2008	360	HI	1
116683186	234,650.00	224,379.45	7.25%	05/01/2007	360	HI	1
116683905	420,000.00	399,866.46	7.63%	09/01/2006	360	HI	1
116685439	38,000.00	42,750.53	5.00%	05/01/2008	360	TX	1
116685637	137,300.00	132,577.39	8.88%	12/01/2008	360	IL	1
116687930	195,500.00	192,516.56	2.83%	07/01/2009	360	CT	1
116689902	180,000.00	180,000.00	8.13%	06/01/2007	360	FL	1
116691767	598,500.00	597,940.72	7.78%	06/01/2006	360	NY	1
116693029	319,500.00	308,510.42	8.90%	11/01/2006	360	FL	1
116693466	57,000.00	55,116.70	9.40%	07/01/2008	360	WI	1
116693607	98,260.00	92,698.75	7.25%	04/01/2008	360	WI	1
116694191	135,000.00	130,216.12	8.13%	02/01/2009	360	MN	1
116694514	132,050.00	143,544.82	10.00%	05/01/2009	360	MN	1
116694597	155,920.00	155,770.90	7.25%	12/01/2008	360	MN	1
116697723	328,776.00	343,177.77	6.75%	06/01/2009	360	MN	1
116699679	296,000.00	286,591.03	8.38%	07/01/2008	360	CA	1
116700196	364,500.00	341,266.03	5.99%	12/01/2008	360	CA	1
116700485	380,000.00	386,957.02	5.00%	10/01/2008	360	CA	1
116700659	147,900.00	140,876.75	7.25%	07/01/2008	360	FL	1
116700790	178,500.00	168,834.00	6.75%	05/01/2009	360	CA	1
116700964	325,000.00	304,467.90	5.99%	04/01/2009	360	CA	1
116702028	355,000.00	343,936.91	7.99%	11/01/2007	360	CA	1
116703018	165,750.00	159,445.58	8.90%	12/01/2007	360	NJ	1
116704347	32,250.00	31,276.20	9.95%	07/01/2009	360	IL	1
116706862	148,800.00	144,324.83	9.15%	02/01/2008	360	IL	1
116708082	118,750.00	113,870.64	8.13%	10/01/2008	360	NJ	1
116711417	205,000.00	192,797.69	6.28%	06/01/2009	360	CA	1
116711706	231,000.00	224,182.43	6.25%	02/01/2009	360	CA	1
116714239	77,600.00	73,651.59	6.75%	03/01/2009	360	IL	1
116714585	180,000.00	183,165.99	8.48%	06/01/2009	360	IL	1
116714619	85,500.00	94,822.87	8.93%	01/01/2009	360	IL	1
116715350	176,400.00	170,201.17	8.93%	10/01/2008	360	IL	1
116715475	504,000.00	503,829.59	7.63%	09/01/2008	360	CA	1
116716556	130,500.00	134,589.95	5.00%	01/01/2009	360	AK	1
116719949	308,000.00	308,000.00	7.50%	11/01/2007	360	CA	1
116720046	209,000.00	208,961.19	7.25%	04/01/2009	360	CA	1
116721341	153,600.00	153,781.84	8.35%	02/01/2009	360	NV	1
116723198	476,000.00	474,963.35	7.75%	04/01/2009	360	CA	1
116723412	280,000.00	280,000.00	6.25%	06/01/2009	360	CA	1
116723693	455,200.00	432,232.73	7.50%	03/01/2008	360	CA	1
116723933	399,500.00	393,036.62	8.13%	02/01/2007	360	NV	1
116724329	234,000.00	226,419.66	7.90%	07/01/2008	360	CA	1
116724840	413,250.00	406,126.54	7.64%	04/01/2008	360	CA	1
116725383	580,000.00	579,894.60	7.80%	07/01/2008	360	NY	1
116725458	428,000.00	402,210.46	6.13%	03/01/2008	360	NY	1
116725722	270,000.00	256,516.03	7.53%	01/01/2008	360	NJ	1
116727363	400,000.00	399,229.62	8.13%	05/01/2009	360	CA	1
116727629	160,650.00	160,649.99	7.38%	05/01/2008	360	FL	1
116727660	164,611.00	157,981.87	7.75%	12/01/2008	360	FL	1
116729179	64,600.00	62,051.77	7.95%	02/01/2007	360	NY	1
19876556	112,000.00	111,840.89	6.38%	07/01/2009	360	FL	1
30695894	360,000.00	354,125.45	5.88%	09/01/2009	360	CA	1
30791024	176,250.00	183,142.28	7.93%	06/01/2009	360	CT	1



## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date: Jan 25, 2010

## FORECLOSURE LOAN DETAIL REPORT

Contact:  
Jeff Kinney  
Account Administrator  
312-325-2002  
jeffrey.kinney@usbank.com

**GROUP 1**

Loan Number	Original Balance	Ending Balance	Rate %	Next Due Date	Orig Term	State	Lien
30931208	240,500.00	225,925.95	6.25%	10/01/2009	360	CA	1
<b>Total: 160</b>	<b>34,941,015.00</b>	<b>34,014,503.53</b>					

**GROUP 2**

Loan Number	Original Balance	Ending Balance	Rate %	Next Due Date	Orig Term	State	Lien
113995245	131,750.00	126,576.69	9.75%	11/01/2007	360	VA	1
115237653	582,250.00	554,532.20	6.50%	08/01/2007	360	CA	1
115429441	234,000.00	222,150.76	8.25%	10/01/2008	360	MD	1
116126053	157,500.00	150,310.96	7.75%	04/01/2007	360	IL	1
116126558	244,000.00	231,662.04	7.13%	04/01/2009	360	CA	1
116127010	407,000.00	406,198.54	6.13%	08/01/2008	360	MD	1
116142274	268,600.00	252,077.94	6.25%	12/01/2008	360	CO	1
116145384	85,500.00	84,619.57	5.75%	07/01/2009	360	AZ	1
116145699	135,000.00	130,231.45	8.00%	10/01/2008	360	FL	1
116146127	221,000.00	211,806.11	8.60%	07/01/2009	360	OH	1
116146192	555,750.00	540,759.52	7.80%	06/01/2006	360	NY	1
116147745	109,800.00	104,871.18	7.55%	02/01/2009	360	AZ	1
116147844	67,500.00	65,228.38	9.75%	12/01/2008	360	PA	1
116147869	93,100.00	88,887.39	7.15%	12/01/2008	360	OH	1
116148255	127,800.00	127,896.50	8.00%	06/01/2008	360	IA	1
116148362	330,000.00	306,945.65	6.75%	08/01/2009	360	FL	1
116148602	157,500.00	150,655.72	6.99%	07/01/2006	360	IL	1
116148735	380,000.00	362,728.87	7.99%	05/01/2009	360	IL	1
116151309	86,400.00	83,075.30	9.25%	08/01/2009	360	LA	1
116152117	110,200.00	102,824.52	5.99%	08/01/2009	360	OH	1
116152943	404,700.00	389,109.29	8.25%	06/01/2006	360	NY	1
116153024	508,250.00	481,823.33	7.13%	07/01/2009	360	CA	1
116153131	275,000.00	268,382.95	7.35%	11/01/2008	360	FL	1
116154220	114,000.00	109,738.07	7.60%	10/01/2007	360	FL	1
116154410	251,500.00	248,813.65	6.63%	12/01/2008	360	NJ	1
116154824	99,900.00	95,129.36	7.35%	12/01/2008	360	FL	1
116157298	292,500.00	273,957.25	6.20%	07/01/2009	360	CA	1
116157371	102,000.00	87,848.38	6.30%	04/01/2009	240	PA	1
116157587	136,800.00	129,514.44	7.33%	09/01/2009	360	OH	1
116158825	180,500.00	170,922.04	7.35%	01/01/2009	360	FL	1
116159161	147,000.00	139,567.69	7.13%	08/01/2008	360	FL	1
116159765	121,500.00	116,587.60	7.40%	12/01/2008	360	FL	1
116159773	85,495.00	82,661.54	7.95%	09/01/2007	360	OH	1
116160540	177,650.00	169,930.75	7.75%	02/01/2008	360	FL	1
116160755	108,000.00	118,930.92	4.00%	08/01/2009	360	LA	1
116161357	207,000.00	199,368.00	8.35%	09/01/2008	360	IL	1
116161787	313,500.00	298,101.82	7.25%	02/01/2008	360	NY	1
116161894	488,700.00	458,827.61	7.13%	08/01/2008	360	CA	1
116162900	110,500.00	104,806.42	7.40%	07/01/2009	360	NV	1
116162926	144,000.00	136,835.43	7.60%	12/01/2008	360	IL	1
116163528	144,000.00	137,314.65	7.99%	08/01/2009	360	OH	1
116164161	226,000.00	212,005.53	7.05%	07/01/2007	360	FL	1
116164633	167,600.00	156,337.44	6.50%	09/01/2009	360	NC	1
116165093	231,800.00	221,490.95	8.23%	06/01/2009	360	FL	1
116165226	225,000.00	212,784.09	7.10%	03/01/2009	360	CT	1
116165713	265,500.00	259,477.47	5.95%	09/01/2008	360	FL	1
116165754	72,000.00	68,349.61	6.75%	03/01/2009	360	IN	1
116165879	90,000.00	87,437.36	7.60%	06/01/2006	360	OH	1



## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date: Jan 25, 2010

## FORECLOSURE LOAN DETAIL REPORT

Contact:  
Jeff Kinney  
Account Administrator  
312-325-2002  
jeffrey.kinney@usbank.com

GROUP 2

Loan Number	Original Balance	Ending Balance	Rate %	Next Due Date	Orig Term	State	Lien
116166000	218,500.00	210,698.90	7.83%	04/01/2008	360	FL	1
116166034	83,700.00	79,583.02	7.60%	09/01/2009	360	OH	1
116166166	423,000.00	399,816.35	7.13%	07/01/2008	360	NY	1
116166224	366,300.00	348,924.54	7.75%	08/01/2007	360	NY	1
116166240	134,900.00	129,297.32	8.25%	11/01/2008	360	OH	1
116166745	59,500.00	56,524.08	7.55%	06/01/2009	360	PA	1
116167131	276,000.00	263,343.23	6.88%	11/01/2008	360	CA	1
116167446	125,000.00	119,277.48	7.95%	03/01/2009	360	FL	1
116167545	121,550.00	116,267.54	8.55%	08/01/2009	360	WA	1
116167750	373,500.00	354,652.85	7.13%	08/01/2007	360	NY	1
116168121	463,100.00	445,217.14	8.20%	04/01/2006	360	NY	1
116169129	91,000.00	87,453.88	7.70%	09/01/2008	360	OH	1
116169673	513,000.00	500,638.39	7.20%	07/01/2005	360	FL	1
116169947	496,850.00	477,316.11	8.20%	09/01/2007	360	NY	1
116170150	332,500.00	316,761.59	7.50%	08/01/2007	360	NY	1
116170440	220,500.00	216,353.33	7.13%	09/01/2007	360	GA	1
116170556	482,000.00	481,256.91	5.75%	06/01/2009	360	CA	1
116170994	299,200.00	280,567.87	6.35%	05/01/2009	360	NY	1
116172040	72,000.00	70,006.19	9.40%	03/01/2007	360	NY	1
116172065	225,000.00	217,461.40	7.43%	09/01/2006	360	FL	1
116172537	270,000.00	258,335.51	7.50%	02/01/2008	360	NY	1
116172917	135,000.00	130,033.54	8.15%	12/01/2007	360	OH	1
116173824	275,000.00	263,001.02	7.85%	02/01/2009	360	NJ	1
116174079	223,400.00	211,084.07	6.65%	07/01/2006	360	DE	1
116174590	225,900.00	214,920.88	9.15%	03/01/2009	360	OK	1
116174897	123,250.00	117,340.09	7.85%	04/01/2009	360	FL	1
116175688	85,500.00	80,909.72	6.80%	06/01/2009	360	IL	1
116176199	446,500.00	427,316.75	8.25%	07/01/2007	360	NY	1
116176389	126,000.00	121,807.94	8.46%	01/01/2008	360	FL	1
116176819	130,000.00	124,679.91	7.13%	08/01/2008	360	OH	1
116177478	562,500.00	566,881.31	7.25%	05/01/2009	360	CA	1
116177593	58,410.00	56,092.02	6.00%	05/01/2009	360	NY	1
116177742	144,900.00	140,739.70	6.99%	07/01/2009	360	IL	1
116177783	330,000.00	310,107.65	6.50%	08/01/2008	360	NY	1
116178179	103,500.00	104,264.80	8.63%	05/01/2009	360	AZ	1
116178740	137,750.00	132,215.21	7.55%	12/01/2007	360	FL	1
116178807	266,950.00	256,226.00	7.99%	08/01/2007	360	NY	1
116178849	204,250.00	193,612.40	7.13%	05/01/2009	360	FL	1
116180688	259,350.00	273,102.43	5.00%	05/01/2009	360	FL	1
116181447	305,000.00	299,462.05	7.15%	09/01/2009	360	NJ	1
116181454	76,500.00	73,190.95	7.25%	12/01/2008	360	OH	1
116181819	418,000.00	397,803.91	7.88%	12/01/2008	360	IL	1
116182221	356,250.00	341,057.36	8.00%	10/01/2007	360	NJ	1
116183369	576,000.00	537,654.78	5.90%	01/01/2009	360	CA	1
116183484	306,000.00	291,889.21	7.13%	11/01/2007	360	NY	1
116183542	420,750.00	401,558.32	8.15%	11/01/2005	360	NY	1
116184136	144,000.00	137,154.62	7.13%	07/01/2008	360	FL	1
116184219	170,100.00	167,939.54	5.88%	09/01/2009	360	WA	1
116184375	59,400.00	57,301.23	8.10%	12/01/2008	360	OH	1
116184722	105,300.00	100,276.23	7.13%	01/01/2009	360	FL	1
116185117	345,000.00	327,378.61	7.45%	08/01/2009	360	CA	1
116186305	127,800.00	121,642.03	7.80%	03/01/2009	360	IN	1
116186313	85,500.00	80,238.81	6.50%	09/01/2009	360	OH	1
116186362	282,625.00	267,963.46	7.13%	08/01/2009	360	CA	1
116186420	52,200.00	49,633.54	8.45%	04/01/2009	360	LA	1
116186529	171,000.00	164,506.08	7.85%	10/01/2008	360	FL	1
116186578	66,500.00	60,239.98	8.65%	09/01/2008	240	TX	1
116186594	375,250.00	373,808.82	5.88%	10/01/2008	360	FL	1



## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

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jeffrey.kinney@usbank.com

GROUP 2

Loan Number	Original Balance	Ending Balance	Rate %	Next Due Date	Orig Term	State	Lien
116186602	421,000.00	412,951.82	7.13%	04/01/2008	360	NY	1
116189069	280,500.00	264,220.32	6.99%	03/01/2008	360	NY	1
116189366	589,000.00	543,229.78	5.80%	11/01/2007	360	NY	1
116190398	119,000.00	113,744.01	8.15%	07/01/2009	360	OH	1
116190786	374,000.00	373,886.05	6.75%	03/01/2009	360	NY	1
116191537	80,750.00	77,546.88	7.10%	09/01/2008	360	OH	1
116191727	152,950.00	146,335.78	7.50%	04/01/2008	360	FL	1
116192105	97,200.00	92,561.88	8.05%	05/01/2009	360	OH	1
116270232	104,000.00	104,000.00	8.00%	03/01/2008	360	NC	1
116270364	105,450.00	120,735.43	11.85%	01/01/2009	360	IN	1
116272527	425,000.00	422,328.67	5.49%	04/01/2009	360	CA	1
116357427	258,400.00	257,629.16	6.88%	12/01/2008	360	WA	1
116357534	415,200.00	414,576.08	6.25%	07/01/2009	360	FL	1
116357799	284,000.00	268,716.91	7.13%	04/01/2008	360	NV	1
116357872	234,900.00	230,295.27	8.75%	07/01/2009	360	MS	1
116357922	180,000.00	173,608.55	8.25%	11/01/2008	360	NV	1
116397571	360,000.00	350,317.17	8.75%	09/01/2007	360	CA	1
116468018	452,000.00	451,717.24	7.63%	07/01/2006	360	CA	1
116656521	292,500.00	292,682.44	8.25%	01/01/2007	360	CA	1
116656893	191,250.00	183,778.39	7.99%	08/01/2009	360	NV	1
116657305	268,000.00	267,938.10	7.38%	07/01/2008	360	CA	1
116658311	360,000.00	353,914.64	7.65%	09/01/2008	360	MD	1
116659855	26,400.00	25,526.46	9.20%	10/01/2008	360	MD	1
116659897	332,500.00	328,174.91	8.90%	05/01/2008	360	MD	1
116660176	195,000.00	184,716.68	7.25%	05/01/2008	360	FL	1
116661505	123,500.00	119,437.63	8.50%	10/01/2007	360	IL	1
116661869	212,000.00	211,992.05	6.25%	07/01/2009	360	IL	1
116661885	116,800.00	116,757.48	7.33%	02/01/2009	360	IL	1
116662347	308,000.00	298,809.83	9.99%	04/01/2009	360	IL	1
116664731	560,000.00	623,836.30	8.63%	03/01/2009	360	CA	1
116664848	225,000.00	221,251.64	7.40%	06/01/2008	360	CA	1
116665415	252,800.00	252,358.48	8.09%	10/01/2007	360	CA	1
116666660	28,800.00	27,935.24	9.80%	02/01/2009	360	IL	1
116666975	191,250.00	196,118.36	9.38%	06/01/2009	360	CA	1
116667221	354,000.00	356,145.84	7.50%	01/01/2009	360	CA	1
116668351	217,500.00	207,919.29	7.25%	10/01/2006	360	FL	1
116668526	100,000.00	95,440.71	7.50%	05/01/2008	360	NJ	1
116669151	286,000.00	285,980.94	7.75%	12/01/2007	360	CA	1
116670027	400,000.00	422,187.45	4.25%	12/01/2008	360	CA	1
116670142	208,250.00	199,392.39	7.75%	06/01/2008	360	FL	1
116670167	88,000.00	85,645.51	6.65%	09/01/2009	360	OH	1
116671348	114,000.00	110,118.88	8.90%	02/01/2008	360	PA	1
116671496	281,750.00	268,354.92	7.38%	08/01/2009	360	CA	1
116671512	102,000.00	98,572.58	8.99%	03/01/2009	360	CA	1
116672775	244,000.00	253,056.69	6.85%	03/01/2009	360	CA	1
116676321	168,000.00	167,918.46	7.38%	08/01/2007	360	NV	1
116676446	182,400.00	198,771.88	9.85%	02/01/2009	360	CO	1
116679044	388,000.00	365,877.93	6.45%	07/01/2008	360	CA	1
116679838	540,000.00	551,203.99	8.47%	01/01/2008	360	FL	1
116681123	264,000.00	285,889.67	6.25%	02/01/2009	360	CA	1
116681776	270,000.00	263,530.42	7.13%	08/01/2008	360	CA	1
116682691	115,920.00	125,966.70	8.00%	06/01/2009	360	CT	1
116682766	297,000.00	284,308.42	7.63%	03/01/2009	360	CT	1
116683483	280,000.00	266,484.99	7.78%	06/01/2006	360	HI	1
116683707	480,150.00	480,012.46	7.75%	05/01/2008	360	HI	1
116683772	432,000.00	418,887.04	7.25%	07/01/2007	360	HI	1
116683848	547,200.00	546,927.48	7.25%	08/01/2008	360	HI	1
116684259	302,400.00	297,258.19	8.33%	12/01/2005	360	HI	1



## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Contact:

Jeff Kinney

Account Administrator

312-325-2002

jeffrey.kinney@usbank.com

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## FORECLOSURE LOAN DETAIL REPORT

GROUP 2

Loan Number	Original Balance	Ending Balance	Rate %	Next Due Date	Orig Term	State	Lien
116684416	456,000.00	456,000.00	7.63%	04/01/2007	360	HI	1
116684457	220,000.00	213,325.19	7.10%	04/01/2006	360	HI	1
116686817	371,000.00	354,062.96	7.60%	04/01/2009	360	NY	1
116687211	316,000.00	301,840.45	7.88%	06/01/2007	360	NY	1
116687369	279,000.00	273,656.07	7.10%	12/01/2008	360	NY	1
116687732	477,920.00	456,504.87	7.88%	10/01/2007	360	NY	1
116687922	281,808.00	267,231.39	7.75%	10/01/2008	360	NY	1
116688359	224,000.00	237,944.27	5.13%	09/01/2009	360	NV	1
116690405	291,920.00	289,936.65	7.25%	04/01/2009	360	HI	1
116690603	360,000.00	384,763.48	4.50%	08/01/2009	360	FL	1
116691205	405,000.00	390,370.51	8.50%	07/01/2008	360	NY	1
116691445	247,500.00	235,629.71	7.25%	07/01/2008	360	NY	1
116691528	180,000.00	182,094.33	7.45%	01/01/2008	360	CT	1
116691593	416,000.00	396,786.40	7.50%	10/01/2006	360	NY	1
116691940	276,000.00	264,402.46	7.75%	07/01/2009	360	NY	1
116692195	68,000.00	66,146.75	7.13%	01/01/2008	360	FL	1
116692286	152,000.00	151,999.99	8.13%	11/01/2007	360	FL	1
116692336	307,800.00	307,800.00	7.38%	08/01/2007	360	FL	1
116693664	247,500.00	238,049.11	8.25%	08/01/2007	360	WI	1
116693789	435,000.00	424,505.77	10.15%	02/01/2007	360	OH	1
116693805	119,700.00	114,605.86	7.95%	10/01/2008	360	WI	1
116693953	189,000.00	195,022.90	8.00%	12/01/2008	360	MN	1
116695842	220,500.00	212,427.58	8.49%	04/01/2009	360	WI	1
116696147	86,720.00	82,562.45	8.00%	06/01/2009	360	MN	1
116696451	180,000.00	172,432.94	7.45%	07/01/2009	360	MN	1
116698366	132,720.00	136,733.15	9.34%	02/01/2009	360	MN	1
116698952	359,200.00	359,200.00	7.88%	10/01/2007	360	CA	1
116699281	416,000.00	420,084.57	6.75%	02/01/2009	360	CA	1
116699380	154,400.00	154,400.00	8.00%	02/01/2009	360	CO	1
116699992	476,000.00	466,111.42	5.00%	08/01/2009	360	CA	1
116700386	444,000.00	441,470.58	8.25%	01/01/2008	360	CA	1
116701186	168,000.00	168,000.00	7.63%	02/01/2008	360	FL	1
116701483	330,000.00	330,000.00	8.13%	08/01/2007	360	CA	1
116702077	308,000.00	294,484.34	4.00%	12/01/2008	360	CA	1
116703653	124,000.00	119,244.86	7.88%	02/01/2008	360	NJ	1
116704107	382,500.00	376,363.89	8.15%	04/01/2008	360	NJ	1
116704446	165,000.00	156,643.70	7.75%	09/01/2008	360	IL	1
116705658	454,500.00	441,129.35	9.13%	03/01/2007	360	IL	1
116705872	180,000.00	171,708.80	7.20%	08/01/2009	360	IL	1
116706565	510,000.00	510,000.00	6.99%	02/01/2009	360	IL	1
116707100	134,805.00	130,120.52	9.00%	08/01/2009	360	IL	1
116707530	255,000.00	246,984.90	8.85%	08/01/2008	360	IL	1
116707985	48,750.00	47,393.94	9.63%	04/01/2008	360	PA	1
116710492	171,000.00	163,145.73	7.25%	09/01/2009	360	OR	1
116710716	200,600.00	191,503.96	7.38%	11/01/2008	360	OR	1
116713330	368,000.00	351,087.57	7.25%	02/01/2007	360	CA	1
116713678	125,100.00	120,219.55	7.90%	11/01/2008	360	IN	1
116714213	55,350.00	53,006.36	7.98%	03/01/2009	360	IL	1
116714502	261,900.00	251,879.16	8.30%	02/01/2009	360	IL	1
116715236	180,800.00	199,372.83	4.87%	03/01/2009	360	IL	1
116716382	170,000.00	163,711.84	8.70%	08/01/2008	360	WA	1
116717059	207,200.00	200,102.61	7.48%	02/01/2009	360	WA	1
116717679	76,500.00	73,110.06	8.04%	01/01/2009	360	FL	1
116719907	480,000.00	521,121.36	5.88%	08/01/2009	360	CA	1
116722265	142,405.00	142,388.65	7.35%	09/01/2009	360	UT	1
116725177	328,000.00	325,382.69	7.25%	08/01/2008	360	CA	1
116725409	400,000.00	384,002.15	7.75%	01/01/2008	360	NY	1
116725417	365,500.00	352,559.83	8.70%	11/01/2008	360	NY	1





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GROUP 2

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116726332	99,450.00	96,675.34	8.70%	06/01/2008	360	MO	1
116727553	111,750.00	107,669.03	8.38%	10/01/2007	360	FL	1
116727843	340,000.00	323,661.54	7.63%	02/01/2009	360	FL	1
116728395	288,000.00	276,691.54	7.95%	10/01/2007	360	FL	1
116728486	500,000.00	500,000.00	8.00%	05/01/2007	360	FL	1
116728759	104,000.00	103,850.46	8.13%	07/01/2008	360	FL	1
116728981	93,075.00	90,893.51	10.40%	08/01/2008	360	NY	1
116729245	151,200.00	145,936.76	8.75%	04/01/2008	360	NY	1
116729393	78,331.00	75,489.04	9.40%	08/01/2009	360	NY	1
116729427	341,640.00	328,142.42	7.90%	06/01/2008	360	NY	1
116729823	270,900.00	270,900.00	8.43%	10/01/2008	360	AZ	1
116732405	452,000.00	481,808.73	7.35%	02/01/2009	360	CA	1
18835355	125,100.00	125,100.00	6.25%	04/01/2009	360	KY	1
18997593	266,240.00	266,197.58	6.25%	11/01/2007	360	NY	1
30168405	54,600.00	54,600.00	8.00%	10/01/2008	360	GA	1
30407266	225,600.00	225,600.00	6.25%	08/01/2009	360	WA	1
30790901	62,250.00	60,032.64	7.38%	03/01/2009	360	PA	1
30935464	171,500.00	163,546.65	7.50%	02/01/2009	360	WA	1
35053925	339,000.00	339,000.00	7.38%	11/01/2006	360	FL	1
<b>Total:</b>	<b>241</b>	<b>58,841,434.00</b>	<b>57,461,929.69</b>				



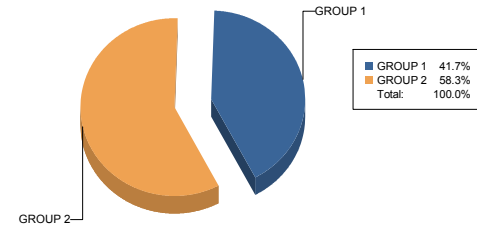
# Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Distribution Date: Jan 25, 2010

## REO LOAN DETAIL REPORT

Contact:  
Jeff Kinney  
Account Administrator  
312-325-2002  
jeffrey.kinney@usbank.com

	REO					
	Count	All (\$)	%	Count	New (\$)	%
GROUP 1	72	12,988,650.20	41.74%	4	542,393.49	25.66%
GROUP 2	95	18,130,701.90	58.26%	10	1,571,312.83	74.34%
TOTAL:	167	31,119,352.10	100.00%	14	2,113,706.32	100.00%



### GROUP 1

Loan Number	Original Balance	Ending Balance	Rate %	Next Due Date	Orig Term	New REO?	Book Value	State	Lien	Scheduled Principal
114261613	114,000.00	109,344.86	7.80%	12/01/2008	360		Not Available	TX	1	0.00
116126012	365,000.00	351,671.75	7.25%	01/01/2008	360		Not Available	MD	1	0.00
116142134	420,000.00	419,778.79	7.13%	10/01/2007	360		Not Available	FL	1	0.00
116149089	603,500.00	324,979.69	7.13%	01/01/2007	360		Not Available	NJ	1	0.00
116149394	85,000.00	80,945.06	7.13%	12/01/2008	360		Not Available	FL	1	95.33
116149709	65,700.00	33,042.72	7.75%	07/01/2006	360		Not Available	OH	1	0.00
116149972	361,000.00	187,435.00	7.13%	06/01/2007	360		Not Available	NJ	1	0.00
116153198	85,500.00	82,127.52	7.90%	11/01/2008	360		Not Available	OH	1	0.00
116153420	211,500.00	200,690.77	7.09%	05/01/2008	360		Not Available	IL	1	0.00
116153974	127,000.00	119,573.87	6.75%	01/01/2009	360		Not Available	OH	1	0.00
116154188	63,750.00	61,609.34	7.50%	09/01/2008	360		Not Available	OH	1	0.00
116155037	375,250.00	358,383.51	7.95%	05/01/2007	360		Not Available	NY	1	368.86
116156183	74,610.00	70,911.03	7.65%	07/01/2008	360		Not Available	AL	1	0.00
116156670	108,300.00	102,355.67	7.65%	07/01/2009	360		Not Available	MS	1	115.16
116157744	67,450.00	30,823.44	7.95%	11/01/2007	360		Not Available	AK	1	0.00
116157983	304,000.00	290,883.31	7.13%	12/01/2006	360		Not Available	MD	1	0.00
116158379	105,300.00	100,918.89	8.60%	12/01/2007	360	Yes	Not Available	LA	1	93.23
116158486	145,000.00	139,278.15	8.89%	05/01/2008	360		Not Available	IA	1	122.52
116158585	77,400.00	42,184.76	8.40%	09/01/2008	360		Not Available	OH	1	0.00
116159294	95,000.00	54,158.48	8.20%	05/01/2008	360		Not Available	FL	1	0.00
116161456	90,250.00	86,840.75	7.13%	08/01/2008	360		Not Available	OH	1	0.00
116164831	114,000.00	108,436.18	7.25%	12/01/2008	360	Yes	Not Available	KY	1	125.15
116170606	106,400.00	101,584.42	7.00%	08/01/2008	360		Not Available	OH	1	0.00
116170655	76,950.00	72,650.72	7.80%	12/01/2008	360		Not Available	OH	1	0.00
116173220	105,300.00	59,710.34	7.10%	06/01/2008	360		Not Available	OH	1	0.00
116173485	106,250.00	101,592.67	7.55%	09/01/2007	360		Not Available	FL	1	0.00
116174418	63,900.00	59,579.37	9.30%	09/01/2008	360		Not Available	MS	1	65.76
116174681	285,600.00	274,342.70	7.60%	07/01/2006	360		Not Available	IL	1	0.00
116175027	76,500.00	74,212.41	7.15%	03/01/2006	360		Not Available	OH	1	0.00
116175704	73,800.00	69,947.95	7.20%	12/01/2008	360		Not Available	IL	1	0.00
116176074	634,500.00	331,698.38	6.00%	09/01/2007	360		Not Available	CA	1	2,134.98
116177890	100,000.00	42,457.75	8.05%	12/01/2006	360		Not Available	FL	1	0.00
116178286	81,000.00	75,485.07	7.85%	07/01/2007	360		Not Available	OH	1	0.00
116178732	70,000.00	67,603.84	8.60%	09/01/2006	360		Not Available	LA	1	0.00
116180084	121,500.00	116,964.93	7.80%	07/01/2008	360		Not Available	OH	1	0.00
116182189	81,000.00	43,431.85	7.60%	06/01/2007	360		Not Available	OH	1	0.00
116182320	195,500.00	185,021.92	7.13%	01/01/2009	360		Not Available	OR	1	217.90
116186024	118,750.00	62,725.97	7.99%	07/01/2008	360		Not Available	IL	1	0.00
116186776	118,000.00	111,877.30	6.75%	10/01/2008	360		Not Available	FL	1	0.00
116188020	87,875.00	85,492.70	7.85%	09/01/2007	360		Not Available	OH	1	0.00



## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Contact:

Jeff Kinney

Account Administrator

312-325-2002

jeffrey.kinney@usbank.com

Distribution Date: Jan 25, 2010

## REO LOAN DETAIL REPORT

GROUP 1

Loan Number	Original Balance	Ending Balance	Rate %	Next Due Date	Orig Term	New REO?	Book Value	State	Lien	Scheduled Principal
116188558	76,410.00	72,825.68	7.13%	01/01/2009	360		Not Available	UT	1	85.77
116188699	68,400.00	62,272.77	8.75%	05/01/2008	360		Not Available	OH	1	0.00
116193145	137,750.00	137,530.70	6.85%	10/01/2008	360		Not Available	OH	1	0.00
116317199	126,000.00	122,397.37	8.08%	08/01/2007	360		Not Available	WI	1	0.00
116319104	222,700.00	229,979.31	8.83%	12/01/2007	360		Not Available	MN	1	201.20
116467531	87,700.00	84,901.11	9.50%	11/01/2007	360		Not Available	NC	1	66.16
116657164	163,595.00	160,260.02	7.88%	02/01/2009	360		Not Available	CA	1	68.63
116658527	280,500.00	266,639.59	7.25%	10/01/2007	360		Not Available	DC	1	303.35
116659178	252,000.00	240,774.42	7.63%	12/01/2007	360		Not Available	MD	1	255.66
116667940	153,600.00	168,142.36	3.13%	08/01/2009	360		Not Available	MN	1	359.58
116671140	379,925.00	379,925.00	8.00%	03/01/2008	360		Not Available	CA	1	0.00
116682089	157,250.00	150,951.96	8.40%	05/01/2008	360		Not Available	CT	1	0.00
116684044	443,200.00	416,469.63	7.38%	04/01/2007	360		Not Available	HI	1	464.20
116688664	223,250.00	214,426.43	7.99%	12/01/2008	360	Yes	Not Available	NV	1	214.26
116690884	247,764.75	240,530.62	7.25%	03/01/2009	360		Not Available	AZ	1	120.24
116691213	270,750.00	262,487.74	8.63%	03/01/2007	360		Not Available	NY	1	0.00
116695180	35,625.00	34,511.41	7.88%	10/01/2008	360		Not Available	MN	1	0.00
116705765	372,600.00	357,000.76	8.35%	10/01/2007	360		Not Available	IL	1	335.78
116711425	751,500.00	751,296.47	7.38%	01/01/2007	360		Not Available	CA	1	0.00
116712365	395,000.00	394,968.45	6.25%	03/01/2009	360		Not Available	CA	1	0.00
116715194	348,000.00	348,000.00	6.75%	09/01/2008	360		Not Available	IL	1	0.00
116715756	342,000.00	342,000.00	8.00%	06/01/2007	360		Not Available	CA	1	0.00
116716838	104,500.00	101,201.35	8.10%	04/01/2008	360		Not Available	IL	1	0.00
116716887	124,000.00	118,611.99	7.63%	01/01/2009	360	Yes	Not Available	WA	1	0.00
116718420	127,920.00	125,688.85	8.00%	11/01/2008	480		Not Available	MI	1	52.17
116721143	297,900.00	285,256.77	7.78%	12/01/2008	360		Not Available	AZ	1	295.44
116723586	446,500.00	446,499.67	7.25%	08/01/2008	360		Not Available	CA	1	0.00
19936343	248,000.00	248,000.00	5.75%	01/01/2008	360		Not Available	NJ	1	0.00
30068217	352,000.00	351,668.83	6.63%	11/01/2006	360		Not Available	IL	1	0.00
30737084	203,400.00	131,808.54	7.63%	08/01/2008	360		Not Available	NV	1	0.00
30885875	279,900.00	264,936.54	6.63%	08/01/2008	360		Not Available	MA	1	0.00
30998520	191,200.00	183,932.03	7.40%	07/01/2008	360		Not Available	IL	1	0.00
<b>Total:</b>	<b>72</b>	<b>14,472,174.75</b>	<b>12,988,650.20</b>							

GROUP 2

Loan Number	Original Balance	Ending Balance	Rate %	Next Due Date	Orig Term	New REO?	Book Value	State	Lien	Scheduled Principal
115450462	126,350.00	122,038.23	9.38%	10/01/2008	360		Not Available	GA	1	99.71
116142563	340,000.00	325,283.10	8.38%	09/01/2008	360		Not Available	MN	1	307.08
116143041	74,200.00	71,376.97	9.38%	01/01/2009	360		Not Available	PA	1	0.00
116146358	319,500.00	307,020.67	7.65%	11/01/2007	360		Not Available	NY	1	0.00
116146382	72,250.00	69,729.39	7.85%	01/01/2006	360		Not Available	OH	1	0.00
116149097	328,500.00	313,444.53	7.75%	02/01/2007	360		Not Available	NY	1	333.40
116151903	54,000.00	51,971.68	8.80%	04/01/2009	360		Not Available	MS	1	0.00
116152638	223,250.00	108,660.15	7.40%	08/01/2008	360		Not Available	MN	1	882.63
116152901	126,000.00	72,681.46	8.25%	10/01/2008	360		Not Available	OH	1	0.00
116153644	157,500.00	151,277.49	8.90%	03/01/2009	360	Yes	Not Available	TX	1	133.01
116153990	91,105.00	88,997.51	8.10%	07/01/2008	360		Not Available	FL	1	0.00
116155011	387,000.00	178,284.52	5.99%	06/01/2007	360		Not Available	NY	1	1,420.75
116159724	126,000.00	73,993.01	7.13%	12/01/2008	360		Not Available	AZ	1	411.60
116160078	247,000.00	92,342.95	8.30%	03/01/2007	360		Not Available	NY	1	1,217.20



## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Contact:

Jeff Kinney

Account Administrator

312-325-2002

jeffrey.kinney@usbank.com

Distribution Date: Jan 25, 2010

## REO LOAN DETAIL REPORT

GROUP 2

Loan Number	Original Balance	Ending Balance	Rate %	Next Due Date	Orig Term	New REO?	Book Value	State	Lien	Scheduled Principal
116161258	158,840.00	66,895.23	7.35%	06/01/2007	360		Not Available	AR	1	75.96
116161480	103,550.00	98,351.32	7.65%	05/01/2009	360	Yes	Not Available	TN	1	107.04
116162017	86,400.00	84,322.53	8.65%	07/01/2006	360		Not Available	OH	1	0.00
116162116	360,000.00	192,008.83	8.60%	06/01/2006	360		Not Available	NY	1	0.00
116162348	84,500.00	80,453.25	7.51%	09/01/2008	360		Not Available	IA	1	89.61
116163247	229,500.00	213,716.61	7.65%	09/01/2008	360		Not Available	FL	1	231.08
116166893	510,000.00	264,076.31	7.13%	04/01/2007	360		Not Available	CA	1	311.00
116170200	304,000.00	285,328.68	6.50%	10/01/2008	360		Not Available	CA	1	373.93
116171216	179,000.00	168,834.04	6.95%	10/01/2008	360		Not Available	CA	1	205.87
116171851	170,000.00	162,017.69	7.90%	04/01/2008	360	Yes	Not Available	IL	1	0.00
116172784	202,500.00	194,862.43	7.30%	06/01/2007	360		Not Available	IL	1	0.00
116173758	89,250.00	58,056.15	7.13%	12/01/2008	360		Not Available	MI	1	0.00
116173832	61,750.00	59,642.88	7.80%	06/01/2008	360		Not Available	PA	1	0.00
116175530	67,500.00	65,615.00	7.70%	06/01/2007	360		Not Available	OH	1	0.00
116176124	668,385.00	622,781.62	5.80%	12/01/2008	360		Not Available	CA	1	907.27
116176363	408,500.00	122,046.32	7.25%	09/01/2005	360		Not Available	NY	1	140.86
116176876	135,000.00	129,301.30	7.80%	01/01/2009	360		Not Available	OH	1	0.00
116177387	210,600.00	202,757.52	8.60%	03/01/2007	360		Not Available	IL	1	0.00
116178385	85,500.00	47,410.89	8.90%	03/01/2008	360		Not Available	IL	1	0.00
116181488	70,550.00	68,775.64	7.90%	10/01/2006	360		Not Available	OH	1	0.00
116182429	61,750.00	60,312.48	7.95%	06/01/2006	360		Not Available	MI	1	0.00
116182510	98,100.00	94,095.87	8.80%	05/01/2009	360	Yes	Not Available	MS	1	84.60
116184540	72,900.00	70,462.94	8.55%	10/01/2008	360		Not Available	PA	1	0.00
116185687	128,250.00	123,953.55	7.15%	06/01/2008	360	Yes	Not Available	FL	1	0.00
116188913	400,000.00	372,474.88	5.70%	11/01/2008	360	Yes	Not Available	CA	1	549.74
116188939	132,300.00	127,144.62	8.10%	08/01/2008	360		Not Available	OH	1	0.00
116189028	178,500.00	171,288.92	7.95%	06/01/2009	360	Yes	Not Available	MN	1	176.29
116190141	114,000.00	63,209.15	7.85%	11/01/2006	360		Not Available	OH	1	0.00
116190208	78,300.00	43,138.84	6.75%	03/01/2008	360		Not Available	OH	1	0.00
116191370	117,300.00	70,000.66	7.50%	07/01/2008	360		Not Available	TN	1	380.30
116193319	130,500.00	125,338.18	8.05%	05/01/2007	360		Not Available	IL	1	0.00
116271446	169,200.00	168,599.91	7.18%	07/01/2008	360		Not Available	OH	1	202.55
116271545	171,000.00	170,758.89	6.13%	08/01/2008	360		Not Available	IL	1	0.00
116319237	124,000.00	124,000.00	7.65%	11/01/2008	360		Not Available	MN	1	0.00
116358219	252,000.00	243,464.15	9.00%	07/01/2007	360	Yes	Not Available	FL	1	0.00
116659418	220,000.00	219,931.25	7.88%	12/01/2007	360		Not Available	MD	1	0.00
116662495	152,000.00	148,960.91	7.75%	06/01/2008	360		Not Available	IL	1	154.92
116664632	130,400.00	124,857.07	7.25%	01/01/2009	360		Not Available	CA	1	0.00
116665126	485,000.00	472,992.32	6.63%	04/01/2009	360		Not Available	CA	1	0.00
116665332	241,000.00	229,233.37	7.63%	01/01/2008	360		Not Available	CA	1	245.21
116668427	361,950.00	356,233.73	7.25%	01/01/2009	360		Not Available	CA	1	403.81
116669391	117,000.00	118,510.64	7.20%	05/01/2009	360		Not Available	CA	1	137.12
116670126	281,000.00	266,919.80	7.75%	03/01/2008	360		Not Available	CA	1	277.60
116675240	66,400.00	76,229.06	11.38%	11/01/2008	360		Not Available	TX	1	48.15
116676958	76,500.00	72,920.95	7.38%	05/01/2008	360	Yes	Not Available	MI	1	0.00
116677360	94,000.00	94,000.00	7.50%	08/01/2008	360		Not Available	MI	1	0.00
116677675	128,000.00	127,992.46	8.05%	02/01/2009	360		Not Available	MI	1	0.00
116680265	85,000.00	81,468.01	8.15%	10/01/2008	360	Yes	Not Available	FL	1	79.86
116680836	90,000.00	87,282.62	8.55%	12/01/2007	360		Not Available	FL	1	0.00
116681974	275,500.00	266,623.95	8.15%	02/01/2008	360		Not Available	CT	1	0.00
116683673	172,800.00	154,416.47	8.55%	12/01/2007	240		Not Available	HI	1	402.00
116684440	120,000.00	116,013.14	9.00%	02/01/2007	360		Not Available	HI	1	97.70
116687641	423,000.00	422,999.50	7.25%	02/01/2007	360		Not Available	NY	1	0.00
116689274	260,000.00	259,998.23	7.75%	05/01/2008	360		Not Available	CA	1	0.00



## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

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Jeff Kinney  
Account Administrator  
312-325-2002  
jeffrey.kinney@usbank.com

Distribution Date: Jan 25, 2010

## REO LOAN DETAIL REPORT

GROUP 2

Loan Number	Original Balance	Ending Balance	Rate %	Next Due Date	Orig Term	New REO?	Book Value	State	Lien	Scheduled Principal
116690348	520,000.00	520,000.00	7.25%	08/01/2008	360		Not Available	MI	1	0.00
116691353	296,000.00	284,182.46	7.50%	10/01/2006	360		Not Available	NY	1	0.00
116692831	80,750.00	78,358.73	9.25%	11/01/2008	360		Not Available	WI	1	0.00
116694019	171,700.00	171,619.94	8.95%	03/01/2008	360		Not Available	MN	1	0.00
116695685	234,000.00	225,484.80	8.36%	01/01/2007	360		Not Available	MN	1	211.62
116696014	173,600.00	173,225.35	8.00%	10/01/2006	360		Not Available	MN	1	0.00
116699562	444,000.00	447,704.61	7.60%	07/01/2008	360		Not Available	CA	1	477.35
116700006	252,000.00	237,424.07	6.50%	11/01/2008	360		Not Available	MI	1	305.12
116703398	348,650.00	332,864.68	7.25%	11/01/2007	360		Not Available	NJ	1	375.98
116706060	139,650.00	132,719.72	6.80%	09/01/2008	360		Not Available	IL	1	161.33
116707274	302,100.00	292,709.86	8.75%	04/01/2008	360		Not Available	IL	1	0.00
116707332	115,000.00	110,837.10	8.85%	09/01/2007	360		Not Available	IL	1	95.77
116707852	451,250.00	434,432.38	8.25%	11/01/2006	360		Not Available	IL	1	415.57
116710070	187,200.00	187,175.00	7.75%	01/01/2009	360		Not Available	OR	1	0.00
116714221	441,900.00	420,328.32	6.75%	07/01/2008	360		Not Available	IL	1	515.08
116715251	58,900.00	57,319.22	9.95%	09/01/2007	360		Not Available	IL	1	0.00
116715798	332,500.00	332,423.56	7.25%	02/01/2008	360		Not Available	CA	1	0.00
116715855	279,000.00	279,000.00	7.25%	05/01/2008	360		Not Available	CA	1	0.00
116718206	126,400.00	126,314.68	8.25%	08/01/2008	360		Not Available	MI	1	0.00
116728619	300,000.00	299,091.68	7.25%	02/01/2008	360		Not Available	FL	1	0.00
116729112	384,000.00	368,515.65	8.00%	08/01/2006	360		Not Available	NY	1	367.62
19947084	204,000.00	203,777.89	6.75%	11/01/2008	360		Not Available	MD	1	0.00
30176853	132,000.00	131,873.80	7.00%	04/01/2007	360		Not Available	MA	1	0.00
30270102	280,000.00	275,845.92	5.88%	11/01/2008	360		Not Available	CA	1	0.00
30596035	466,500.00	458,256.21	7.63%	04/01/2009	360		Not Available	CA	1	493.86
30695068	522,000.00	337,673.85	7.50%	03/01/2008	360		Not Available	CA	1	0.00
35032622	271,360.00	271,360.00	8.50%	06/01/2007	360		Not Available	NY	1	0.00
<b>Total:</b>	<b>95</b>	<b>20,380,090.00</b>								<b>18,130,701.90</b>

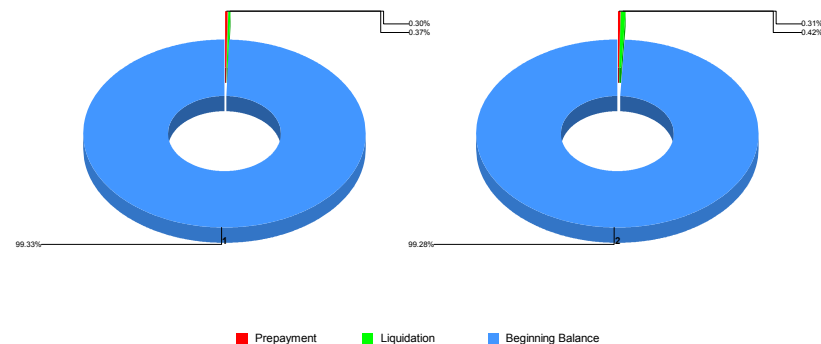


Distribution Date: Jan 25, 2010

## PREPAYMENT &amp; LIQUIDATION LOAN DETAIL REPORT

Contact:  
 Jeff Kinney  
 Account Administrator  
 312-325-2002  
 jeffrey.kinney@usbank.com

	Count	Original Balance	Prepayment	Liquidation	Group Begin Balance
GROUP 1	82	15,320,306.75	582,246.35	735,603.13	196,779,251.51
GROUP 2	96	18,117,965.00	861,836.18	1,167,014.30	280,175,845.23
TOTAL:	178	33,438,271.75	1,444,082.53	1,902,617.43	

GROUP 1

Loan Num	Original Balance	Beginning Balance	Scheduled Principal	Prepayments Incl Curtail	Liquidation Proceeds	Loss	Add'l Loss	Payoff Description	Paid Off Date	Add'l Loss Date	Loan Rate	Loss Severit	Prepay Penaltv	State	Lien
116149717	51,975.00	49,529.70	52.22	49,477.48	0.00	0.00	0.00	Voluntary PIF	12/30/2009		7.800%		0.00	PA	1
116190430	178,200.00	168,963.69	194.82	168,768.87	0.00	0.00	0.00	Voluntary PIF	12/30/2009		7.250%		0.00	MD	1
116683269	364,000.00	364,000.00	0.00	364,000.00	0.00	0.00	0.00	Voluntary PIF	12/11/2009		7.625%		0.00	HI	1
116147141	114,000.00	0.00	0.00	0.00	-948.83	948.83	0.00	Liquidation	10/19/2009		0.000%		0.00	KY	1
116148404	237,500.00	0.00	0.00	0.00	-444.83	444.83	0.00	Liquidation	11/14/2008		0.000%		0.00	CA	1
116151614	300,000.00	174,147.75	0.00	0.00	52,009.39	122,138.36	0.00	Liquidation	01/18/2010		7.125%	70.135%	0.00	CA	1
116151820	318,250.00	0.00	0.00	0.00	4,316.95	-4,316.95	0.00	Liquidation	10/19/2009		0.000%		0.00	CA	1
116152182	56,700.00	0.00	0.00	0.00	-375.69	375.69	0.00	Liquidation	03/13/2007		0.000%		0.00	MI	1
116154311	67,500.00	0.00	0.00	0.00	1,272.35	-1,272.35	0.00	Liquidation	12/17/2009		0.000%		0.00	IN	1
116154865	81,700.00	0.00	0.00	0.00	-210.90	210.90	0.00	Liquidation	12/17/2009		0.000%		0.00	IN	1
116155110	85,400.00	0.00	0.00	0.00	162.00	-162.00	0.00	Liquidation	10/19/2009		0.000%		0.00	IL	1
116155201	55,800.00	0.00	0.00	0.00	-369.74	369.74	0.00	Liquidation	04/11/2007		0.000%		0.00	IN	1
116155912	121,500.00	0.00	0.00	0.00	-35.00	35.00	0.00	Liquidation	11/17/2009		0.000%		0.00	OH	1
116157991	77,400.00	0.00	0.00	0.00	28,468.96	-28,468.96	0.00	Liquidation	10/19/2009		0.000%		0.00	OH	1
116159047	73,100.00	0.00	0.00	0.00	28.70	-28.70	0.00	Liquidation	10/19/2009		0.000%		0.00	OH	1
116159112	57,800.00	55,266.06	0.00	0.00	-3,162.57	58,428.63	0.00	Liquidation	01/18/2010		7.950%	105.722%	0.00	MO	1
116159492	86,700.00	0.00	0.00	0.00	43.25	-43.25	0.00	Liquidation	10/19/2009		0.000%		0.00	AZ	1
116161639	451,200.00	0.00	0.00	0.00	-100.00	100.00	0.00	Liquidation	12/17/2009		0.000%		0.00	CA	1
116162264	460,000.00	0.00	0.00	0.00	-94.06	94.06	0.00	Liquidation	10/16/2008		0.000%		0.00	CA	1
116163320	82,450.00	0.00	0.00	0.00	12.90	-12.90	0.00	Liquidation	09/17/2009		0.000%		0.00	MI	1
116163445	87,550.00	0.00	0.00	0.00	82.58	-82.58	0.00	Liquidation	09/17/2009		0.000%		0.00	IA	1
116163452	83,610.00	0.00	0.00	0.00	-2,399.24	2,399.24	0.00	Liquidation	11/17/2009		0.000%		0.00	OH	1
116164419	114,750.00	0.00	0.00	0.00	35.51	-35.51	0.00	Liquidation	09/17/2009		0.000%		0.00	AZ	1
116170820	53,100.00	0.00	0.00	0.00	-351.84	351.84	0.00	Liquidation	10/10/2006		0.000%		0.00	IN	1



## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Contact:

Jeff Kinney

Account Administrator

312-325-2002

jeffrey.kinney@usbank.com

Distribution Date: Jan 25, 2010

## PREPAYMENT &amp; LIQUIDATION LOAN DETAIL REPORT

GROUP 1

Loan Num	Original Balance	Beginning Balance	Scheduled Principal	Prepayments Incl Curtail	Liquidation Proceeds	Loss	Add'l Loss	Payoff Description	Paid Off Date	Add'l Loss Date	Loan Rate	Loss Severit	Prepay Penaltv	State	Lien
116171521	144,000.00	0.00	0.00	0.00	139.86	-139.86	0.00	Liquidation	09/17/2009		0.000%		0.00	MD	1
116171570	399,000.00	0.00	0.00	0.00	-239.15	239.15	0.00	Liquidation	11/17/2009		0.000%		0.00	NY	1
116171661	118,750.00	0.00	0.00	0.00	-755.42	755.42	0.00	Liquidation	12/17/2009		0.000%		0.00	FL	1
116172743	131,400.00	0.00	0.00	0.00	-38.99	38.99	0.00	Liquidation	11/17/2009		0.000%		0.00	TX	1
116173246	93,150.00	0.00	0.00	0.00	99.00	-99.00	0.00	Liquidation	09/17/2009		0.000%		0.00	AL	1
116175654	201,400.00	0.00	0.00	0.00	522.73	-522.73	0.00	Liquidation	10/19/2009		0.000%		0.00	FL	1
116176967	72,000.00	0.00	0.00	0.00	-5,825.89	5,825.89	0.00	Liquidation	12/17/2009		0.000%		0.00	OH	1
116177197	92,150.00	0.00	0.00	0.00	7,488.47	-7,488.47	0.00	Liquidation	10/19/2009		0.000%		0.00	MI	1
116177411	123,500.00	0.00	0.00	0.00	-30.00	30.00	0.00	Liquidation	06/11/2009		0.000%		0.00	MI	1
116177908	168,600.00	0.00	0.00	0.00	107.06	-107.06	0.00	Liquidation	10/19/2009		0.000%		0.00	FL	1
116181108	77,900.00	75,039.25	0.00	0.00	14,763.57	60,275.68	0.00	Liquidation	01/18/2010		7.250%	80.326%	0.00	MI	1
116181702	73,800.00	0.00	0.00	0.00	8,656.98	-8,656.98	0.00	Liquidation	10/19/2009		0.000%		0.00	OH	1
116181942	138,600.00	0.00	0.00	0.00	-191.82	191.82	0.00	Liquidation	12/17/2009		0.000%		0.00	IL	1
116183674	199,500.00	186,794.53	0.00	0.00	105,406.57	81,387.96	0.00	Liquidation	01/18/2010		6.200%	43.571%	0.00	CO	1
116184425	180,000.00	80,845.45	0.00	0.00	36,809.97	44,035.48	0.00	Liquidation	01/18/2010		6.100%	54.469%	0.00	NJ	1
116184904	158,650.00	0.00	0.00	0.00	-261.51	261.51	0.00	Liquidation	12/17/2009		0.000%		0.00	MI	1
116185372	162,000.00	78,796.77	0.00	0.00	543.29	78,253.48	0.00	Liquidation	01/18/2010		7.900%	99.311%	0.00	NJ	1
116185786	209,000.00	0.00	0.00	0.00	-9,907.36	9,907.36	0.00	Liquidation	12/17/2009		0.000%		0.00	CA	1
116187493	461,700.00	0.00	0.00	0.00	-3,059.26	3,059.26	0.00	Liquidation	07/17/2009		0.000%		0.00	CA	1
116188673	71,100.00	0.00	0.00	0.00	-493.50	493.50	0.00	Liquidation	06/13/2008		0.000%		0.00	OH	1
116190174	261,000.00	244,745.82	0.00	0.00	92,121.76	152,624.06	0.00	Liquidation	01/18/2010		6.200%	62.360%	0.00	CA	1
116190463	84,600.00	0.00	0.00	0.00	1,569.02	-1,569.02	0.00	Liquidation	10/13/2008		0.000%		0.00	OH	1
116193525	118,750.00	0.00	0.00	0.00	3,476.47	-3,476.47	0.00	Liquidation	10/19/2009		0.000%		0.00	MI	1
116293408	35,600.00	0.00	0.00	0.00	866.96	-866.96	0.00	Liquidation	01/12/2009		0.000%		0.00	IL	2
116357146	138,400.00	0.00	0.00	0.00	621.85	-621.85	0.00	Liquidation	11/17/2009		0.000%		0.00	AZ	1
116357351	492,000.00	0.00	0.00	0.00	-10,026.81	10,026.81	0.00	Liquidation	12/17/2009		0.000%		0.00	NV	1
116357716	192,000.00	0.00	0.00	0.00	-3,441.11	3,441.11	0.00	Liquidation	12/17/2009		0.000%		0.00	WA	1
116397217	413,000.00	0.00	0.00	0.00	1,877.76	-1,877.76	0.00	Liquidation	01/15/2009		0.000%		0.00	CA	1
116467903	224,000.00	224,000.00	0.00	0.00	66,377.55	157,622.45	0.00	Liquidation	01/18/2010		6.500%	70.367%	0.00	NV	1
116663147	174,320.00	0.00	0.00	0.00	-85.49	85.49	0.00	Liquidation	11/17/2009		0.000%		0.00	IL	1
116663444	382,500.00	374,213.03	0.00	0.00	193,650.75	180,562.28	0.00	Liquidation	01/18/2010		6.625%	48.251%	0.00	IL	1
116664178	352,000.00	0.00	0.00	0.00	75.00	-75.00	0.00	Liquidation	09/17/2009		0.000%		0.00	CA	1
116667353	264,000.00	0.00	0.00	0.00	202.96	-202.96	0.00	Liquidation	08/07/2008		0.000%		0.00	CA	1
116672551	188,000.00	187,952.90	0.00	0.00	46,276.13	141,676.77	0.00	Liquidation	01/18/2010		7.500%	75.379%	0.00	CA	1
116673450	357,000.00	0.00	0.00	0.00	-537.32	537.32	0.00	Liquidation	12/17/2009		0.000%		0.00	CA	1
116673476	280,800.00	0.00	0.00	0.00	-416.97	416.97	0.00	Liquidation	11/17/2009		0.000%		0.00	CA	1
116674896	137,750.00	0.00	0.00	0.00	-49.54	49.54	0.00	Liquidation	12/17/2009		0.000%		0.00	TX	1
116678251	209,700.00	216,590.25	0.00	0.00	64,713.14	151,877.11	0.00	Liquidation	01/18/2010		7.850%	70.122%	0.00	MI	1
116678442	87,000.00	0.00	0.00	0.00	1,884.65	-1,884.65	0.00	Liquidation	10/19/2009		0.000%		0.00	MI	1



## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Contact:

Jeff Kinney

Account Administrator

312-325-2002

jeffrey.kinney@usbank.com

Distribution Date: Jan 25, 2010

## PREPAYMENT &amp; LIQUIDATION LOAN DETAIL REPORT

GROUP 1

Loan Num	Original Balance	Beginning Balance	Scheduled Principal	Prepayments Incl Curtail	Liquidation Proceeds	Loss	Add'l Loss	Payoff Description	Paid Off Date	Add'l Loss Date	Loan Rate	Loss Severit	Prepay Penaltv	State	Lien
116678616	77,850.00	75,271.72	0.00	0.00	-7,512.11	82,783.83	0.00	Liquidation	01/18/2010		8.750%	109.980%	0.00	MI	1
116680802	220,000.00	220,000.00	0.00	0.00	5,301.79	214,698.21	0.00	Liquidation	01/18/2010		8.250%	97.590%	0.00	FL	1
116681578	104,400.00	0.00	0.00	0.00	7.87	-7.87	0.00	Liquidation	05/12/2008		0.000%		0.00	CA	2
116687237	179,350.00	0.00	0.00	0.00	105.34	-105.34	0.00	Liquidation	12/17/2009		0.000%		0.00	WI	1
116689779	212,000.00	210,044.19	0.00	0.00	36,263.29	173,780.90	0.00	Liquidation	01/18/2010		6.750%	82.735%	0.00	CA	1
116691296	310,500.00	0.00	0.00	0.00	296.02	-296.02	0.00	Liquidation	12/17/2009		0.000%		0.00	NY	1
116691320	101,000.00	0.00	0.00	0.00	164.63	-164.63	0.00	Liquidation	11/17/2009		0.000%		0.00	NY	2
116695164	237,500.00	0.00	0.00	0.00	-34.76	34.76	0.00	Liquidation	08/17/2009		0.000%		0.00	MN	1
116698309	49,000.00	0.00	0.00	0.00	4,849.00	-4,849.00	0.00	Liquidation	04/14/2008		0.000%		0.00	MN	2
116699539	720,000.00	0.00	0.00	0.00	-95.00	95.00	0.00	Liquidation	10/19/2009		0.000%		0.00	CA	1
116706680	570,000.00	0.00	0.00	0.00	2,540.64	-2,540.64	0.00	Liquidation	12/17/2009		0.000%		0.00	IL	1
116711565	103,200.00	0.00	0.00	0.00	-345.00	345.00	0.00	Liquidation	12/17/2009		0.000%		0.00	CA	1
116718487	132,000.00	0.00	0.00	0.00	-185.57	185.57	0.00	Liquidation	12/17/2009		0.000%		0.00	MI	1
116726563	34,451.75	33,650.11	0.00	0.00	7,131.96	26,518.15	0.00	Liquidation	01/18/2010		9.550%	78.806%	0.00	MO	1
116729906	65,200.00	63,270.18	0.00	0.00	-4,093.73	67,363.91	0.00	Liquidation	01/18/2010		9.450%	106.470%	0.00	CA	2
19766781	62,050.00	0.00	0.00	0.00	-1,016.96	1,016.96	0.00	Liquidation	12/17/2009		0.000%		0.00	FL	1
30289045	272,000.00	0.00	0.00	0.00	573.20	-573.20	0.00	Liquidation	04/14/2009		0.000%		0.00	CA	1
30390843	308,000.00	0.00	0.00	0.00	681.77	-681.77	0.00	Liquidation	09/17/2009		0.000%		0.00	FL	1
30394282	233,000.00	0.00	0.00	0.00	139.50	-139.50	0.00	Liquidation	11/17/2009		0.000%		0.00	CA	1
<b>Total:</b>	<b>82</b>	<b>15,320,306.75</b>	<b>3,083,121.40</b>	<b>247.04</b>	<b>582,246.35</b>	<b>735,603.13</b>	<b>1,765,024.88</b>	<b>0.00</b>					<b>0.00</b>		

GROUP 2

Loan Num	Original Balance	Beginning Balance	Scheduled Principal	Prepayments Incl Curtail	Liquidation Proceeds	Loss	Add'l Loss	Payoff Description	Paid Off Date	Add'l Loss Date	Loan Rate	Loss Severit	Prepay Penaltv	State	Lien
116156001	641,750.00	611,666.67	655.27	611,011.40	0.00	0.00	0.00	Voluntary PIF	12/23/2009		7.700%		0.00	NY	1
116181033	67,500.00	64,153.51	71.01	64,082.50	0.00	0.00	0.00	Voluntary PIF	12/21/2009		7.500%		0.00	IL	1
116713256	192,000.00	186,854.23	111.95	186,742.28	0.00	0.00	0.00	Voluntary PIF	12/18/2009		6.500%		0.00	CA	1
116125790	28,380.00	0.00	0.00	0.00	167.05	-167.05	0.00	Liquidation	08/08/2007		0.000%		0.00	GA	2
116141920	342,000.00	0.00	0.00	0.00	36.50	-36.50	0.00	Liquidation	07/17/2009		0.000%		0.00	FL	1
116142159	146,000.00	141,268.41	0.00	0.00	66,245.68	75,022.73	0.00	Liquidation	01/18/2010		4.250%	53.107%	0.00	FL	1
116145285	402,000.00	0.00	0.00	0.00	-2,663.67	2,663.67	0.00	Liquidation	10/12/2006		0.000%		0.00	CA	1
116146069	54,900.00	52,978.85	0.00	0.00	-6,098.18	59,077.03	0.00	Liquidation	01/18/2010		7.450%	111.511%	0.00	FL	1
116146283	72,675.00	0.00	0.00	0.00	-481.55	481.55	0.00	Liquidation	07/11/2008		0.000%		0.00	OH	1
116148487	70,200.00	0.00	0.00	0.00	-173.10	173.10	0.00	Liquidation	12/17/2009		0.000%		0.00	FL	1
116149352	357,000.00	210,033.20	0.00	0.00	74,947.28	135,085.92	0.00	Liquidation	01/18/2010		6.300%	64.316%	0.00	MA	1
116150806	199,500.00	0.00	0.00	0.00	-1,321.89	1,321.89	0.00	Liquidation	02/12/2007		0.000%		0.00	IL	1
116154485	175,750.00	0.00	0.00	0.00	-34.41	34.41	0.00	Liquidation	11/17/2009		0.000%		0.00	FL	1
116155193	55,800.00	0.00	0.00	0.00	-369.74	369.74	0.00	Liquidation	10/12/2007		0.000%		0.00	IN	1





## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Contact:

Jeff Kinney

Account Administrator

312-325-2002

jeffrey.kinney@usbank.com

Distribution Date: Jan 25, 2010

## PREPAYMENT &amp; LIQUIDATION LOAN DETAIL REPORT

GROUP 2

Loan Num	Original Balance	Beginning Balance	Scheduled Principal	Prepayments Incl Curtail	Liquidation Proceeds	Loss	Add'l Loss	Payoff Description	Paid Off Date	Add'l Loss Date	Loan Rate	Loss Severit	Prepay Penaltv	State	Lien
116155235	384,300.00	218,797.26	0.00	0.00	88,529.78	130,267.48	0.00	Liquidation	01/18/2010		7.125%	59.538%	0.00	CA	1
116155268	252,000.00	0.00	0.00	0.00	88,563.37	-88,563.37	0.00	Liquidation	11/17/2009		0.000%		0.00	AZ	1
116155276	255,000.00	0.00	0.00	0.00	5,373.75	-5,373.75	0.00	Liquidation	10/19/2009		0.000%		0.00	CA	1
116155326	162,000.00	0.00	0.00	0.00	76.90	-76.90	0.00	Liquidation	09/17/2009		0.000%		0.00	OH	1
116156282	181,800.00	0.00	0.00	0.00	58.42	-58.42	0.00	Liquidation	09/17/2009		0.000%		0.00	OH	1
116156555	68,400.00	0.00	0.00	0.00	628.38	-628.38	0.00	Liquidation	12/17/2009		0.000%		0.00	FL	1
116156597	247,500.00	0.00	0.00	0.00	-2,218.28	2,218.28	0.00	Liquidation	12/17/2009		0.000%		0.00	NH	1
116157611	88,200.00	0.00	0.00	0.00	19,234.44	-19,234.44	0.00	Liquidation	10/19/2009		0.000%		0.00	OH	1
116158643	185,250.00	0.00	0.00	0.00	3,386.04	-3,386.04	0.00	Liquidation	12/17/2009		0.000%		0.00	IL	1
116159666	313,000.00	0.00	0.00	0.00	-209.27	209.27	0.00	Liquidation	08/15/2008		0.000%		0.00	CA	1
116162306	102,600.00	0.00	0.00	0.00	10,497.54	-10,497.54	0.00	Liquidation	09/17/2009		0.000%		0.00	OH	1
116164872	176,850.00	0.00	0.00	0.00	-735.12	735.12	0.00	Liquidation	12/17/2009		0.000%		0.00	MA	1
116164930	288,800.00	0.00	0.00	0.00	201.68	-201.68	0.00	Liquidation	10/19/2009		0.000%		0.00	IL	1
116166455	266,000.00	0.00	0.00	0.00	1,414.09	-1,414.09	0.00	Liquidation	11/17/2009		0.000%		0.00	CA	1
116166802	194,750.00	0.00	0.00	0.00	-1,040.60	1,040.60	0.00	Liquidation	12/17/2009		0.000%		0.00	FL	1
116168972	145,350.00	0.00	0.00	0.00	110.05	-110.05	0.00	Liquidation	10/19/2009		0.000%		0.00	TN	1
116170085	76,000.00	0.00	0.00	0.00	116.94	-116.94	0.00	Liquidation	10/19/2009		0.000%		0.00	OH	1
116170176	136,850.00	0.00	0.00	0.00	-726.95	726.95	0.00	Liquidation	12/17/2009		0.000%		0.00	WA	1
116170325	69,300.00	0.00	0.00	0.00	2,040.20	-2,040.20	0.00	Liquidation	08/17/2009		0.000%		0.00	OH	1
116170762	75,225.00	0.00	0.00	0.00	11.36	-11.36	0.00	Liquidation	09/17/2009		0.000%		0.00	MI	1
116170937	72,000.00	0.00	0.00	0.00	-477.07	477.07	0.00	Liquidation	05/11/2007		0.000%		0.00	NY	1
116171968	71,100.00	0.00	0.00	0.00	-335.46	335.46	0.00	Liquidation	12/17/2009		0.000%		0.00	PA	1
116172347	54,000.00	0.00	0.00	0.00	-357.81	357.81	0.00	Liquidation	03/13/2007		0.000%		0.00	OH	1
116173766	283,500.00	0.00	0.00	0.00	0.01	-0.01	0.00	Liquidation	02/12/2009		0.000%		0.00	NY	1
116173865	80,750.00	0.00	0.00	0.00	-535.07	535.07	0.00	Liquidation	04/11/2007		0.000%		0.00	PA	1
116175068	468,000.00	260,730.45	0.00	0.00	142,374.95	118,355.50	0.00	Liquidation	01/18/2010		7.550%	45.394%	0.00	CA	1
116175399	152,000.00	0.00	0.00	0.00	5,750.00	-5,750.00	0.00	Liquidation	11/17/2009		0.000%		0.00	OH	1
116175514	81,000.00	0.00	0.00	0.00	-536.72	536.72	0.00	Liquidation	12/12/2008		0.000%		0.00	OH	1
116175936	82,800.00	48,787.90	0.00	0.00	11,934.52	36,853.38	0.00	Liquidation	01/18/2010		8.713%	75.538%	0.00	IN	1
116176140	89,100.00	0.00	0.00	0.00	-17,660.40	17,660.40	0.00	Liquidation	12/17/2009		0.000%		0.00	OH	1
116176710	72,250.00	43,870.28	0.00	0.00	-3,252.16	47,122.44	0.00	Liquidation	01/18/2010		7.850%	107.413%	0.00	OH	1
116180142	465,120.00	0.00	0.00	0.00	296.86	-296.86	0.00	Liquidation	09/17/2009		0.000%		0.00	MA	1
116180365	70,550.00	69,287.56	0.00	0.00	-17,926.04	87,213.60	0.00	Liquidation	01/18/2010		10.000%	125.872%	0.00	IN	1
116180613	78,850.00	0.00	0.00	0.00	-74.91	74.91	0.00	Liquidation	12/17/2009		0.000%		0.00	IL	1
116181207	739,500.00	0.00	0.00	0.00	2,683.81	-2,683.81	0.00	Liquidation	10/19/2009		0.000%		0.00	CA	1
116181330	139,500.00	70,698.73	0.00	0.00	2,011.89	68,686.84	0.00	Liquidation	01/18/2010		7.350%	97.154%	0.00	IL	1
116181785	192,740.00	0.00	0.00	0.00	967.40	-967.40	0.00	Liquidation	10/19/2009		0.000%		0.00	OH	1
116183658	169,005.00	0.00	0.00	0.00	2,292.94	-2,292.94	0.00	Liquidation	10/19/2009		0.000%		0.00	MN	1
116185802	100,800.00	0.00	0.00	0.00	-386.35	386.35	0.00	Liquidation	11/17/2009		0.000%		0.00	NY	1



## Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE3

Contact:  
**Jeff Kinney**  
 Account Administrator  
 312-325-2002  
 jeffrey.kinney@usbank.com

Distribution Date: Jan 25, 2010

## PREPAYMENT &amp; LIQUIDATION LOAN DETAIL REPORT

GROUP 2

Loan Num	Original Balance	Beginning Balance	Scheduled Principal	Prepayments Incl Curtail	Liquidation Proceeds	Loss	Add'l Loss	Payoff Description	Paid Off Date	Add'l Loss Date	Loan Rate	Loss Severit	Prepay Penaltv	State	Lien
116187329	81,000.00	0.00	0.00	0.00	-17,638.96	17,638.96	0.00	Liquidation	12/17/2009		0.000%		0.00	OH	1
116187576	315,000.00	0.00	0.00	0.00	0.69	-0.69	0.00	Liquidation	04/14/2009		0.000%		0.00	NY	1
116189275	114,750.00	0.00	0.00	0.00	-216.17	216.17	0.00	Liquidation	12/17/2009		0.000%		0.00	GA	1
116189507	114,000.00	59,306.22	0.00	0.00	-6,609.97	65,916.19	0.00	Liquidation	01/18/2010		7.600%	111.145%	0.00	WI	1
116192618	205,200.00	0.00	0.00	0.00	2,215.34	-2,215.34	0.00	Liquidation	10/19/2009		0.000%		0.00	NV	1
116192964	144,500.00	0.00	0.00	0.00	-826.64	826.64	0.00	Liquidation	12/17/2009		0.000%		0.00	FL	1
116192980	243,000.00	0.00	0.00	0.00	2,022.15	-2,022.15	0.00	Liquidation	11/17/2009		0.000%		0.00	CA	1
116193392	120,650.00	0.00	0.00	0.00	10,154.12	-10,154.12	0.00	Liquidation	10/19/2009		0.000%		0.00	IN	1
116271354	154,350.00	154,334.60	0.00	0.00	122,956.84	31,377.76	0.00	Liquidation	01/18/2010		6.400%	20.331%	0.00	OH	1
116272584	360,000.00	357,110.43	0.00	0.00	161,995.19	195,115.24	0.00	Liquidation	01/18/2010		7.000%	54.637%	0.00	NV	1
116358078	188,000.00	188,000.00	0.00	0.00	27,130.16	160,869.84	0.00	Liquidation	01/18/2010		8.375%	85.569%	0.00	FL	1
116397720	128,000.00	0.00	0.00	0.00	1,055.93	-1,055.93	0.00	Liquidation	11/17/2009		0.000%		0.00	OR	1
116656679	292,000.00	278,807.83	0.00	0.00	155,315.15	123,492.68	0.00	Liquidation	01/18/2010		8.350%	44.293%	0.00	CA	1
116663436	188,700.00	181,549.90	0.00	0.00	34,585.21	146,964.69	0.00	Liquidation	01/18/2010		8.200%	80.950%	0.00	IL	1
116664251	459,850.00	0.00	0.00	0.00	1,700.51	-1,700.51	0.00	Liquidation	12/17/2009		0.000%		0.00	CA	1
116668716	136,000.00	0.00	0.00	0.00	2,400.00	-2,400.00	0.00	Liquidation	12/17/2009		0.000%		0.00	IL	1
116674847	150,000.00	166,602.40	0.00	0.00	131,241.76	35,360.64	0.00	Liquidation	01/18/2010		5.000%	21.225%	0.00	TX	1
116678483	100,800.00	0.00	0.00	0.00	-564.03	564.03	0.00	Liquidation	12/17/2009		0.000%		0.00	MI	1
116680075	178,200.00	0.00	0.00	0.00	20.70	-20.70	0.00	Liquidation	08/17/2009		0.000%		0.00	FL	1
116680711	82,400.00	0.00	0.00	0.00	-736.46	736.46	0.00	Liquidation	11/17/2009		0.000%		0.00	FL	1
116681636	260,000.00	0.00	0.00	0.00	-125.00	125.00	0.00	Liquidation	07/17/2009		0.000%		0.00	CA	1
116684465	41,250.00	0.00	0.00	0.00	334.96	-334.96	0.00	Liquidation	06/11/2007		0.000%		0.00	HI	2
116685876	63,000.00	60,993.35	0.00	0.00	14,756.47	46,236.88	0.00	Liquidation	01/18/2010		9.450%	75.806%	0.00	TX	1
116688433	280,000.00	0.00	0.00	0.00	1,761.67	-1,761.67	0.00	Liquidation	11/17/2009		0.000%		0.00	NV	1
116689118	172,000.00	0.00	0.00	0.00	1,284.00	-1,284.00	0.00	Liquidation	12/17/2009		0.000%		0.00	NV	1
116692583	122,900.00	0.00	0.00	0.00	840.73	-840.73	0.00	Liquidation	11/17/2009		0.000%		0.00	WI	1
116694258	96,720.00	0.00	0.00	0.00	230.75	-230.75	0.00	Liquidation	12/17/2009		0.000%		0.00	MN	1
116697905	169,600.00	0.00	0.00	0.00	850.62	-850.62	0.00	Liquidation	09/17/2009		0.000%		0.00	MN	1
116698283	196,000.00	0.00	0.00	0.00	-527.00	527.00	0.00	Liquidation	12/17/2009		0.000%		0.00	MN	1
116698614	120,800.00	116,465.70	0.00	0.00	-22,466.82	138,932.52	0.00	Liquidation	01/18/2010		8.000%	119.291%	0.00	MN	1
116701525	335,600.00	0.00	0.00	0.00	353.31	-353.31	0.00	Liquidation	05/09/2009		0.000%		0.00	CA	1
116702531	341,200.00	341,200.00	0.00	0.00	68,108.91	273,091.09	0.00	Liquidation	01/18/2010		8.250%	80.038%	0.00	CA	1
116706037	214,650.00	0.00	0.00	0.00	141.72	-141.72	0.00	Liquidation	09/17/2009		0.000%		0.00	IL	1
116710161	192,000.00	0.00	0.00	0.00	631.76	-631.76	0.00	Liquidation	11/17/2009		0.000%		0.00	OR	1
116711136	280,340.00	0.00	0.00	0.00	594.11	-594.11	0.00	Liquidation	10/19/2009		0.000%		0.00	NV	1
116711839	280,000.00	0.00	0.00	0.00	-400.00	400.00	0.00	Liquidation	11/17/2009		0.000%		0.00	CA	1
116711847	70,000.00	0.00	0.00	0.00	-0.75	0.75	0.00	Liquidation	12/09/2008		0.000%		0.00	CA	2
116717729	114,000.00	0.00	0.00	0.00	20.25	-20.25	0.00	Liquidation	09/17/2009		0.000%		0.00	MI	1
116718008	107,000.00	103,072.71	0.00	0.00	-5,456.49	108,529.20	0.00	Liquidation	01/18/2010		7.450%	105.294%	0.00	MI	1



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## PREPAYMENT &amp; LIQUIDATION LOAN DETAIL REPORT

GROUP 2

Loan Num	Original Balance	Beginning Balance	Scheduled Principal	Prepayments Incl Curtail	Liquidation Proceeds	Loss	Add'l Loss	Payoff Description	Paid Off Date	Add'l Loss Date	Loan Rate	Loss Severit	Prepay Penaltv	State	Lien
116724592	419,200.00	0.00	0.00	0.00	-330.78	330.78	0.00	Liquidation	12/10/2008		0.000%		0.00	CA	1
116731274	78,000.00	78,000.00	0.00	0.00	6,696.53	71,303.47	0.00	Liquidation	01/18/2010		8.900%	91.415%	0.00	AZ	1
18772798	134,110.00	0.00	0.00	0.00	152.29	-152.29	0.00	Liquidation	10/19/2009		0.000%		0.00	AZ	1
19789395	336,000.00	0.00	0.00	0.00	1,024.46	-1,024.46	0.00	Liquidation	06/11/2009		0.000%		0.00	FL	1
<b>Total:</b>	<b>96</b>	<b>18,117,965.00</b>	<b>4,064,570.19</b>	<b>838.23</b>	<b>861,836.18</b>	<b>1,167,014.30</b>	<b>2,034,881.48</b>	<b>0.00</b>					<b>0.00</b>		