

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

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

20-Jan-2010 4:34:26PM

Certificateholder Distribution Summary

Class	CUSIP	Record Date	Certificate Pass-Through Rate	Beginning Certificate Balance	Interest Distribution	Principal Distribution	Current Realized Loss	Ending Certificate Balance	Total Distribution	Cumulative Realized Losses
A-1	61744CUN4	01/22/2010	0.47125 %	20,566,366.17	7,533.64	1,166,278.70	0.00	19,400,087.47	1,173,812.34	0.00
A-2A	61744CUP9	N/A	0.33125 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2B	61744CUQ7	01/22/2010	0.48125 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2C	61744CUR5	01/22/2010	0.57125 %	49,699,264.71	22,068.45	501,929.86	0.00	49,197,334.85	523,998.31	0.00
M-1	61744CUS3	01/22/2010	0.65125 %	53,540,000.00	27,103.27	0.00	0.00	53,540,000.00	27,103.27	0.00
M-2	61744CUT1	01/22/2010	0.66125 %	49,822,000.00	25,608.40	0.00	0.00	49,822,000.00	25,608.40	0.00
M-3	61744CUU8	01/22/2010	0.68125 %	31,232,000.00	16,538.72	0.00	0.00	31,232,000.00	16,538.72	0.00
M-4	61744CUV6	01/22/2010	0.81125 %	26,770,000.00	16,881.02	0.00	0.00	26,770,000.00	16,881.02	0.00
M-5	61744CUW4	01/22/2010	0.85125 %	24,539,000.00	16,237.14	0.00	0.00	24,539,000.00	16,237.14	0.00
M-6	61744CUX2	01/22/2010	0.90125 %	23,052,000.00	16,149.15	0.00	0.00	23,052,000.00	16,149.15	0.00
B-1	61744CUI0	01/22/2010	1.33125 %	20,821,000.00	21,545.51	0.00	0.00	20,821,000.00	21,545.51	0.00
B-2	61744CUZ7	01/22/2010	1.53125 %	4,979,221.20	5,926.57	0.00	423,298.70	4,555,922.50	5,926.57	14,777,077.49
B-3	61744CVA1	01/22/2010	1.98125 %	0.00	0.00	0.00	0.00	0.00	0.00	15,616,000.00
CLASS R	MSI5HE5R1	12/31/2009	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CLASS P	MSI05HE5P	12/31/2009	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CLASS X	MSI05HE5X	12/31/2009	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals				305,020,852.08	175,591.87	1,668,208.56	423,298.70	302,929,344.82	1,843,800.43	30,393,077.49

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

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

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Principal Distribution Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Distribution	Accretion	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
A-1	441,470,000.00	20,566,366.17	0.00	1,166,278.70	0.00	0.00	1,166,278.70	19,400,087.47	0.04394429	1,166,278.70
A-2A	462,278,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
A-2B	145,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
A-2C	115,000,000.00	49,699,264.71	0.00	501,929.86	0.00	0.00	501,929.86	49,197,334.85	0.42780291	501,929.86
M-1	53,540,000.00	53,540,000.00	0.00	0.00	0.00	0.00	0.00	53,540,000.00	1.00000000	0.00
M-2	49,822,000.00	49,822,000.00	0.00	0.00	0.00	0.00	0.00	49,822,000.00	1.00000000	0.00
M-3	31,232,000.00	31,232,000.00	0.00	0.00	0.00	0.00	0.00	31,232,000.00	1.00000000	0.00
M-4	26,770,000.00	26,770,000.00	0.00	0.00	0.00	0.00	0.00	26,770,000.00	1.00000000	0.00
M-5	24,539,000.00	24,539,000.00	0.00	0.00	0.00	0.00	0.00	24,539,000.00	1.00000000	0.00
M-6	23,052,000.00	23,052,000.00	0.00	0.00	0.00	0.00	0.00	23,052,000.00	1.00000000	0.00
B-1	20,821,000.00	20,821,000.00	0.00	0.00	0.00	0.00	0.00	20,821,000.00	1.00000000	0.00
B-2	19,333,000.00	4,979,221.20	0.00	0.00	0.00	423,298.70	423,298.70	4,555,922.50	0.23565523	0.00
B-3	15,616,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
CLASS R	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
CLASS P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
CLASS X	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
Totals	1,428,473,000.00	305,020,852.08	0.00	1,668,208.56	0.00	423,298.70	2,091,507.26	302,929,344.82	0.21206515	1,668,208.56

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

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Principal Distribution Factors Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Distribution	Accretion	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
A-1	441,470,000.00	46.58610137	0.00000000	2.64180737	0.00000000	0.00000000	2.64180737	43.94429400	0.04394429	2.64180737
A-2A	462,278,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-2B	145,000,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-2C	115,000,000.00	432.16751922	0.00000000	4.36460748	0.00000000	0.00000000	4.36460748	427.80291174	0.42780291	4.36460748
M-1	53,540,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
M-2	49,822,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
M-3	31,232,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
M-4	26,770,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
M-5	24,539,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
M-6	23,052,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
B-1	20,821,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
B-2	19,333,000.00	257.55036466	0.00000000	0.00000000	0.00000000	21.89513785	21.89513785	235.65522681	0.23565523	0.00000000
B-3	15,616,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
CLASS R	0.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
CLASS P	0.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
CLASS X	0.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

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

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Interest Distribution Statement

Class	Accrual Dates	Accrual Days	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall(1)	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(1)	Ending Certificate/ Notional Balance
A-1	12/28/09 - 01/24/10	28	0.47125 %	20,566,366.17	7,538.14	0.00	0.00	4.51	7,533.64	0.00	19,400,087.47
A-2A	N/A	N/A	0.33125 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2B	N/A	N/A	0.48125 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2C	12/28/09 - 01/24/10	28	0.57125 %	49,699,264.71	22,081.66	0.00	0.00	13.21	22,068.45	0.00	49,197,334.85
M-1	12/28/09 - 01/24/10	28	0.65125 %	53,540,000.00	27,119.50	0.00	0.00	16.22	27,103.27	0.00	53,540,000.00
M-2	12/28/09 - 01/24/10	28	0.66125 %	49,822,000.00	25,623.73	0.00	0.00	15.33	25,608.40	0.00	49,822,000.00
M-3	12/28/09 - 01/24/10	28	0.68125 %	31,232,000.00	16,548.62	0.00	0.00	9.90	16,538.72	0.00	31,232,000.00
M-4	12/28/09 - 01/24/10	28	0.81125 %	26,770,000.00	16,891.13	0.00	0.00	10.10	16,881.02	0.00	26,770,000.00
M-5	12/28/09 - 01/24/10	28	0.85125 %	24,539,000.00	16,246.86	0.00	0.00	9.72	16,237.14	0.00	24,539,000.00
M-6	12/28/09 - 01/24/10	28	0.90125 %	23,052,000.00	16,158.81	0.00	0.00	9.67	16,149.15	0.00	23,052,000.00
B-1	12/28/09 - 01/24/10	28	1.33125 %	20,821,000.00	21,558.41	0.00	0.00	12.90	21,545.51	0.00	20,821,000.00
B-2	12/28/09 - 01/24/10	28	1.53125 %	4,979,221.20	5,930.11	0.00	0.00	3.55	5,926.57	0.00	4,555,922.50
B-3	N/A	N/A	1.98125 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CLASS R	N/A	N/A	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CLASS P	N/A	N/A	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CLASS X	N/A	N/A	0.00000 %	305,020,852.07	0.00	0.00	0.00	0.00	0.00	0.00	302,929,344.81
Totals					175,696.97	0.00	0.00	105.11	175,591.87	0.00	

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

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Interest Distribution Factors Statement

Class	Original Face Amount	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall(1)	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(1)	Ending Certificate/ Notional Balance
A-1	441,470,000.00	0.47125 %	46.58610137	0.01707509	0.00000000	0.00000000	0.00001022	0.01706490	0.00000000	43.94429400
A-2A	462,278,000.00	0.33125 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-2B	145,000,000.00	0.48125 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-2C	115,000,000.00	0.57125 %	432.16751922	0.19201443	0.00000000	0.00000000	0.00011487	0.19189957	0.00000000	427.80291174
M-1	53,540,000.00	0.65125 %	1000.00000000	0.50652783	0.00000000	0.00000000	0.00030295	0.50622469	0.00000000	1000.00000000
M-2	49,822,000.00	0.66125 %	1000.00000000	0.51430553	0.00000000	0.00000000	0.00030770	0.51399783	0.00000000	1000.00000000
M-3	31,232,000.00	0.68125 %	1000.00000000	0.52986104	0.00000000	0.00000000	0.00031698	0.52954406	0.00000000	1000.00000000
M-4	26,770,000.00	0.81125 %	1000.00000000	0.63097236	0.00000000	0.00000000	0.00037729	0.63059470	0.00000000	1000.00000000
M-5	24,539,000.00	0.85125 %	1000.00000000	0.66208321	0.00000000	0.00000000	0.00039610	0.66168711	0.00000000	1000.00000000
M-6	23,052,000.00	0.90125 %	1000.00000000	0.70097215	0.00000000	0.00000000	0.00041949	0.70055310	0.00000000	1000.00000000
B-1	20,821,000.00	1.33125 %	1000.00000000	1.03541665	0.00000000	0.00000000	0.00061957	1.03479708	0.00000000	1000.00000000
B-2	19,333,000.00	1.53125 %	257.55036466	0.30673512	0.00000000	0.00000000	0.00018362	0.30655201	0.00000000	235.65522681
B-3	15,616,000.00	1.98125 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
CLASS R	0.00	0.00000 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
CLASS P	0.00	0.00000 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
CLASS X	0.00	0.00000 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

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

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Certificateholder Account Statement

CERTIFICATE ACCOUNT	
Beginning Balance	0.00
Deposits	
Payments of Interest and Principal	3,641,796.47
Reserve Funds and Credit Enhancements	0.00
Proceeds from Repurchased Loans	0.00
Servicer Advances	1,093,844.15
Gains & Subsequent Recoveries (Realized Losses)	(1,548,152.59)
Prepayment Penalties	0.00
Swap/Cap Payments	0.00
Total Deposits	3,187,488.03
Withdrawals	
Swap Payments	100,137.51
Reserve Funds and Credit Enhancements	0.00
Reimbursement for Servicer Advances	1,121,293.40
Total Administration Fees	122,256.69
Payment of Interest and Principal	1,843,800.43
Total Withdrawals (Pool Distribution Amount)	3,187,488.03
Ending Balance	0.00

Servicer Advances are calculated as delinquent scheduled principal and interest.

PREPAYMENT/CURTAILMENT INTEREST SHORTFALL	
Total Prepayment/Curtailment Interest Shortfall	105.11
Servicing Fee Support	0.00
Non-Supported Prepayment/Curtailment Interest Shortfall	105.11

ADMINISTRATION FEES	
Gross Servicing Fee*	120,604.49
Custodial Fee - Deutsche Bank National Trust Co.	0.00
Custodial Fee - LaSalle Bank, N.A.	0.00
Trustee Fee - Wells Fargo Bank, N.A.	1,652.20
Supported Prepayment/Curtailment Interest Shortfall	0.00
Total Administration Fees	122,256.69

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

Reserve and Guaranty Funds				
Account Name	Beginning Balance	Current Withdrawals	Current Deposits	Ending Balance
Reserve Fund	0.00	0.00	0.00	0.00
SWAP Account Activity	0.00	0.00	0.00	0.00
Hedge Funds				
Account Name		Funds In (A)	Funds Out (B)	Net Amount (A - B)
SWAP Payment - Morgan Stanley Capital Services Inc		4,896.28	105,033.79	(100,137.51)

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Distribution Date: 25-Jan-2010

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Collateral Statement

Group	1(A)	1(B)	2(A)	2(B)	Total
Collateral Description	Fixed 15/30 & ARM	Fixed 15/30 & ARM	Fixed 15/30 & ARM	Fixed 15/30 & ARM	Mixed Fixed & Arm
Weighted Average Coupon Rate	6.541988	6.656812	6.090874	6.011107	6.255058
Weighted Average Net Rate	6.066757	6.185469	5.605723	5.580407	5.780581
Weighted Average Pass-Through Rate	6.060257	6.178969	5.599223	5.573907	5.774081
Weighted Average Remaining Term	306	275	306	269	298
Principal and Interest Constant	516,894.25	204,669.32	946,698.02	230,601.70	1,898,863.29
Beginning Loan Count	585	322	771	321	1,999
Loans Paid in Full	10	1	4	5	20
Ending Loan Count	575	321	767	316	1,979
Beginning Scheduled Balance	80,522,011.86	29,606,746.70	157,273,248.71	37,618,844.80	305,020,852.07
Ending Scheduled Balance	79,264,323.43	29,529,743.94	156,876,767.52	37,258,509.92	302,929,344.81
Actual Ending Collateral Balance	79,709,987.74	29,662,217.01	157,682,973.10	37,406,259.13	304,461,436.98
Scheduled Principal	77,915.87	40,430.53	148,421.69	42,159.28	308,927.37
Unscheduled Principal	1,179,772.56	36,572.23	248,059.50	318,175.60	1,782,579.89
Negative Amortized Principal	0.00	0.00	0.00	0.00	0.00
Scheduled Interest	438,978.38	164,238.79	798,276.33	188,442.42	1,589,935.92
Servicing Fees	31,888.84	11,629.12	63,584.49	13,502.04	120,604.49
Master Servicing Fees	0.00	0.00	0.00	0.00	0.00
Trustee Fee	436.16	160.37	851.90	203.77	1,652.20
FRY Amount	0.00	0.00	0.00	0.00	0.00
Special Hazard Fee	0.00	0.00	0.00	0.00	0.00
Other Fee	0.00	0.00	0.00	0.00	0.00
Pool Insurance Fee	0.00	0.00	0.00	0.00	0.00
Spread 1	0.00	0.00	0.00	0.00	0.00
Spread 2	0.00	0.00	0.00	0.00	0.00
Spread 3	0.00	0.00	0.00	0.00	0.00
Net Interest	406,653.38	152,449.30	733,839.94	174,736.61	1,467,679.23
Realized Loss Amount	951,894.05	(1,848.16)	368,110.28	229,996.42	1,548,152.59
Cumulative Realized Loss	49,886,158.09	7,058,173.27	75,472,539.84	19,045,915.83	151,462,787.03
Percentage of Cumulative Losses	10.1247	9.9139	9.3227	16.8130	10.1843
Prepayment Penalty Paid Amount	0.00	0.00	0.00	0.00	0.00
Prepayment Penalty Paid Count	0	0	0	0	0
Special Servicing Fee	0.00	0.00	0.00	0.00	0.00

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Additional Reporting - Deal Level

Cash Reporting	
Excess Cash Amount	1,096,377.13
Net Swap Reciepts	0.00
Net Swap Payments	100,137.51
Informational Reporting	
Rolling 3 Month Delinquency Rate	50.285243%
Senior Enhancement Percentage	77.495041%
Structural Reporting	
Extra Principal Distribution Amount	1,096,377.13
Subordinated Amount	0.00
Subordination Deficiency	58,745,144.84
Subordination Reduction	0.00
Specified Subordinated Amount	58,745,144.84
Trigger Event Reporting	
Optional Termination Date	NO
Stepdown Date	YES
Trigger Event	
Trigger Result	YES
Delinquency Trigger Event	
Trigger Result	Fail
Threshold Value	28.284146%
Calculated Value	50.285243%
Cumulative Loss Trigger Event	
Trigger Result	Fail
Threshold Value	5.500000%
Calculated Value	9.997819%

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

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

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Delinquency Status - OTS Delinquency Calculation Method

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance	
0-29 Days			33	4,883,656.49		0	0.00		0	0.00		33	4,883,656.49	
30 Days	123	16,724,106.22	6	1,262,420.26		0	0.00		0	0.00		129	17,986,526.48	
60 Days	71	11,069,539.33	4	349,150.01		1	15,441.03		0	0.00		76	11,434,130.37	
90 Days	41	6,499,742.09	5	506,652.13		4	554,362.05		0	0.00		50	7,560,756.27	
120 Days	27	4,228,723.26	7	1,033,292.22		8	1,014,497.49		0	0.00		42	6,276,512.97	
150 Days	20	3,886,276.56	1	107,291.92		16	2,487,302.82		1	52,757.82		38	6,533,629.12	
180+ Days	242	43,604,212.14	74	10,725,761.97		252	52,884,080.25		68	11,949,362.49		636	119,163,416.85	
524	86,012,599.60		130	18,868,225.00		281	56,955,683.64		69	12,002,120.31		1,004	173,838,628.55	
No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance	
0-29 Days			1.667509 %	1.604031 %		0.000000 %	0.000000 %		0.000000 %	0.000000 %		1.667509 %	1.604031 %	
30 Days	6.215260 %	5.493013 %	0.303183 %	0.414640 %		0.000000 %	0.000000 %		0.000000 %	0.000000 %		6.518444 %	5.907653 %	
60 Days	3.587671 %	3.635777 %	0.202122 %	0.114678 %		0.050531 %	0.005072 %		0.000000 %	0.000000 %		3.840323 %	3.755527 %	
90 Days	2.071753 %	2.134833 %	0.252653 %	0.166409 %		0.202122 %	0.182080 %		0.000000 %	0.000000 %		2.526529 %	2.483321 %	
120 Days	1.364325 %	1.388919 %	0.353714 %	0.339384 %		0.404245 %	0.333211 %		0.000000 %	0.000000 %		2.122284 %	2.061513 %	
150 Days	1.010611 %	1.276443 %	0.050531 %	0.035240 %		0.808489 %	0.816952 %		0.050531 %	0.017328 %		1.920162 %	2.145963 %	
180+ Days	12.228398 %	14.321752 %	3.739262 %	3.522864 %		12.733704 %	17.369714 %		3.436079 %	3.924754 %		32.137443 %	39.139084 %	
26.478019 %	28.250737 %		6.568974 %	6.197246 %		14.199090 %	18.707027 %		3.486609 %	3.942082 %		50.732693 %	57.097093 %	

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

Current Period Class A Insufficient Funds 0.00 Principal Balance of Contaminated Properties 0.00 Periodic Advance 1,093,844.15

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

Contact: Customer Service - CTSLink
Wells Fargo Bank, N.A.
Securities Administration Services
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Delinquency Status By Group

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
1(A) - OTS														
No of Loans	Actual Bal		No of Loans	Actual Balance		No of Loans	Actual Balance		No of Loans	Actual Balance		No of Loans	Actual Balance	
30 Days	45	5,996,559.93	0-29 Days	9	1,016,732.11	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	9	1,016,732.11
60 Days	19	2,716,738.18	30 Days	3	473,223.31	30 Days	0	0.00	30 Days	0	0.00	30 Days	48	6,469,783.24
90 Days	8	1,170,861.55	60 Days	0	0.00	60 Days	0	0.00	60 Days	0	0.00	60 Days	19	2,716,738.18
120 Days	8	1,256,834.31	90 Days	1	147,695.47	90 Days	1	80,875.20	90 Days	0	0.00	90 Days	10	1,399,432.22
150 Days	4	578,420.28	120 Days	5	816,222.57	120 Days	1	70,303.76	120 Days	0	0.00	120 Days	14	2,143,360.64
180+ Days	59	10,324,352.64	150 Days	1	107,291.92	150 Days	4	662,956.60	150 Days	1	52,757.82	150 Days	10	1,401,426.62
			180+ Days	29	4,697,098.72	180+ Days	82	12,640,700.24	180+ Days	27	4,143,467.18	180+ Days	197	31,805,618.78
	143	22,043,766.89		48	7,258,264.10		88	13,454,835.80		28	4,196,225.00		307	46,953,091.79
30 Days	7.826087%	7.522972%	0-29 Days	1.565217%	1.275539%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	1.565217%	1.275539%
60 Days	3.304348%	3.408278%	30 Days	0.521739%	0.593681%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	8.347826%	8.116653%
90 Days	1.391304%	1.468902%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	3.304348%	3.408278%
120 Days	1.391304%	1.576759%	90 Days	0.173913%	0.185291%	90 Days	0.173913%	0.101462%	90 Days	0.000000%	0.000000%	90 Days	1.739130%	1.755655%
150 Days	0.695652%	0.725656%	120 Days	0.869565%	1.023990%	120 Days	0.173913%	0.088199%	120 Days	0.000000%	0.000000%	120 Days	2.434783%	2.688949%
180+ Days	10.260870%	12.952395%	150 Days	0.173913%	0.134603%	150 Days	0.695652%	0.831711%	150 Days	0.173913%	0.066187%	150 Days	1.739130%	1.758157%
	24.869565%	27.654962%	180+ Days	5.043478%	5.892735%	180+ Days	14.260870%	15.858364%	180+ Days	4.695652%	5.198178%	180+ Days	34.260870%	39.901673%
				8.347826%	9.105840%		15.304348%	16.879736%		4.869565%	5.264365%		53.391304%	58.904904%

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
1(B) - OTS														
No of Loans	Actual Bal		No of Loans	Actual Balance		No of Loans	Actual Balance		No of Loans	Actual Balance		No of Loans	Actual Balance	
30 Days	17	1,346,334.53	0-29 Days	6	308,848.04	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	6	308,848.04
60 Days	11	1,065,369.95	30 Days	0	0.00	30 Days	0	0.00	30 Days	0	0.00	30 Days	17	1,346,334.53
90 Days	9	1,469,704.36	60 Days	1	22,459.37	60 Days	1	15,441.03	60 Days	0	0.00	60 Days	13	1,103,270.35
120 Days	3	195,000.87	90 Days	1	91,534.55	90 Days	1	130,998.39	90 Days	0	0.00	90 Days	11	1,692,237.30
150 Days	3	343,613.11	120 Days	1	16,326.75	120 Days	1	84,374.85	120 Days	0	0.00	120 Days	5	295,702.47
180+ Days	42	2,658,936.10	150 Days	0	0.00	150 Days	1	208,206.16	150 Days	0	0.00	150 Days	4	551,819.27
	85	7,078,958.92	180+ Days	12	830,220.71	180+ Days	10	2,207,767.32	180+ Days	5	580,350.31	180+ Days	69	6,277,274.44
				21	1,269,389.42		14	2,646,787.75		5	580,350.31		125	11,575,486.40
30 Days	5.295950%	4.538887%	0-29 Days	1.869159%	1.041217%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	1.869159%	1.041217%
60 Days	3.426791%	3.591673%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	5.295950%	4.538887%
90 Days	2.803738%	4.954803%	60 Days	0.311526%	0.075717%	60 Days	0.311526%	0.052056%	60 Days	0.000000%	0.000000%	60 Days	4.049844%	3.719447%
120 Days	0.934579%	0.657405%	90 Days	0.311526%	0.308590%	90 Days	0.311526%	0.441634%	90 Days	0.000000%	0.000000%	90 Days	3.426791%	5.705026%
150 Days	0.934579%	1.158420%	120 Days	0.311526%	0.055042%	120 Days	0.311526%	0.284452%	120 Days	0.000000%	0.000000%	120 Days	1.557632%	0.996899%
180+ Days	13.084112%	8.964050%	150 Days	0.000000%	0.000000%	150 Days	0.311526%	0.701924%	150 Days	0.000000%	0.000000%	150 Days	1.246106%	1.860344%
	26.479751%	23.865239%	180+ Days	3.738318%	2.798917%	180+ Days	3.115265%	7.443029%	180+ Days	1.557632%	1.956530%	180+ Days	21.495327%	21.162526%
				6.542056%	4.279483%		4.361371%	8.923095%		1.557632%	1.956530%		38.940810%	39.024347%

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

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

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

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Delinquency Status By Group

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
2(A) - OTS														
No of Loans	Actual Bal		No of Loans	Actual Balance		No of Loans	Actual Balance		No of Loans	Actual Balance		No of Loans	Actual Balance	
30 Days	43	6,849,071.21	0-29 Days	13	2,877,961.44	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	13	2,877,961.44
60 Days	33	6,080,455.74	30 Days	2	705,630.16	30 Days	0	0.00	30 Days	0	0.00	30 Days	45	7,554,701.37
90 Days	20	3,554,965.69	60 Days	2	210,443.08	60 Days	0	0.00	60 Days	0	0.00	60 Days	35	6,290,898.82
120 Days	8	1,596,820.24	90 Days	2	250,746.54	90 Days	2	342,488.46	90 Days	0	0.00	90 Days	24	4,148,200.69
150 Days	10	2,796,679.57	120 Days	1	200,742.90	120 Days	5	759,002.04	120 Days	0	0.00	120 Days	14	2,556,565.18
180+ Days	87	25,874,774.46	150 Days	0	0.00	150 Days	11	1,616,140.06	150 Days	0	0.00	150 Days	21	4,412,819.63
	201	46,752,766.91	180+ Days	25	4,653,889.70	180+ Days	151	36,216,629.47	180+ Days	30	6,199,484.80	180+ Days	293	72,944,778.43
				45	8,899,413.82		169	38,934,260.03		30	6,199,484.80		445	100,785,925.56
30 Days	5.606258%	4.343571%	0-29 Days	1.694915%	1.825157%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	1.694915%	1.825157%
60 Days	4.302477%	3.856127%	30 Days	0.260756%	0.447499%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	5.867014%	4.791070%
90 Days	2.607562%	2.254502%	60 Days	0.260756%	0.133460%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	4.563233%	3.989587%
120 Days	1.043025%	1.012678%	90 Days	0.260756%	0.159019%	90 Days	0.260756%	0.217201%	90 Days	0.000000%	0.000000%	90 Days	3.129074%	2.630722%
150 Days	1.303781%	1.773609%	120 Days	0.130378%	0.127308%	120 Days	0.651890%	0.481347%	120 Days	0.000000%	0.000000%	120 Days	1.825293%	1.621332%
180+ Days	11.342894%	16.409365%	150 Days	0.000000%	0.000000%	150 Days	1.434159%	1.024930%	150 Days	0.000000%	0.000000%	150 Days	2.737940%	2.798539%
	26.205997%	29.649851%	180+ Days	3.259452%	2.951422%	180+ Days	19.687093%	22.968003%	180+ Days	3.911343%	3.931613%	180+ Days	38.200782%	46.260403%
				5.867014%	5.643865%		22.033898%	24.691480%		3.911343%	3.931613%		58.018253%	63.916810%

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
2(B) - OTS														
No of Loans	Actual Bal		No of Loans	Actual Balance		No of Loans	Actual Balance		No of Loans	Actual Balance		No of Loans	Actual Balance	
30 Days	18	2,532,140.55	0-29 Days	5	680,114.90	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	5	680,114.90
60 Days	8	1,206,975.46	30 Days	1	83,566.79	30 Days	0	0.00	30 Days	0	0.00	30 Days	19	2,615,707.34
90 Days	4	304,210.49	60 Days	1	116,247.56	60 Days	0	0.00	60 Days	0	0.00	60 Days	9	1,323,223.02
120 Days	8	1,180,067.84	90 Days	1	16,675.57	90 Days	0	0.00	90 Days	0	0.00	90 Days	5	320,886.06
150 Days	3	167,563.60	120 Days	0	0.00	120 Days	1	100,816.84	120 Days	0	0.00	120 Days	9	1,280,884.68
180+ Days	54	4,746,148.94	150 Days	0	0.00	150 Days	0	0.00	150 Days	0	0.00	150 Days	3	167,563.60
	95	10,137,106.88	180+ Days	8	544,552.84	180+ Days	9	1,818,983.22	180+ Days	6	1,026,060.20	180+ Days	77	8,135,745.20
				16	1,441,157.66		10	1,919,800.06		6	1,026,060.20		127	14,524,124.80
30 Days	5.696203%	6.769296%	0-29 Days	1.582278%	1.818185%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	1.582278%	1.818185%
60 Days	2.531646%	3.226667%	30 Days	0.316456%	0.223403%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	6.012658%	6.992700%
90 Days	1.265823%	0.813261%	60 Days	0.316456%	0.310770%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	2.848101%	3.537437%
120 Days	2.531646%	3.154734%	90 Days	0.316456%	0.044580%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	1.582278%	0.857841%
150 Days	0.949367%	0.447956%	120 Days	0.000000%	0.000000%	120 Days	0.316456%	0.269519%	120 Days	0.000000%	0.000000%	120 Days	2.848101%	3.424252%
180+ Days	17.088608%	12.688114%	150 Days	0.000000%	0.000000%	150 Days	0.000000%	0.000000%	150 Days	0.000000%	0.000000%	150 Days	0.949367%	0.447956%
	30.063291%	27.100028%	180+ Days	2.531646%	1.455780%	180+ Days	2.848101%	4.862778%	180+ Days	1.898734%	2.743017%	180+ Days	24.367089%	21.749689%
				5.063291%	3.852718%		3.164557%	5.132296%		1.898734%	2.743017%		40.189873%	38.828060%

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

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

Contact: Customer Service - CTSLink
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Securities Administration Services
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180+ Delinquency Summary

Days Delinquent	Summary			1(A)			1(B)		
	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)
180 - 209	40	6,516,053.77	2.140	16	2,251,428.32	2.825	2	275,307.56	0.928
210 - 239	37	6,268,593.84	2.059	16	2,569,477.82	3.224	5	615,240.62	2.074
240 - 269	24	5,414,659.27	1.778	6	938,375.59	1.177	3	431,728.03	1.455
270 - 299	34	6,570,300.36	2.158	10	1,645,546.19	2.064	5	380,917.39	1.284
300 - 329	33	6,507,095.92	2.137	13	2,272,297.45	2.851	2	142,014.79	0.479
330 - 359	37	6,359,393.19	2.089	15	2,587,307.31	3.246	6	433,867.76	1.463
360 - 389	35	6,305,137.79	2.071	10	1,785,433.60	2.240	4	240,420.38	0.811
390 - 419	39	6,206,270.83	2.038	13	2,183,213.59	2.739	5	162,429.18	0.548
420 - 449	21	3,955,710.14	1.299	4	640,308.65	0.803	2	42,604.42	0.144
450 - 479	32	5,266,344.57	1.730	10	1,596,355.64	2.003	4	186,141.48	0.628
480 - 509	25	4,189,718.11	1.376	7	928,319.64	1.165	2	108,131.82	0.365
510 - 539	23	4,275,270.78	1.404	11	1,788,916.84	2.244	3	643,158.56	2.168
540 - 569	16	3,466,094.13	1.138	7	1,254,365.77	1.574	1	25,955.15	0.088
570 - 599	22	4,000,582.63	1.314	8	1,275,619.68	1.600	2	126,867.85	0.428
600 - 629	16	3,374,449.37	1.108	4	872,012.53	1.094	4	382,597.06	1.290
630 - 659	10	2,550,999.24	0.838	2	355,742.32	0.446	2	222,439.77	0.750
660 - 689	15	3,227,692.55	1.060	2	329,943.70	0.414	1	350,520.96	1.182
690 - 719	19	3,604,287.86	1.184	5	715,557.08	0.898	1	54,590.04	0.184
720 - 749	10	1,447,253.99	0.475	3	481,236.93	0.604	1	96,835.38	0.326
750 - 779	17	2,685,247.50	0.882	3	303,486.47	0.381	1	24,025.42	0.081
780 - 809	16	2,885,436.36	0.948	5	710,384.03	0.891	0	0.00	0.000
810 - 839	13	3,299,125.65	1.084	0	0.00	0.000	0	0.00	0.000
840 - 869	20	4,947,407.31	1.625	5	743,457.37	0.933	0	0.00	0.000
870 - 899	16	3,615,747.35	1.188	3	282,974.58	0.355	1	15,754.27	0.053
900 - 929	7	1,709,376.81	0.561	3	690,573.50	0.866	0	0.00	0.000
930 - 959	11	1,039,880.59	0.342	3	227,114.36	0.285	3	100,642.93	0.339
960 - 989	5	902,703.67	0.296	0	0.00	0.000	1	65,889.67	0.222
990 - 1019	6	539,483.72	0.177	0	0.00	0.000	2	81,644.98	0.275
1020 - 1049	6	906,408.96	0.298	2	269,957.47	0.339	1	250,388.05	0.844
1050 - 1079	7	1,825,517.56	0.600	2	352,177.53	0.442	1	226,785.75	0.765
1080 - 1109	3	377,769.78	0.124	0	0.00	0.000	2	56,637.78	0.191
1110 - 1139	5	921,179.21	0.303	3	488,214.68	0.612	0	0.00	0.000
1140 - 1169	2	623,046.36	0.205	0	0.00	0.000	0	0.00	0.000
1200 - 1229	4	1,145,051.78	0.376	4	1,145,051.78	1.437	0	0.00	0.000
1230 - 1259	2	137,271.99	0.045	1	41,902.37	0.053	1	95,369.62	0.322
1290 - 1319	1	379,022.18	0.124	0	0.00	0.000	0	0.00	0.000
1320 - 1349	1	590,721.43	0.194	0	0.00	0.000	0	0.00	0.000
1350 - 1379	2	658,893.01	0.216	0	0.00	0.000	1	438,367.77	1.478
1380 - 1409	1	52,341.11	0.017	0	0.00	0.000	0	0.00	0.000

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

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180+ Delinquency Summary

	Summary			1(A)			1(B)		
	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)
1410 - 1439	1	109,746.75	0.036	0	0.00	0.000	0	0.00	0.000
1440 - 1469	1	227,263.44	0.075	0	0.00	0.000	0	0.00	0.000
1500 - 1529	1	78,865.99	0.026	1	78,865.99	0.099	0	0.00	0.000
Total	636	119,163,416.85	39.138	197	31,805,618.78	39.904	69	6,277,274.44	21.165

Days Delinquent	2(A)			2(B)		
	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)
180 - 209	18	3,629,217.13	2.302	4	360,100.76	0.963
210 - 239	12	2,656,389.22	1.685	4	427,486.18	1.143
240 - 269	13	3,949,685.18	2.505	2	94,870.47	0.254
270 - 299	14	3,570,470.74	2.264	5	973,366.04	2.602
300 - 329	17	3,900,958.22	2.474	1	191,825.46	0.513
330 - 359	15	3,277,882.45	2.079	1	60,335.67	0.161
360 - 389	16	3,968,256.44	2.517	5	311,027.37	0.831
390 - 419	16	3,522,518.48	2.234	5	338,109.58	0.904
420 - 449	12	3,007,888.93	1.908	3	264,908.14	0.708
450 - 479	13	2,968,202.95	1.882	5	515,644.50	1.378
480 - 509	13	2,791,693.22	1.770	3	361,573.43	0.967
510 - 539	7	1,727,761.71	1.096	2	115,433.67	0.309
540 - 569	6	2,020,680.20	1.281	2	165,093.01	0.441
570 - 599	12	2,598,095.10	1.648	0	0.00	0.000
600 - 629	7	2,085,240.38	1.322	1	34,599.40	0.092
630 - 659	6	1,972,817.15	1.251	0	0.00	0.000
660 - 689	10	2,389,627.90	1.515	2	157,599.99	0.421
690 - 719	8	2,297,119.34	1.457	5	537,021.40	1.436
720 - 749	5	780,210.74	0.495	1	88,970.94	0.238
750 - 779	10	2,161,897.25	1.371	3	195,838.36	0.524
780 - 809	7	1,889,917.12	1.199	4	285,135.21	0.762
810 - 839	10	3,058,483.78	1.940	3	240,641.87	0.643
840 - 869	11	3,779,252.18	2.397	4	424,697.76	1.135
870 - 899	10	3,156,304.30	2.002	2	160,714.20	0.430
900 - 929	2	406,968.97	0.258	2	611,834.34	1.636
930 - 959	4	570,513.54	0.362	1	141,609.76	0.379
960 - 989	3	749,927.69	0.476	1	86,886.31	0.232
990 - 1019	2	402,907.46	0.256	2	54,931.28	0.147
1020 - 1049	2	203,382.63	0.129	1	182,680.81	0.488
1050 - 1079	4	1,246,554.28	0.791	0	0.00	0.000

Morgan Stanley ABS Capital I Inc.
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180+ Delinquency Summary

	2(A)			2(B)		
	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)
1080 - 1109	1	321,132.00	0.204	0	0.00	0.000
1110 - 1139	2	432,964.53	0.275	0	0.00	0.000
1140 - 1169	2	623,046.36	0.395	0	0.00	0.000
1200 - 1229	0	0.00	0.000	0	0.00	0.000
1230 - 1259	0	0.00	0.000	0	0.00	0.000
1290 - 1319	1	379,022.18	0.240	0	0.00	0.000
1320 - 1349	0	0.00	0.000	1	590,721.43	1.579
1350 - 1379	1	220,525.24	0.140	0	0.00	0.000
1380 - 1409	0	0.00	0.000	1	52,341.11	0.140
1410 - 1439	0	0.00	0.000	1	109,746.75	0.293
1440 - 1469	1	227,263.44	0.144	0	0.00	0.000
1500 - 1529	0	0.00	0.000	0	0.00	0.000
Total	293	72,944,778.43	46.264	77	8,135,745.20	21.749

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

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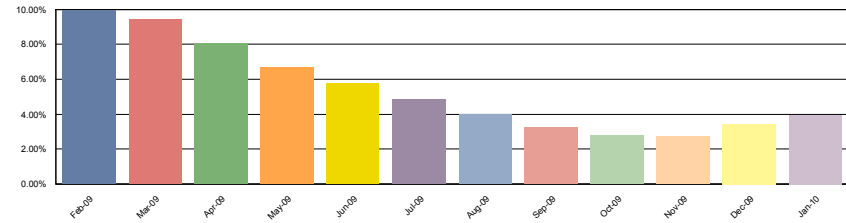
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REO Detail - All Mortgage Loans in REO during Current Period

Summary

New REO Loans	
Loans in REO	18
Original Principal Balance	2,785,420.00
Current Actual Balance	2,732,822.90
Current REO Total	
Loans in REO	69
Original Principal Balance	12,277,180.00
Current Actual Balance	12,002,120.31

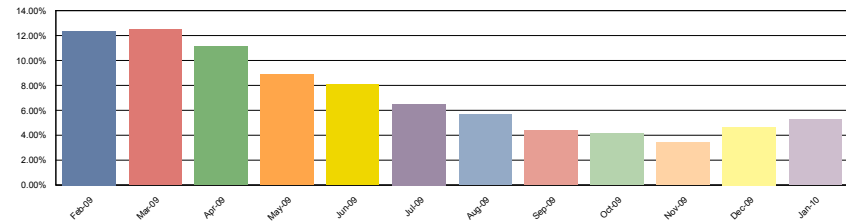
12 Month REO History



1(A)

New REO Loans	
Loans in REO	9
Original Principal Balance	1,261,160.00
Current Actual Balance	1,230,882.79
Current REO Total	
Loans in REO	28
Original Principal Balance	4,295,615.00
Current Actual Balance	4,196,225.00

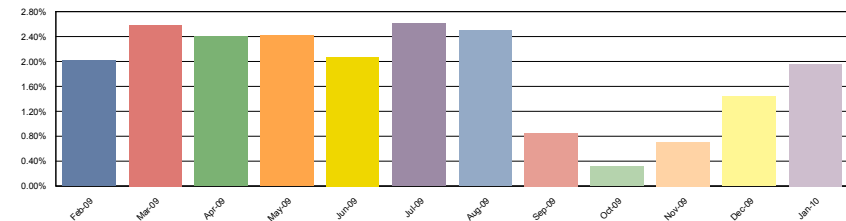
12 Month REO History



1(B)

New REO Loans	
Loans in REO	1
Original Principal Balance	144,400.00
Current Actual Balance	154,786.84
Current REO Total	
Loans in REO	5
Original Principal Balance	583,920.00
Current Actual Balance	580,350.31

12 Month REO History



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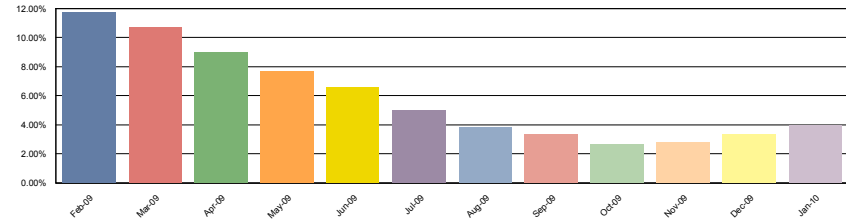
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REO Detail - All Mortgage Loans in REO during Current Period

2(A)

New REO Loans	
Loans in REO	7
Original Principal Balance	1,354,686.00
Current Actual Balance	1,315,832.65
Current REO Total	
Loans in REO	30
Original Principal Balance	6,359,371.00
Current Actual Balance	6,199,484.80

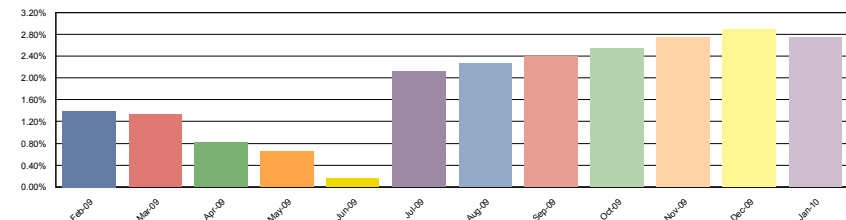
12 Month REO History



2(B)

New REO Loans	
Loans in REO	1
Original Principal Balance	25,174.00
Current Actual Balance	31,320.62
Current REO Total	
Loans in REO	6
Original Principal Balance	1,038,274.00
Current Actual Balance	1,026,060.20

12 Month REO History



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

Group	Loan Number	Month Loan Entered REO	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	0011174034	Nov-2009	01-Jun-2005	TX	80.00	102,410.00	100,511.08	01-Apr-2007	31	8.500%	23,862.47
1(A)	0011181657	Jan-2010	01-Jun-2005	TX	90.00	98,100.00	93,662.73	01-Mar-2009	8	7.730%	5,618.10
1(A)	0011210907	Oct-2009	01-Jun-2005	TX	90.00	165,600.00	163,666.75	01-Jan-2009	10	6.225%	9,283.73
1(A)	0502181238	Dec-2009	01-May-2005	NJ	85.00	267,750.00	264,277.98	01-Dec-2006	35	8.500%	74,800.86
1(A)	1002199196	Jan-2010	01-Aug-2005	TN	90.00	112,500.00	115,904.17	01-Oct-2008	13	5.000%	5,712.43
1(A)	1002261279	Jul-2009	01-Aug-2005	NH	89.00	191,350.00	191,455.77	01-Apr-2008	19	6.750%	15,611.32
1(A)	1002428581	Dec-2009	01-Aug-2005	CA	80.00	248,000.00	244,969.02	01-Dec-2008	11	2.500%	4,134.24
1(A)	1002466030	Nov-2009	01-Aug-2005	VT	85.00	173,400.00	170,740.22	01-Jul-2006	40	8.750%	46,184.02
1(A)	1002583573	Nov-2009	01-Aug-2005	CA	76.47	130,000.00	124,913.02	01-Oct-2008	13	7.400%	9,029.70
1(A)	1005045533	Aug-2009	13-Jul-2005	NY	80.00	51,200.00	46,126.07	13-Apr-2007	31	7.500%	12,953.97

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

Group	Loan Number	Month Loan Entered REO	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	2005031040	Aug-2009	01-May-2005	SC	92.03	88,350.00	86,994.47	01-Dec-2007	23	13.620%	20,577.00
1(A)	2005050398	Jan-2010	01-Jul-2005	TN	90.00	244,260.00	234,601.89	01-Jan-2009	10	8.875%	18,002.33
1(A)	2005061872	Apr-2009	13-Jul-2005	OH	90.00	108,900.00	105,390.26	13-Dec-2007	23	10.125%	19,099.59
1(A)	3005046814	Jan-2010	07-Jun-2005	DE	80.00	212,000.00	208,234.48	07-Jul-2007	28	11.150%	54,707.92
1(A)	3005057925	Jan-2010	20-Jul-2005	PA	100.00	53,000.00	52,162.06	20-Sep-2007	26	11.940%	13,787.43
1(A)	3005059815	Jan-2010	01-Jul-2005	OR	90.00	166,500.00	160,347.93	01-Dec-2008	11	6.000%	10,783.23
1(A)	3005060616	Dec-2009	01-Aug-2005	OR	80.00	120,000.00	115,674.93	01-Feb-2009	9	8.625%	8,002.54
1(A)	5005066685	May-2009	21-Jul-2005	FL	80.00	124,720.00	120,828.50	21-Jul-2008	16	9.500%	15,287.33
1(A)	5005069185	Sep-2009	01-Aug-2005	NJ	80.00	264,000.00	259,029.65	01-Jul-2007	28	10.590%	59,241.60
1(A)	6005046058	Dec-2009	01-Jun-2005	CA	80.00	260,000.00	251,713.65	01-Mar-2009	8	6.000%	14,014.03
1(A)	7005064131	Dec-2009	01-Aug-2005	WI	75.00	90,375.00	92,863.67	01-Oct-2008	13	7.125%	7,632.61
1(A)	7005064916	Dec-2009	01-Aug-2005	MO	80.00	84,000.00	83,648.42	01-Apr-2009	7	6.000%	3,432.17
1(A)	8005058620	Jan-2010	01-Jul-2005	MI	64.71	55,000.00	52,757.82	01-Jun-2009	5	10.375%	3,034.09
1(A)	8005058988	Jan-2010	01-Aug-2005	MI	80.00	124,800.00	123,829.51	01-May-2007	30	7.190%	30,907.66
1(A)	8005066914	Jan-2010	01-Aug-2005	MN	86.67	195,000.00	189,382.20	01-May-2009	6	9.750%	10,699.16
1(A)	8005067466	Jun-2009	01-Aug-2005	MN	90.00	117,900.00	108,786.06	01-Apr-2008	19	11.490%	19,302.21
1(A)	8005069301	Dec-2008	01-Aug-2005	MI	90.00	198,000.00	190,011.46	01-Jun-2008	17	7.870%	22,384.02
1(A)	9005069521	Jun-2009	01-Aug-2005	CA	70.00	248,500.00	243,741.23	01-Feb-2008	21	8.000%	34,737.12
1(B)	0002130892	Dec-2009	01-Jul-2005	TX	80.00	56,000.00	54,077.24	01-Jul-2008	16	9.040%	5,809.46
1(B)	0002135797	Jan-2010	01-Jul-2005	TX	95.00	144,400.00	154,786.84	01-Dec-2008	11	8.900%	6,410.34
1(B)	0005058182	Nov-2009	01-Aug-2005	ND	80.00	118,000.00	115,581.92	01-Mar-2008	20	8.790%	17,423.93
1(B)	0011194673	Aug-2009	01-Jun-2005	TN	80.00	99,520.00	96,835.38	01-Nov-2007	24	7.200%	13,877.24
1(B)	6005056434	Dec-2009	01-Aug-2005	CA	69.17	166,000.00	159,068.93	01-Feb-2009	9	6.000%	8,268.52
2(A)	0002132174	Jan-2010	01-Aug-2005	CA	90.00	319,500.00	309,698.29	01-Jun-2007	29	7.900%	48,654.45
2(A)	0002147958	Jan-2010	01-Aug-2005	TX	90.00	127,710.00	122,768.73	01-Apr-2007	31	7.575%	25,976.64
2(A)	0011110037	Jan-2010	01-Mar-2005	MI	95.00	120,650.00	117,500.12	01-Jul-2008	16	9.000%	12,270.47
2(A)	0011157455	Nov-2009	01-Jun-2005	NY	80.00	504,000.00	503,941.68	01-Sep-2006	38	8.500%	146,121.90
2(A)	0011170202	Sep-2009	01-Jun-2005	CA	80.00	216,000.00	216,000.00	01-Nov-2007	24	6.950%	23,453.23
2(A)	0011179327	Oct-2008	01-Jun-2005	KY	80.00	104,000.00	102,506.47	01-Feb-2007	33	9.375%	30,914.85
2(A)	0011209088	Aug-2009	01-Jul-2005	IL	80.00	184,000.00	180,744.74	01-Aug-2007	27	6.150%	22,203.18
2(A)	1002049955	Dec-2009	01-Aug-2005	MI	72.22	195,000.00	199,637.01	01-Jul-2008	16	9.850%	28,183.81
2(A)	1002099017	Jan-2010	01-Aug-2005	IL	80.00	124,000.00	117,871.52	01-Mar-2007	32	6.750%	25,156.55
2(A)	1002205795	Jan-2010	01-Aug-2005	CA	79.84	247,500.00	244,450.70	01-Oct-2008	13	5.000%	10,187.91
2(A)	1002286573	Aug-2009	01-Aug-2005	CA	80.00	328,000.00	321,132.00	01-Nov-2006	36	6.750%	62,575.21
2(A)	1002369644	Dec-2009	01-Aug-2005	CA	80.00	463,200.00	443,741.71	01-Apr-2008	19	7.000%	51,545.43
2(A)	1002370856	Nov-2009	01-Aug-2005	CA	75.00	277,500.00	266,505.72	01-Aug-2007	27	7.000%	40,630.83
2(A)	1002426324	Aug-2009	01-Aug-2005	CA	80.00	393,600.00	369,961.89	01-Oct-2008	13	5.000%	21,074.09
2(A)	1002577269	Nov-2009	01-Aug-2005	OH	100.00	179,000.00	173,702.47	01-Sep-2007	26	7.975%	24,597.95
2(A)	1002582994	Dec-2009	01-Aug-2005	MD	80.00	320,000.00	303,547.95	01-Sep-2007	26	6.325%	52,489.78
2(A)	1005057697	Jun-2009	01-Jul-2005	NY	90.00	324,000.00	315,696.22	01-Jun-2007	29	8.940%	63,837.64

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

Group	Loan Number	Month Loan Entered REO	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
2(A)	1005061692	Oct-2009	01-Aug-2005	MO	80.00	136,800.00	134,452.60	01-Mar-2009	8	6.250%	6,404.08
2(A)	1005069875	Aug-2009	20-Jul-2005	TN	80.00	83,040.00	81,371.98	20-Jul-2008	16	11.500%	12,463.74
2(A)	3005057570	Dec-2009	04-Aug-2005	DE	95.00	179,550.00	175,027.55	04-Sep-2008	14	10.500%	20,918.63
2(A)	3005061204	Dec-2009	01-Aug-2005	WA	80.00	198,400.00	192,089.24	01-Nov-2008	12	9.625%	17,479.38
2(A)	5005045188	Jan-2010	25-Jun-2005	FL	80.00	145,776.00	140,701.01	25-Aug-2007	27	8.750%	28,188.00
2(A)	5005066651	Dec-2009	17-Jul-2005	FL	80.00	73,600.00	70,612.20	17-Apr-2008	19	5.590%	6,231.57
2(A)	6005064236	Aug-2009	01-Aug-2005	FL	90.00	112,500.00	110,236.85	01-Nov-2007	24	10.790%	23,640.71
2(A)	7005053661	Aug-2009	01-Jul-2005	IL	85.00	105,655.00	103,017.03	01-Aug-2008	15	10.625%	13,188.10
2(A)	7005053813	May-2009	01-Aug-2005	KS	76.92	50,000.00	48,820.08	01-Jul-2008	16	10.750%	6,740.27
2(A)	7005064324	Jun-2009	01-Aug-2005	IL	100.00	185,000.00	180,859.15	01-Feb-2008	21	11.500%	33,150.82
2(A)	7005064881	Jan-2010	06-Aug-2005	WI	90.00	269,550.00	262,842.28	06-Nov-2008	12	10.875%	28,214.78
2(A)	8005067459	Dec-2009	01-Aug-2005	IL	80.00	55,920.00	54,189.20	01-Dec-2008	11	9.875%	4,857.39
2(A)	9005065066	May-2009	01-Aug-2005	MA	80.00	335,920.00	335,858.41	01-Jul-2007	28	10.290%	77,734.50
2(B)	0011165950	Jan-2010	01-May-2005	TX	20.00	25,174.00	31,320.62	01-Jun-2008	17	5.250%	1,895.22
2(B)	0011171098	Jul-2009	01-Jun-2005	NJ	80.00	596,000.00	590,721.43	01-Mar-2006	44	6.750%	138,344.09
2(B)	0011187336	Nov-2009	01-Jun-2005	MA	80.00	204,000.00	197,781.77	01-Dec-2007	23	6.490%	24,340.52
2(B)	2005051676	Dec-2009	02-Jul-2005	OH	80.00	95,600.00	91,815.18	02-Nov-2008	12	6.750%	6,652.43
2(B)	8005069271	Dec-2009	13-Jul-2005	MI	29.24	50,000.00	48,239.54	13-Apr-2009	7	9.390%	3,208.45
2(B)	8005069580	Nov-2008	16-Jul-2005	MI	90.00	67,500.00	66,181.66	16-Aug-2007	27	8.240%	12,284.26

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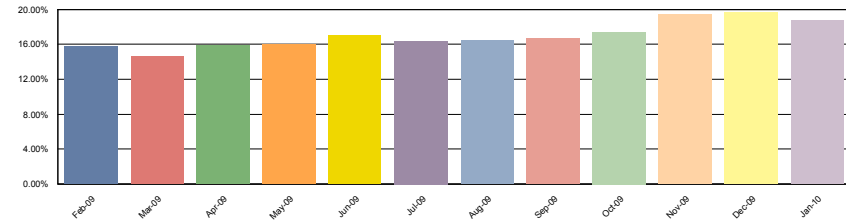
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Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period

Summary

New Foreclosure Loans	
Loans in Foreclosure	34
Original Principal Balance	5,296,068.00
Current Actual Balance	5,180,746.51
Current Foreclosure Total	
Loans in Foreclosure	281
Original Principal Balance	57,943,115.09
Current Actual Balance	56,955,683.64

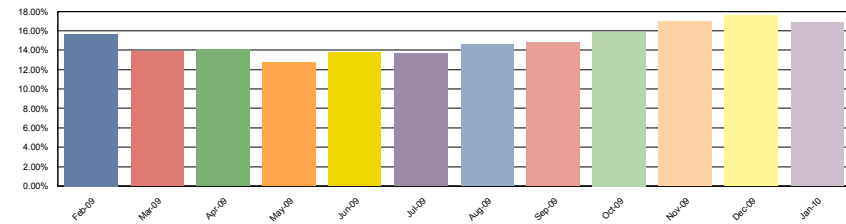
12 Month Foreclosure History



1(A)

New Foreclosure Loans	
Loans in Foreclosure	11
Original Principal Balance	1,843,509.00
Current Actual Balance	1,806,851.62
Current Foreclosure Total	
Loans in Foreclosure	88
Original Principal Balance	13,725,618.09
Current Actual Balance	13,454,835.80

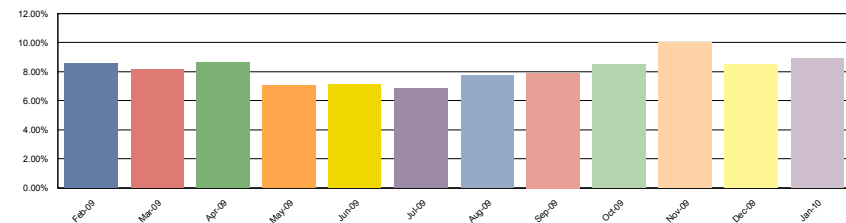
12 Month Foreclosure History



1(B)

New Foreclosure Loans	
Loans in Foreclosure	3
Original Principal Balance	397,900.00
Current Actual Balance	380,407.34
Current Foreclosure Total	
Loans in Foreclosure	14
Original Principal Balance	2,726,086.00
Current Actual Balance	2,646,787.75

12 Month Foreclosure History



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

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Fax: 240-586-8675

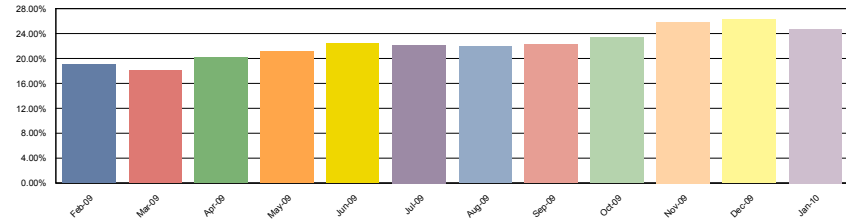
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Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period

2(A)

New Foreclosure Loans	
Loans in Foreclosure	17
Original Principal Balance	2,745,759.00
Current Actual Balance	2,694,350.37
Current Foreclosure Total	
Loans in Foreclosure	169
Original Principal Balance	39,506,426.00
Current Actual Balance	38,934,260.03

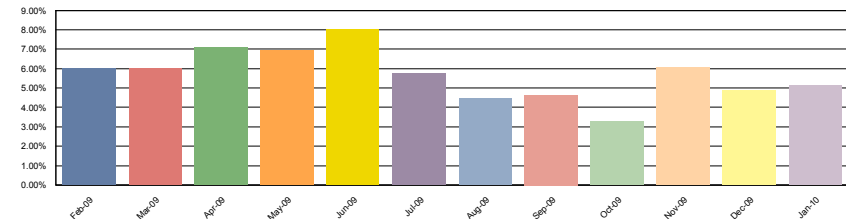
12 Month Foreclosure History



2(B)

New Foreclosure Loans	
Loans in Foreclosure	3
Original Principal Balance	308,900.00
Current Actual Balance	299,137.18
Current Foreclosure Total	
Loans in Foreclosure	10
Original Principal Balance	1,984,985.00
Current Actual Balance	1,919,800.06

12 Month Foreclosure History



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

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	0002119465	Sep-2008	01-Jul-2005	MN	85.00	170,000.00	167,268.60	01-Oct-2006	37	7.300%	35,872.45
1(A)	0002127503	Oct-2008	01-Aug-2005	OH	92.59	125,000.00	122,270.74	01-Apr-2008	19	7.000%	14,746.32
1(A)	0002158283	May-2009	01-Aug-2005	PA	89.33	134,000.00	143,624.03	01-May-2008	18	6.250%	13,949.38
1(A)	0005047721	Sep-2009	25-Jun-2005	CT	90.00	270,000.00	258,463.24	25-Jan-2009	10	6.200%	14,647.43
1(A)	0011146482	Oct-2009	01-Apr-2005	MA	68.70	270,000.00	263,570.42	01-Mar-2008	20	7.750%	40,680.05
1(A)	0011156981	Sep-2009	01-May-2005	IL	80.00	188,000.00	186,426.76	01-Jun-2008	17	5.800%	15,456.43
1(A)	0011160277	Mar-2009	01-Apr-2005	PA	75.00	112,500.00	110,168.63	01-May-2007	30	7.625%	25,176.04
1(A)	0011163848	Jan-2010	01-May-2005	MD	80.00	180,000.00	180,000.00	01-Aug-2008	15	7.875%	22,091.25
1(A)	0011165180	Sep-2009	01-Jun-2005	IL	80.00	144,000.00	139,319.04	01-Jun-2008	17	6.250%	13,339.32
1(A)	0011167843	Dec-2009	01-Jun-2005	MA	90.00	286,200.00	297,565.46	01-Apr-2008	19	6.450%	33,895.36

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

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	0011168263	Oct-2009	01-May-2005	MA	82.00	164,000.00	160,207.58	01-Nov-2007	24	7.425%	21,945.39
1(A)	0011169428	Sep-2009	01-Jun-2005	OH	79.70	58,900.00	58,614.57	01-Feb-2009	9	6.250%	1,862.00
1(A)	0011170379	Sep-2009	01-May-2005	OH	80.00	111,200.00	110,826.70	01-May-2009	6	7.250%	4,968.51
1(A)	0011171165	Aug-2009	01-May-2005	ME	80.00	96,000.00	95,221.41	01-Aug-2008	15	6.675%	6,877.55
1(A)	0011171673	Aug-2009	01-May-2005	CA	95.00	270,750.00	264,384.25	01-Sep-2007	26	7.501%	32,949.05
1(A)	0011173807	Sep-2009	01-May-2005	NV	80.00	97,520.00	101,219.03	01-May-2008	18	7.175%	9,366.77
1(A)	0011174118	Sep-2009	01-Jun-2005	MA	80.00	160,000.00	156,060.17	01-Apr-2008	19	7.425%	20,045.49
1(A)	0011174488	Mar-2009	01-Jun-2005	PA	80.00	144,800.00	142,229.99	01-Jan-2007	34	8.500%	38,685.16
1(A)	0011174541	Jan-2010	01-Jun-2005	TX	80.00	106,004.00	106,615.89	01-Dec-2008	11	6.500%	6,879.42
1(A)	0011174559	Jun-2009	01-Jun-2005	NV	80.00	249,390.00	238,236.75	01-Dec-2008	11	6.250%	17,281.55
1(A)	0011174968	Sep-2009	01-Jun-2005	IL	80.00	106,400.00	100,470.53	01-Dec-2008	11	6.325%	6,292.49
1(A)	0011179926	Jan-2010	01-Jun-2005	MA	55.05	180,000.00	173,266.57	01-Jun-2009	5	8.125%	8,408.74
1(A)	0011179934	Feb-2008	01-Jun-2005	FL	80.00	64,000.00	62,267.57	01-Jun-2007	29	9.200%	12,446.19
1(A)	0011180043	Jan-2010	01-May-2005	SC	95.00	118,750.00	116,731.92	01-Jul-2007	28	9.875%	31,944.44
1(A)	0011180520	Apr-2009	01-May-2005	FL	80.00	91,200.00	88,798.85	01-Oct-2008	13	5.700%	3,487.44
1(A)	0011181904	Jun-2009	01-Jun-2005	FL	80.00	298,400.00	297,058.52	01-Jul-2006	40	9.375%	82,220.02
1(A)	0011183523	Oct-2009	01-Jun-2005	NV	80.00	105,200.00	102,725.12	01-May-2009	6	5.825%	1,649.36
1(A)	0011185922	Jan-2008	01-Jun-2005	MA	80.00	468,000.00	456,575.36	01-May-2007	30	8.200%	108,648.76
1(A)	0011186480	Sep-2009	01-Jun-2005	GA	80.00	89,600.00	87,573.52	01-Jun-2007	29	8.000%	14,477.25
1(A)	0011186552	Dec-2009	01-Jun-2005	UT	80.00	136,000.00	138,953.58	01-Jul-2008	16	6.250%	12,234.34
1(A)	0011189159	Jan-2010	01-Jun-2005	MA	82.41	243,100.00	239,254.31	01-Jun-2009	5	8.875%	11,650.89
1(A)	0011189209	Sep-2009	01-Jun-2005	MA	80.00	245,600.00	248,773.19	01-Jan-2008	22	6.500%	29,404.75
1(A)	0011190666	Dec-2009	01-Jun-2005	OH	80.00	67,200.00	72,684.94	01-Oct-2008	13	6.990%	4,614.58
1(A)	0011191848	Oct-2009	01-Jun-2005	CA	80.00	295,200.00	291,445.79	01-Dec-2007	23	6.500%	39,139.94
1(A)	0011194531	Aug-2009	01-Jun-2005	CA	88.73	315,000.00	304,601.19	01-Oct-2008	13	6.990%	24,518.59
1(A)	0011195335	Nov-2009	01-Jun-2005	CA	80.00	240,000.00	232,664.85	01-Aug-2008	15	6.775%	22,263.04
1(A)	0011195905	Dec-2009	01-Jun-2005	CA	90.00	258,300.00	248,354.45	01-Jan-2009	10	6.865%	18,062.42
1(A)	0011200013	Aug-2009	01-Jun-2005	FL	90.00	121,500.00	116,938.13	01-Jul-2008	16	7.490%	7,118.32
1(A)	0011203761	Nov-2009	01-Jun-2005	FL	80.00	107,200.00	111,638.39	01-Jan-2009	10	6.450%	4,224.99
1(A)	0011207252	Dec-2006	01-Jun-2005	LA	90.00	42,300.00	41,902.37	01-Jan-2006	41	8.750%	7,993.27
1(A)	1001426059	Feb-2009	01-May-2005	CA	90.00	292,500.00	284,280.39	01-Oct-2008	13	6.500%	8,564.68
1(A)	1001459549	Apr-2009	01-Jul-2005	NY	46.55	135,000.00	128,836.27	01-Jun-2009	5	6.875%	5,458.62
1(A)	1001556596	Sep-2008	01-Jun-2005	CA	46.15	120,000.00	117,633.11	01-Apr-2008	19	6.500%	10,646.95
1(A)	1001806022	Feb-2009	01-Jun-2005	CA	74.39	273,000.00	265,483.56	01-Nov-2008	12	6.500%	24,754.37
1(A)	1001928846	Oct-2009	01-Aug-2005	KS	95.00	85,500.00	84,366.45	01-Aug-2008	15	8.450%	7,894.12
1(A)	1001946130	Apr-2009	01-Jul-2005	FL	75.00	135,000.00	127,955.24	01-Apr-2009	7	6.375%	6,850.68
1(A)	1002016829	Jan-2010	01-Jul-2005	CA	90.00	310,500.00	302,938.76	01-Mar-2008	20	6.875%	44,698.56
1(A)	1002077219	Sep-2008	01-Jul-2005	MD	90.00	197,100.00	192,484.42	01-Mar-2009	8	7.675%	12,156.16
1(A)	1002128673	Dec-2009	01-Aug-2005	FL	90.00	190,800.00	182,646.85	01-Oct-2006	37	7.400%	47,918.06
1(A)	1002202226	May-2009	01-Aug-2005	WA	80.00	112,000.00	109,913.86	01-Mar-2009	8	6.750%	6,269.82

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

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	1002239580	Aug-2008	01-Aug-2005	FL	80.00	128,800.00	125,534.29	01-Sep-2007	26	6.975%	23,492.82
1(A)	1002292888	Dec-2008	01-Aug-2005	FL	60.51	95,000.00	90,691.41	01-Jul-2008	16	7.375%	10,644.49
1(A)	1002344494	Dec-2008	01-Aug-2005	CA	90.00	180,000.00	177,013.32	01-Jun-2008	17	6.750%	11,809.61
1(A)	1002347357	Jan-2010	01-Aug-2005	FL	90.00	244,075.00	237,549.46	01-Nov-2007	24	6.750%	39,797.94
1(A)	1002469554	May-2009	01-Aug-2005	CA	87.72	250,000.00	251,341.41	01-Nov-2008	12	7.990%	15,207.29
1(A)	1005058089	Jan-2010	01-Jul-2005	SC	80.00	73,360.00	70,303.76	01-Jul-2009	4	7.625%	2,439.79
1(A)	1005060146	Dec-2009	27-Jul-2005	NC	80.00	119,912.00	121,599.45	27-Jun-2009	5	8.750%	5,943.29
1(A)	2005051611	Oct-2009	01-Aug-2005	OH	80.00	136,000.00	132,990.85	01-Sep-2007	26	10.000%	28,084.43
1(A)	2005051727	Oct-2009	14-Jul-2005	OH	90.00	54,054.00	54,080.95	14-Apr-2009	7	5.000%	1,817.61
1(A)	3005047293	Oct-2009	22-Jun-2005	PA	92.78	167,000.00	156,200.94	22-Mar-2009	8	5.900%	6,995.66
1(A)	3005050163	Aug-2009	01-Jul-2005	OR	80.00	144,000.00	136,989.40	01-Feb-2009	9	8.040%	8,514.10
1(A)	3005052194	Jan-2010	01-Jul-2005	GA	80.00	124,720.00	124,836.90	01-Dec-2008	11	7.500%	9,361.43
1(A)	3005068253	Jun-2009	22-Jul-2005	DE	85.00	158,950.00	157,666.88	22-Jul-2006	40	8.590%	47,654.63
1(A)	5005037077	Jan-2009	05-Jun-2005	IN	89.22	93,683.09	88,064.69	05-Aug-2008	15	12.640%	14,585.29
1(A)	5005047498	Dec-2009	25-May-2005	KY	90.00	137,700.00	135,312.58	25-Sep-2007	26	11.640%	34,323.35
1(A)	5005055955	Oct-2009	01-Jul-2005	FL	80.00	72,000.00	70,113.16	01-Sep-2008	14	12.375%	10,430.33
1(A)	5005055969	Nov-2009	01-Jul-2005	FL	80.00	58,400.00	56,069.83	01-May-2009	6	9.000%	2,794.63
1(A)	5005058902	Feb-2009	13-Jul-2005	FL	77.87	183,000.00	176,695.98	13-Sep-2008	14	10.250%	20,893.85
1(A)	5005059476	Nov-2009	10-Jul-2005	IN	95.00	94,905.00	100,641.07	10-Apr-2009	7	6.500%	4,513.23
1(A)	5005059836	Nov-2009	08-Jul-2005	IN	100.00	79,000.00	78,865.99	08-Sep-2005	50	8.870%	33,740.78
1(A)	5005060762	Nov-2009	01-Aug-2005	OH	80.00	109,600.00	106,768.83	01-May-2008	18	11.000%	16,517.69
1(A)	5005061114	Dec-2009	31-Jul-2005	IN	100.00	81,000.00	79,281.42	27-Dec-2007	23	11.375%	16,142.79
1(A)	5005066348	Nov-2009	15-Jul-2005	FL	80.00	104,000.00	101,488.61	15-Oct-2007	25	9.790%	20,340.67
1(A)	5005066376	Nov-2009	14-Jul-2005	FL	80.00	105,600.00	102,339.44	14-Jan-2009	10	9.250%	8,415.77
1(A)	6005053105	Sep-2009	01-Jul-2005	FL	79.99	143,900.00	137,948.40	01-Nov-2008	12	8.250%	12,273.09
1(A)	6005053222	Dec-2008	01-Jul-2005	FL	85.00	96,900.00	94,680.55	01-Aug-2008	15	11.000%	13,044.37
1(A)	6005053242	Feb-2008	01-Jul-2005	FL	66.56	86,533.00	85,023.87	01-Oct-2007	25	11.490%	21,087.30
1(A)	6005053393	Dec-2009	08-Jul-2005	FL	79.55	140,000.00	138,299.23	08-Oct-2006	37	7.990%	42,047.57
1(A)	6005053431	Feb-2009	01-Aug-2005	FL	80.00	120,000.00	116,973.99	01-Oct-2007	25	9.440%	22,428.38
1(A)	6005053515	Feb-2009	13-Jul-2005	FL	80.00	190,400.00	184,439.59	13-Aug-2008	15	9.625%	22,299.06
1(A)	6005054828	Dec-2009	01-Aug-2005	AZ	90.00	144,000.00	143,365.51	01-Apr-2009	7	7.000%	6,957.57
1(A)	6005065238	Jan-2010	01-Aug-2005	WY	100.00	179,000.00	174,478.85	01-May-2009	6	10.500%	10,734.43
1(A)	7005053617	Jan-2010	01-Jul-2005	WI	80.00	84,000.00	80,875.20	01-Aug-2009	3	9.125%	2,834.57
1(A)	7005053957	Apr-2009	03-Jul-2005	IL	80.00	115,592.00	112,001.09	03-Feb-2008	21	10.250%	17,872.72
1(A)	8005067378	Dec-2009	06-Aug-2005	ND	80.00	124,000.00	120,378.31	06-Oct-2008	13	9.875%	12,448.75
1(A)	8005069437	Nov-2009	10-Jul-2005	OH	73.24	52,000.00	50,430.86	10-May-2009	6	10.500%	3,105.41
1(A)	9005054912	Nov-2009	14-Jul-2005	CT	80.00	171,920.00	165,286.55	14-Jan-2009	10	8.000%	11,520.97
1(A)	9005069529	Oct-2009	01-Aug-2005	CA	89.82	300,000.00	286,701.86	01-Apr-2009	7	6.540%	12,924.43
1(B)	0011122051	Oct-2009	01-Mar-2005	ME	86.86	152,000.00	146,446.30	01-Mar-2008	20	6.625%	16,243.11
1(B)	0011165811	Sep-2008	01-Jun-2005	MD	85.00	255,000.00	250,388.05	01-Jan-2007	34	6.775%	46,275.98

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1(B)	0011171818	Jan-2010	01-Jun-2005	LA	20.00	16,500.00	15,441.03	01-Sep-2009	2	11.250%	552.47
1(B)	0011175657	Aug-2009	01-May-2005	FL	20.00	18,536.00	17,838.05	01-Apr-2009	7	10.240%	541.44
1(B)	0011190719	Aug-2009	01-Jun-2005	MA	89.14	312,000.00	301,182.92	01-Jun-2008	17	7.250%	31,881.55
1(B)	0011194005	Nov-2006	01-Jun-2005	NY	80.00	440,000.00	438,367.77	01-Feb-2006	45	6.800%	107,012.72
1(B)	1001579241	Nov-2009	01-Jun-2005	PA	80.00	216,000.00	208,206.16	01-Jun-2009	5	5.000%	5,500.83
1(B)	1002413560	Apr-2007	01-Aug-2005	FL	70.86	99,200.00	95,369.62	01-Jun-2006	41	8.650%	28,389.45
1(B)	3005049007	Jan-2010	01-Jun-2005	WA	90.00	243,000.00	233,967.92	01-Apr-2009	7	7.990%	13,092.15
1(B)	3005049369	Jan-2010	01-Aug-2005	WA	80.00	138,400.00	130,998.39	01-Aug-2009	3	6.490%	3,261.22
1(B)	5005059822	Dec-2009	07-Jul-2005	OH	80.00	89,600.00	84,374.85	07-Jul-2009	4	6.990%	2,732.87
1(B)	6005053164	Nov-2008	07-Jul-2005	FL	90.00	247,500.00	240,105.72	07-Jun-2008	17	7.640%	26,932.68
1(B)	6005053256	Oct-2009	10-Jul-2005	FL	85.00	359,550.00	350,520.96	10-Jan-2008	22	7.540%	48,856.44
1(B)	9005059449	Apr-2009	01-Aug-2005	CA	80.00	138,800.00	133,580.01	01-Nov-2008	12	7.040%	10,148.63
2(A)	0002129895	Sep-2007	01-Aug-2005	RI	41.34	105,000.00	99,664.01	01-Apr-2007	31	7.000%	20,692.19
2(A)	0002132595	Sep-2008	01-Jul-2005	FL	84.76	278,000.00	265,221.88	01-Jan-2008	22	6.900%	43,486.69
2(A)	0002136541	Mar-2009	01-Jul-2005	CT	81.66	467,900.00	449,464.63	01-Sep-2008	14	7.000%	24,296.50
2(A)	0002147904	Mar-2009	01-Aug-2005	MI	80.00	248,000.00	239,296.82	01-Oct-2008	13	5.250%	13,411.83
2(A)	0002149841	Apr-2009	01-Aug-2005	IN	80.00	112,000.00	116,259.85	01-Nov-2008	12	2.250%	2,417.70
2(A)	0002150727	Sep-2008	01-Aug-2005	VA	95.00	147,250.00	140,861.96	01-Aug-2007	27	7.000%	21,921.40
2(A)	0002154578	Jan-2009	01-Aug-2005	IL	85.00	272,000.00	257,336.47	01-Oct-2008	13	6.750%	20,304.53
2(A)	0002155064	Apr-2009	01-Aug-2005	CT	75.00	331,500.00	315,399.42	01-Dec-2008	11	5.125%	15,975.37
2(A)	0002155987	Sep-2008	01-Aug-2005	FL	77.99	581,000.00	564,966.48	01-Jul-2007	28	7.000%	105,573.74
2(A)	0002157762	Dec-2008	01-Aug-2005	FL	80.00	94,400.00	90,137.62	01-Aug-2008	15	7.250%	9,941.01
2(A)	0002160713	Feb-2009	01-Aug-2005	CA	88.39	495,000.00	470,205.47	01-Nov-2008	12	7.500%	42,365.06
2(A)	0002161407	Apr-2009	01-Aug-2005	KS	61.61	130,000.00	124,455.77	01-Nov-2008	12	7.800%	11,342.07
2(A)	0002161713	Apr-2009	01-Aug-2005	AZ	75.00	359,250.00	344,707.79	01-Nov-2008	12	7.550%	26,758.24
2(A)	0002162206	Jan-2009	01-Aug-2005	WI	90.00	175,500.00	180,712.92	01-Jan-2009	10	8.900%	15,262.16
2(A)	0002162468	Nov-2007	01-Aug-2005	NY	69.00	103,500.00	99,362.52	01-Jun-2007	29	7.750%	22,328.80
2(A)	0002162516	May-2009	01-Aug-2005	FL	85.00	106,250.00	108,415.69	01-Jan-2009	10	7.750%	8,320.67
2(A)	0002163078	Sep-2007	01-Aug-2005	PA	56.00	274,400.00	264,125.70	01-Dec-2006	35	8.500%	57,790.82
2(A)	0002168795	Sep-2008	01-Aug-2005	AZ	90.00	157,500.00	150,582.47	01-Jun-2008	17	7.600%	19,393.36
2(A)	0005057904	Jan-2010	01-Aug-2005	CA	80.00	330,847.00	313,587.41	01-Feb-2009	9	6.100%	15,992.05
2(A)	0011040135	Dec-2009	01-Oct-2004	KS	95.00	112,575.00	109,146.23	01-Sep-2007	26	8.625%	24,462.09
2(A)	0011101955	Dec-2008	01-May-2005	NY	80.00	238,400.00	232,865.28	01-Jul-2007	28	6.925%	39,415.56
2(A)	0011108814	Sep-2007	01-Mar-2005	NY	80.00	337,840.00	329,248.62	01-May-2007	30	7.750%	73,953.56
2(A)	0011117617	Nov-2009	01-Feb-2005	NY	72.99	500,000.00	488,129.13	01-Mar-2007	32	6.800%	86,732.63
2(A)	0011149097	Jun-2008	01-May-2005	FL	80.00	187,200.00	181,898.72	01-Dec-2007	23	6.575%	24,559.80
2(A)	0011151230	Oct-2008	01-May-2005	VA	75.00	618,750.00	609,322.82	01-Dec-2006	35	7.750%	173,165.19
2(A)	0011151518	Jul-2009	01-May-2005	CA	80.00	432,000.00	418,430.69	01-Jun-2008	17	6.550%	41,782.44
2(A)	0011158462	Jan-2010	01-May-2005	FL	100.00	124,000.00	150,184.42	01-Apr-2009	7	8.490%	4,777.35
2(A)	0011160507	May-2008	01-Jun-2005	PA	93.00	697,500.00	697,500.00	01-Jun-2007	29	8.375%	171,805.78

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

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
2(A)	0011162004	Apr-2009	01-Jun-2005	CA	80.00	403,920.00	403,920.00	01-Jan-2008	22	5.700%	42,007.68
2(A)	0011162320	May-2007	01-May-2005	NY	80.00	264,000.00	259,709.47	01-Dec-2006	35	7.900%	68,470.15
2(A)	0011162847	Jan-2010	01-Jun-2005	NY	80.00	408,000.00	395,131.61	01-Feb-2009	9	7.150%	27,662.11
2(A)	0011163213	Nov-2009	01-May-2005	NJ	80.00	240,000.00	243,794.92	01-Feb-2008	21	7.490%	30,750.99
2(A)	0011164810	Jan-2010	01-May-2005	AZ	80.00	120,000.00	113,675.44	01-Jun-2009	5	6.550%	3,996.60
2(A)	0011165250	Jun-2009	01-May-2005	FL	80.00	229,600.00	223,335.19	01-Aug-2007	27	6.150%	31,884.23
2(A)	0011165959	Apr-2009	01-May-2005	FL	80.00	126,400.00	123,733.32	01-Oct-2007	25	7.750%	16,089.99
2(A)	0011168138	Jan-2009	01-May-2005	CA	80.00	428,400.00	428,400.00	01-Jun-2007	29	6.750%	94,872.75
2(A)	0011168242	Jun-2008	01-Jun-2005	CA	80.00	244,000.00	237,382.98	01-Jul-2007	28	7.375%	42,437.89
2(A)	0011168910	Nov-2009	01-May-2005	CA	80.00	582,400.00	592,852.14	01-Sep-2008	14	5.375%	38,450.42
2(A)	0011169122	Nov-2009	01-May-2005	CA	80.00	328,000.00	372,480.11	01-Aug-2008	15	5.990%	28,446.64
2(A)	0011170780	Nov-2009	01-Jun-2005	CA	80.00	332,000.00	322,060.03	01-Sep-2007	26	5.990%	44,402.89
2(A)	0011171244	Apr-2009	01-May-2005	FL	80.00	208,000.00	204,549.49	01-Jun-2007	29	8.500%	40,960.11
2(A)	0011171266	Jan-2010	01-May-2005	FL	80.00	130,400.00	130,400.00	01-Jun-2009	5	6.950%	4,906.30
2(A)	0011171603	Dec-2009	01-May-2005	NV	80.00	280,000.00	272,508.50	01-Aug-2008	15	7.700%	29,488.49
2(A)	0011173538	Nov-2009	01-May-2005	MD	80.00	327,990.00	327,846.02	01-May-2008	18	7.550%	40,716.67
2(A)	0011174195	Aug-2009	01-Jun-2005	FL	80.00	128,000.00	129,907.91	01-Oct-2008	13	6.950%	10,291.10
2(A)	0011175398	Apr-2009	01-May-2005	CA	80.00	420,000.00	407,789.60	01-Aug-2007	27	6.775%	64,373.21
2(A)	0011175635	Dec-2007	01-Jun-2005	FL	80.00	255,200.00	249,645.31	01-Jun-2007	29	9.625%	58,175.42
2(A)	0011176538	Jun-2009	01-Jun-2005	RI	80.00	169,600.00	165,487.92	01-Apr-2007	31	8.750%	41,246.59
2(A)	0011182596	Oct-2009	01-Jun-2005	MA	80.00	360,000.00	359,938.62	01-Apr-2008	19	6.740%	39,305.49
2(A)	0011183519	Mar-2009	01-May-2005	CA	80.00	391,200.00	391,200.00	01-Sep-2007	26	5.500%	48,558.98
2(A)	0011183540	Nov-2009	01-Jun-2005	IN	80.00	132,400.00	131,544.97	01-Mar-2009	8	6.250%	6,270.21
2(A)	0011189546	Nov-2009	01-Jun-2005	CA	80.00	342,400.00	344,743.14	01-Sep-2008	14	5.990%	24,954.94
2(A)	0011189746	Nov-2009	01-Jun-2005	CA	80.00	290,800.00	289,756.92	01-Jan-2009	10	6.550%	20,055.31
2(A)	0011189914	Oct-2008	01-Jul-2005	MA	80.00	380,000.00	364,867.25	01-Apr-2008	19	5.550%	31,806.39
2(A)	0011189920	Oct-2009	01-Jun-2005	CA	80.00	242,400.00	273,566.12	01-Mar-2009	8	5.500%	11,296.38
2(A)	0011190346	Oct-2009	01-Jun-2005	CA	80.00	376,800.00	391,642.25	01-Jan-2008	22	6.825%	46,669.23
2(A)	0011190515	Sep-2009	01-Jun-2005	MD	80.00	260,000.00	251,786.41	01-Mar-2008	20	5.990%	27,351.91
2(A)	0011191587	Nov-2009	01-Jun-2005	FL	80.00	116,000.00	117,587.89	01-Jan-2008	22	7.775%	11,692.69
2(A)	0011191752	Mar-2009	01-Jun-2005	CA	80.00	328,000.00	328,000.00	01-Jan-2008	22	5.990%	40,022.82
2(A)	0011191816	Nov-2009	01-Jun-2005	VA	80.00	192,000.00	189,343.64	01-Jul-2008	16	7.700%	21,325.87
2(A)	0011191835	Oct-2009	01-Jun-2005	CA	80.00	439,200.00	439,200.00	01-Jul-2007	28	7.875%	77,006.40
2(A)	0011191900	Apr-2009	01-Jun-2005	CA	78.13	500,000.00	499,867.71	01-Jun-2007	29	8.350%	118,447.74
2(A)	0011196433	Jan-2010	01-Jun-2005	TX	80.00	79,542.00	76,304.76	01-Oct-2008	13	6.300%	5,483.87
2(A)	0011196957	May-2008	01-Jun-2005	CA	80.00	216,000.00	216,818.45	01-Dec-2007	23	6.500%	18,672.18
2(A)	0011202955	Dec-2009	01-Jun-2005	IN	95.00	123,500.00	119,706.34	01-Jun-2009	5	8.625%	6,158.93
2(A)	0011208221	May-2008	01-Jun-2005	CA	95.00	285,000.00	282,401.93	01-Jul-2007	28	8.750%	69,932.52
2(A)	1001414856	Jul-2009	01-Jul-2005	OH	75.00	97,500.00	94,241.82	01-Feb-2009	9	9.350%	7,681.11
2(A)	1001503215	Jun-2009	01-Jul-2005	NJ	90.00	387,000.00	386,999.97	01-May-2008	18	7.750%	51,000.09

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

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
2(A)	1001522132	Oct-2009	01-Jul-2005	AZ	80.00	169,600.00	168,013.09	01-May-2009	6	2.250%	1,482.47
2(A)	1001688677	Jun-2009	01-Jul-2005	NY	85.00	327,250.00	315,192.41	01-Dec-2008	11	6.500%	27,568.47
2(A)	1001709725	Feb-2009	01-Jul-2005	IN	80.00	111,920.00	105,890.85	01-Sep-2008	14	7.150%	9,479.91
2(A)	1001716423	Nov-2009	01-Aug-2005	FL	80.00	172,000.00	168,036.64	01-Jun-2009	5	7.525%	7,035.12
2(A)	1001821452	Mar-2009	01-Jul-2005	CA	80.00	296,000.00	283,704.62	01-Oct-2008	13	6.625%	16,522.51
2(A)	1001821737	Mar-2009	01-Jul-2005	CA	85.00	110,500.00	105,713.89	01-Dec-2008	11	7.450%	8,644.37
2(A)	1001874010	Jan-2010	01-Aug-2005	CA	80.00	261,600.00	256,858.30	01-Oct-2006	37	7.650%	63,619.10
2(A)	1001924680	Nov-2008	01-Jul-2005	CA	90.00	364,500.00	357,836.83	01-Aug-2008	15	6.400%	24,934.41
2(A)	1001985285	Apr-2008	01-Jul-2005	FL	100.00	192,000.00	183,941.65	01-Nov-2007	24	7.600%	34,516.49
2(A)	1002005975	Aug-2008	01-Jul-2005	SD	80.00	87,920.00	84,678.49	01-Mar-2008	20	7.050%	7,768.36
2(A)	1002013190	Sep-2008	01-Aug-2005	FL	85.00	66,300.00	64,033.84	01-Apr-2008	19	8.975%	9,897.04
2(A)	1002016277	May-2009	01-Aug-2005	CA	80.00	362,400.00	361,262.51	01-Jan-2009	10	5.000%	16,425.63
2(A)	1002035201	Nov-2009	01-Jul-2005	WV	80.00	64,000.00	69,560.99	01-Jun-2009	5	9.625%	3,715.11
2(A)	1002094799	Sep-2008	01-Aug-2005	OH	95.00	96,900.00	93,894.66	01-Sep-2007	26	9.550%	21,076.54
2(A)	1002104154	Jun-2009	01-Jul-2005	CA	90.00	409,500.00	403,163.48	01-Feb-2009	9	5.000%	16,792.83
2(A)	1002111798	Jul-2008	01-Jul-2005	CA	80.00	348,000.00	341,557.70	01-May-2008	18	6.375%	26,095.93
2(A)	1002112993	Dec-2009	01-Jul-2005	AZ	85.00	352,750.00	340,248.22	01-Jul-2007	28	7.650%	61,015.94
2(A)	1002126416	Dec-2009	01-Jul-2005	CA	85.00	280,500.00	273,981.08	01-Jul-2007	28	6.375%	48,040.02
2(A)	1002126675	Sep-2008	01-Aug-2005	FL	80.00	152,000.00	143,927.04	01-Mar-2007	32	6.750%	29,547.20
2(A)	1002127282	Jan-2009	01-Aug-2005	CA	80.00	480,800.00	476,149.40	01-Nov-2008	12	5.000%	25,296.93
2(A)	1002143503	Dec-2009	01-Aug-2005	CA	90.00	396,000.00	386,195.50	01-Dec-2007	23	7.100%	65,873.32
2(A)	1002145814	Nov-2007	01-Aug-2005	IL	95.00	199,500.00	192,690.89	01-Jun-2007	29	8.500%	35,488.28
2(A)	1002146920	Oct-2008	01-Jul-2005	AL	90.00	86,400.00	82,907.14	01-Jul-2008	16	7.990%	9,972.73
2(A)	1002153387	May-2009	01-Aug-2005	FL	55.31	135,500.00	130,307.96	01-Jan-2009	10	9.250%	11,460.08
2(A)	1002157711	Mar-2009	01-Jul-2005	IL	95.00	361,000.00	351,110.05	01-Oct-2008	13	7.150%	26,996.09
2(A)	1002169165	Feb-2009	01-Aug-2005	TX	80.00	98,800.00	93,690.96	01-Jun-2009	5	7.350%	3,821.05
2(A)	1002170144	Feb-2009	01-Aug-2005	CA	58.75	282,000.00	272,048.77	01-Jan-2009	10	7.700%	7,156.88
2(A)	1002174934	Oct-2009	01-Aug-2005	FL	90.00	112,500.00	112,657.99	01-May-2009	6	5.000%	3,407.24
2(A)	1002197385	Oct-2009	01-Aug-2005	CA	80.00	275,200.00	265,334.61	01-Oct-2007	25	7.325%	38,628.79
2(A)	1002228440	May-2009	01-Aug-2005	WA	80.00	185,400.00	185,400.00	01-Jun-2008	17	7.500%	23,227.56
2(A)	1002237412	Nov-2009	01-Aug-2005	CA	68.75	330,000.00	313,007.36	01-Jun-2009	5	5.500%	9,184.40
2(A)	1002260993	Dec-2008	01-Jul-2005	FL	84.97	121,500.00	120,502.36	01-Nov-2008	12	6.625%	8,690.30
2(A)	1002284860	Sep-2008	01-Aug-2005	FL	80.00	190,400.00	182,592.88	01-Apr-2007	31	7.625%	42,558.96
2(A)	1002299792	Jul-2009	01-Aug-2005	CA	80.00	736,000.00	861,638.86	01-Feb-2009	9	5.125%	26,126.42
2(A)	1002313044	Feb-2009	01-Aug-2005	CT	80.00	119,920.00	115,220.39	01-Dec-2008	11	7.950%	9,734.96
2(A)	1002345260	Nov-2009	01-Aug-2005	NM	95.00	65,360.00	63,462.43	01-Jun-2009	5	10.050%	3,545.16
2(A)	1002350164	May-2009	01-Aug-2005	CA	85.00	552,500.00	542,734.53	01-May-2008	18	7.000%	48,626.21
2(A)	1002366077	May-2009	01-Aug-2005	CA	80.00	264,000.00	296,575.98	01-Feb-2009	9	2.250%	4,819.64
2(A)	1002392734	Feb-2009	01-Aug-2005	TN	80.00	200,000.00	189,825.87	01-May-2009	6	6.775%	8,414.18
2(A)	1002396829	May-2009	01-Aug-2005	CA	90.00	540,000.00	525,721.58	01-Jan-2009	10	6.750%	36,752.24

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2(A)	1002439757	Jan-2010	01-Aug-2005	FL	85.00	204,000.00	193,923.73	01-Jun-2009	5	7.450%	8,005.70
2(A)	1002483413	Aug-2009	01-Aug-2005	FL	90.00	131,310.00	126,032.24	01-Nov-2007	24	7.750%	23,632.07
2(A)	1002505612	Mar-2006	01-Aug-2005	OK	80.00	184,000.00	176,106.23	01-Oct-2006	37	6.625%	37,286.82
2(A)	1002528465	Dec-2007	01-Aug-2005	FL	65.00	91,000.00	86,832.85	01-Dec-2007	23	7.125%	11,785.86
2(A)	1002548167	Jun-2009	01-Aug-2005	IL	85.00	276,250.00	279,801.37	01-Jan-2009	10	7.950%	21,575.74
2(A)	1002550000	Oct-2008	01-Aug-2005	AR	85.00	153,000.00	147,219.88	01-Jul-2008	16	8.750%	18,457.35
2(A)	1002552794	Dec-2008	01-Aug-2005	IL	85.00	193,800.00	184,980.20	01-Sep-2008	14	7.000%	18,165.56
2(A)	1002555817	Sep-2006	01-Aug-2005	NY	80.00	400,000.00	379,022.18	01-Apr-2006	43	7.250%	100,964.64
2(A)	1002556059	Sep-2008	01-Aug-2005	PA	80.00	88,000.00	85,227.37	01-Apr-2008	19	7.700%	6,869.28
2(A)	1002557414	Jun-2008	01-Aug-2005	FL	80.00	124,800.00	119,104.68	01-Sep-2006	38	7.000%	30,678.34
2(A)	1002568590	May-2009	01-Aug-2005	CA	90.00	260,100.00	259,543.55	01-Dec-2008	11	2.250%	5,003.20
2(A)	1002581192	Oct-2008	01-Aug-2005	CA	90.00	513,000.00	500,411.37	01-Jun-2008	17	7.250%	62,455.98
2(A)	1002582413	Nov-2009	01-Aug-2005	PA	80.00	88,000.00	83,446.88	01-Jul-2009	4	7.025%	2,733.51
2(A)	1002596122	Jan-2009	01-Aug-2005	FL	90.00	360,000.00	352,755.67	01-Aug-2007	27	8.875%	78,488.61
2(A)	1002596131	Sep-2008	01-Aug-2005	FL	94.97	262,900.00	251,499.20	01-Dec-2007	23	7.375%	43,489.91
2(A)	1002602080	Apr-2009	01-Aug-2005	MN	80.00	144,000.00	135,455.35	01-Feb-2009	9	6.750%	8,597.74
2(A)	1002624565	Dec-2009	01-Aug-2005	NE	90.00	114,300.00	111,114.12	01-Jul-2009	4	2.250%	981.27
2(A)	1002626554	Apr-2009	01-Aug-2005	AR	80.00	254,400.00	247,128.78	01-Oct-2008	13	9.438%	27,776.84
2(A)	1002651151	Feb-2009	01-Aug-2005	IN	80.00	111,200.00	122,010.18	01-Dec-2008	11	4.250%	5,018.57
2(A)	1002655380	May-2008	01-Aug-2005	FL	80.00	142,400.00	135,154.62	01-Dec-2007	23	7.000%	22,099.27
2(A)	1005051205	Jan-2010	10-Jul-2005	MO	80.00	183,600.00	178,788.69	10-Apr-2008	19	11.000%	28,897.74
2(A)	1005057951	Dec-2009	27-Jun-2005	SC	80.00	87,920.00	83,841.34	27-Jan-2009	10	9.125%	6,649.80
2(A)	1005060060	Jan-2010	01-Aug-2005	SC	80.00	87,920.00	83,400.14	01-Jul-2009	4	7.375%	2,859.18
2(A)	1005060946	Nov-2009	01-Aug-2005	TN	80.00	79,200.00	77,720.35	01-May-2007	30	7.140%	18,697.21
2(A)	1005068658	Nov-2009	20-Jul-2005	SC	100.00	67,500.00	68,607.33	20-Nov-2008	12	6.000%	4,385.70
2(A)	1005069611	Jan-2010	29-Jul-2005	SC	90.00	77,400.00	74,672.07	27-Apr-2009	7	9.750%	4,796.18
2(A)	2005061858	Sep-2009	01-Aug-2005	OH	85.00	51,000.00	49,706.04	01-Apr-2009	7	10.750%	3,566.49
2(A)	2005063240	Nov-2009	11-Aug-2005	MD	79.91	175,000.00	171,040.06	11-Jun-2009	5	6.630%	6,101.26
2(A)	3005057827	Aug-2009	11-Aug-2005	PA	80.00	221,600.00	220,525.24	11-Feb-2006	45	7.940%	76,971.82
2(A)	3005058039	Jul-2008	15-Jul-2005	MD	80.00	367,920.00	356,665.95	15-Oct-2007	25	5.890%	51,819.62
2(A)	3005062788	Dec-2009	01-Aug-2005	GA	80.00	189,800.00	179,636.11	01-Jun-2009	5	8.000%	6,938.64
2(A)	3005068078	Jun-2009	18-Jul-2005	PA	80.00	100,800.00	99,097.54	18-Jan-2008	22	12.750%	21,929.89
2(A)	3005068286	Feb-2009	20-Jul-2005	PA	80.00	116,000.00	112,248.44	20-Aug-2008	15	9.125%	12,385.04
2(A)	3005068597	Mar-2008	06-Aug-2005	FL	80.00	336,000.00	329,057.64	06-Oct-2007	25	10.490%	66,376.74
2(A)	5005060663	Nov-2009	01-Aug-2005	OH	87.30	85,550.00	83,740.94	01-Jun-2008	17	12.250%	13,307.86
2(A)	5005061281	Dec-2009	30-Jul-2005	OH	80.00	98,800.00	96,156.43	27-Aug-2008	15	10.125%	12,326.87
2(A)	5005061339	Jan-2010	31-Jul-2005	KY	80.00	161,600.00	158,893.87	01-Jun-2007	29	8.090%	32,448.37
2(A)	5005066842	Nov-2009	29-Jul-2005	FL	80.00	80,000.00	85,951.74	27-May-2008	18	6.500%	8,503.38
2(A)	5005067097	Jan-2008	01-Aug-2005	FL	87.72	142,900.00	140,310.70	01-Jul-2007	28	10.790%	34,842.46
2(A)	5005069226	Jun-2009	01-Aug-2005	PA	80.00	129,744.00	126,000.25	01-Jun-2008	17	10.500%	16,069.02

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

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

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
2(A)	6005053176	Feb-2009	10-Jul-2005	FL	80.00	155,920.00	150,538.93	10-Sep-2008	14	8.875%	15,035.86
2(A)	6005053459	Jul-2008	01-Jul-2005	FL	80.00	156,000.00	151,639.16	01-Feb-2008	21	10.375%	24,089.94
2(A)	6005054462	Nov-2009	01-Aug-2005	NV	80.00	264,000.00	253,070.49	01-May-2009	6	6.940%	10,821.57
2(A)	6005063563	Jul-2009	09-Jul-2005	FL	80.00	200,800.00	191,915.09	09-Jan-2009	10	6.250%	10,984.29
2(A)	6005063668	Nov-2009	24-Jul-2005	FL	75.00	200,625.00	192,477.29	24-Mar-2009	8	8.125%	11,230.18
2(A)	6005063938	Sep-2008	01-Aug-2005	FL	80.00	106,400.00	102,559.18	01-Apr-2008	19	10.250%	14,703.29
2(A)	6005063953	Dec-2008	05-Aug-2005	FL	80.00	142,400.00	139,451.68	05-Oct-2007	25	10.490%	30,454.93
2(A)	6005064065	Jan-2010	07-Aug-2005	FL	64.10	200,000.00	190,534.05	07-Aug-2009	3	6.940%	5,106.66
2(A)	6005064245	Apr-2008	01-Aug-2005	FL	95.00	228,000.00	221,993.02	01-Oct-2007	25	9.190%	41,319.61
2(A)	6005065301	Jan-2010	01-Aug-2005	AZ	85.00	143,650.00	151,954.41	01-Aug-2009	3	2.000%	860.80
2(A)	7005053071	Dec-2009	01-Aug-2005	IL	80.00	268,000.00	256,586.68	01-Jul-2009	4	7.000%	8,315.23
2(A)	7005064079	Jan-2010	01-Aug-2005	WI	80.00	100,400.00	97,149.54	01-Jul-2008	16	9.000%	10,862.36
2(A)	7005064565	Jul-2009	01-Aug-2005	MO	80.00	98,283.00	94,524.67	01-Jan-2009	10	7.750%	6,346.14
2(A)	7005064584	Dec-2009	01-Aug-2005	IL	80.00	129,020.00	123,119.58	01-Sep-2008	14	9.000%	12,032.63
2(A)	7005064638	Nov-2009	01-Aug-2005	WI	80.00	126,320.00	123,235.02	01-Jan-2008	22	11.125%	24,186.98
2(A)	7005065010	Jun-2009	01-Aug-2005	IL	80.00	208,800.00	199,783.30	01-Jan-2009	10	6.250%	11,407.75
2(A)	7005065109	Sep-2009	01-Aug-2005	KS	90.00	114,660.00	113,396.29	01-Dec-2006	35	9.790%	39,858.83
2(A)	7005065224	Jan-2010	01-Aug-2005	WI	80.00	60,000.00	58,320.95	01-Oct-2008	13	10.125%	6,112.11
2(A)	7005065290	Jan-2010	01-Sep-2005	WI	80.00	72,800.00	70,570.98	01-Sep-2008	14	7.540%	6,575.30
2(A)	7005065300	Sep-2009	05-Aug-2005	KS	80.00	228,000.00	227,263.44	05-Nov-2005	48	7.120%	75,292.10
2(A)	8005067430	Dec-2009	01-Aug-2005	WI	80.00	224,000.00	224,454.22	01-Jul-2009	4	5.000%	5,030.18
2(B)	0011157743	Nov-2009	01-May-2005	AZ	84.69	614,000.00	585,344.84	01-Feb-2009	9	6.550%	32,263.20
2(B)	0011189155	Dec-2007	01-Jun-2005	NY	77.36	541,500.00	528,696.91	01-May-2007	30	6.700%	85,940.68
2(B)	1001920345	Jan-2010	01-Jul-2005	OR	80.00	60,000.00	56,710.58	01-May-2009	6	7.400%	2,622.01
2(B)	1005069412	Jan-2010	06-Aug-2005	NC	100.00	104,900.00	100,816.84	06-Jul-2009	4	6.000%	2,766.86
2(B)	2005051353	Jun-2009	01-Aug-2005	OH	80.00	97,600.00	95,023.86	01-Oct-2008	13	8.640%	9,612.81
2(B)	2005061800	Aug-2009	01-Aug-2005	OH	90.00	72,000.00	69,411.05	01-Mar-2009	8	6.000%	3,468.98
2(B)	2005061966	Jun-2009	01-Aug-2005	PA	74.70	64,985.00	60,335.67	01-Dec-2008	11	6.875%	4,132.56
2(B)	3005057677	Nov-2009	20-Jul-2005	PA	90.00	126,000.00	121,950.28	20-May-2009	6	9.300%	7,140.13
2(B)	7005065103	Jan-2010	01-Aug-2005	WI	90.00	144,000.00	141,609.76	01-Apr-2007	31	7.500%	26,859.29
2(B)	8005066945	Nov-2009	01-Aug-2005	WI	80.00	160,000.00	159,900.27	01-Jul-2008	16	7.040%	15,686.10

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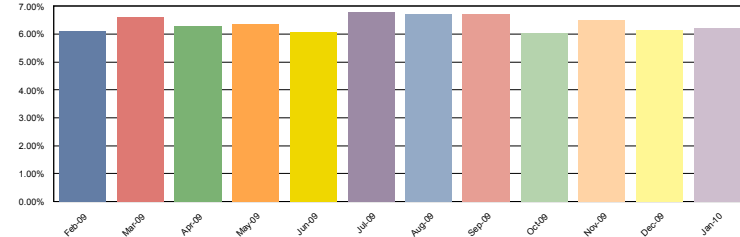
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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Summary

New Bankruptcy Loans	
Loans in Bankruptcy	8
Original Principal Balance	1,905,092.00
Current Actual Balance	1,899,229.20
Current Bankruptcy Total	
Loans in Bankruptcy	130
Original Principal Balance	19,316,172.00
Current Actual Balance	18,868,225.00

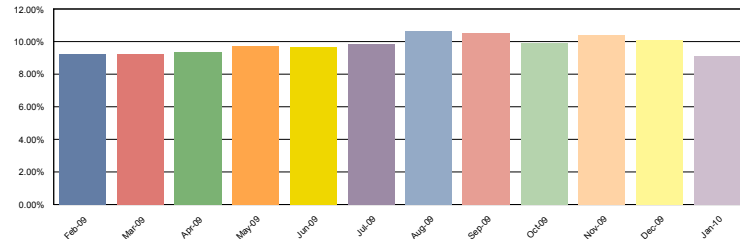
12 Month Bankruptcy History



1(A)

New Bankruptcy Loans	
Loans in Bankruptcy	0
Original Principal Balance	0.00
Current Actual Balance	0.00
Current Bankruptcy Total	
Loans in Bankruptcy	48
Original Principal Balance	7,466,147.00
Current Actual Balance	7,258,264.10

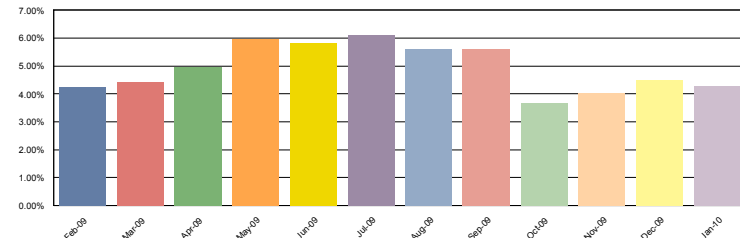
12 Month Bankruptcy History



1(B)

New Bankruptcy Loans	
Loans in Bankruptcy	1
Original Principal Balance	45,980.00
Current Actual Balance	44,665.49
Current Bankruptcy Total	
Loans in Bankruptcy	21
Original Principal Balance	1,317,628.00
Current Actual Balance	1,269,389.42

12 Month Bankruptcy History



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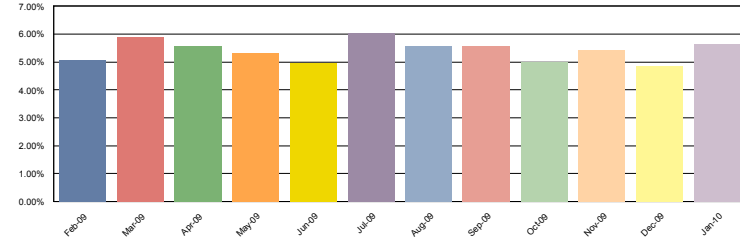
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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

2(A)

New Bankruptcy Loans	
Loans in Bankruptcy	7
Original Principal Balance	1,859,112.00
Current Actual Balance	1,854,563.71
Current Bankruptcy Total	
Loans in Bankruptcy	45
Original Principal Balance	9,029,877.00
Current Actual Balance	8,899,413.82

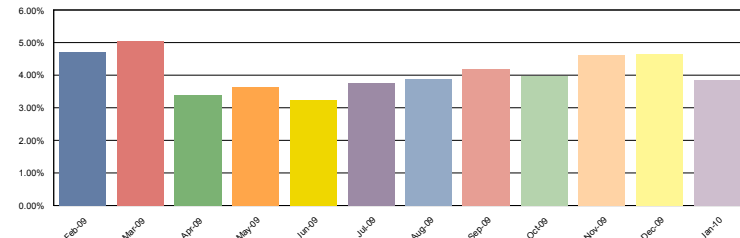
12 Month Bankruptcy History



2(B)

New Bankruptcy Loans	
Loans in Bankruptcy	0
Original Principal Balance	0.00
Current Actual Balance	0.00
Current Bankruptcy Total	
Loans in Bankruptcy	16
Original Principal Balance	1,502,520.00
Current Actual Balance	1,441,157.66

12 Month Bankruptcy History



Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	0011039771	Jul-2009	01-Dec-2004	TN	79.84	40,000.00	40,332.40	01-Dec-2008	11	9.375%	97.81
1(A)	0011149009	Oct-2009	01-May-2005	FL	90.00	270,000.00	264,729.91	01-Apr-2009	7	6.900%	12,646.16
1(A)	0011164491	Nov-2009	01-Jun-2005	CA	80.00	344,000.00	347,583.79	01-Aug-2008	15	6.365%	28,533.61
1(A)	0011172957	Jul-2008	01-May-2005	MI	80.00	105,600.00	103,855.56	01-Oct-2009	1	7.290%	1,760.95
1(A)	0011175119	Oct-2007	01-Jun-2005	NC	80.00	130,232.00	127,727.48	01-Jan-2007	34	7.625%	32,436.89
1(A)	0011175767	Dec-2007	01-Jun-2005	NY	85.00	527,000.00	519,586.16	01-Jul-2006	40	7.625%	142,537.08
1(A)	0011176385	Jun-2006	01-Jun-2005	CA	80.00	300,000.00	288,112.86	01-Jan-2009	10	5.900%	15,442.83
1(A)	0011180483	May-2009	01-Jun-2005	WV	79.73	59,000.00	57,058.92	01-Aug-2008	15	7.250%	5,410.28
1(A)	0011185174	Apr-2008	01-Jun-2005	OH	80.00	113,600.00	113,585.39	01-Jun-2008	17	6.375%	9,270.00
1(A)	0011189640	Nov-2009	01-Jun-2005	CA	80.00	219,200.00	211,285.29	01-Oct-2008	13	5.990%	10,283.16

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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	0011193292	Aug-2009	01-Jun-2005	NV	80.00	252,000.00	245,166.94	01-Jun-2008	17	8.750%	36,908.09
1(A)	0011197292	Mar-2008	01-Jun-2005	CA	80.00	308,800.00	303,747.40	01-Jul-2009	4	7.376%	10,430.34
1(A)	0011199565	Mar-2008	01-Jun-2005	WA	89.30	343,800.00	329,793.08	01-Feb-2009	9	7.625%	24,743.65
1(A)	1001958974	Dec-2007	01-Aug-2005	MI	80.00	152,000.00	147,666.72	01-Jan-2010	(1)	6.750%	770.04
1(A)	1002320107	Nov-2009	01-Aug-2005	AZ	80.00	212,000.00	206,711.99	01-May-2009	6	7.000%	9,481.17
1(A)	1002441129	Mar-2008	01-Aug-2005	MI	80.00	164,000.00	161,174.94	01-Feb-2009	9	6.975%	10,410.15
1(A)	1005045776	Nov-2006	27-May-2005	TN	80.00	89,760.00	87,899.55	27-Dec-2006	35	6.090%	20,895.00
1(A)	1005050865	Aug-2007	05-Jul-2005	MO	80.00	200,000.00	191,585.36	05-Oct-2009	1	8.250%	3,711.96
1(A)	1005050932	Nov-2006	05-Jul-2005	IL	89.94	222,600.00	214,672.66	05-Apr-2009	7	9.500%	13,385.44
1(A)	1005056929	Nov-2008	23-Jun-2005	VA	80.00	84,800.00	83,479.89	23-Nov-2007	24	13.300%	21,433.38
1(A)	1005057260	Feb-2007	01-Jul-2005	TN	80.00	157,600.00	152,333.11	01-Nov-2008	12	9.250%	13,432.02
1(A)	1005057758	Aug-2009	27-Jun-2005	NC	80.00	107,600.00	107,291.92	27-Jun-2009	5	8.000%	4,684.87
1(A)	1005058084	Nov-2006	01-Jul-2005	GA	80.00	81,520.00	78,408.14	01-Jul-2009	4	7.875%	2,819.08
1(A)	1005058155	Feb-2008	08-Jul-2005	NC	85.00	114,750.00	111,804.39	08-Jan-2009	10	10.250%	10,311.91
1(A)	1005060145	Oct-2007	01-Aug-2005	TN	80.00	104,000.00	100,397.54	01-Jul-2009	4	8.500%	4,006.97
1(A)	1005061537	Nov-2008	01-Aug-2005	MO	85.71	120,000.00	114,794.99	01-Dec-2009	0	7.875%	1,411.73
1(A)	1005068707	Jun-2009	10-Jul-2005	TN	80.00	58,400.00	56,829.67	10-May-2009	6	11.125%	3,891.99
1(A)	1005069191	Mar-2008	01-Aug-2005	NY	75.00	78,750.00	76,915.04	01-Jun-2008	17	12.875%	12,710.63
1(A)	1005069411	Apr-2009	17-Jul-2005	TN	80.00	66,720.00	63,511.40	17-Feb-2010	(2)	7.125%	0.00
1(A)	1005069499	Jul-2009	20-Jul-2005	TN	80.00	80,000.00	76,117.32	20-Jul-2009	4	7.740%	2,751.20
1(A)	1005069570	Dec-2007	24-Jul-2005	TN	85.00	68,000.00	67,020.10	24-Jul-2007	28	12.090%	18,857.53
1(A)	2005051636	Apr-2008	01-Aug-2005	PA	90.00	56,025.00	54,818.41	01-May-2009	6	11.250%	3,846.23
1(A)	2005061946	Nov-2009	01-Aug-2005	OH	100.00	159,000.00	152,561.31	01-Nov-2009	0	7.750%	1,842.50
1(A)	2005061954	Sep-2008	01-Aug-2005	PA	75.00	72,750.00	71,066.65	01-Apr-2009	7	11.000%	5,553.03
1(A)	3005041788	Oct-2008	02-Jul-2005	GA	80.00	156,000.00	147,695.47	02-Aug-2009	3	6.240%	3,527.76
1(A)	3005061294	Feb-2009	01-Aug-2005	WA	80.00	182,000.00	181,999.37	01-May-2009	6	6.120%	6,818.96
1(A)	5005059268	Oct-2008	13-Jul-2005	IN	80.00	80,000.00	77,356.29	13-Apr-2009	7	9.250%	4,678.23
1(A)	5005060263	Nov-2006	15-Jul-2005	MI	90.00	205,200.00	198,235.98	15-Feb-2009	9	9.125%	14,635.16
1(A)	5005060415	Jul-2009	01-Aug-2005	OH	80.00	71,920.00	68,946.98	01-Dec-2009	0	7.750%	833.53
1(A)	5005060586	Dec-2007	27-Jul-2005	OH	100.00	82,000.00	80,477.21	27-Apr-2007	31	7.740%	22,239.55
1(A)	5005061083	Jun-2009	29-Jul-2005	WI	100.00	163,000.00	155,070.17	27-Nov-2009	0	7.240%	1,742.93
1(A)	5005069115	Dec-2008	01-Aug-2005	NJ	75.00	165,000.00	160,445.06	01-Nov-2008	12	10.250%	15,774.84
1(A)	6005053265	Oct-2007	06-Jul-2005	FL	90.00	112,500.00	108,896.19	06-May-2009	6	9.500%	5,977.00
1(A)	6005064955	Nov-2009	01-Aug-2005	FL	80.00	120,000.00	112,940.19	01-Jan-2010	(1)	5.840%	553.66
1(A)	7005042046	Oct-2008	01-Aug-2005	IL	80.00	133,120.00	125,360.99	01-Dec-2009	0	5.890%	1,126.94
1(A)	7005053316	Oct-2008	01-Aug-2005	IL	90.00	267,300.00	257,552.17	01-Jul-2009	4	7.875%	9,473.77
1(A)	7005053768	Dec-2007	03-Jul-2005	WI	80.00	79,600.00	75,879.36	03-Dec-2009	0	7.125%	965.71
1(A)	7005064721	Oct-2008	01-Aug-2005	KS	86.05	185,000.00	177,782.39	01-Oct-2009	1	7.840%	3,259.00
1(B)	0002129335	Jul-2009	01-Jul-2005	OH	90.00	85,500.00	87,062.20	01-Mar-2008	20	6.750%	7,437.24
1(B)	0002153431	Apr-2009	01-Aug-2005	MO	20.00	23,000.00	22,090.53	01-Feb-2010	(2)	12.950%	0.00

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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(B)	0011149326	Jul-2008	01-Mar-2005	PA	37.04	30,000.00	27,823.63	01-Feb-2010	(2)	6.875%	0.00
1(B)	0011167700	Jan-2010	01-May-2005	NH	20.00	45,980.00	44,665.49	01-Dec-2009	0	10.500%	744.67
1(B)	0011172958	Jul-2008	01-May-2005	MI	20.00	26,400.00	22,459.37	01-Sep-2009	2	11.000%	(37.93)
1(B)	0011174040	Sep-2007	01-Jun-2005	TX	20.00	25,600.00	25,312.95	01-Apr-2007	31	9.990%	705.95
1(B)	0011175115	Nov-2009	01-Jun-2005	IL	20.00	60,000.00	58,449.24	01-Aug-2008	15	8.750%	6,786.79
1(B)	0011175124	Oct-2007	01-Jun-2005	NC	20.00	32,558.00	32,227.15	01-Apr-2007	31	10.875%	1,016.92
1(B)	0011176542	Dec-2007	01-Jun-2005	RI	20.00	42,400.00	42,051.01	01-Feb-2007	33	10.990%	4,765.62
1(B)	0011179561	Aug-2009	01-Jun-2005	VA	85.00	155,125.00	148,122.93	01-Dec-2009	0	7.925%	1,833.96
1(B)	0011180485	May-2009	01-Jun-2005	WV	20.27	15,000.00	16,326.75	01-Jul-2009	4	10.875%	107.16
1(B)	0011185175	Apr-2008	01-Jun-2005	OH	20.00	28,400.00	27,901.07	01-Sep-2008	14	10.875%	(186.18)
1(B)	0011191290	Nov-2009	01-Jun-2005	CA	20.00	54,800.00	53,069.72	01-Oct-2008	13	7.990%	1,080.83
1(B)	0011192788	Apr-2007	01-May-2005	TN	70.00	81,200.00	71,715.64	01-Apr-2009	7	6.025%	2,934.32
1(B)	0011199172	Dec-2009	01-Jun-2005	FL	60.77	110,000.00	103,436.76	01-Mar-2009	8	5.875%	4,603.62
1(B)	0011199401	Mar-2009	01-Jun-2005	OH	20.00	44,665.00	43,326.69	01-Dec-2009	0	10.250%	704.30
1(B)	1002420614	Dec-2009	01-Aug-2005	TN	21.51	20,000.00	19,340.61	01-Feb-2009	9	8.550%	389.88
1(B)	1005032937	Mar-2009	30-Apr-2005	VA	20.00	23,600.00	22,818.77	27-Dec-2009	0	9.990%	361.33
1(B)	1005056626	Nov-2006	18-Jun-2005	VA	80.00	230,400.00	226,785.75	18-Dec-2006	35	7.240%	46,365.14
1(B)	1005060018	Nov-2008	01-Aug-2005	TN	80.00	96,000.00	91,534.55	01-Aug-2009	3	6.990%	2,469.54
1(B)	5005060083	Mar-2009	14-Jul-2005	IN	80.56	87,000.00	82,868.61	14-May-2009	6	6.590%	3,354.21
2(A)	0011141142	Jul-2008	01-Apr-2005	CA	95.00	522,500.00	521,606.17	01-Oct-2009	1	6.990%	8,463.06
2(A)	0011143197	Dec-2009	01-May-2005	CA	80.00	144,000.00	138,962.77	01-Oct-2008	13	6.950%	9,271.47
2(A)	0011158122	Jun-2009	01-May-2005	MA	80.00	409,600.00	395,224.64	01-Apr-2009	7	5.825%	15,696.53
2(A)	0011166229	Sep-2009	01-May-2005	MA	75.00	410,250.00	410,250.00	01-Feb-2009	9	5.740%	19,705.62
2(A)	0011167702	Jan-2010	01-May-2005	NH	80.00	183,920.00	183,672.88	01-Dec-2009	0	6.575%	1,859.68
2(A)	0011172561	Jan-2010	01-Jun-2005	AR	95.00	190,000.00	188,360.30	01-Mar-2009	8	8.150%	11,956.92
2(A)	0011183556	Sep-2009	01-Jun-2005	CA	87.01	670,000.00	701,370.22	01-Dec-2009	0	3.875%	3,945.20
2(A)	0011194849	Oct-2009	01-Jun-2005	CA	80.00	420,000.00	420,000.00	01-Jul-2007	28	7.375%	92,487.50
2(A)	1002001185	Oct-2009	01-Aug-2005	MI	95.00	71,250.00	68,105.30	01-Nov-2009	0	7.250%	767.49
2(A)	1002285379	Nov-2009	01-Aug-2005	CA	80.00	404,000.00	382,244.42	01-Dec-2009	0	2.250%	1,118.92
2(A)	1002292325	Mar-2007	01-Aug-2005	SC	90.00	140,400.00	134,960.13	01-Dec-2009	0	8.150%	1,723.25
2(A)	1002303652	May-2009	01-Aug-2005	CA	80.00	444,000.00	436,411.74	01-Mar-2008	20	7.000%	46,270.92
2(A)	1002368093	Feb-2007	01-Aug-2005	GA	90.00	85,500.00	82,797.17	01-Nov-2009	0	9.475%	1,239.94
2(A)	1002373050	Jan-2010	01-Aug-2005	CA	80.00	640,000.00	614,893.31	01-Dec-2009	0	5.000%	4,622.87
2(A)	1002596569	Feb-2009	01-Aug-2005	NJ	90.00	148,050.00	142,719.21	01-Jan-2008	22	7.725%	13,677.91
2(A)	1002602507	Sep-2007	01-Aug-2005	TN	90.00	103,500.00	99,315.36	01-Nov-2009	0	7.813%	1,212.36
2(A)	1005050992	Aug-2008	05-Jul-2005	MO	80.00	67,200.00	65,741.86	05-Apr-2008	19	11.990%	11,989.89
2(A)	1005057350	Aug-2009	19-Jun-2005	TN	100.00	265,690.00	272,098.30	19-Dec-2008	11	7.750%	21,265.26
2(A)	1005060344	Aug-2008	24-Jul-2005	TN	80.00	149,600.00	143,583.23	24-Sep-2009	2	7.875%	3,527.95
2(A)	1005060704	Nov-2006	01-Aug-2005	GA	80.00	93,600.00	90,538.01	01-Dec-2008	11	9.500%	7,432.46
2(A)	1005060926	Nov-2009	06-Aug-2005	TN	100.00	116,500.00	114,613.65	06-Apr-2008	19	13.250%	22,342.47

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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
2(A)	1005061364	May-2009	20-Jul-2005	MO	100.00	204,900.00	198,482.86	20-May-2009	6	10.375%	12,053.07
2(A)	1005061512	Mar-2008	01-Aug-2005	AR	100.00	96,500.00	92,898.23	01-Jan-2010	(1)	7.750%	639.24
2(A)	1005061612	Apr-2009	01-Aug-2005	MO	90.00	103,410.00	101,284.96	01-Nov-2008	12	11.890%	12,264.38
2(A)	1005068680	Jun-2007	05-Aug-2005	MS	80.00	70,000.00	67,674.61	05-Feb-2009	9	8.875%	4,897.61
2(A)	1005069289	May-2009	24-Jul-2005	NC	95.00	54,150.00	52,364.96	24-May-2009	6	10.000%	3,048.88
2(A)	2005061846	Jul-2009	01-Aug-2005	OH	80.00	79,600.00	75,815.43	01-Dec-2009	0	7.000%	821.81
2(A)	2005063235	Nov-2006	01-Aug-2005	MD	80.00	228,000.00	220,994.31	01-Aug-2008	15	9.500%	24,715.62
2(A)	3005062707	Jan-2010	01-Aug-2005	GA	80.00	119,600.00	112,866.27	01-Aug-2009	3	5.940%	2,551.30
2(A)	3005068455	Nov-2006	04-Aug-2005	PA	80.00	225,600.00	216,653.19	04-Nov-2009	0	7.875%	2,664.37
2(A)	5005036301	Apr-2008	15-May-2005	OH	85.00	101,915.00	98,965.51	15-Nov-2008	12	10.250%	10,916.90
2(A)	5005055519	Apr-2008	01-Aug-2005	FL	90.00	136,800.00	132,816.70	01-Feb-2009	9	9.375%	10,102.85
2(A)	5005059676	Nov-2006	01-Jul-2005	IN	85.00	190,400.00	184,023.99	01-Oct-2009	1	9.000%	3,754.14
2(A)	5005060490	Oct-2009	23-Jul-2005	IN	90.00	63,000.00	60,459.30	23-Jan-2010	(1)	7.625%	410.17
2(A)	5005060651	Jun-2009	24-Jul-2005	IN	80.00	140,000.00	137,880.27	24-Aug-2009	3	5.980%	3,143.97
2(A)	5005069548	Aug-2008	01-Aug-2005	NJ	80.00	269,480.00	260,161.86	01-Aug-2008	15	8.750%	26,332.25
2(A)	6005054131	Jan-2010	01-Jul-2005	AZ	80.00	360,000.00	364,948.27	01-May-2009	6	3.000%	6,037.11
2(A)	6005064020	Jan-2010	01-Aug-2005	FL	80.00	189,592.00	189,079.78	01-Oct-2007	25	9.490%	36,078.09
2(A)	7005053985	Jun-2007	15-Jul-2005	WI	80.00	81,600.00	79,367.81	15-Apr-2009	7	10.250%	5,395.73
2(A)	7005064639	Feb-2008	01-Aug-2005	MO	100.00	68,000.00	66,747.76	01-Oct-2007	25	11.640%	16,267.42
2(A)	7005065111	Jan-2010	01-Sep-2005	IL	80.00	176,000.00	200,742.90	01-Jul-2009	4	3.000%	2,363.78
2(A)	8005036766	Sep-2007	16-Jun-2005	MI	85.00	99,450.00	97,146.27	16-Nov-2008	12	11.500%	12,223.87
2(A)	8005069299	Dec-2006	14-Jul-2005	MI	84.75	50,000.00	48,933.56	14-Feb-2009	9	11.625%	4,996.61
2(A)	8005069384	Oct-2008	28-Jul-2005	MI	80.00	173,520.00	164,776.50	27-Dec-2009	0	6.500%	1,650.92
2(A)	8005069554	Jan-2008	01-Aug-2005	MI	80.00	68,800.00	66,859.85	01-Sep-2009	2	9.500%	2,004.66
2(B)	0011158124	Jun-2009	01-May-2005	MA	20.00	102,400.00	100,385.10	01-Nov-2008	12	10.990%	3,089.93
2(B)	0011159892	Nov-2008	01-Jun-2005	IL	20.00	61,000.00	58,929.27	01-Feb-2009	9	8.250%	1,349.06
2(B)	0011164492	Nov-2009	01-Jun-2005	CA	20.00	86,000.00	84,665.59	01-May-2008	18	10.875%	3,893.94
2(B)	0011172659	Jul-2007	01-May-2005	MT	20.00	34,400.00	34,086.54	01-Feb-2007	33	10.750%	1,639.01
2(B)	0011176391	Jun-2006	01-Jun-2005	CA	20.00	75,000.00	73,662.16	01-Jul-2008	16	10.500%	(553.39)
2(B)	0011182597	Jun-2007	01-Jun-2005	MA	20.00	90,000.00	88,970.94	01-Nov-2007	24	11.500%	(964.38)
2(B)	0011187598	Oct-2006	01-Jun-2005	LA	20.00	26,000.00	25,459.42	01-Mar-2009	8	10.875%	585.85
2(B)	1005068798	Jul-2009	20-Jul-2005	TN	90.00	81,000.00	78,393.82	20-May-2009	6	8.740%	4,297.29
2(B)	2005051525	Jun-2008	07-Jul-2005	OH	79.38	127,000.00	119,487.11	07-Dec-2009	0	6.500%	1,197.19
2(B)	2005062072	Oct-2008	01-Aug-2005	FL	80.00	219,200.00	208,107.31	01-Dec-2009	0	7.040%	2,269.70
2(B)	3005061031	Nov-2009	01-Aug-2005	OR	90.00	158,400.00	149,844.66	01-Dec-2009	0	6.640%	1,534.36
2(B)	3005068356	Nov-2009	27-Jul-2005	PA	80.00	72,800.00	69,444.91	27-Dec-2009	0	7.670%	831.17
2(B)	5005060397	Feb-2008	24-Jul-2005	KY	80.00	88,000.00	83,566.79	24-Oct-2009	1	7.040%	1,366.32
2(B)	6005064106	Nov-2008	01-Aug-2005	FL	80.00	140,800.00	133,230.91	01-Nov-2009	0	6.540%	1,340.36
2(B)	8005036256	Oct-2009	11-Apr-2005	OH	20.00	18,200.00	16,675.57	11-Aug-2009	3	10.390%	685.68
2(B)	8005060013	May-2009	01-Aug-2005	MI	80.00	122,320.00	116,247.56	01-Sep-2009	2	6.740%	2,413.57

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Realized Loss Detail Report - Loans with Losses during Current Period

	Inactive				Active				Totals			
Group	# Loans with Losses	Liquidated Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage	# Loans with Losses	Ending Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage	# Loans with Losses	Liquidated or Ending Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage
1(A)	28	3,710,071.12	951,894.05	1.201 %	0	0.00	0.00	0.000 %	28	3,710,071.12	951,894.05	1.201 %
1(B)	6	305,157.69	(1,848.16)	(0.006 %)	0	0.00	0.00	0.000 %	6	305,157.69	(1,848.16)	(0.006 %)
2(A)	21	3,240,299.95	368,110.28	0.235 %	0	0.00	0.00	0.000 %	21	3,240,299.95	368,110.28	0.235 %
2(B)	7	345,333.08	229,996.42	0.617 %	0	0.00	0.00	0.000 %	7	345,333.08	229,996.42	0.617 %
Total	62	7,600,861.84	1,548,152.59	0.511 %	0	0.00	0.00	0.000 %	62	7,600,861.84	1,548,152.59	0.511 %

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

Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term	Liquidated or Ending Actual Balance	Liquidation Effective Date	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
1(A)	0002146487	65,000.00	7.100%	CA	50.00	360	62,463.13	12/30/2009	62,408.89	62,408.89
1(A)	0011165109	81,000.00	7.225%	VA	90.00	360	77,306.30	12/31/2009	73,384.73	73,384.73
1(A)	0011165265	129,520.00	7.250%	IL	80.00	360	124,184.34	05/31/2009	(2,533.30)	93,615.93
1(A)	0011168090	190,400.00	8.950%	VA	80.00	360	190,352.80	08/31/2009	400.07	186,485.22
1(A)	0011168504	144,900.00	6.500%	CA	90.00	360	137,879.97	12/31/2009	123,993.63	123,993.63
1(A)	0011178638	73,350.00	7.775%	IN	90.00	360	70,397.03	12/31/2009	31,718.55	31,718.55
1(A)	0011179331	123,500.00	6.450%	MA	95.00	360	117,498.63	06/30/2009	(95.00)	102,899.01
1(A)	0011189753	164,800.00	9.125%	FL	80.00	360	158,494.69	10/31/2009	(3,392.46)	140,741.43
1(A)	0011193626	319,960.00	7.125%	VA	80.00	360	313,668.07	06/30/2009	225.00	262,057.17
1(A)	0011207474	171,190.00	7.500%	FL	95.00	360	163,739.58	10/31/2009	(1,941.00)	129,848.57
1(A)	1001897692	289,000.00	7.125%	CA	83.77	360	281,060.21	08/17/2009	(1,199.34)	188,589.33
1(A)	1001946568	110,700.00	8.625%	FL	90.00	360	107,805.57	04/28/2009	383.21	88,486.27
1(A)	1002068176	343,000.00	8.375%	CA	69.29	360	328,023.50	06/24/2009	(446.92)	138,732.70
1(A)	1002156437	94,525.00	9.275%	FL	95.00	360	92,838.56	12/28/2009	92,736.11	92,736.11
1(A)	1002221848	129,600.00	7.000%	WA	80.00	360	126,798.07	09/21/2009	(83.00)	39,717.99
1(A)	1002256016	245,000.00	8.250%	CA	61.25	360	235,854.43	12/04/2009	139,009.81	139,009.81
1(A)	2005041076	69,000.00	9.375%	PA	100.00	360	65,051.95	10/31/2009	30.86	65,242.12
1(A)	2005052817	132,400.00	5.875%	MD	80.00	360	103,320.63	10/31/2009	60.77	106,850.27
1(A)	2005061830	87,300.00	11.250%	OH	90.00	360	88,484.89	07/01/2008	4,821.32	90,830.36
1(A)	5005055811	120,000.00	6.240%	FL	80.00	360	70,087.68	11/20/2009	129.16	70,367.15
1(A)	5005060078	73,000.00	11.840%	OH	100.00	360	78,166.39	01/01/2009	(407.73)	86,883.83
1(A)	5005060853	127,000.00	11.590%	OH	86.99	360	98,167.60	11/30/2009	78.25	98,333.74
1(A)	7005065093	214,240.00	11.125%	IL	80.00	360	115,006.82	12/22/2009	118,100.08	118,100.08
1(A)	8005056389	61,800.00	12.625%	IA	100.00	360	60,034.43	12/31/2009	60,075.49	60,075.49
1(A)	8005069338	58,500.00	11.250%	MI	75.00	360	60,837.73	11/30/2009	8,951.18	69,824.11
1(A)	8005069408	108,000.00	6.490%	MI	90.00	360	98,942.08	12/24/2009	99,070.60	99,070.60

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

Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term	Liquidated or Ending Actual Balance	Liquidation Effective Date	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
1(A)	9005059339	264,000.00	10.590%	CA	80.00	360	137,436.97	03/01/2009	(29.19)	140,894.86
1(A)	9005059406	208,000.00	5.980%	CA	80.00	360	146,169.07	12/31/2009	146,444.28	146,444.28
1(B)	0002115276	63,000.00	12.250%	NJ	20.00	360	61,956.04	02/27/2008	(1.16)	56,068.33
1(B)	0002144394	41,900.00	11.700%	NJ	20.00	360	41,350.52	11/24/2008	(595.00)	39,772.27
1(B)	1002260966	32,250.00	9.500%	CO	15.00	360	31,255.36	11/30/2009	(173.82)	32,001.32
1(B)	1002402983	26,300.00	10.200%	IN	20.00	360	25,688.72	10/27/2009	(175.00)	25,604.52
1(B)	1002644044	56,000.00	10.000%	VA	20.00	360	55,283.78	08/30/2007	(116.93)	56,708.59
1(B)	5005069266	200,000.00	6.540%	NJ	80.00	360	89,623.27	11/24/2009	(786.25)	89,072.50
2(A)	0002067823	333,000.00	7.625%	CT	90.00	360	317,578.78	07/15/2009	(920.00)	257,472.95
2(A)	0002133999	169,000.00	7.500%	CA	63.77	360	162,816.52	10/19/2009	(110.23)	121,384.52
2(A)	0002144008	364,500.00	7.250%	CA	90.00	360	358,505.30	08/19/2009	(2,223.05)	241,103.54
2(A)	0011193234	252,000.00	5.875%	CA	80.00	360	246,024.00	10/31/2009	317.00	152,361.29
2(A)	0011193757	212,744.00	6.750%	CA	80.00	360	215,794.51	12/31/2009	160,360.33	160,360.33
2(A)	1001468806	85,050.00	9.800%	OH	90.00	360	83,048.04	03/27/2009	80.00	119,681.36
2(A)	1001898414	260,112.00	9.750%	CA	80.00	360	257,510.69	03/23/2009	(104.18)	182,993.71
2(A)	1002007731	102,000.00	8.350%	FL	85.00	360	98,082.73	10/20/2009	(890.28)	103,287.80
2(A)	1002056553	128,250.00	5.000%	CA	95.00	360	127,528.46	06/24/2009	(1,365.00)	134,093.45
2(A)	1002133391	78,500.00	11.150%	MO	100.00	360	76,821.52	12/30/2009	79,234.58	79,234.58
2(A)	1002210850	288,000.00	7.300%	CA	80.00	360	286,320.08	12/26/2007	(125.00)	123,659.12
2(A)	1002211181	156,536.00	7.375%	FL	80.00	360	149,824.96	08/05/2009	(757.45)	115,272.78
2(A)	1002529437	283,500.00	7.350%	WI	90.00	360	271,402.99	11/04/2009	2,282.08	198,513.18
2(A)	1002536385	150,400.00	6.525%	TN	80.00	360	142,900.73	12/30/2009	51,895.67	51,895.67
2(A)	1002577562	50,400.00	7.850%	OH	90.00	360	49,077.36	02/27/2008	(237.96)	58,833.10
2(A)	1005045950	75,360.00	6.240%	NY	80.00	360	78,429.24	12/31/2009	78,497.28	78,497.28
2(A)	1005060588	84,720.00	10.375%	TN	80.00	360	83,378.77	10/31/2009	28.70	83,510.87
2(A)	1005069452	57,600.00	10.500%	SC	80.00	360	58,526.01	11/24/2009	58.89	58,676.37
2(A)	2005062136	55,000.00	9.375%	OH	57.89	360	55,224.29	11/30/2009	2,396.30	57,668.76
2(A)	5005059903	89,200.00	5.750%	IN	80.00	360	34,707.90	10/31/2009	73.60	34,727.83
2(A)	5005060349	84,000.00	8.625%	OH	80.00	360	86,797.07	04/16/2009	(381.00)	87,507.35
2(B)	1001099741	66,000.00	10.900%	CA	20.00	360	64,512.77	12/24/2009	69,021.24	69,021.24
2(B)	1002287340	55,000.00	11.600%	CA	20.00	360	54,035.89	12/29/2009	56,695.50	56,695.50
2(B)	1002300361	43,200.00	11.450%	CA	20.00	360	42,376.91	12/24/2009	43,175.41	43,175.41
2(B)	1005068620	100,000.00	7.890%	SC	80.00	360	60,876.47	12/31/2009	60,975.07	60,975.07
2(B)	1005069500	99,680.00	6.750%	GA	80.00	360	40,180.66	11/20/2009	111.75	40,302.40
2(B)	2005060920	104,000.00	8.140%	TX	80.00	360	23,759.21	10/31/2009	101.17	24,125.88
2(B)	5005059749	60,000.00	6.840%	IN	80.00	360	59,591.17	11/30/2009	(83.72)	59,575.44

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

* This data is currently not provided for reporting.

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

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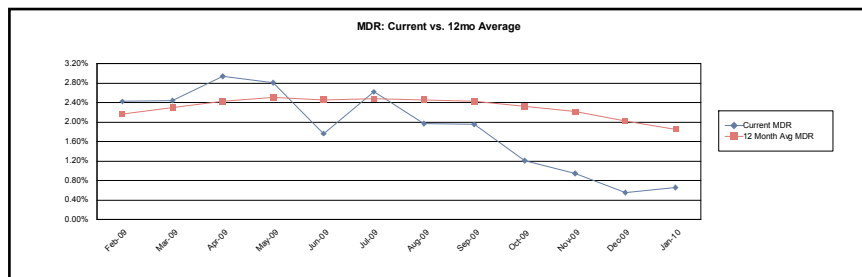
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Realized Loss Report - Collateral

Summary

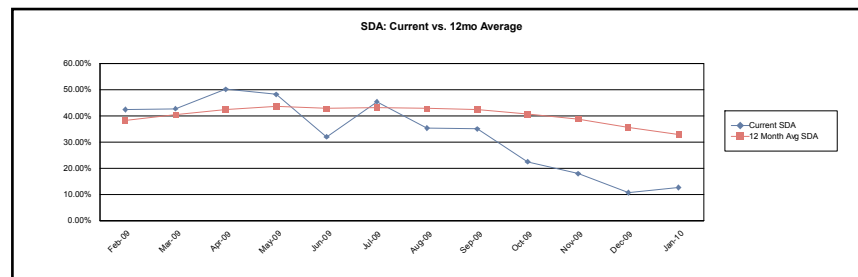
MDR

Current Month 0.661%
3 Month Average 0.722%
12 Month Average 1.859%



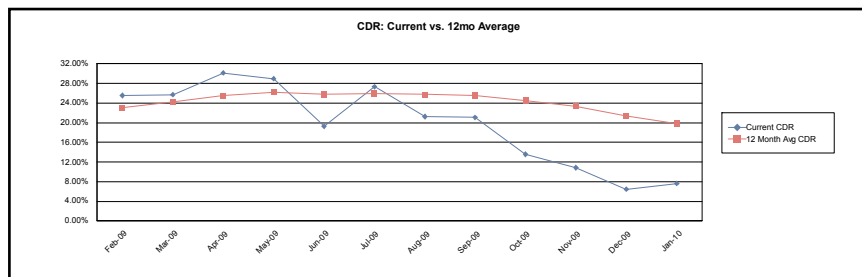
SDA

Current Month 12.742%
3 Month Average 13.858%
12 Month Average 33.016%



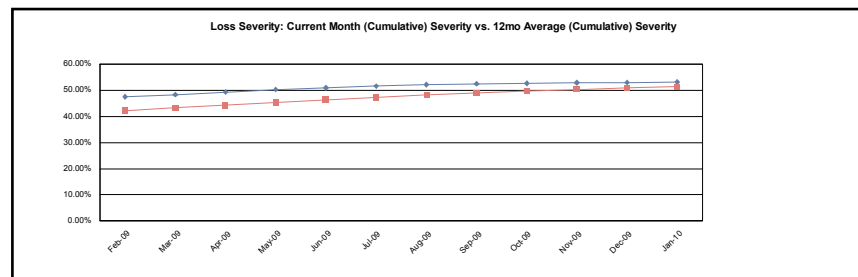
CDR

Current Month 7.645%
3 Month Average 8.315%
12 Month Average 19.810%



Loss Severity

Current Month (Cumulative) 53.117%
3 Month Average (Cumulative) 52.973%
12 Month Average (Cumulative) 51.150%



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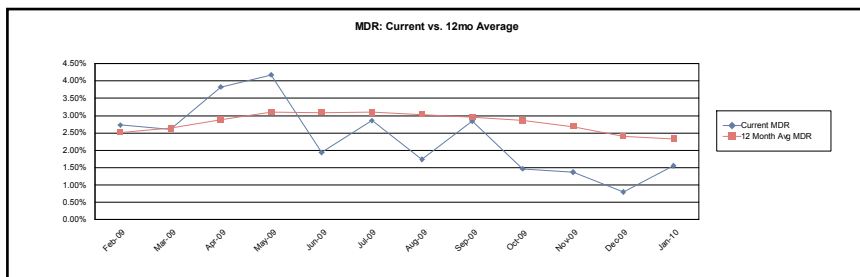
20-Jan-2010 4:34:26PM

Realized Loss Report - Collateral

1(A)

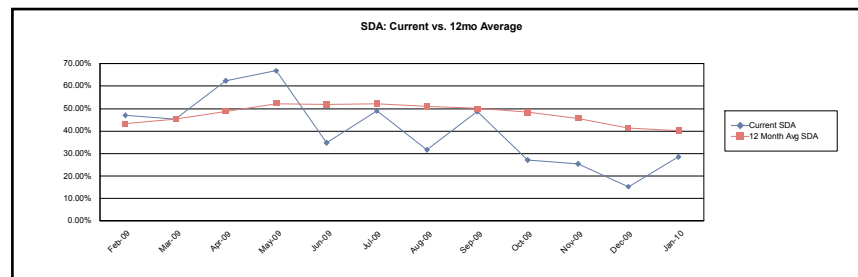
MDR

Current Month 1.552%
3 Month Average 1.240%
12 Month Average 2.325%



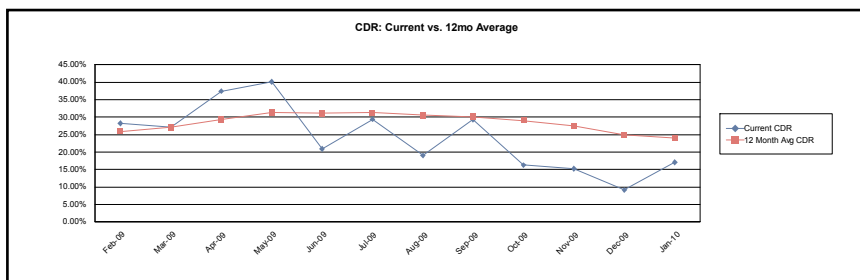
SDA

Current Month 28.527%
3 Month Average 23.072%
12 Month Average 40.166%



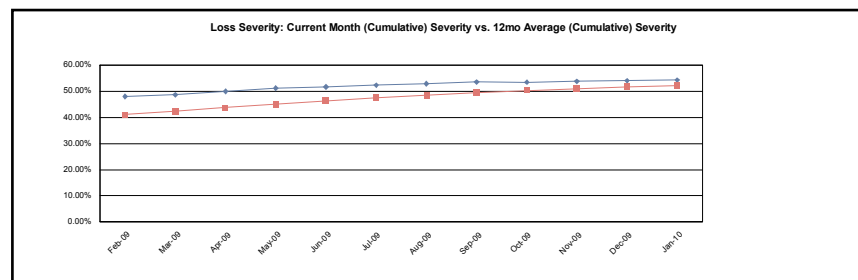
CDR

Current Month 17.116%
3 Month Average 13.843%
12 Month Average 24.100%



Loss Severity

Current Month (Cumulative) 54.260%
3 Month Average (Cumulative) 54.000%
12 Month Average (Cumulative) 51.963%



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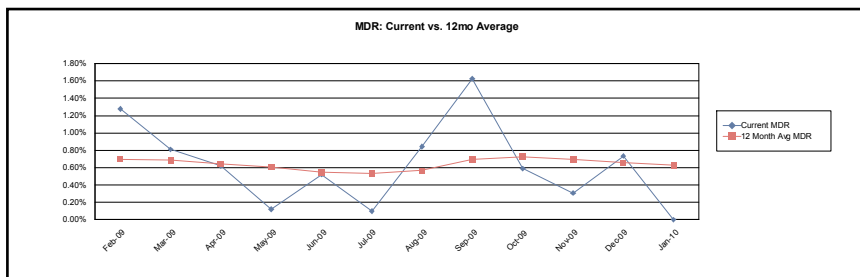
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Realized Loss Report - Collateral

1(B)

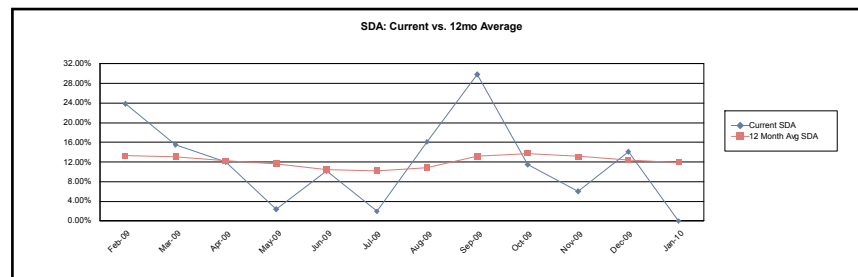
MDR

Current Month 0.000%
3 Month Average 0.347%
12 Month Average 0.629%



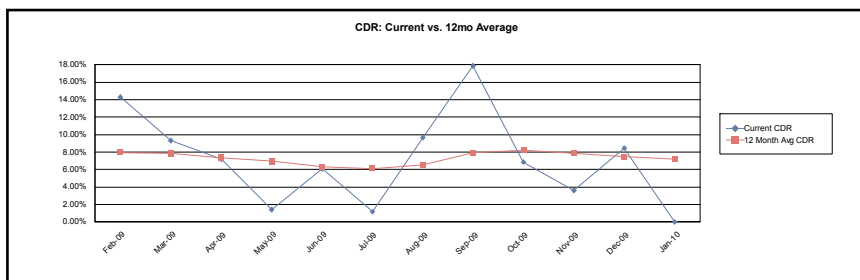
SDA

Current Month 0.000%
3 Month Average 6.716%
12 Month Average 11.943%



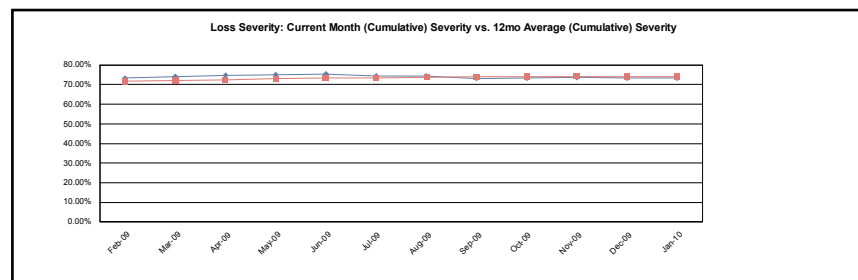
CDR

Current Month 0.000%
3 Month Average 4.030%
12 Month Average 7.166%



Loss Severity

Current Month (Cumulative) 73.311%
3 Month Average (Cumulative) 73.477%
12 Month Average (Cumulative) 74.056%



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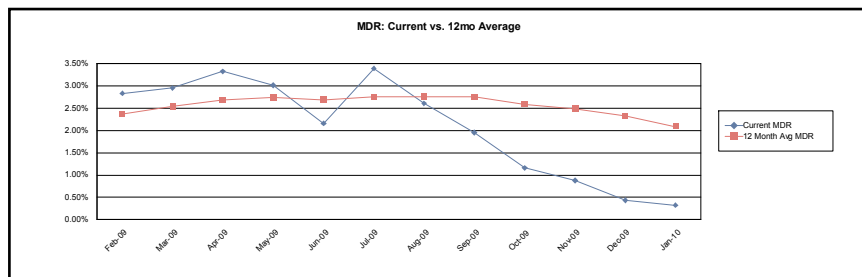
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Realized Loss Report - Collateral

2(A)

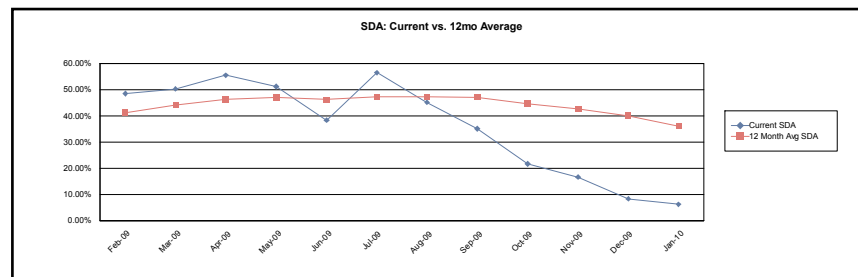
MDR

Current Month 0.323%
3 Month Average 0.546%
12 Month Average 2.088%



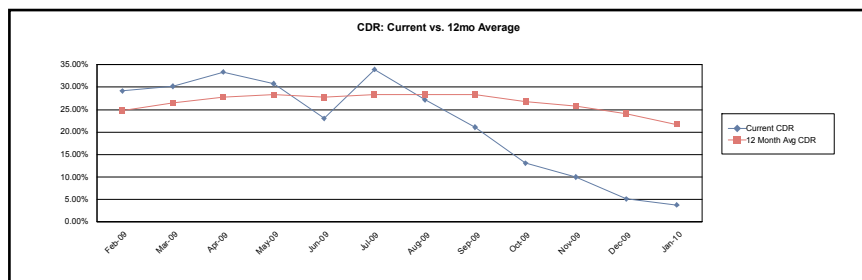
SDA

Current Month 6.354%
3 Month Average 10.533%
12 Month Average 36.232%



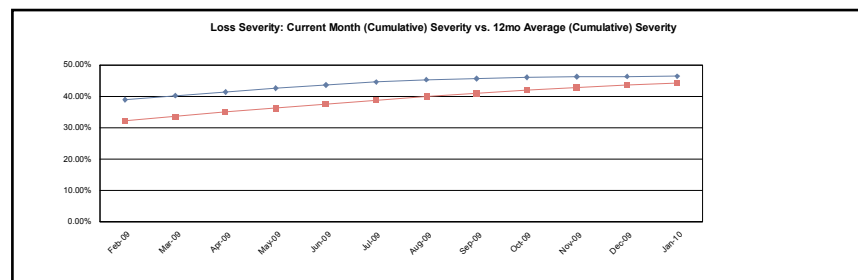
CDR

Current Month 3.812%
3 Month Average 6.320%
12 Month Average 21.739%



Loss Severity

Current Month (Cumulative) 46.425%
3 Month Average (Cumulative) 46.344%
12 Month Average (Cumulative) 43.976%



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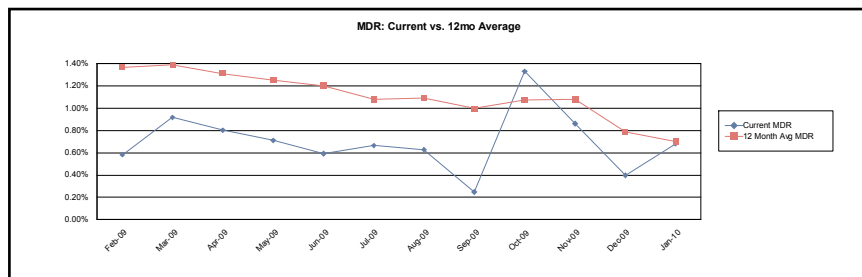
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Realized Loss Report - Collateral

2(B)

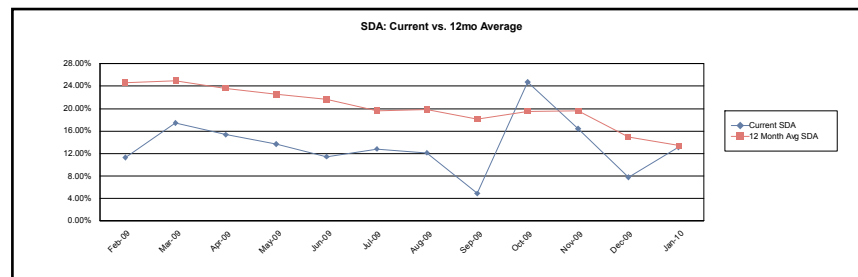
MDR

Current Month 0.681%
3 Month Average 0.647%
12 Month Average 0.702%



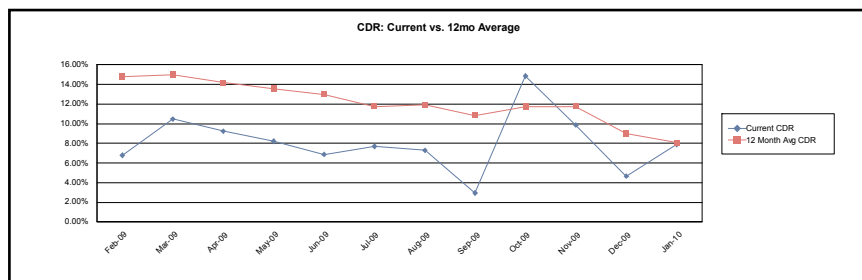
SDA

Current Month 13.130%
3 Month Average 12.449%
12 Month Average 13.436%



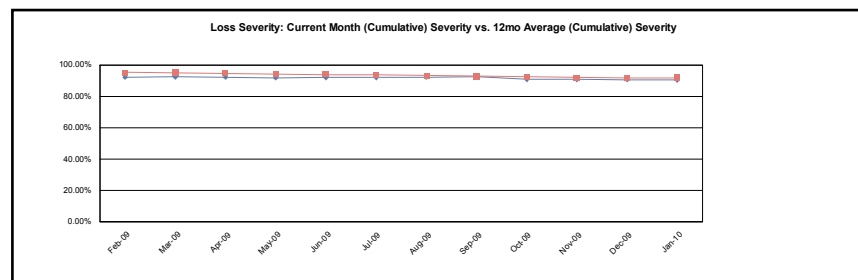
CDR

Current Month 7.878%
3 Month Average 7.469%
12 Month Average 8.061%



Loss Severity

Current Month (Cumulative) 90.631%
3 Month Average (Cumulative) 90.705%
12 Month Average (Cumulative) 91.770%



Calculation Methodology:

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

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

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

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

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Prepayment Detail - Prepayments during Current Period

Summary													
	Loans Paid in Full			Repurchased Loans			Substitution Loans			Liquidated Loans			Curtailments
	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Curtailment Amount
1(A)	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	10	1,295,815.00	1,249,899.12	82,880.74
1(B)	1	35,600.00	34,393.15	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	2,205.50
2(A)	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	4	517,004.00	508,618.40	(265,886.50)
2(B)	1	68,310.00	65,155.98	0	0.00	0.00	0	0.00	0.00	4	264,200.00	256,366.12	31,285.19
Total	2	103,910.00	99,549.13	0	0.00	0.00	0	0.00	0.00	18	2,077,019.00	2,014,883.64	(149,515.07)

Prepayment Loan Detail - Prepayments during Current Period

Group	Loan Number	State	LTV at Origination	First Payment Date	Original Principal Balance	Prepayment Amount	PIF Type	Months Delinquent	Current Loan Rate	Original Term	Seasoning
1(A)	0002146487	CA	50.00	01-Aug-2005	65,000.00	62,463.13	Liquidation	5	7.100%	360	53
1(A)	0011165109	VA	90.00	01-May-2005	81,000.00	77,306.30	Liquidation	15	7.225%	360	56
1(A)	0011168504	CA	90.00	01-May-2005	144,900.00	137,879.97	Liquidation	19	6.500%	360	56
1(A)	0011178638	IN	90.00	01-May-2005	73,350.00	70,397.03	Liquidation	13	7.775%	360	56
1(A)	1002156437	FL	95.00	01-Jul-2005	94,525.00	92,838.56	Liquidation	5	9.275%	360	54
1(A)	1002256016	CA	61.25	01-Aug-2005	245,000.00	235,854.43	Liquidation	12	8.250%	360	53
1(A)	7005065093	IL	80.00	01-Aug-2005	214,240.00	115,006.82	Liquidation	20	11.125%	360	53
1(A)	8005056389	IA	100.00	01-Aug-2005	61,800.00	60,034.43	Liquidation	18	12.625%	360	53
1(A)	8005069408	MI	90.00	13-Jul-2005	108,000.00	98,942.08	Liquidation	17	6.490%	360	54
1(A)	9005059406	CA	80.00	01-Aug-2005	208,000.00	146,169.07	Liquidation	10	5.980%	360	53
1(B)	0011163608	ID	20.00	01-May-2005	35,600.00	34,366.73	Loan Paid in Full	0	9.750%	180	56
2(A)	0011193757	CA	80.00	01-Jun-2005	212,744.00	215,794.51	Liquidation	20	6.750%	360	55
2(A)	1002133391	MO	100.00	01-Jul-2005	78,500.00	76,821.52	Liquidation	6	11.150%	360	54
2(A)	1002536385	TN	80.00	01-Aug-2005	150,400.00	142,900.73	Liquidation	10	6.525%	360	53
2(A)	1005045950	NY	80.00	02-Jul-2005	75,360.00	78,429.24	Liquidation	34	6.240%	360	54
2(B)	1001099741	CA	20.00	01-Aug-2005	66,000.00	64,512.77	Liquidation	10	10.900%	360	53
2(B)	1002287340	CA	20.00	01-Aug-2005	55,000.00	54,035.89	Liquidation	11	11.600%	360	53
2(B)	1002300361	CA	20.00	01-Aug-2005	43,200.00	42,376.91	Liquidation	5	11.450%	360	53
2(B)	1005068620	SC	80.00	23-Jul-2005	100,000.00	60,876.47	Liquidation	15	7.890%	360	53
2(B)	5005058635	OH	90.00	26-Jun-2005	68,310.00	65,088.37	Loan Paid in Full	0	7.890%	360	54

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Prepayment Penalty Detail - Prepayment Penalty Paid during Current Period

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

Prepayment Penalty Loan Detail - Prepayment Penalty Paid during Current Period

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

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Prepayment Rates

Summary

SMM

Current Month 0.585%
3 Month Average 0.909%
12 Month Average 2.247%

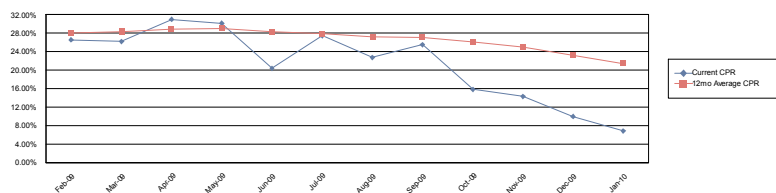
CPR

Current Month 6.799%
3 Month Average 10.332%
12 Month Average 21.383%

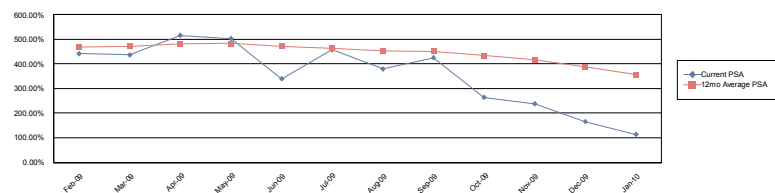
PSA

Current Month 113.309%
3 Month Average 172.205%
12 Month Average 356.389%

CPR: Current vs 12mo Average



PSA: Current vs. 12mo Average



1(A)

SMM

Current Month 1.467%
3 Month Average 1.259%
12 Month Average 2.761%

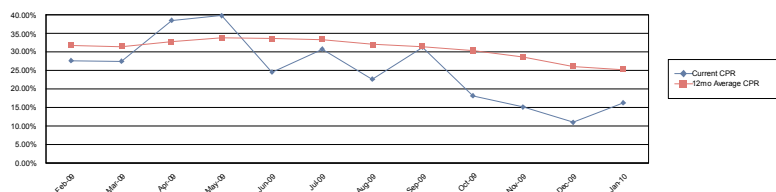
CPR

Current Month 16.246%
3 Month Average 14.079%
12 Month Average 25.240%

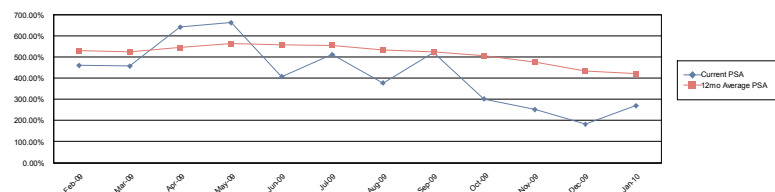
PSA

Current Month 270.775%
3 Month Average 234.644%
12 Month Average 420.669%

CPR: Current vs 12mo Average



PSA: Current vs. 12mo Average



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Prepayment Rates

1(B)

SMM

Current Month 0.124%
3 Month Average 0.625%
12 Month Average 1.139%

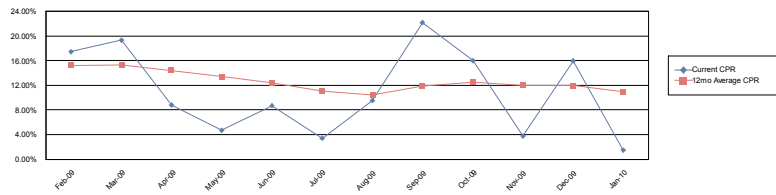
CPR

Current Month
3 Month Average
12 Month Average

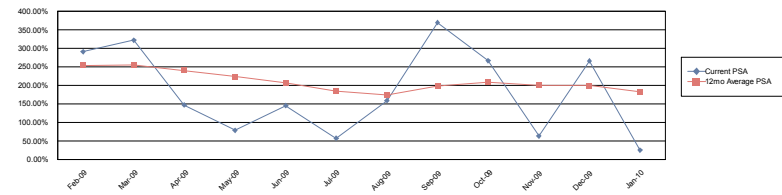
PSA

Current Month 24.572%
3 Month Average 117.461%
12 Month Average 182.313%

CPR: Current vs 12mo Average



PSA: Current vs. 12mo Average



2(A)

SMM

Current Month 0.158%
3 Month Average 0.722%
12 Month Average 2.381%

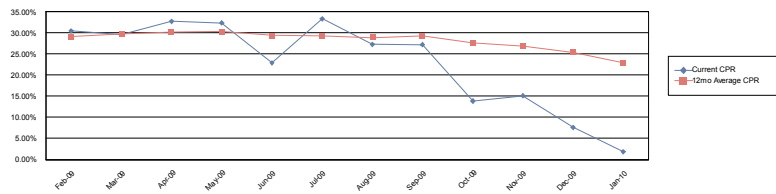
CPR

Current Month
3 Month Average
12 Month Average

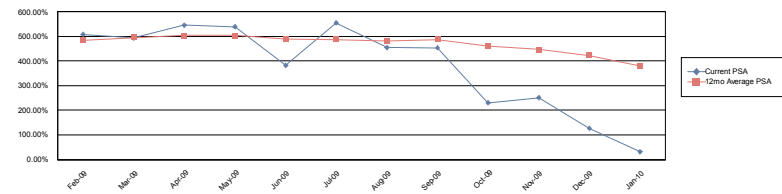
PSA

Current Month 31.302%
3 Month Average 136.402%
12 Month Average 380.816%

CPR: Current vs 12mo Average



PSA: Current vs. 12mo Average



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Prepayment Rates

2(B)

SMM

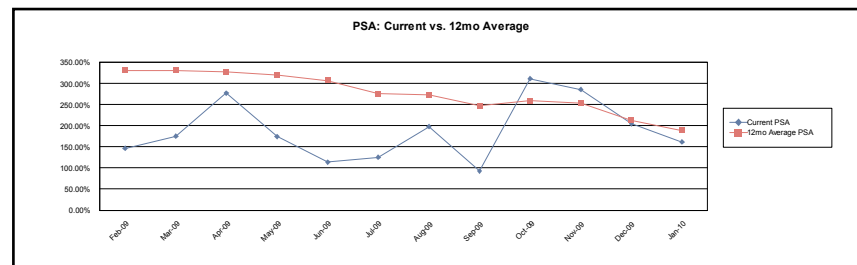
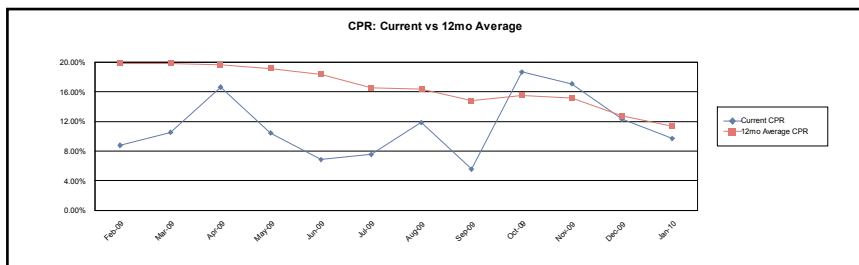
Current Month 0.847%
3 Month Average 1.162%
12 Month Average 1.295%

CPR

Current Month 9.701%
3 Month Average 13.034%
12 Month Average 11.329%

PSA

Current Month 161.679%
3 Month Average 217.230%
12 Month Average 188.821%



Calculation Methodology:

Single Month Mortality (SMM): (Partial and full prepayments + Repurchases) / (Beginning Scheduled Balance - Scheduled Principal)

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

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

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

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Modification Summary

	Loan Count (Numerator)	Loan Count (Denominator)	Loan Count %	Current Scheduled Balance (Numerator)	Current Scheduled Balance (Denominator)	Current Scheduled Balance %
Number of loans modified within the past 12 months that are currently delinquent (against the total number of loans delinquent within the deal)	43	971	4.428%	8,537,919.53	167,549,863.19	5.096%
Number of modified loans that have passed the loan modification performance test (against the total number of modified loans)	94	244	38.525%	13,867,319.89	46,281,448.36	29.963%
Number of loans modified in the current cycle (against the number of loans within the deal)	3	1,979	0.152%	1,277,733.84	302,929,344.81	0.422%
Number of modified loans (against the total number of loans within the deal)	244	1,979	12.329%	46,281,448.36	302,929,344.81	15.278%
Number of loans modified within the last 12 months (against the total number of modified loans within the deal)	106	244	43.443%	17,509,036.14	46,281,448.36	37.832%
Number of loans modified within the last 12 months (against the total number of loans within the deal)	106	1,979	5.356%	17,509,036.14	302,929,344.81	5.780%
Number of modified loans that are not currently delinquent after the modification (against the number of modified loans within the deal)	94	244	38.525%	13,867,319.89	46,281,448.36	29.963%
Number of loans modified in the current cycle that are not currently delinquent (against the number of loans modified in the current cycle)	0	3	0.000%	0.00	1,277,733.84	0.000%
Number of loans modified in the current cycle that are currently delinquent (against the number of loans modified in the current cycle)	3	3	100.000%	1,277,733.84	1,277,733.84	100.000%
Number of modified loans that were not delinquent at the time of the modification (against the number of loans modified within the deal)	82	244	33.607%	15,393,541.80	46,281,448.36	33.261%
Number of modified loans that were delinquent at the time of the modification (against the total number of loans modified within the deal)	162	244	66.393%	30,887,906.56	46,281,448.36	66.739%

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

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

This summary excludes inactive loans.

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Modification Detail

Modification Detail Summary												
Groups	Current						Cumulative					
	Loan Count	Original Principal Balance	Current Scheduled Balance	Capitalized Amount	Capitalized Reimbursement Amount	Total Forgiveness	Loan Count	Original Principal Balance	Current Scheduled Balance	Capitalized Amount	Capitalized Reimbursement Amount	Total Forgiveness
1(A)	0	0.00	0.00	0.00	0.00	0.00	107	15,991,091.00	14,409,017.47	0.00	0.00	0.00
1(B)	0	0.00	0.00	0.00	0.00	0.00	26	2,032,680.00	1,798,607.98	0.00	0.00	0.00
2(A)	2	1,085,500.00	1,149,059.52	72,261.00	0.00	0.00	124	31,758,356.00	26,408,561.46	72,261.00	0.00	0.00
2(B)	1	126,000.00	128,674.32	6,912.78	0.00	0.00	42	5,030,285.00	3,665,261.45	6,912.78	0.00	0.00
Total	3	1,211,500.00	1,277,733.84	79,173.78	0.00	0.00	299	54,812,412.00	46,281,448.36	79,173.78	0.00	0.00

Current Month Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
2(A)															
0011144014	01/15/2010					Pre Mod	13	No Action	10/01/2008	6.575	4,214.93	03/01/2035	*	*	621,591.02
639,000.00	11/01/2009	57,059.62	0.00	*	1	Post Mod	1	No Action	11/01/2009	5.990	4,411.80	03/01/2035	*	*	687,358.62
0011201009	01/15/2010					Pre Mod	11	Foreclosure	12/01/2008	6.250	2,873.43	05/01/2035	*	*	438,563.58
446,500.00	04/01/2009	15,201.38	0.00	*	1	Post Mod	8	No Action	04/01/2009	4.625	1,779.47	05/01/2035	*	*	461,700.90
2(B)															
0011154852	01/15/2010					Pre Mod	7	No Action	04/01/2009	9.500	1,059.48	05/01/2020	*	05/01/2020	122,216.16
126,000.00	11/01/2009	6,912.78	0.00	*	1	Post Mod	1	No Action	11/01/2009	3.250	621.70	05/01/2020	*	05/01/2020	128,674.32

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

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

* This data is currently not provided for reporting.

Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
1(A)															
0002158283	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
134,000.00	05/01/2008	*	0.00	*	1	Post Mod	0	No Action	05/01/2008	6.250	939.76	*	*	*	147,182.12
						Current Values	18	Foreclosure	06/01/2008	6.250	939.76	07/01/2035	N/A	N/A	143,624.03

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Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
I(A)															
0005057699	06/22/2009					Pre Mod	8	No Action	08/01/2008	8.750	980.25	07/01/2035	*	*	146,026.06
148,000.00	06/12/2009	*	0.00	*	1	Post Mod Current Values	9 1	No Action No Action	08/01/2008 11/01/2009	8.750 6.750	943.08 857.56	07/01/2035 07/01/2035	* N/A	* N/A	146,026.06 152,454.70
0011138197	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
389,250.00	10/29/2007	*	0.00	*	1	Post Mod Current Values	1 18	No Action No Action	09/01/2007 06/01/2008	9.950 5.950	3,351.92 2,493.93	* 03/01/2035	* N/A	* N/A	377,312.05 390,003.21
0011155248	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
62,100.00	08/01/2008	*	0.00	*	1	Post Mod Current Values	0 2	No Action No Action	09/01/2008 10/01/2009	7.000 7.000	471.84 471.84	* 04/01/2035	* N/A	* N/A	68,237.73 67,000.09
0011156293	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
72,000.00	10/30/2007	*	0.00	*	1	Post Mod Current Values	6 0	No Action No Action	04/01/2007 12/01/2009	10.700 6.700	660.78 545.14	* 04/01/2035	* N/A	* N/A	70,111.84 79,369.30
0011156981	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
188,000.00	12/14/2007	*	0.00	*	1	Post Mod Current Values	(1) 17	No Action Foreclosure	02/01/2008 07/01/2008	5.800 5.800	1,107.88 1,143.07	* 04/01/2035	* N/A	* N/A	187,624.11 181,623.03
0011160277	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
112,500.00	10/12/2007	*	0.00	*	1	Post Mod Current Values	4 30	No Action Foreclosure	06/01/2007 06/01/2007	10.000 7.625	978.86 801.69	* 03/01/2035	* N/A	* N/A	109,741.22 107,537.99
0011162897	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
66,560.00	12/22/2007	*	0.00	*		Post Mod	0	No Action	04/01/2008	7.925	518.49	*	*	*	69,265.72
0011162897	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
66,560.00	02/08/2008	*	0.00	*	2	Post Mod Current Values	0 13	No Action No Action	09/01/2008 11/01/2008	7.925 7.925	529.59 485.15	* 05/01/2035	* N/A	* N/A	70,560.86 70,390.85
0011163718	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
44,625.00	10/30/2007	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	01/01/2008 01/01/2010	9.740 9.740	404.98 404.98	* 04/01/2035	* N/A	* N/A	46,346.80 45,392.75
0011164491	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
344,000.00	10/29/2007	*	0.00	*	1	Post Mod Current Values	0 15	No Action Bankruptcy	09/01/2008 09/01/2008	6.365 6.365	2,248.73 2,248.73	* 05/01/2035	* N/A	* N/A	346,771.47 340,397.17
0011166268	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
277,600.00	08/08/2007	*	0.00	*		Post Mod	4	Foreclosure	04/01/2007	8.500	2,108.06	*	*	*	269,037.06
0011166268	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
277,600.00	10/18/2007	*	0.00	*	2	Post Mod Current Values	6	Foreclosure INACTIVE	04/01/2007	8.500	2,108.06	*	*	*	268,630.87

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I(A)															
0011166277	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
113,710.00	10/12/2007	*	0.00	*		Post Mod	1	No Action	09/01/2007	10.750	1,047.91	*	*	*	110,756.17
0011166277	11/13/2008					Pre Mod	1	No Action	08/01/2008	6.750	885.17	04/01/2035	*	*	130,925.70
113,710.00	03/29/2008	*	0.00	*		Post Mod	0	No Action	10/01/2008	6.750	901.79	04/01/2035	*	*	133,683.09
0011166277	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
113,710.00	05/07/2008	*	0.00	*		Post Mod	0	No Action	06/01/2008	9.750	967.93	*	*	*	132,092.45
					3	Current Values	13	No Action	11/01/2008	6.750	901.79	04/01/2035	N/A	N/A	131,507.13
0011167438	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
172,000.00	05/23/2008	*	0.00	*		Post Mod	0	No Action	07/01/2008	6.750	1,204.47	*	*	*	177,741.08
					1	Current Values	17	No Action	07/01/2008	6.750	1,197.70	04/01/2035	N/A	N/A	174,867.98
0011167843	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
286,200.00	10/31/2007	*	0.00	*		Post Mod	3	No Action	07/01/2007	9.450	2,371.23	*	*	*	278,486.56
0011167843	03/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
286,200.00	02/25/2008	*	0.00	*		Post Mod	(1)	No Action	04/01/2008	10.450	2,572.27	*	*	*	297,780.78
					2	Current Values	19	Foreclosure	05/01/2008	6.450	1,942.91	05/01/2035	N/A	N/A	290,622.66
0011167962	02/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
132,000.00	10/31/2007	*	0.00	*		Post Mod	0	No Action	01/01/2008	8.001	1,013.38	*	*	*	134,687.23
					1	Current Values	0	No Action	01/01/2010	8.001	970.59	05/01/2035	N/A	N/A	132,482.14
0011168117	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
107,920.00	06/02/2006	*	0.00	*		Post Mod	4	No Action	02/01/2006	6.750	699.97	*	*	*	106,570.48
					1	Current Values		INACTIVE							
0011169428	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
58,900.00	10/31/2007	*	0.00	*		Post Mod	0	No Action	09/01/2008	6.250	376.30	*	*	*	58,894.98
					1	Current Values	9	Foreclosure	03/01/2009	6.250	376.30	05/01/2035	N/A	N/A	58,109.62
0011170161	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
172,000.00	09/17/2007	*	0.00	*		Post Mod	0	No Action	10/01/2007	9.950	1,488.16	*	*	*	167,809.04
0011170161	08/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
172,000.00	06/25/2008	*	0.00	*		Post Mod	0	No Action	08/01/2008	9.590	1,536.25	*	*	*	177,298.21
					2	Current Values	16	No Action	08/01/2008	8.875	1,450.88	05/01/2035	N/A	N/A	175,851.10
0011170379	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
111,200.00	10/30/2007	*	0.00	*		Post Mod	0	No Action	09/01/2008	7.250	786.87	*	*	*	111,628.26
					1	Current Values	6	Foreclosure	06/01/2009	7.250	786.87	04/01/2035	N/A	N/A	109,868.29
0011170556	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
83,600.00	10/30/2007	*	0.00	*		Post Mod	0	No Action	01/01/2008	7.650	620.88	*	*	*	85,201.07
0011170556	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
83,600.00	11/28/2007	*	0.00	*		Post Mod	0	No Action	09/01/2008	7.650	646.38	*	*	*	88,455.92
					2	Current Values	9	No Action	03/01/2009	7.650	646.38	04/01/2035	N/A	N/A	87,162.05

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Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
I(A)															
0011171754	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
103,120.00	06/15/2006	*	0.00	*	1	Post Mod Current Values	3	Foreclosure INACTIVE	03/01/2006	6.785	583.06	*	*	*	103,120.00
0011171815	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
66,000.00	01/25/2008	*	0.00	*		Post Mod	(1)	No Action	06/01/2008	7.375	460.61	*	*	*	64,082.54
0011171815	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
66,000.00	01/25/2008	*	0.00	*	2	Post Mod Current Values	0 1	No Action No Action	06/01/2008 11/01/2009	7.375 7.375	460.61 460.61	*	*	*	64,015.77 62,666.23
0011172957	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
105,600.00	01/11/2008	*	0.00	*		Post Mod	1	No Action	03/01/2008	7.290	748.19	*	*	*	105,746.96
0011172957	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
105,600.00	01/11/2008	*	0.00	*	2	Post Mod Current Values	2 1	No Action Bankruptcy	03/01/2008 11/01/2009	7.290 7.290	748.19 748.19	*	*	*	105,641.18 103,501.61
0011172992	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
118,400.00	11/24/2007	*	0.00	*		Post Mod	1	No Action	02/01/2008	7.000	809.00	*	*	*	117,740.40
0011172992	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
118,400.00	12/20/2007	*	0.00	*	2	Post Mod Current Values	0 1	No Action No Action	09/01/2008 11/01/2009	7.000 7.000	834.72 809.00	*	*	*	121,231.37 118,539.31
0011173807	02/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
97,520.00	12/20/2007	*	0.00	*	1	Post Mod Current Values	0 18	No Action Foreclosure	02/01/2008 06/01/2008	7.175 7.175	708.50 708.50	*	*	*	101,525.24 99,376.45
0011174541	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
106,004.00	07/24/2008	*	0.00	*	1	Post Mod Current Values	0 11	No Action Foreclosure	09/01/2008 01/01/2009	6.500 6.500	704.68 704.68	*	*	*	106,999.59 104,907.76
0011175633	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
118,320.00	06/12/2006	*	0.00	*	1	Post Mod Current Values	1 0	No Action No Action	05/01/2006 01/01/2010	7.955 9.125	818.70 924.05	*	*	*	117,818.01 116,623.72
0011179548	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
78,400.00	10/26/2007	*	0.00	*	1	Post Mod Current Values	4	Foreclosure INACTIVE	06/01/2007	11.125	745.44	*	*	*	76,545.08
0011179934	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
64,000.00	10/26/2007	*	0.00	*	1	Post Mod Current Values	3 29	No Action Foreclosure	07/01/2007 07/01/2007	10.200 9.200	562.27 519.91	*	*	*	62,099.76 61,468.91

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I(A)															
0011180165	12/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
119,200.00	11/23/2007	*	0.00	*		Post Mod	(1)	No Action	01/01/2008	6.990	793.64	*	*	*	119,607.23
0011180165	11/13/2008					Pre Mod	2	No Action	07/01/2008	6.990	793.64	05/01/2035	*	*	118,536.58
119,200.00	11/23/2007	*	0.00	*	2	Post Mod	1	No Action	09/01/2008	6.990	851.03	05/01/2035	*	*	123,455.70
						Current Values	1	No Action	11/01/2009	6.990	892.23	05/01/2035	N/A	N/A	126,528.21
0011181955	11/13/2008					Pre Mod	5	No Action	04/01/2008	8.625	1,821.76	05/01/2035	*	*	227,630.35
212,500.00	03/31/2008	*	0.00	*	1	Post Mod	0	No Action	10/01/2008	12.625	1,931.95	05/01/2035	*	*	244,015.42
						Current Values	13	No Action	11/01/2008	7.125	1,511.89	05/01/2035	N/A	N/A	239,366.71
0011181969	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
107,227.00	03/31/2008	*	0.00	*		Post Mod	1	No Action	05/01/2008	11.400	1,046.39	*	*	*	118,986.69
0011181969	11/13/2008					Pre Mod	3	No Action	06/01/2008	8.400	934.34	05/01/2035	*	*	119,034.53
107,227.00	03/31/2008	*	0.00	*	2	Post Mod	0	No Action	10/01/2008	8.400	973.56	05/01/2035	*	*	124,365.03
						Current Values	2	No Action	10/01/2009	8.400	973.56	05/01/2035	N/A	N/A	122,128.92
0011182043	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
284,750.00	10/30/2007	*	0.00	*		Post Mod	9	Foreclosure	01/01/2007	8.375	2,137.58	*	*	*	275,422.13
0011182043	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
284,750.00	10/01/2008	*	0.00	*	2	Post Mod	0	No Action	10/01/2008	8.375	2,596.14	*	*	*	331,527.25
						Current Values	14	No Action	10/01/2008	5.375	1,956.83	05/01/2035	N/A	N/A	327,561.24
0011182278	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
340,000.00	04/07/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	5.775	2,107.40	*	*	*	345,469.12
0011182278	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
340,000.00	04/07/2008	*	0.00	*	2	Post Mod	0	No Action	06/01/2008	5.775	2,107.40	*	*	*	345,024.29
						Current Values	12	No Action	12/01/2008	5.775	2,107.40	05/01/2035	N/A	N/A	336,153.79
0011183240	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
148,500.00	11/24/2007	*	0.00	*	1	Post Mod	0	No Action	09/01/2008	9.490	1,279.19	*	*	*	148,950.20
						Current Values	2	No Action	10/01/2009	9.490	1,279.19	05/01/2035	N/A	N/A	147,344.54
0011183523	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
105,200.00	04/10/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	5.825	640.18	*	*	*	104,415.35
0011183523	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
105,200.00	04/10/2008	*	0.00	*	2	Post Mod	0	No Action	06/01/2008	5.825	640.18	*	*	*	104,237.50
						Current Values	6	Foreclosure	06/01/2009	5.825	640.18	05/01/2035	N/A	N/A	102,154.84
0011183782	11/21/2009					Pre Mod	11	No Action	10/01/2008	6.950	1,364.17	05/01/2035	*	*	194,330.55
203,200.00	11/01/2009	*	0.00	*	1	Post Mod	0	No Action	11/01/2009	6.950	1,576.83	05/01/2035	*	*	225,751.35
						Current Values	0	No Action	01/01/2010	6.950	1,576.83	05/01/2035	N/A	N/A	225,211.08

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Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
I(A)															
0011185669	03/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
84,720.00	12/31/2007	*	0.00	*		Post Mod	0	No Action	02/01/2008	6.990	616.31	*	*	*	89,781.63
0011185669	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
84,720.00	12/31/2007	*	0.00	*	2	Post Mod	0	No Action	09/01/2008	6.990	628.81	*	*	*	91,219.08
						Current Values	0	No Action	01/01/2010	6.990	628.81	04/01/2035	N/A	N/A	88,450.73
0011186844	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
163,200.00	10/10/2007	*	0.00	*	1	Post Mod	6	Foreclosure	04/01/2007	8.375	1,225.12	*	*	*	157,854.62
						Current Values		INACTIVE							
0011187853	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
284,000.00	09/06/2007	*	0.00	*	1	Post Mod	2	No Action	07/01/2007	9.075	2,147.21	*	*	*	283,928.11
						Current Values		INACTIVE							
0011188506	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
215,955.00	03/21/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	6.250	1,453.57	*	*	*	227,232.72
0011188506	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
215,955.00	03/21/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	6.250	1,453.57	*	*	*	226,962.65
0011188506	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
215,955.00	03/21/2008	*	0.00	*	3	Post Mod	0	No Action	09/01/2008	6.250	1,484.07	*	*	*	231,725.36
						Current Values	15	No Action	09/01/2008	6.250	1,209.77	05/01/2035	N/A	N/A	232,275.39
0011189159	11/13/2008					Pre Mod	2	No Action	07/01/2008	8.875	1,950.72	05/01/2035	*	05/01/2035	238,619.90
243,100.00	10/31/2007	*	0.00	*	1	Post Mod	1	No Action	09/01/2008	8.875	2,023.52	05/01/2035	*	05/01/2035	248,282.58
						Current Values	5	Foreclosure	07/01/2009	8.875	2,023.52	05/01/2035	*	05/01/2035	237,436.13
0011189209	02/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
245,600.00	12/31/2007	*	0.00	*	1	Post Mod	0	No Action	01/01/2008	6.500	1,623.62	*	*	*	248,507.42
						Current Values	22	Foreclosure	02/01/2008	6.500	1,623.62	05/01/2035	N/A	N/A	241,717.20
0011189889	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
184,000.00	10/17/2007	*	0.00	*	1	Post Mod	17	Foreclosure	05/01/2006	8.990	1,462.63	*	*	*	178,604.82
						Current Values		INACTIVE							
0011190231	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
123,469.00	03/21/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	6.175	856.23	*	*	*	134,849.20
0011190231	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
123,469.00	03/21/2008	*	0.00	*	2	Post Mod	0	No Action	06/01/2008	6.175	856.23	*	*	*	133,705.86
						Current Values	0	No Action	01/01/2010	6.175	856.23	05/01/2035	N/A	N/A	130,357.62
0011190313	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
315,000.00	11/24/2007	*	0.00	*	1	Post Mod	0	No Action	09/01/2008	9.600	2,785.24	*	*	*	321,817.87
						Current Values	13	No Action	11/01/2008	9.600	2,674.73	05/01/2035	N/A	N/A	320,227.91

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I(A)															
0011190666	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
67,200.00	05/20/2008	*	0.00	*	1	Post Mod Current Values	0 13	No Action Foreclosure	07/01/2008 11/01/2008	6.990 6.990	515.94 447.76	* 05/01/2035	* N/A	* N/A	72,823.37 72,382.95
0011194391	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
270,750.00	10/18/2007	*	0.00	*		Post Mod	1	No Action	09/01/2007	9.950	2,244.97	*	*	*	270,750.00
0011194391	03/24/2009					Pre Mod	16	No Action	09/01/2007	10.875	2,453.67	05/01/2035	*	*	270,750.00
270,750.00	02/06/2009	*	0.00	*	2	Post Mod Current Values	0 6	No Action No Action	03/01/2009 06/01/2009	4.125 4.125	930.70 1,082.43	05/01/2035 05/01/2035	* N/A	* N/A	314,887.46 314,887.46
0011197030	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
123,676.00	04/09/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	10.750	1,139.76	*	*	*	129,630.51
0011197030	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
123,676.00	04/09/2008	*	0.00	*	2	Post Mod Current Values	0 0	No Action No Action	05/01/2008 12/01/2009	9.750 6.750	1,052.76 949.50	* 05/01/2035	* N/A	* N/A	129,482.55 138,122.61
0011197823	12/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
225,900.00	11/23/2007	*	0.00	*		Post Mod	(1)	No Action	01/01/2008	7.050	1,531.63	*	*	*	228,478.79
0011197823	10/20/2009					Pre Mod	3	No Action	05/01/2009	7.050	1,570.97	05/01/2035	*	05/01/2035	224,150.83
225,900.00	11/01/2009	*	0.00	*	2	Post Mod Current Values	0 0	No Action No Action	11/01/2009 01/01/2010	7.050 7.050	1,759.07 1,759.07	05/01/2035 05/01/2035	* *	05/01/2035 05/01/2035	249,549.77 248,911.82
0011201587	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
268,000.00	08/29/2007	*	0.00	*	1	Post Mod Current Values	4 3	Foreclosure No Action	04/01/2007 09/01/2009	9.125 2.065	2,037.92 1,371.88	* 05/01/2035	* N/A	* N/A	268,000.00 324,527.04
0011201858	01/23/2009					Pre Mod	8	No Action	03/01/2008	6.875	895.66	05/01/2035	*	*	130,773.87
135,920.00	12/12/2008	*	0.00	*	1	Post Mod Current Values	0 10	No Action No Action	01/01/2009 02/01/2009	5.250 5.250	905.74 905.74	05/01/2035 05/01/2035	* N/A	* N/A	154,916.85 152,114.32
0011203761	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
107,200.00	02/26/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	6.450	736.39	*	*	*	112,880.40
0011203761	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
107,200.00	02/26/2008	*	0.00	*	2	Post Mod Current Values	0 10	No Action Foreclosure	06/01/2008 02/01/2009	6.450 6.450	736.39 736.39	* 05/01/2035	* N/A	* N/A	112,690.92 110,526.98
0011204425	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
121,600.00	10/15/2007	*	0.00	*	1	Post Mod Current Values	6	Foreclosure INACTIVE	04/01/2007	9.700	997.90	*	*	*	120,154.56
0011207142	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
100,000.00	10/26/2007	*	0.00	*	1	Post Mod Current Values	0	No Action INACTIVE	11/01/2007	11.575	983.35	*	*	*	97,612.93

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I(A)															
1002199196	03/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
112,500.00	03/01/2008	*	0.00	*	1	Post Mod Current Values	0 13	No Action REO	03/01/2008 11/01/2008	5.000 5.000	668.75 668.75	* 07/01/2035	* N/A	* N/A	119,424.37 115,904.17
1002206614	02/24/2009					Pre Mod	10	Foreclosure	02/01/2008	8.625	2,629.15	06/01/2035	*	*	328,014.46
333,000.00	02/01/2009	*	0.00	*	1	Post Mod Current Values	0 2	No Action No Action	02/01/2009 10/01/2009	2.125 2.125	1,478.27 1,478.27	06/01/2035 06/01/2035	* N/A	* N/A	357,456.32 346,586.41
1005056502	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
148,640.00	07/24/2008	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	10/13/2008 01/13/2010	7.000 7.000	1,053.42 1,053.42	* 05/13/2035	* N/A	* N/A	152,471.03 149,893.80
1005057243	08/20/2009					Pre Mod	3	No Action	03/27/2009	10.625	1,255.69	05/27/2035	*	*	143,502.10
148,500.00	08/14/2009	*	0.00	*	1	Post Mod Current Values	4 2	No Action No Action	03/27/2009 10/27/2009	10.625 7.590	1,255.69 1,106.14	05/27/2035 05/27/2035	* N/A	* N/A	143,397.42 148,362.01
1005057486	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
285,000.00	01/26/2008	*	0.00	*	1	Post Mod Current Values	0 2	No Action No Action	04/01/2008 10/01/2009	6.300 6.300	1,769.03 1,769.03	* 06/01/2035	* N/A	* N/A	275,832.67 268,727.74
1005057808	05/21/2009					Pre Mod	1	No Action	02/10/2009	10.125	1,511.79	06/10/2035	*	*	166,454.53
180,000.00	04/17/2009	*	0.00	*	1	Post Mod Current Values	2 1	No Action No Action	02/10/2009 11/10/2009	6.000 6.000	1,049.22 1,049.22	06/10/2035 06/10/2035	* N/A	* N/A	166,015.59 164,062.19
1005061266	05/21/2009					Pre Mod	6	No Action	09/05/2008	12.400	705.33	06/05/2035	*	*	66,275.15
68,000.00	04/20/2009	*	0.00	*	1	Post Mod Current Values	(1) (1)	No Action No Action	06/05/2009 02/05/2010	9.000 9.000	601.71 601.71	06/05/2035 06/05/2035	* N/A	* N/A	72,547.81 72,074.73
1005068682	03/21/2009					Pre Mod	0	No Action	02/13/2009	9.125	1,003.76	06/13/2035	*	*	120,043.18
124,800.00	03/06/2009	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	03/13/2009 01/13/2010	5.250 5.250	1,003.76 714.29	06/13/2035 06/13/2035	* N/A	* N/A	122,171.36 120,287.48
1005068711	02/21/2009					Pre Mod	1	No Action	11/15/2008	10.750	963.56	06/15/2035	*	*	101,250.60
103,950.00	01/28/2009	*	0.00	*	1	Post Mod Current Values	0 1	No Action No Action	01/15/2009 11/15/2009	5.750 5.750	647.41 647.41	06/15/2035 06/15/2035	* N/A	* N/A	105,422.26 103,819.34
1005069078	03/21/2009					Pre Mod	5	No Action	08/20/2008	9.375	647.43	06/20/2035	*	*	89,751.63
93,600.00	02/13/2009	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	03/20/2009 01/20/2010	6.590 6.590	647.43 647.43	06/20/2035 06/20/2035	* N/A	* N/A	96,519.41 95,314.15
1005069800	02/21/2009					Pre Mod	2	No Action	10/01/2008	9.250	789.47	07/01/2035	*	*	93,507.39
97,600.00	02/02/2009	*	0.00	*		Post Mod	0	No Action	02/01/2009	6.500	645.66	07/01/2035	*	*	97,691.97
1005069800	03/21/2009					Pre Mod	0	No Action	02/01/2009	6.500	645.66	07/01/2035	*	*	97,691.97
97,600.00	02/02/2009	*	0.00	*	2	Post Mod Current Values	0 0	No Action No Action	03/01/2009 12/01/2009	6.500 6.500	645.66 645.66	07/01/2035 07/01/2035	* N/A	* N/A	97,575.47 96,375.25

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I(A)															
2005040776	08/20/2009					Pre Mod	0	No Action	07/02/2009	9.000	982.01	06/02/2035	*	*	108,994.27
112,000.00	08/07/2009	*	0.00	*		Post Mod	0	No Action	08/02/2009	3.000	905.44	06/02/2035	*	*	111,908.02
					1	Current Values	0	No Action	01/02/2010	3.000	518.09	06/02/2035	N/A	N/A	110,704.45
2005050184	05/21/2009					Pre Mod	1	No Action	02/01/2009	8.000	599.58	07/01/2035	*	*	78,846.60
82,066.00	04/29/2009	*	0.00	*		Post Mod	0	No Action	04/01/2009	6.000	513.33	07/01/2035	*	*	81,222.81
					1	Current Values	0	No Action	12/01/2009	6.000	513.33	07/01/2035	N/A	N/A	80,349.92
2005051727	03/21/2009					Pre Mod	2	No Action	11/14/2008	11.000	481.36	06/14/2035	*	*	52,552.89
54,054.00	02/27/2009	*	0.00	*		Post Mod	0	No Action	03/14/2009	5.000	309.46	06/14/2035	*	*	54,304.91
					1	Current Values	7	Foreclosure	05/14/2009	5.000	309.46	06/14/2035	N/A	N/A	53,656.82
2005060646	05/26/2009					Pre Mod	8	No Action	07/13/2008	11.250	714.51	06/13/2035	*	*	75,762.61
78,000.00	04/07/2009	*	0.00	*		Post Mod	0	No Action	05/13/2009	8.000	714.51	06/13/2035	*	*	75,762.61
					1	Current Values	(1)	No Action	02/13/2010	8.000	714.51	06/13/2035	N/A	N/A	75,762.61
2005063029	01/23/2009					Pre Mod	0	No Action	12/21/2008	9.750	2,556.72	06/21/2035	*	*	290,862.65
300,000.00	12/30/2008	*	0.00	*		Post Mod	0	No Action	12/21/2008	7.000	2,011.23	06/21/2035	*	*	290,548.12
					1	Current Values	0	No Action	01/21/2010	7.000	2,011.23	06/21/2035	N/A	N/A	286,042.59
3005046838	07/22/2009					Pre Mod	0	No Action	05/01/2009	9.250	1,603.38	05/01/2035	*	*	205,526.32
214,400.00	07/08/2009	*	0.00	*		Post Mod	0	No Action	07/01/2009	3.000	962.49	05/01/2035	*	*	207,455.20
					1	Current Values	0	No Action	12/01/2009	3.000	962.49	05/01/2035	N/A	N/A	204,760.44
3005052194	12/22/2008					Pre Mod	0	No Action	10/01/2008	7.500	905.02	06/01/2035	*	*	124,960.91
124,720.00	11/05/2008	*	0.00	*		Post Mod	0	No Action	12/01/2008	7.500	905.02	06/01/2035	*	*	124,836.90
					1	Current Values	11	Foreclosure	01/01/2009	7.500	868.25	06/01/2035	N/A	N/A	123,141.90
3005057601	07/22/2009					Pre Mod	9	No Action	08/01/2008	9.750	888.45	06/01/2035	*	*	105,844.61
110,000.00	07/07/2009	*	0.00	*		Post Mod	1	No Action	05/01/2009	2.000	532.60	06/01/2035	*	*	129,176.85
					1	Current Values	0	No Action	12/01/2009	2.000	532.60	06/01/2035	N/A	N/A	122,511.78
3005058040	02/21/2009					Pre Mod	2	No Action	10/01/2008	10.875	665.13	07/01/2035	*	*	111,949.69
115,200.00	01/21/2009	*	0.00	*		Post Mod	0	No Action	02/01/2009	5.000	665.13	07/01/2035	*	*	116,906.30
					1	Current Values	1	No Action	11/01/2009	5.000	665.13	07/01/2035	N/A	N/A	114,906.76
3005062601	02/21/2009					Pre Mod	3	No Action	09/01/2008	10.875	1,920.98	07/01/2035	*	*	199,938.71
205,200.00	01/21/2009	*	0.00	*		Post Mod	(1)	No Action	03/01/2009	6.500	1,389.37	07/01/2035	*	*	210,220.50
					1	Current Values	6	No Action	06/01/2009	6.500	1,389.37	07/01/2035	N/A	N/A	207,387.16
3005068099	06/22/2009					Pre Mod	0	No Action	04/27/2009	10.375	882.60	06/27/2035	*	*	95,244.73
98,000.00	06/05/2009	*	0.00	*		Post Mod	1	No Action	04/27/2009	6.375	632.04	06/27/2035	*	*	96,315.68
					1	Current Values	0	No Action	12/27/2009	6.375	632.04	06/27/2035	N/A	N/A	95,457.67
3005068106	06/22/2009					Pre Mod	0	No Action	05/15/2009	9.500	1,196.75	06/15/2035	*	*	138,459.11
143,000.00	05/29/2009	*	0.00	*		Post Mod	0	No Action	05/15/2009	7.390	997.83	06/15/2035	*	*	138,313.96
					1	Current Values	0	No Action	12/15/2009	7.390	997.83	06/15/2035	N/A	N/A	137,272.54

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I(A)															
3005068162	11/21/2009					Pre Mod	3	No Action	06/16/2009	8.625	690.63	06/16/2035	*	*	93,336.85
97,520.00	10/28/2009	*	0.00	*		Post Mod	0	No Action	11/16/2009	5.000	690.63	06/16/2035	*	*	101,274.19
					1	Current Values	0	No Action	12/16/2009	5.000	585.49	06/16/2035	N/A	N/A	100,946.48
5005047741	02/21/2009					Pre Mod	3	No Action	09/22/2008	10.900	642.04	04/22/2035	*	*	67,390.44
69,300.00	01/21/2009	*	0.00	*		Post Mod	0	No Action	01/22/2009	5.000	397.52	04/22/2035	*	*	69,657.11
					1	Current Values	11	No Action	01/22/2009	5.000	397.52	04/22/2035	N/A	N/A	68,452.11
5005055830	08/20/2009					Pre Mod	0	No Action	06/01/2009	10.375	526.18	06/01/2035	*	*	110,643.48
115,600.00	07/20/2009	*	0.00	*		Post Mod	(1)	No Action	09/01/2009	3.000	526.18	06/01/2035	*	*	113,412.78
					1	Current Values	0	No Action	01/01/2010	3.000	526.18	06/01/2035	N/A	N/A	112,193.34
5005056109	12/22/2008					Pre Mod	8	No Action	02/26/2008	10.290	1,356.91	05/26/2035	*	*	160,300.36
166,320.00	11/20/2008	*	0.00	*		Post Mod	0	No Action	11/26/2008	5.500	1,049.56	05/26/2035	*	*	175,503.11
					1	Current Values		INACTIVE							
5005059178	05/21/2009					Pre Mod	4	No Action	11/01/2008	7.640	741.18	06/01/2035	*	*	96,860.46
100,800.00	04/16/2009	*	0.00	*		Post Mod	0	No Action	05/01/2009	7.640	741.18	06/01/2035	*	*	100,445.90
					1	Current Values	0	No Action	01/01/2010	7.640	741.18	06/01/2035	N/A	N/A	99,614.16
5005059476	05/21/2009					Pre Mod	2	No Action	01/10/2009	9.875	820.32	06/10/2035	*	*	100,977.37
94,905.00	04/28/2009	*	0.00	*		Post Mod	0	No Action	04/10/2009	6.500	667.55	06/10/2035	*	*	100,641.07
					1	Current Values	7	Foreclosure	05/10/2009	6.500	667.55	06/10/2035	N/A	N/A	99,643.03
5005059537	04/22/2009					Pre Mod	0	No Action	02/06/2009	9.500	1,699.64	06/06/2035	*	*	196,923.56
203,000.00	04/07/2009	*	0.00	*		Post Mod	0	No Action	03/06/2009	5.000	1,144.20	06/06/2035	*	*	200,495.80
					1	Current Values	(1)	No Action	02/06/2010	5.000	1,144.20	06/06/2035	N/A	N/A	197,665.06
5005059863	03/21/2009					Pre Mod	5	No Action	08/06/2008	11.740	577.25	06/06/2035	*	*	56,782.76
58,100.00	03/09/2009	*	0.00	*		Post Mod	1	No Action	01/06/2009	4.000	322.22	06/06/2035	*	*	62,892.50
					1	Current Values	2	No Action	10/06/2009	4.000	322.22	06/06/2035	N/A	N/A	61,302.28
5005061037	09/23/2009					Pre Mod	1	No Action	06/27/2009	4.875	564.11	06/27/2035	*	*	96,857.91
101,600.00	08/19/2009	*	0.00	*		Post Mod	0	No Action	09/27/2009	4.875	564.11	06/27/2035	*	*	99,213.85
					1	Current Values	0	No Action	01/27/2010	4.875	564.11	06/27/2035	N/A	N/A	98,565.71
5005066471	08/20/2009					Pre Mod	1	No Action	05/13/2009	6.190	1,015.15	06/13/2035	*	*	157,259.09
166,500.00	08/13/2009	*	0.00	*		Post Mod	0	No Action	07/13/2009	3.000	741.48	06/13/2035	*	*	160,159.55
					1	Current Values	1	No Action	11/13/2009	3.000	741.48	06/13/2035	N/A	N/A	158,429.34
6005042640	07/22/2009					Pre Mod	1	No Action	04/02/2009	10.250	1,078.13	05/02/2035	*	*	117,335.16
121,500.00	07/07/2009	*	0.00	*		Post Mod	0	No Action	06/02/2009	3.875	618.82	05/02/2035	*	*	121,323.67
					1	Current Values	0	No Action	01/02/2010	3.875	618.82	05/02/2035	N/A	N/A	119,661.62
6005042810	08/20/2009					Pre Mod	6	No Action	12/11/2008	12.125	1,548.63	05/11/2035	*	*	157,571.16
162,750.00	08/07/2009	*	0.00	*		Post Mod	0	No Action	07/11/2009	8.500	1,373.52	05/11/2035	*	*	172,165.21
					1	Current Values	1	No Action	11/11/2009	8.500	1,373.52	05/11/2035	N/A	N/A	169,861.29

Morgan Stanley ABS Capital I Inc.
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1(A)															
6005054828	04/22/2009					Pre Mod	3	No Action	11/01/2008	9.875	1,141.66	07/01/2035	*	*	139,323.64
144,000.00	04/06/2009	*	0.00	*		Post Mod	1	No Action	02/01/2009	7.000	995.67	07/01/2035	*	*	143,365.51
					1	Current Values	7	Foreclosure	05/01/2009	7.000	995.67	07/01/2035	N/A	N/A	141,897.25
6005054839	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
180,000.00	01/30/2008	*	0.00	*		Post Mod	0	No Action	04/01/2008	7.240	1,229.68	*	*	*	175,304.94
					1	Current Values		INACTIVE							
7005053861	12/22/2008					Pre Mod	0	No Action	11/01/2008	9.500	992.11	07/01/2035	*	*	115,269.38
119,200.00	12/08/2008	*	0.00	*		Post Mod	0	No Action	12/01/2008	9.500	1,005.77	07/01/2035	*	*	116,776.13
7005053861	01/23/2009					Pre Mod	0	No Action	12/01/2008	9.500	1,005.77	07/01/2035	*	*	116,776.13
119,200.00	12/08/2008	*	0.00	*		Post Mod	(1)	No Action	02/01/2009	8.500	1,005.77	07/01/2035	*	*	116,694.84
					2	Current Values	(1)	No Action	02/01/2010	6.590	846.20	07/01/2035	N/A	N/A	115,273.54
7005064088	02/21/2009					Pre Mod	0	No Action	12/01/2008	9.375	758.17	07/01/2035	*	*	88,876.14
92,000.00	02/06/2009	*	0.00	*		Post Mod	0	No Action	01/01/2009	5.000	526.36	07/01/2035	*	*	92,515.77
7005064088	03/21/2009					Pre Mod	0	No Action	01/01/2009	5.000	526.36	07/01/2035	*	*	92,515.77
92,000.00	02/06/2009	*	0.00	*		Post Mod	0	No Action	02/01/2009	5.000	526.36	07/01/2035	*	*	92,374.89
					2	Current Values	0	No Action	01/01/2010	5.000	526.36	07/01/2035	N/A	N/A	90,921.39
7005064145	06/22/2009					Pre Mod	1	No Action	03/01/2009	9.750	1,164.39	07/01/2035	*	*	132,017.62
136,000.00	06/10/2009	*	0.00	*		Post Mod	0	No Action	05/01/2009	4.250	709.11	07/01/2035	*	*	134,008.66
					1	Current Values	0	No Action	01/01/2010	4.250	709.11	07/01/2035	N/A	N/A	131,889.16
7005064228	09/23/2009					Pre Mod	6	No Action	01/01/2009	10.750	1,539.39	07/01/2035	*	*	189,075.14
195,200.00	08/25/2009	*	0.00	*		Post Mod	0	No Action	09/01/2009	8.750	1,677.54	07/01/2035	*	*	205,005.96
					1	Current Values	1	No Action	11/01/2009	8.750	1,677.54	07/01/2035	N/A	N/A	204,263.30
7005064496	04/22/2009					Pre Mod	2	No Action	12/01/2008	9.875	1,226.24	07/01/2035	*	*	149,644.85
155,200.00	04/01/2009	*	0.00	*		Post Mod	0	No Action	04/01/2009	6.000	976.57	07/01/2035	*	*	154,724.27
					1	Current Values	0	No Action	01/01/2010	6.000	976.57	07/01/2035	N/A	N/A	152,622.30
7005064916	01/23/2009					Pre Mod	0	No Action	12/01/2008	6.000	527.96	07/01/2035	*	*	84,081.86
84,000.00	12/02/2008	*	0.00	*		Post Mod	0	No Action	01/01/2009	6.000	527.96	07/01/2035	*	*	83,974.31
					1	Current Values	7	REO	05/01/2009	6.000	527.96	07/01/2035	N/A	N/A	82,640.97
7005065316	03/21/2009					Pre Mod	1	No Action	12/01/2008	9.625	988.99	07/01/2035	*	*	137,599.11
137,600.00	03/02/2009	*	0.00	*		Post Mod	1	No Action	01/01/2009	6.790	988.99	07/01/2035	*	*	142,411.65
					1	Current Values	0	No Action	12/01/2009	6.790	805.81	07/01/2035	N/A	N/A	142,411.65
8005048223	02/21/2009					Pre Mod	0	No Action	01/01/2009	5.000	347.86	07/01/2035	*	*	61,234.27
60,350.00	01/20/2009	*	0.00	*		Post Mod	0	No Action	02/01/2009	5.000	347.86	07/01/2035	*	*	61,011.50
					1	Current Values	0	No Action	01/01/2010	5.000	347.86	07/01/2035	N/A	N/A	59,842.31
8005059005	02/21/2009					Pre Mod	0	No Action	12/07/2008	10.625	811.06	06/07/2035	*	*	86,049.23
90,000.00	01/23/2009	*	0.00	*		Post Mod	0	No Action	02/07/2009	5.000	498.07	06/07/2035	*	*	87,543.57
					1	Current Values	1	No Action	11/07/2009	5.000	498.07	06/07/2035	N/A	N/A	86,046.28

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1(A)															
8005059089	01/23/2009					Pre Mod	1	No Action	10/01/2008	10.500	554.47	06/01/2035	*	*	59,393.25
61,200.00	12/24/2008	*	0.00	*	1	Post Mod Current Values	(1)	No Action INACTIVE	02/01/2009	6.000	397.72	06/01/2035	*	*	63,176.67
8005066799	07/22/2009					Pre Mod	9	No Action	08/23/2008	9.750	947.13	06/23/2035	*	*	113,270.55
117,000.00	06/16/2009	*	0.00	*	1	Post Mod Current Values	0	No Action	07/23/2009	2.000	947.13	06/23/2035	*	*	113,270.55
							0	No Action	01/23/2010	2.000	947.13	06/23/2035	N/A	N/A	113,270.55
8005066820	08/20/2009					Pre Mod	0	No Action	06/01/2009	8.750	2,180.95	07/01/2035	*	*	268,100.01
278,400.00	08/05/2009	*	0.00	*	1	Post Mod Current Values	0	No Action	08/01/2009	5.375	1,644.06	07/01/2035	*	*	275,616.50
							0	No Action	01/01/2010	5.375	1,644.06	07/01/2035	N/A	N/A	272,919.59
8005069567	04/22/2009					Pre Mod	3	No Action	11/22/2008	6.000	1,613.72	06/22/2035	*	*	256,003.84
265,000.00	03/23/2009	*	0.00	*	1	Post Mod Current Values	0	No Action	04/22/2009	6.000	1,681.76	06/22/2035	*	*	260,656.95
							1	No Action	11/22/2009	6.000	1,681.76	06/22/2035	N/A	N/A	257,181.75
8005069744	01/23/2009					Pre Mod	0	No Action	12/01/2008	11.000	721.83	07/01/2035	*	*	74,426.07
76,500.00	01/05/2009	*	0.00	*	1	Post Mod Current Values	0	No Action	12/01/2008	5.000	434.00	07/01/2035	*	*	76,397.03
							0	No Action	01/01/2010	5.000	434.00	07/01/2035	N/A	N/A	74,409.86
9005054927	01/23/2009					Pre Mod	0	No Action	12/20/2008	7.875	1,976.47	06/20/2035	*	*	263,797.32
275,920.00	12/29/2008	*	0.00	*	1	Post Mod Current Values	0	No Action	01/20/2009	5.000	1,529.79	06/20/2035	*	*	265,211.04
							0	No Action	01/20/2010	5.000	1,529.79	06/20/2035	N/A	N/A	259,995.67
1(B)															
0002129335	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
85,500.00	12/01/2007	*	0.00	*	1	Post Mod Current Values	0	No Action	01/01/2008	5.000	504.55	*	*	*	90,231.43
							20	Bankruptcy	04/01/2008	6.750	597.72	06/01/2035	N/A	N/A	87,062.20
0011067567	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
18,400.00	06/17/2008	*	0.00	*	1	Post Mod Current Values	(1)	No Action	08/01/2008	9.990	161.34	*	*	*	23,176.31
								INACTIVE							
0011125337	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
77,900.00	03/05/2008	*	0.00	*		Post Mod	0	No Action	04/01/2008	8.750	628.16	*	*	*	77,783.31
0011125337	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
77,900.00	03/05/2008	*	0.00	*	2	Post Mod Current Values	0	No Action	05/01/2008	8.750	628.16	*	*	*	77,659.79
							11	No Action	01/01/2009	8.750	628.16	02/01/2035	N/A	N/A	76,403.49
0011144160	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
27,200.00	06/29/2006	*	0.00	*	1	Post Mod Current Values	5	Foreclosure	01/01/2006	11.250	264.18	*	*	*	27,063.35
								INACTIVE							
0011161346	09/22/2009					Pre Mod	0	No Action	08/01/2009	10.990	399.70	05/01/2020	*	05/01/2020	40,749.62
38,200.00	07/08/2009	*	0.00	*	1	Post Mod Current Values	0	No Action	09/01/2009	10.990	399.70	05/01/2020	*	05/01/2020	40,724.77
							0	No Action	12/01/2009	10.990	399.70	05/01/2020	*	05/01/2020	40,616.38

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1(B)															
0011166303	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
69,400.00	08/08/2007	*	0.00	*		Post Mod	3	No Action	05/01/2007	9.990	608.52	*	*	*	68,427.63
0011166303	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
69,400.00	10/18/2007	*	0.00	*	2	Post Mod Current Values	5	No Action INACTIVE	05/01/2007	9.990	608.52	*	*	*	68,427.63
0011168120	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
26,980.00	06/16/2006	*	0.00	*	1	Post Mod Current Values	9	No Action INACTIVE	09/01/2005	10.500	246.80	*	*	*	26,821.01
0011169686	08/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
45,000.00	06/25/2008	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	08/01/2008 12/01/2009	11.125 11.125	446.26 446.26	* 04/01/2020	* *	* 04/01/2020	45,623.72 45,197.01
0011170158	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
43,000.00	09/17/2007	*	0.00	*		Post Mod	0	No Action	10/01/2007	10.875	405.44	*	*	*	42,480.20
0011170158	08/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
43,000.00	07/24/2008	*	0.00	*	2	Post Mod Current Values	(1) 15	No Action No Action	09/01/2008 09/01/2008	10.875 10.875	405.44 440.44	* 05/01/2020	* *	* 05/01/2020	45,915.67 45,407.56
0011170704	08/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
300,000.00	06/19/2008	*	0.00	*	1	Post Mod Current Values	(1) 2	No Action No Action	09/01/2008 10/01/2009	6.000 6.000	1,958.22 1,958.22	* 04/01/2035	* N/A	* N/A	309,405.89 302,128.93
0011171814	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
265,000.00	06/20/2008	*	0.00	*	1	Post Mod Current Values	(1) 8	No Action No Action	08/01/2008 04/01/2009	6.250 6.250	1,631.65 1,738.13	* 05/01/2035	* N/A	* N/A	270,322.97 264,108.81
0011173171	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
33,000.00	10/23/2007	*	0.00	*	1	Post Mod Current Values	4	No Action INACTIVE	06/01/2007	10.875	311.15	*	*	*	32,580.64
0011175095	09/22/2009					Pre Mod	(1)	No Action	09/01/2009	11.990	323.77	05/01/2020	*	05/01/2020	37,931.62
31,500.00	07/31/2009	*	0.00	*	1	Post Mod Current Values	(1) 2	No Action No Action	10/01/2009 10/01/2009	11.990 11.990	402.73 402.73	05/01/2020 05/01/2020	* *	05/01/2020 05/01/2020	37,907.89 37,835.26
0011175634	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
29,580.00	06/13/2006	*	0.00	*	1	Post Mod Current Values	3 9	No Action No Action	03/01/2006 03/01/2009	11.250 11.250	287.30 287.30	* 05/01/2020	* *	* 05/01/2020	29,431.33 28,934.96
0011179939	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
16,000.00	10/26/2007	*	0.00	*	1	Post Mod Current Values	3 29	No Action No Action	07/01/2007 07/01/2007	11.125 11.125	153.88 153.88	* 05/01/2020	* *	* 05/01/2020	15,722.54 15,722.54

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1(B)															
0011185155	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
135,650.00	10/29/2007	*	0.00	*		Post Mod	5	No Action	05/01/2007	8.125	1,007.20	*	*	*	131,851.90
0011185155	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
135,650.00	08/06/2008	*	0.00	*	2	Post Mod	0	No Action	09/01/2008	8.125	1,138.09	*	*	*	148,690.56
						Current Values	0	No Action	12/01/2009	4.375	559.59	05/01/2035	N/A	N/A	153,488.02
0011186845	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
40,800.00	10/10/2007	*	0.00	*	1	Post Mod	8	Foreclosure	02/01/2007	10.875	384.70	*	*	*	40,287.26
						Current Values		INACTIVE							
0011189210	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
61,400.00	06/05/2008	*	0.00	*	1	Post Mod	1	No Action	05/01/2008	9.990	577.30	*	*	*	64,540.78
						Current Values	19	No Action	05/01/2008	9.990	577.30	05/01/2020	*	05/01/2020	64,038.18
0011189250	02/24/2009					Pre Mod	22	No Action	02/01/2007	11.250	296.23	05/01/2020	*	05/01/2020	30,117.96
30,500.00	01/30/2009	*	0.00	*	1	Post Mod	0	No Action	01/01/2009	11.250	364.36	05/01/2020	*	05/01/2020	36,790.29
						Current Values	10	No Action	02/01/2009	11.250	364.36	05/01/2020	*	05/01/2020	36,691.20
0011189891	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
46,000.00	10/17/2007	*	0.00	*	1	Post Mod	3	No Action	07/01/2007	10.250	412.21	*	*	*	45,367.31
						Current Values		INACTIVE							
0011197031	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
30,920.00	05/15/2008	*	0.00	*		Post Mod	0	No Action	06/01/2008	9.990	297.18	*	*	*	33,215.45
0011197031	09/22/2009					Pre Mod	(1)	No Action	09/01/2009	9.990	297.18	05/01/2020	*	05/01/2020	35,886.99
30,920.00	07/23/2009	*	0.00	*	2	Post Mod	(4)	No Action	01/01/2010	9.990	323.74	05/01/2020	*	05/01/2020	35,865.33
						Current Values	(1)	No Action	02/01/2010	9.990	323.74	05/01/2020	*	05/01/2020	35,769.14
1002140980	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
54,000.00	05/01/2008	*	0.00	*	1	Post Mod	(1)	No Action	07/01/2008	9.700	461.97	*	*	*	65,581.51
						Current Values	3	No Action	09/01/2009	4.250	340.61	07/01/2035	N/A	N/A	63,423.89
6005056434	06/22/2009					Pre Mod	1	No Action	03/01/2009	6.750	1,076.68	07/01/2035	*	*	158,520.10
166,000.00	05/18/2009	*	0.00	*	1	Post Mod	2	No Action	03/01/2009	6.000	1,001.39	07/01/2035	*	*	158,238.54
						Current Values	9	REO	03/01/2009	6.000	1,001.39	07/01/2035	N/A	N/A	157,391.42
7005053841	04/22/2009					Pre Mod	0	No Action	02/01/2009	6.690	987.63	07/01/2025	*	*	121,717.60
130,500.00	03/30/2009	*	0.00	*	1	Post Mod	0	No Action	04/01/2009	5.000	908.55	07/01/2025	*	*	121,129.07
						Current Values	0	No Action	12/01/2009	5.000	908.55	07/01/2025	N/A	N/A	117,433.28
8005059023	07/22/2009					Pre Mod	0	No Action	05/01/2009	9.340	1,059.85	07/01/2035	*	*	124,142.55
121,500.00	06/16/2009	*	0.00	*	1	Post Mod	0	No Action	07/01/2009	9.340	1,059.85	07/01/2035	*	*	123,394.20
						Current Values	0	No Action	12/01/2009	9.340	1,059.85	07/01/2035	N/A	N/A	122,785.88
9005044366	06/22/2009					Pre Mod	1	No Action	03/01/2009	8.940	870.34	07/01/2035	*	*	105,464.10
108,750.00	05/18/2009	*	0.00	*	1	Post Mod	2	No Action	03/01/2009	6.000	665.50	07/01/2035	*	*	105,162.44
						Current Values	9	No Action	03/01/2009	6.000	665.50	07/01/2035	N/A	N/A	104,169.83

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Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
2(A)															
0002142646	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
159,800.00	08/22/2008	*	0.00	*	1	Post Mod Current Values	(2) 0	No Action No Action	11/01/2008 12/01/2009	8.750 2.250	1,247.88 710.87	* 07/01/2035	* N/A	* N/A	171,247.37 165,298.46
0002144672	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
131,750.00	05/01/2008	*	0.00	*	1	Post Mod Current Values	(1) 0	No Action No Action	07/01/2008 01/01/2010	10.500 4.250	1,193.27 764.18	* 07/01/2035	* N/A	* N/A	147,380.77 139,689.33
0002149841	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
112,000.00	08/14/2008	*	0.00	*	1	Post Mod Current Values	0 12	No Action Foreclosure	08/01/2008 12/01/2008	2.250 2.250	500.27 500.27	* 07/01/2035	* N/A	* N/A	120,824.25 116,259.85
0005047337	10/20/2009					Pre Mod	8	No Action	12/01/2008	6.000	1,996.76	06/01/2035	*	*	357,037.35
378,000.00	09/16/2009	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	10/01/2009 01/01/2010	4.125 4.125	1,996.76 1,996.76	06/01/2035 06/01/2035	* N/A	* N/A	376,541.69 374,427.24
0011123836	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
408,500.00	05/13/2008	*	0.00	*	1	Post Mod Current Values	0 5	No Action No Action	07/01/2008 07/01/2009	6.625 6.625	2,891.38 2,891.38	* 02/01/2035	* N/A	* N/A	432,950.79 423,129.61
0011131626	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
280,000.00	09/27/2007	*	0.00	*	1	Post Mod Current Values	12	Foreclosure INACTIVE	09/01/2006	9.650	2,361.03	*	*	*	272,880.27
0011140629	12/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
418,500.00	10/31/2007	*	0.00	*	1	Post Mod Current Values	(1) 6	No Action No Action	01/01/2008 06/01/2009	6.100 6.100	2,702.91 2,702.91	* 04/01/2035	* N/A	* N/A	430,933.28 417,312.36
0011141974	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
282,400.00	10/18/2007	*	0.00	*	1	Post Mod Current Values	0 2	No Action No Action	11/01/2007 10/01/2009	9.750 6.750	2,402.30 1,842.60	* 05/01/2035	* N/A	* N/A	275,201.15 267,886.66
0011143686	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
670,000.00	10/31/2007	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	10/01/2008 01/01/2010	5.875 5.875	4,045.90 4,045.90	* 05/01/2035	* N/A	* N/A	655,752.81 642,782.46
0011154816	11/15/2008					Pre Mod	18	No Action	03/01/2007	9.650	2,160.19	05/01/2035	*	*	247,754.88
256,000.00	10/01/2008	*	0.00	*	1	Post Mod Current Values	0 14	No Action No Action	10/01/2008 10/01/2008	5.250 5.250	1,780.45 1,780.45	05/01/2035 05/01/2035	* N/A	* N/A	305,414.68 299,015.04
0011160173	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
544,500.00	08/14/2007	*	0.00	*	1	Post Mod Current Values	15	Foreclosure INACTIVE	05/01/2006	10.625	4,988.96	*	*	*	533,004.04
0011160507	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
697,500.00	10/31/2007	*	0.00	*	1	Post Mod Current Values	3 29	No Action Foreclosure	07/01/2007 07/01/2007	9.990 8.375	5,806.69 4,867.97	* 05/01/2035	* N/A	* N/A	697,500.00 697,500.00

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2(A)															
0011161683	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
228,000.00	10/30/2007	*	0.00	*		Post Mod	(1)	No Action	02/01/2008	5.800	1,386.21	*	*	*	227,531.53
					1	Current Values	2	No Action	10/01/2009	3.875	758.14	04/01/2035	N/A	N/A	234,780.23
0011162523	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
340,800.00	11/24/2007	*	0.00	*		Post Mod	0	No Action	09/01/2008	9.500	2,294.43	*	*	*	353,338.98
					1	Current Values	15	No Action	09/01/2008	6.500	2,294.43	04/01/2035	N/A	N/A	345,492.81
0011163213	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
240,000.00	03/24/2008	*	0.00	*		Post Mod	1	No Action	03/01/2008	7.490	1,757.91	*	*	*	243,896.89
0011163213	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
240,000.00	03/24/2008	*	0.00	*		Post Mod	2	No Action	03/01/2008	7.490	1,757.91	*	*	*	243,661.30
					2	Current Values	21	Foreclosure	03/01/2008	7.490	1,757.91	04/01/2035	N/A	N/A	238,242.80
0011163432	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
239,960.00	10/04/2007	*	0.00	*		Post Mod	0	No Action	10/01/2007	6.075	1,332.86	*	*	*	236,126.19
					1	Current Values		INACTIVE							
0011164536	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
192,000.00	09/25/2007	*	0.00	*		Post Mod	0	No Action	09/01/2007	9.200	1,555.58	*	*	*	186,581.96
0011164536	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
192,000.00	03/11/2008	*	0.00	*		Post Mod	0	No Action	04/01/2008	7.500	1,476.20	*	*	*	204,819.69
0011164536	10/20/2009					Pre Mod	15	No Action	05/01/2008	7.500	1,476.20	04/01/2035	*	*	201,298.56
192,000.00	10/01/2009	*	0.00	*		Post Mod	0	No Action	10/01/2009	3.000	1,081.07	04/01/2035	*	*	231,011.48
					3	Current Values	2	No Action	10/01/2009	3.000	1,081.07	04/01/2035	N/A	N/A	229,497.08
0011165946	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
100,696.00	05/30/2008	*	0.00	*		Post Mod	(1)	No Action	07/01/2008	10.450	909.83	*	*	*	124,828.44
					1	Current Values	16	No Action	08/01/2008	5.250	723.54	04/01/2035	N/A	N/A	119,241.12
0011168138	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
428,400.00	10/12/2007	*	0.00	*		Post Mod	3	No Action	07/01/2007	10.750	3,837.75	*	*	*	428,400.00
					1	Current Values	29	Foreclosure	07/01/2007	6.750	2,409.75	04/01/2035	N/A	N/A	428,400.00
0011168242	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
244,000.00	10/19/2007	*	0.00	*		Post Mod	2	No Action	08/01/2007	8.990	1,939.57	*	*	*	236,730.99
					1	Current Values	28	Foreclosure	08/01/2007	7.375	1,687.92	05/01/2035	N/A	N/A	233,170.13
0011169122	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
328,000.00	08/04/2008	*	0.00	*		Post Mod	0	No Action	09/01/2008	5.990	2,333.58	*	*	*	372,005.83
					1	Current Values	15	Foreclosure	09/01/2008	5.990	2,333.58	04/01/2035	N/A	N/A	364,087.13
0011169322	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
280,000.00	05/12/2008	*	0.00	*		Post Mod	0	No Action	06/01/2008	6.990	2,128.80	*	*	*	309,144.59
					1	Current Values	15	No Action	09/01/2008	6.990	2,128.80	05/01/2035	N/A	N/A	302,938.38

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2(A)															
0011169677	08/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
204,400.00	06/27/2008	*	0.00	*	1	Post Mod Current Values	(1) 0	No Action No Action	09/01/2008 12/01/2009	6.075 6.075	1,288.55 1,288.55	* 04/01/2035	* N/A	* N/A	203,950.75 199,417.08
0011170112	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
150,400.00	10/26/2007	*	0.00	*	1	Post Mod Current Values	9	No Action INACTIVE	01/01/2007	10.375	1,349.65	*	*	*	146,991.35
0011170338	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
296,000.00	10/18/2007	*	0.00	*	1	Post Mod Current Values	1	No Action INACTIVE	09/01/2007	9.825	2,423.50	*	*	*	296,000.00
0011171534	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
264,800.00	10/19/2007	*	0.00	*	1	Post Mod Current Values	7	Foreclosure INACTIVE	03/01/2007	9.500	2,203.66	*	*	*	257,727.95
0011171578	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
246,400.00	10/11/2007	*	0.00	*	1	Post Mod Current Values	3	No Action INACTIVE	07/01/2007	11.990	2,506.59	*	*	*	241,342.54
0011172288	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
227,200.00	09/28/2007	*	0.00	*	1	Post Mod Current Values	8	Foreclosure INACTIVE	01/01/2007	9.190	1,839.11	*	*	*	220,923.99
0011172491	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
172,000.00	10/12/2007	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	11/01/2007 01/01/2010	11.250 8.875	1,657.49 1,374.94	* 05/01/2035	* N/A	* N/A	168,668.10 165,960.47
0011172561	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
190,000.00	03/26/2008	*	0.00	*	1	Post Mod Current Values	(1) 8	No Action Bankruptcy	05/01/2008 04/01/2009	8.150 8.150	1,417.07 1,454.05	* 05/01/2035	* N/A	* N/A	190,366.76 186,558.21
0011172767	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
260,800.00	06/05/2006	*	0.00	*	1	Post Mod Current Values	5	No Action INACTIVE	01/01/2006	5.950	1,555.25	*	*	*	256,844.68
0011172884	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
412,000.00	11/30/2007	*	0.00	*	1	Post Mod Current Values	0 13	No Action No Action	01/01/2008 11/01/2008	5.250 5.250	2,426.02 2,426.02	* 05/01/2035	* N/A	* N/A	422,065.96 407,435.69
0011173279	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
440,000.00	09/21/2007	*	0.00	*	1	Post Mod Current Values	1 20	No Action No Action	08/01/2007 04/01/2008	9.200 6.200	3,373.33 2,404.96	* 05/01/2035	* N/A	* N/A	440,000.00 465,476.67
0011173385	11/21/2009					Pre Mod	4	No Action	05/01/2009	6.250	591.01	04/01/2035	*	*	90,316.06
95,600.00	11/01/2009	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	11/01/2009 12/01/2009	6.250 6.250	614.16 614.16	04/01/2035 04/01/2035	* N/A	* N/A	93,736.83 93,484.28

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2(A)															
0011173961	03/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
720,000.00	11/27/2007	*	0.00	*		Post Mod	0	No Action	02/01/2008	6.800	4,949.01	*	*	*	734,944.59
0011173961	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
720,000.00	03/28/2008	*	0.00	*		Post Mod	0	No Action	10/01/2008	6.800	5,061.01	*	*	*	749,967.51
					2	Current Values	12	No Action	12/01/2008	6.800	5,061.01	05/01/2035	N/A	N/A	737,304.88
0011174649	11/13/2008					Pre Mod	6	No Action	03/01/2008	6.225	2,697.50	04/01/2035	*	*	520,000.00
520,000.00	09/26/2008	*	0.00	*		Post Mod	0	No Action	11/01/2008	5.250	3,257.57	04/01/2035	*	*	557,984.26
					1	Current Values	8	No Action	04/01/2009	5.250	3,257.57	04/01/2035	N/A	N/A	546,224.04
0011174976	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
400,000.00	03/14/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	8.200	3,099.69	*	*	*	403,415.15
0011174976	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
400,000.00	03/14/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	8.200	3,099.69	*	*	*	403,072.13
					2	Current Values	5	No Action	07/01/2009	8.200	3,001.14	05/01/2035	N/A	N/A	396,950.62
0011175140	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
332,000.00	08/23/2007	*	0.00	*		Post Mod	0	No Action	08/01/2007	9.990	2,883.49	*	*	*	324,277.53
					1	Current Values		INACTIVE							
0011178075	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
105,600.00	10/26/2007	*	0.00	*		Post Mod	2	No Action	08/01/2007	9.950	908.75	*	*	*	102,354.35
					1	Current Values		INACTIVE							
0011178932	03/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
448,000.00	02/07/2008	*	0.00	*		Post Mod	0	No Action	03/01/2008	5.650	2,109.33	*	*	*	469,352.61
					1	Current Values	7	No Action	05/01/2009	5.650	2,206.96	05/01/2035	N/A	N/A	468,735.50
0011182546	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
58,000.00	05/30/2008	*	0.00	*		Post Mod	0	No Action	07/01/2008	8.350	450.24	*	*	*	56,843.33
					1	Current Values	(1)	No Action	02/01/2010	8.350	450.24	03/01/2035	N/A	N/A	55,806.95
0011182964	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
440,000.00	10/26/2007	*	0.00	*		Post Mod	17	Foreclosure	05/01/2006	9.400	3,445.10	*	*	*	439,800.00
					1	Current Values		INACTIVE							
0011185080	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
486,750.00	10/19/2007	*	0.00	*		Post Mod	0	No Action	10/01/2007	8.350	3,695.39	*	*	*	477,091.33
0011185080	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
486,750.00	03/13/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	9.350	4,028.35	*	*	*	508,802.95
0011185080	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
486,750.00	03/13/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	5.350	2,989.18	*	*	*	507,441.44
					3	Current Values	19	No Action	05/01/2008	7.350	3,636.74	05/01/2035	*	05/01/2035	500,981.74

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Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
2(A)															
0011187329	11/15/2008					Pre Mod	6	No Action	03/01/2008	7.375	3,426.13	05/01/2035	*	05/01/2035	478,515.60
488,000.00	10/01/2008	*	0.00	*		Post Mod	0	No Action	10/01/2008	7.375	3,684.15	05/01/2035	*	05/01/2035	517,617.11
					1	Current Values	7	No Action	05/01/2009	7.375	3,684.15	05/01/2035	*	05/01/2035	510,287.33
0011189546	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
342,400.00	01/10/2008	*	0.00	*		Post Mod	1	No Action	02/01/2008	5.990	2,105.53	*	*	*	338,188.42
0011189546	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
342,400.00	01/10/2008	*	0.00	*		Post Mod	0	No Action	09/01/2008	5.990	2,149.00	*	*	*	344,314.99
					2	Current Values	14	Foreclosure	10/01/2008	5.990	2,149.00	05/01/2035	N/A	N/A	337,630.09
0011189857	10/20/2009					Pre Mod	5	No Action	03/01/2009	6.200	2,300.71	05/01/2035	*	*	354,240.04
364,000.00	11/01/2009	*	0.00	*		Post Mod	0	No Action	11/01/2009	6.200	1,954.02	05/01/2035	*	*	378,196.87
					1	Current Values	1	No Action	11/01/2009	6.200	1,954.02	05/01/2035	N/A	N/A	378,196.87
0011190297	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
564,000.00	10/26/2007	*	0.00	*		Post Mod	0	No Action	10/01/2007	10.325	4,852.75	*	*	*	564,000.00
					1	Current Values		INACTIVE							
0011190346	02/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
376,800.00	11/27/2007	*	0.00	*		Post Mod	0	No Action	02/01/2008	6.825	2,638.05	*	*	*	391,231.67
					1	Current Values	22	Foreclosure	02/01/2008	6.825	2,638.05	05/01/2035	N/A	N/A	381,583.81
0011190752	08/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
525,000.00	07/28/2008	*	0.00	*		Post Mod	(1)	No Action	09/01/2008	8.800	4,720.20	*	*	*	581,996.12
					1	Current Values	11	No Action	01/01/2009	8.800	4,720.20	05/01/2035	N/A	N/A	573,840.23
0011191587	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
116,000.00	12/06/2007	*	0.00	*		Post Mod	(1)	No Action	02/01/2008	7.775	834.94	*	*	*	117,590.49
					1	Current Values	22	Foreclosure	02/01/2008	7.775	866.01	05/01/2035	N/A	N/A	115,722.74
0011191597	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
484,000.00	08/17/2007	*	0.00	*		Post Mod	4	Foreclosure	04/01/2007	8.500	3,427.48	*	*	*	483,879.05
0011191597	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
484,000.00	10/31/2007	*	0.00	*		Post Mod	6	Foreclosure	04/01/2007	8.500	3,427.48	*	*	*	483,879.05
					2	Current Values		INACTIVE							
0011191835	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
439,200.00	10/19/2007	*	0.00	*		Post Mod	2	No Action	08/01/2007	8.900	3,257.40	*	*	*	439,200.00
					1	Current Values	28	Foreclosure	08/01/2007	7.875	2,882.25	05/01/2035	N/A	N/A	439,200.00
0011191900	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
500,000.00	09/19/2007	*	0.00	*		Post Mod	2	No Action	07/01/2007	9.350	3,894.80	*	*	*	499,867.71
					1	Current Values	29	Foreclosure	07/01/2007	8.350	3,478.25	05/01/2035	N/A	N/A	499,867.71
0011193227	11/15/2008					Pre Mod	9	No Action	12/01/2007	6.600	3,032.87	05/01/2035	*	*	455,577.91
460,000.00	10/01/2008	*	0.00	*		Post Mod	0	No Action	11/01/2008	6.600	3,309.84	05/01/2035	*	*	502,220.61
					1	Current Values	1	No Action	11/01/2009	6.600	3,309.84	05/01/2035	N/A	N/A	494,273.64

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2(A)															
0011193465	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
640,000.00	08/01/2007	*	0.00	*		Post Mod	0	No Action	08/01/2007	9.990	5,328.00	*	*	*	640,000.00
0011193465	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
640,000.00	10/13/2007	*	0.00	*	2	Post Mod Current Values	2	No Action INACTIVE	08/01/2007	10.990	5,861.33	*	*	*	640,000.00
0011193620	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
408,000.00	06/11/2008	*	0.00	*	1	Post Mod Current Values	0 5	No Action No Action	07/01/2008 07/01/2009	6.250 6.250	2,648.93 2,648.93	*	*	*	413,113.76 403,224.93
0011193757	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
212,744.00	11/27/2007	*	0.00	*	1	Post Mod Current Values	(1) 0	No Action Loan Paid in Full	02/01/2008 *	6.750 6.750	1,476.16 1,476.16	*	*	*	220,743.35 0.00
0011194849	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
420,000.00	10/11/2007	*	0.00	*	1	Post Mod Current Values	2 28	No Action Bankruptcy	08/01/2007 08/01/2007	9.500 7.375	3,325.00 2,581.25	*	*	*	420,000.00 420,000.00
0011196957	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
216,000.00	10/31/2007	*	0.00	*	1	Post Mod Current Values	0 23	No Action Foreclosure	01/01/2008 01/01/2008	6.500 6.500	1,413.48 1,413.48	*	*	*	216,584.66 212,311.65
0011205279	12/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
107,920.00	11/23/2007	*	0.00	*		Post Mod	(1)	No Action	01/01/2008	6.125	657.06	*	*	*	117,720.34
0011205279	11/13/2008					Pre Mod	3	No Action	06/01/2008	6.125	739.35	05/01/2035	*	*	116,303.25
107,920.00	11/23/2007	*	0.00	*	2	Post Mod Current Values	0 2	No Action No Action	11/01/2008 10/01/2009	6.125 6.125	751.91 751.91	05/01/2035 05/01/2035	*	*	118,573.54 116,450.33
0011206160	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
515,000.00	10/04/2007	*	0.00	*		Post Mod	0	No Action	11/01/2007	8.990	3,819.38	*	*	*	509,817.20
0011206160	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
515,000.00	03/17/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	5.990	2,544.84	*	*	*	531,662.49
0011206160	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
515,000.00	03/17/2008	*	0.00	*	3	Post Mod Current Values	(1) 0	No Action No Action	07/01/2008 01/01/2010	5.990 5.990	2,653.88 2,653.88	*	*	*	531,662.49 531,662.49
0011206795	12/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
143,200.00	10/31/2007	*	0.00	*	1	Post Mod Current Values	(1) 2	No Action No Action	01/01/2008 10/01/2009	6.950 6.950	950.12 973.23	*	*	*	142,905.46 138,261.10
0011208221	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
285,000.00	09/25/2007	*	0.00	*	1	Post Mod Current Values	1 28	No Action Foreclosure	08/01/2007 08/01/2007	10.400 8.750	2,497.14 2,145.18	*	*	*	282,251.66 280,681.09

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2(A)															
1001399622	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
160,000.00	06/03/2008	*	0.00	*	1	Post Mod Current Values	0	No Action INACTIVE	07/01/2008	4.875	941.00	*	*	*	168,805.97
1002049955	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
195,000.00	03/23/2008	*	0.00	*	1	Post Mod Current Values	0 16	No Action REO	04/01/2008 08/01/2008	9.850 9.850	1,784.99 1,784.99	* 07/01/2035	* N/A	* N/A	202,342.77 199,637.01
1002174934	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
112,500.00	05/01/2008	*	0.00	*	1	Post Mod Current Values	(1) 6	No Action Foreclosure	07/01/2008 06/01/2009	5.000 5.000	670.61 670.61	* 07/01/2035	* N/A	* N/A	119,239.89 112,657.99
1002226905	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
436,000.00	06/24/2008	*	0.00	*	1	Post Mod Current Values	(2)	No Action INACTIVE	09/01/2008	8.750	3,470.88	*	*	*	465,906.91
1002291683	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
172,000.00	05/01/2008	*	0.00	*	1	Post Mod Current Values	0 7	No Action No Action	06/01/2008 05/01/2009	7.625 7.625	1,357.10 1,357.10	* 07/01/2035	* N/A	* N/A	186,187.98 177,186.77
1002299792	03/23/2009					Pre Mod	19	Foreclosure	06/01/2007	8.125	5,449.22	07/01/2035	*	*	710,035.27
736,000.00	03/01/2009	*	0.00	*	1	Post Mod Current Values	0 9	No Action Foreclosure	03/01/2009 03/01/2009	5.125 5.125	5,027.01 5,027.01	07/01/2035 07/01/2035	* N/A	* N/A	870,909.48 861,638.86
1002319173	12/23/2008					Pre Mod	12	Foreclosure	10/01/2007	9.338	1,784.21	07/01/2035	*	*	210,092.30
216,000.00	01/01/2009	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	01/01/2009 12/01/2009	2.750 2.750	1,074.78 1,074.78	07/01/2035 07/01/2035	* N/A	* N/A	242,434.45 236,201.98
1002327137	12/23/2008					Pre Mod	15	Foreclosure	07/01/2007	8.750	813.54	07/01/2035	*	*	111,571.78
111,600.00	11/01/2008	*	0.00	*	1	Post Mod Current Values	0 1	No Action No Action	12/01/2008 11/01/2009	1.000 1.000	112.36 480.20	07/01/2035 07/01/2035	* N/A	* N/A	134,812.13 130,765.47
1002366077	12/23/2008					Pre Mod	14	Foreclosure	08/01/2007	8.375	2,037.47	07/01/2035	*	*	260,405.78
264,000.00	12/01/2008	*	0.00	*	1	Post Mod Current Values	0 9	No Action Foreclosure	12/01/2008 03/01/2009	2.250 2.250	1,206.06 1,206.06	07/01/2035 07/01/2035	* N/A	* N/A	304,831.20 296,575.98
1002430881	02/24/2009					Pre Mod	8	Foreclosure	04/01/2008	9.000	577.34	07/01/2035	*	*	69,826.47
71,960.00	02/01/2009	*	0.00	*	1	Post Mod Current Values	(2) 2	No Action No Action	04/01/2009 10/01/2009	8.125 8.125	535.41 631.87	07/01/2035 07/01/2035	* N/A	* N/A	81,916.01 77,521.26
1002568590	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
260,100.00	10/01/2008	*	0.00	*	1	Post Mod Current Values	(1) 11	No Action Foreclosure	11/01/2008 01/01/2009	7.875 2.250	1,872.55 1,115.42	* 07/01/2035	* N/A	* N/A	268,835.18 259,543.55
1002606736	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
71,100.00	08/18/2008	*	0.00	*	1	Post Mod Current Values	(1) 2	No Action No Action	10/01/2008 10/01/2009	9.000 2.250	572.13 336.64	* 07/01/2035	* N/A	* N/A	81,320.64 78,726.38

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2(A)															
1002651151	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
111,200.00	06/19/2008	*	0.00	*	1	Post Mod Current Values	(1) 11	No Action Foreclosure	08/01/2008 01/01/2009	10.500 4.250	1,009.60 653.71	* 07/01/2035	* N/A	* N/A	125,867.72 122,010.18
1005056729	02/21/2009					Pre Mod	0	No Action	01/01/2009	5.000	669.75	06/01/2035	*	*	117,718.34
121,600.00	01/21/2009	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	02/01/2009 01/01/2010	5.000 5.000	669.75 669.75	06/01/2035 06/01/2035	* N/A	* N/A	117,539.08 115,487.67
1005057107	05/21/2009					Pre Mod	1	No Action	02/20/2009	10.750	836.65	05/20/2035	*	*	87,716.90
90,320.00	04/27/2009	*	0.00	*	1	Post Mod Current Values	0 1	No Action No Action	05/20/2009 11/20/2009	5.500 5.500	544.50 544.50	05/20/2035 05/20/2035	* N/A	* N/A	90,331.53 89,270.79
1005060256	08/20/2009					Pre Mod	9	No Action	09/01/2008	9.625	613.51	07/01/2035	*	*	76,220.47
79,200.00	08/04/2009	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	08/01/2009 12/01/2009	4.000 4.000	431.71 431.71	07/01/2035 07/01/2035	* N/A	* N/A	83,504.38 82,732.44
1005060269	07/22/2009					Pre Mod	0	No Action	05/01/2009	10.250	505.80	07/01/2035	*	*	55,083.10
56,600.00	07/07/2009	*	0.00	*	1	Post Mod Current Values	1 0	No Action No Action	05/01/2009 01/01/2010	9.250 8.625	466.68 442.92	07/01/2035 07/01/2035	* N/A	* N/A	55,027.21 54,737.58
1005061015	03/21/2009					Pre Mod	0	No Action	01/11/2009	9.875	750.76	07/11/2035	*	*	84,497.57
87,200.00	03/02/2009	*	0.00	*	1	Post Mod Current Values	1 0	No Action No Action	01/11/2009 01/11/2010	6.990 6.990	584.11 584.11	07/11/2035 07/11/2035	* N/A	* N/A	84,368.81 83,239.89
1005068501	07/22/2009					Pre Mod	0	No Action	05/20/2009	9.000	960.37	06/20/2035	*	*	115,698.66
119,920.00	07/10/2009	*	0.00	*	1	Post Mod Current Values	1 0	No Action No Action	05/20/2009 12/20/2009	9.000 5.750	752.25 752.25	06/20/2035 06/20/2035	* N/A	* N/A	121,707.31 119,205.46
1005068688	06/22/2009					Pre Mod	0	No Action	04/09/2009	9.000	2,031.03	06/09/2035	*	*	244,879.40
253,600.00	05/19/2009	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	06/09/2009 01/09/2010	6.940 6.940	1,692.53 1,692.53	06/09/2035 06/09/2035	* N/A	* N/A	244,520.41 242,537.55
1005068927	06/22/2009					Pre Mod	0	No Action	05/01/2009	9.125	1,231.47	07/01/2035	*	*	146,938.34
151,920.00	06/15/2009	*	0.00	*		Post Mod	0	No Action	06/01/2009	7.190	1,039.73	07/01/2035	*	*	146,779.03
1005068927	07/22/2009					Pre Mod	0	No Action	06/01/2009	7.190	1,039.73	07/01/2035	*	*	146,779.03
151,920.00	06/15/2009	*	0.00	*	2	Post Mod Current Values	0 0	No Action No Action	07/01/2009 01/01/2010	7.190 7.190	1,039.73 1,039.73	07/01/2035 07/01/2035	* N/A	* N/A	146,618.75 145,636.40
1005069066	04/22/2009					Pre Mod	2	No Action	12/21/2008	9.750	1,723.61	06/21/2035	*	*	205,976.55
212,920.00	04/03/2009	*	0.00	*	1	Post Mod Current Values	0 1	No Action No Action	04/21/2009 11/21/2009	6.500 6.500	1,723.61 1,412.39	06/21/2035 06/21/2035	* N/A	* N/A	213,192.65 203,035.86
1005069285	04/22/2009					Pre Mod	12	No Action	02/22/2008	12.250	929.69	06/22/2035	*	*	99,478.23
102,000.00	04/02/2009	*	0.00	*	1	Post Mod Current Values	0 6	No Action No Action	03/22/2009 06/22/2009	8.440 8.440	913.79 913.79	06/22/2035 06/22/2035	* N/A	* N/A	115,637.86 114,707.76

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2(A)															
1005069405	01/23/2009					Pre Mod	0	No Action	12/01/2008	10.375	1,039.38	07/01/2035	*	*	112,500.52
115,920.00	12/19/2008	*	0.00	*		Post Mod	0	No Action	01/01/2009	7.440	809.99	07/01/2035	*	*	112,341.82
					1	Current Values	0	No Action	01/01/2010	7.440	809.99	07/01/2035	N/A	N/A	110,932.78
1005069446	05/21/2009					Pre Mod	9	No Action	06/22/2008	11.875	925.70	06/22/2035	*	*	122,207.20
106,800.00	04/17/2009	*	0.00	*		Post Mod	0	No Action	04/22/2009	8.090	925.70	06/22/2035	*	*	120,083.71
					1	Current Values	2	No Action	10/22/2009	8.090	925.70	06/22/2035	N/A	N/A	119,132.40
1005069501	07/22/2009					Pre Mod	6	No Action	11/01/2008	10.250	733.31	07/01/2035	*	*	152,728.09
158,310.00	06/17/2009	*	0.00	*		Post Mod	0	No Action	07/01/2009	3.000	733.31	07/01/2035	*	*	158,728.67
					1	Current Values	0	No Action	01/01/2010	3.000	733.31	07/01/2035	N/A	N/A	156,161.46
1005069915	06/22/2009					Pre Mod	2	No Action	02/01/2009	9.000	1,827.47	07/01/2035	*	*	220,336.85
229,051.00	05/28/2009	*	0.00	*		Post Mod	0	No Action	05/01/2009	7.090	1,599.86	07/01/2035	*	*	227,733.03
					1	Current Values	1	No Action	11/01/2009	7.090	1,599.86	07/01/2035	N/A	N/A	225,920.80
2005041073	06/22/2009					Pre Mod	0	No Action	04/25/2009	8.750	989.72	05/25/2035	*	*	121,766.58
127,200.00	05/28/2009	*	0.00	*		Post Mod	0	No Action	05/25/2009	4.875	704.74	05/25/2035	*	*	123,032.19
					1	Current Values	0	No Action	01/25/2010	4.875	704.74	05/25/2035	N/A	N/A	121,307.33
2005061999	06/22/2009					Pre Mod	1	No Action	03/01/2009	8.875	887.71	07/01/2035	*	*	108,158.51
112,000.00	05/18/2009	*	0.00	*		Post Mod	1	No Action	04/01/2009	6.000	682.53	07/01/2035	*	*	107,852.03
					1	Current Values	0	No Action	12/01/2009	6.000	682.53	07/01/2035	N/A	N/A	106,833.96
2005062266	06/22/2009					Pre Mod	1	No Action	03/01/2009	9.625	802.36	07/01/2035	*	*	91,893.02
95,350.00	05/18/2009	*	0.00	*		Post Mod	2	No Action	03/01/2009	6.000	579.71	07/01/2035	*	*	91,605.10
					1	Current Values	4	No Action	08/01/2009	6.000	579.71	07/01/2035	N/A	N/A	90,740.43
2005062936	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
128,720.00	12/29/2007	*	0.00	*		Post Mod	1	No Action	02/01/2008	8.000	966.08	*	*	*	128,412.52
					1	Current Values		INACTIVE							
2005063302	05/21/2009					Pre Mod	1	No Action	02/07/2009	9.875	908.64	07/07/2035	*	*	102,132.15
105,000.00	04/17/2009	*	0.00	*		Post Mod	2	No Action	02/07/2009	6.000	642.97	07/07/2035	*	*	101,869.95
					1	Current Values	0	No Action	12/07/2009	6.000	642.97	07/07/2035	N/A	N/A	100,764.46
3005057735	02/21/2009					Pre Mod	1	No Action	11/02/2008	10.125	816.36	06/02/2035	*	*	90,065.71
92,800.00	01/21/2009	*	0.00	*		Post Mod	0	No Action	02/02/2009	5.000	531.10	06/02/2035	*	*	93,349.10
					1	Current Values	0	No Action	12/02/2009	5.000	531.10	06/02/2035	N/A	N/A	91,750.67
3005062811	07/22/2009					Pre Mod	0	No Action	06/01/2009	8.250	846.91	07/01/2035	*	*	108,759.15
113,200.00	07/06/2009	*	0.00	*		Post Mod	0	No Action	06/01/2009	4.875	614.20	07/01/2035	*	*	108,513.03
					1	Current Values	0	No Action	01/01/2010	4.875	614.20	07/01/2035	N/A	N/A	107,462.20
3005068209	07/22/2009					Pre Mod	2	No Action	03/01/2009	10.875	940.51	07/01/2035	*	*	97,617.80
100,000.00	07/09/2009	*	0.00	*		Post Mod	2	No Action	04/01/2009	10.875	754.24	07/01/2035	*	*	102,380.59
					1	Current Values	0	No Action	01/01/2010	7.625	754.24	07/01/2035	N/A	N/A	101,393.37

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2(A)															
5005059254	05/21/2009					Pre Mod	7	No Action	08/17/2008	10.625	759.86	06/17/2035	*	*	84,505.48
87,200.00	04/29/2009	*	0.00	*		Post Mod	0	No Action	05/17/2009	5.750	759.86	06/17/2035	*	*	95,017.16
					1	Current Values	1	No Action	11/17/2009	5.750	585.89	06/17/2035	N/A	N/A	93,193.45
5005059876	03/21/2009					Pre Mod	4	No Action	09/08/2008	10.750	312.23	06/08/2035	*	*	46,335.07
48,450.00	02/17/2009	*	0.00	*		Post Mod	(2)	No Action	05/08/2009	6.000	312.23	06/08/2035	*	*	45,292.33
					1	Current Values	1	No Action	11/08/2009	6.000	312.23	06/08/2035	N/A	N/A	31,826.47
5005061147	07/22/2009					Pre Mod	10	No Action	07/27/2008	10.375	500.30	06/30/2035	*	*	56,762.39
59,000.00	06/24/2009	*	0.00	*		Post Mod	0	No Action	06/27/2009	6.000	401.48	06/30/2035	*	*	56,762.39
					1	Current Values	1	No Action	11/27/2009	6.000	401.48	06/30/2035	N/A	N/A	56,762.39
5005066906	01/23/2009					Pre Mod	7	No Action	04/01/2008	10.875	1,121.33	07/01/2035	*	*	126,287.03
130,320.00	01/09/2009	*	0.00	*		Post Mod	0	No Action	12/01/2008	5.500	805.08	07/01/2035	*	*	134,622.42
					1	Current Values	0	No Action	01/01/2010	5.500	805.08	07/01/2035	N/A	N/A	132,227.09
6005063765	08/20/2009					Pre Mod	5	No Action	01/13/2009	9.125	1,158.50	06/13/2035	*	*	138,015.70
144,000.00	08/12/2009	*	0.00	*		Post Mod	6	No Action	01/13/2009	9.125	1,064.09	06/13/2035	*	*	137,886.09
					1	Current Values	0	No Action	01/13/2010	2.000	627.46	06/13/2035	N/A	N/A	150,307.23
6005063950	04/22/2009					Pre Mod	1	No Action	01/06/2009	9.750	1,935.22	07/06/2035	*	*	238,874.60
247,000.00	03/26/2009	*	0.00	*		Post Mod	0	No Action	04/06/2009	5.250	1,447.12	07/06/2035	*	*	247,513.10
					1	Current Values	6	No Action	06/06/2009	5.250	1,447.12	07/06/2035	N/A	N/A	244,176.89
6005064226	11/21/2009					Pre Mod	14	No Action	07/12/2008	11.125	1,795.34	07/12/2035	*	*	355,977.04
371,000.00	10/20/2009	*	0.00	*		Post Mod	0	No Action	11/12/2009	2.000	1,795.34	07/12/2035	*	*	433,298.41
					1	Current Values	0	No Action	12/12/2009	2.000	1,795.34	07/12/2035	N/A	N/A	431,150.27
6005065301	03/21/2009					Pre Mod	9	No Action	04/01/2008	10.875	1,126.82	07/01/2035	*	*	137,729.99
143,650.00	03/09/2009	*	0.00	*		Post Mod	0	No Action	03/01/2009	2.000	627.14	07/01/2035	*	*	137,729.99
					1	Current Values	3	Foreclosure	09/01/2009	2.000	627.14	07/01/2035	N/A	N/A	137,729.99
7005031220	01/23/2009					Pre Mod	5	No Action	06/01/2008	9.890	1,031.17	05/01/2035	*	*	115,981.11
120,000.00	01/12/2009	*	0.00	*		Post Mod	0	No Action	12/01/2008	8.625	968.81	05/01/2035	*	*	120,769.16
					1	Current Values	0	No Action	01/01/2010	6.890	830.20	05/01/2035	N/A	N/A	119,224.67
7005064156	06/22/2009					Pre Mod	3	No Action	01/01/2009	11.000	2,642.17	07/01/2035	*	*	293,648.25
305,150.00	05/27/2009	*	0.00	*		Post Mod	0	No Action	06/01/2009	6.500	2,036.21	07/01/2035	*	*	305,630.58
					1	Current Values	2	No Action	10/01/2009	6.500	2,036.21	07/01/2035	N/A	N/A	302,921.91
7005064488	05/21/2009					Pre Mod	1	No Action	02/01/2009	9.250	511.67	07/01/2035	*	*	60,469.83
62,400.00	04/17/2009	*	0.00	*		Post Mod	1	No Action	03/01/2009	6.000	381.03	07/01/2035	*	*	60,290.01
					1	Current Values	0	No Action	01/01/2010	6.000	381.03	07/01/2035	N/A	N/A	59,642.11
7005064649	04/22/2009					Pre Mod	1	No Action	01/01/2009	10.625	826.79	07/01/2035	*	*	94,823.38
97,600.00	04/13/2009	*	0.00	*		Post Mod	1	No Action	02/01/2009	9.625	665.07	07/01/2035	*	*	105,457.39
					1	Current Values	0	No Action	01/01/2010	6.000	665.07	07/01/2035	N/A	N/A	104,101.12

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2(A)															
7005064976	06/22/2009					Pre Mod	5	No Action	11/01/2008	11.125	922.68	07/01/2035	*	*	101,537.70
104,400.00	06/03/2009	*	0.00	*		Post Mod	0	No Action	06/01/2009	5.000	617.09	07/01/2035	*	*	107,798.41
					1	Current Values	0	No Action	01/01/2010	5.000	617.09	07/01/2035	N/A	N/A	105,608.84
7005064996	07/22/2009					Pre Mod	1	No Action	04/01/2009	8.125	1,427.92	08/01/2035	*	*	185,550.23
192,800.00	07/14/2009	*	0.00	*		Post Mod	2	No Action	04/01/2009	8.125	875.00	08/01/2035	*	*	185,139.11
					1	Current Values	0	No Action	12/01/2009	3.000	875.00	08/01/2035	N/A	N/A	187,160.12
7005065010	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
208,800.00	02/20/2008	*	0.00	*		Post Mod	0	No Action	04/01/2008	6.250	1,288.48	*	*	*	202,089.75
					1	Current Values	10	Foreclosure	02/01/2009	6.250	1,288.48	07/01/2035	N/A	N/A	196,721.28
7005065111	09/23/2009					Pre Mod	14	No Action	05/01/2008	10.250	926.10	08/01/2035	*	*	168,195.43
176,000.00	08/18/2009	*	0.00	*		Post Mod	0	No Action	08/01/2009	3.000	926.10	08/01/2035	*	*	199,893.36
					1	Current Values	4	Bankruptcy	08/01/2009	3.000	926.10	08/01/2035	N/A	N/A	198,181.49
7005065201	07/22/2009					Pre Mod	5	No Action	12/01/2008	9.125	568.19	08/01/2035	*	*	84,163.95
88,000.00	06/18/2009	*	0.00	*		Post Mod	(1)	No Action	08/01/2009	6.000	568.19	08/01/2035	*	*	89,507.04
					1	Current Values	0	No Action	01/01/2010	6.000	568.19	08/01/2035	N/A	N/A	88,706.75
7005065380	09/23/2009					Pre Mod	13	No Action	06/01/2008	11.500	1,495.35	08/01/2035	*	*	172,753.32
178,000.00	08/27/2009	*	0.00	*		Post Mod	0	No Action	09/01/2009	6.250	1,256.75	08/01/2035	*	*	193,187.89
					1	Current Values	0	No Action	12/01/2009	6.250	1,256.75	08/01/2035	N/A	N/A	191,075.49
8005066746	08/20/2009					Pre Mod	2	No Action	04/01/2009	9.750	516.14	07/01/2035	*	*	86,088.64
88,875.00	07/22/2009	*	0.00	*		Post Mod	0	No Action	08/01/2009	4.875	516.14	07/01/2035	*	*	90,005.58
					1	Current Values	(1)	No Action	02/01/2010	4.875	516.14	07/01/2035	N/A	N/A	89,236.30
8005067168	07/22/2009					Pre Mod	5	No Action	12/01/2008	10.000	833.57	07/01/2035	*	*	100,423.13
104,000.00	06/25/2009	*	0.00	*		Post Mod	0	No Action	07/01/2009	2.000	454.56	07/01/2035	*	*	110,518.32
					1	Current Values	0	No Action	01/01/2010	2.000	454.56	07/01/2035	N/A	N/A	108,889.38
8005067430	12/22/2008					Pre Mod	1	No Action	09/01/2008	8.250	1,664.43	07/01/2035	*	*	215,071.40
224,000.00	12/02/2008	*	0.00	*		Post Mod	0	No Action	11/01/2008	5.390	1,313.28	07/01/2035	*	*	222,385.69
8005067430	01/23/2009					Pre Mod	0	No Action	11/01/2008	5.390	1,313.28	07/01/2035	*	*	222,385.69
224,000.00	12/02/2008	*	0.00	*		Post Mod	2	No Action	10/01/2008	8.250	1,664.43	07/01/2035	*	*	214,698.50
8005067430	03/21/2009					Pre Mod	3	No Action	10/01/2008	8.250	1,289.58	07/01/2035	*	*	214,095.50
224,000.00	02/25/2009	*	0.00	*		Post Mod	0	No Action	02/01/2009	5.000	1,289.58	07/01/2035	*	*	225,856.99
					3	Current Values	4	Foreclosure	08/01/2009	5.000	1,289.58	07/01/2035	N/A	N/A	222,305.83
8005067815	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
504,000.00	02/06/2008	*	0.00	*		Post Mod	0	No Action	04/01/2008	6.000	2,520.00	*	*	*	504,000.00
8005067815	11/21/2009					Pre Mod	2	No Action	07/01/2009	6.000	2,519.95	08/01/2035	*	*	503,989.28
504,000.00	10/21/2009	*	0.00	*		Post Mod	0	No Action	11/01/2009	5.250	2,204.95	08/01/2035	*	*	509,268.62
					2	Current Values	0	No Action	01/01/2010	5.250	2,228.05	08/01/2035	N/A	N/A	509,268.62

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2(A)															
9005058931	04/22/2009					Pre Mod	2	No Action	12/01/2008	8.250	973.16	06/01/2035	*	*	165,529.34
173,600.00	03/19/2009	*	0.00	*		Post Mod	0	No Action	04/01/2009	5.000	973.16	06/01/2035	*	*	169,317.90
					1	Current Values	0	No Action	01/01/2010	5.000	973.16	06/01/2035	N/A	N/A	166,868.35
9005069902	12/22/2008					Pre Mod	1	No Action	09/01/2008	10.750	921.93	07/01/2035	*	*	96,983.79
99,500.00	12/04/2008	*	0.00	*		Post Mod	0	No Action	11/01/2008	5.875	631.70	07/01/2035	*	*	101,859.28
9005069902	01/23/2009					Pre Mod	0	No Action	11/01/2008	5.875	631.70	07/01/2035	*	*	101,859.28
99,500.00	12/04/2008	*	0.00	*		Post Mod	0	No Action	12/01/2008	5.875	631.70	07/01/2035	*	*	101,726.27
					2	Current Values	0	No Action	01/01/2010	5.875	631.70	07/01/2035	N/A	N/A	100,078.38
2(B)															
0011127041	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
79,000.00	08/21/2007	*	0.00	*		Post Mod	3	No Action	05/01/2007	9.500	664.27	*	*	*	77,690.17
					1	Current Values		INACTIVE							
0011131645	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
70,000.00	09/27/2007	*	0.00	*		Post Mod	13	No Action	08/01/2006	11.250	679.88	*	*	*	69,185.43
					1	Current Values		INACTIVE							
0011162794	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
98,000.00	10/13/2007	*	0.00	*		Post Mod	0	No Action	10/01/2007	10.125	869.09	*	*	*	96,511.36
					1	Current Values		INACTIVE							
0011164537	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
48,000.00	09/25/2007	*	0.00	*		Post Mod	0	No Action	09/01/2007	9.500	403.61	*	*	*	47,204.02
0011164537	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
48,000.00	03/11/2008	*	0.00	*		Post Mod	0	No Action	04/01/2008	6.000	308.82	*	*	*	49,491.24
					2	Current Values	3	No Action	09/01/2009	5.000	299.81	04/01/2020	*	04/01/2020	51,877.64
0011165950	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
25,174.00	05/28/2008	*	0.00	*		Post Mod	0	No Action	07/01/2008	5.250	187.80	*	*	*	31,269.85
					1	Current Values	17	REO	07/01/2008	5.250	187.80	04/01/2020	*	04/01/2020	30,481.05
0011168139	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
107,100.00	10/23/2007	*	0.00	*		Post Mod	2	No Action	08/01/2007	9.990	939.09	*	*	*	105,311.14
					1	Current Values	28	No Action	08/01/2007	9.990	939.09	04/01/2020	*	04/01/2020	105,311.14
0011170339	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
74,000.00	10/18/2007	*	0.00	*		Post Mod	0	No Action	10/01/2007	8.250	555.94	*	*	*	72,375.74
					1	Current Values		INACTIVE							
0011170726	11/15/2008					Pre Mod	6	No Action	03/01/2008	8.750	1,303.84	05/01/2035	*	*	161,051.18
165,735.00	12/01/2008	*	0.00	*		Post Mod	0	No Action	12/01/2008	8.750	1,423.00	05/01/2035	*	*	175,295.30
					1	Current Values	0	No Action	12/01/2009	8.750	1,423.00	05/01/2035	N/A	N/A	173,162.45

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Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
2(B)															
0011171154	09/22/2009					Pre Mod	(1)	No Action	09/01/2009	9.500	455.74	05/01/2020	*	05/01/2020	54,410.80
54,200.00	07/20/2009	*	0.00	*		Post Mod	0	No Action	09/01/2009	9.500	472.03	05/01/2020	*	05/01/2020	54,369.52
					1	Current Values	0	No Action	01/01/2010	9.500	472.03	05/01/2020	*	05/01/2020	54,201.12
0011171536	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
66,200.00	10/19/2007	*	0.00	*		Post Mod	5	No Action	05/01/2007	9.990	580.46	*	*	*	65,133.27
					1	Current Values		INACTIVE							
0011171579	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
61,600.00	10/11/2007	*	0.00	*		Post Mod	3	No Action	07/01/2007	10.875	580.82	*	*	*	60,796.32
					1	Current Values		INACTIVE							
0011172492	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
43,000.00	10/12/2007	*	0.00	*		Post Mod	0	No Action	11/01/2007	9.990	377.04	*	*	*	42,358.09
					1	Current Values	0	No Action	01/01/2010	9.990	377.04	05/01/2020	*	05/01/2020	41,578.68
0011172765	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
65,200.00	06/05/2006	*	0.00	*		Post Mod	6	No Action	12/01/2005	10.875	614.76	*	*	*	64,776.68
					1	Current Values		INACTIVE							
0011172823	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
62,700.00	09/27/2007	*	0.00	*		Post Mod	2	No Action	07/01/2007	10.750	585.29	*	*	*	61,922.34
					1	Current Values		INACTIVE							
0011175144	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
83,000.00	08/23/2007	*	0.00	*		Post Mod	0	No Action	08/01/2007	9.990	727.77	*	*	*	81,845.15
					1	Current Values		INACTIVE							
0011176516	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
110,000.00	08/31/2007	*	0.00	*		Post Mod	7	Foreclosure	01/01/2007	0.000	1,130.63	*	*	*	109,027.80
					1	Current Values	29	No Action	07/01/2007	11.990	1,130.63	05/01/2020	*	05/01/2020	108,944.87
0011178174	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
26,400.00	10/26/2007	*	0.00	*		Post Mod	2	No Action	08/01/2007	10.875	248.92	*	*	*	26,016.08
					1	Current Values		INACTIVE							
0011182985	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
110,000.00	10/26/2007	*	0.00	*		Post Mod	17	No Action	05/01/2006	9.350	912.93	*	*	*	108,329.02
					1	Current Values		INACTIVE							
0011188217	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
95,500.00	09/07/2007	*	0.00	*		Post Mod	3	No Action	06/01/2007	0.000	837.38	*	*	*	93,454.67
					1	Current Values		INACTIVE							
0011188259	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
52,500.00	06/22/2006	*	0.00	*		Post Mod	5	No Action	01/01/2006	10.875	495.02	*	*	*	52,214.18
					1	Current Values	46	No Action	02/01/2006	10.875	495.02	05/01/2020	*	05/01/2020	51,914.46

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Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
2(B)															
0011188352	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
113,000.00	10/10/2007	*	0.00	*	1	Post Mod Current Values	0 26	No Action No Action	10/01/2007 10/01/2007	9.250 9.250	929.62 929.62	* 04/01/2020	* *	* 04/01/2020	110,957.59 110,808.38
0011189470	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
50,400.00	08/13/2007	*	0.00	*	1	Post Mod Current Values	4	No Action INACTIVE	04/01/2007	0.000	461.03	*	*	*	49,792.95
0011190122	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
65,800.00	09/04/2007	*	0.00	*	1	Post Mod Current Values	4	No Action INACTIVE	05/01/2007	0.000	601.90	*	*	*	64,883.75
0011191838	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
109,800.00	10/19/2007	*	0.00	*	1	Post Mod Current Values	2 28	No Action No Action	08/01/2007 08/01/2007	9.750 9.750	943.35 943.35	* 05/01/2020	* *	* 05/01/2020	108,065.64 108,065.64
0011211110	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
103,435.00	07/25/2008	*	0.00	*	1	Post Mod Current Values	(2)	No Action INACTIVE	11/01/2008	6.375	704.01	*	*	*	107,315.82
0011211115	08/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
25,858.00	07/11/2008	*	0.00	*	1	Post Mod Current Values	(1)	No Action INACTIVE	09/01/2008	9.990	226.73	*	*	*	26,737.55
1002137912	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
495,000.00	03/15/2008	*	0.00	*	1	Post Mod Current Values	(1) 1	No Action No Action	05/01/2008 11/01/2009	5.000 5.000	2,832.65 2,832.65	* 07/01/2035	* N/A	* N/A	505,181.48 488,103.20
1005069412	06/22/2009					Pre Mod	1	No Action	03/06/2009	9.520	883.59	07/06/2035	*	*	101,323.04
104,900.00	05/18/2009	*	0.00	*	1	Post Mod Current Values	2 4	No Action Foreclosure	03/06/2009 08/06/2009	6.000 6.000	638.85 638.85	07/06/2035 07/06/2035	* N/A	* N/A	101,084.37 100,136.23
2005040880	06/22/2009					Pre Mod	0	No Action	04/02/2009	5.000	377.12	06/02/2035	*	*	65,980.41
64,000.00	05/15/2009	*	0.00	*	1	Post Mod Current Values	0 1	No Action No Action	06/02/2009 11/02/2009	5.000 5.000	377.12 377.12	06/02/2035 06/02/2035	* N/A	* N/A	65,877.82 65,147.66
2005061818	04/22/2009					Pre Mod	4	No Action	10/13/2008	6.750	1,848.51	06/13/2035	*	*	272,747.08
285,000.00	04/06/2009	*	0.00	*	1	Post Mod Current Values	1 2	No Action No Action	02/13/2009 10/13/2009	6.750 5.500	1,711.19 1,711.19	06/13/2035 06/13/2035	* N/A	* N/A	285,005.16 279,861.10
2005061925	07/22/2009					Pre Mod	6	No Action	11/01/2008	8.190	799.35	07/01/2035	*	*	102,915.75
107,000.00	07/06/2009	*	0.00	*	1	Post Mod Current Values	0 1	No Action No Action	06/01/2009 11/01/2009	4.000 4.000	570.77 570.77	07/01/2035 07/01/2035	* N/A	* N/A	102,915.75 102,915.75
2005062155	10/20/2009					Pre Mod	10	No Action	10/01/2008	7.490	1,955.89	07/01/2035	*	*	267,569.67
280,000.00	09/23/2009	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	10/01/2009 01/01/2010	4.000 4.000	1,504.73 1,504.73	07/01/2035 07/01/2035	* N/A	* N/A	289,982.53 288,362.77

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Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
2(B)															
3005057859	05/21/2009					Pre Mod	0	No Action	03/13/2009	5.000	1,179.60	06/13/2035	*	*	206,700.08
200,000.00	04/17/2009	*	0.00	*		Post Mod	1	No Action	03/13/2009	5.000	1,179.60	06/13/2035	*	*	204,420.44
					1	Current Values	4	No Action	08/13/2009	5.000	1,179.60	06/13/2035	N/A	N/A	203,603.86
3005068465	05/21/2009					Pre Mod	(1)	No Action	05/03/2009	6.790	2,094.45	07/03/2035	*	*	307,855.82
321,600.00	04/28/2009	*	0.00	*		Post Mod	0	No Action	05/03/2009	3.000	2,094.45	07/03/2035	*	*	307,503.32
					1	Current Values	(1)	No Action	02/03/2010	3.000	1,411.67	07/03/2035	N/A	N/A	302,314.79
3005068658	09/23/2009					Pre Mod	8	No Action	11/10/2008	6.790	1,089.09	07/10/2035	*	*	198,801.02
208,800.00	08/20/2009	*	0.00	*		Post Mod	0	No Action	09/10/2009	4.000	1,089.09	07/10/2035	*	*	210,659.06
					1	Current Values		INACTIVE							
5005059823	07/22/2009					Pre Mod	1	No Action	04/06/2009	6.790	933.13	06/06/2035	*	*	136,710.58
143,280.00	07/09/2009	*	0.00	*		Post Mod	2	No Action	04/06/2009	6.250	886.22	06/06/2035	*	*	136,506.73
					1	Current Values	0	No Action	01/06/2010	6.250	886.22	06/06/2035	N/A	N/A	135,441.45
5005066655	09/23/2009					Pre Mod	11	No Action	08/01/2008	7.740	1,460.08	07/01/2035	*	*	195,501.24
204,000.00	08/25/2009	*	0.00	*		Post Mod	0	No Action	09/01/2009	3.000	1,045.17	07/01/2035	*	*	224,944.96
					1	Current Values	0	No Action	12/01/2009	3.000	1,045.17	07/01/2035	N/A	N/A	221,196.10
6005053335	02/21/2009					Pre Mod	6	No Action	06/01/2008	6.750	1,692.26	06/01/2035	*	*	249,980.93
260,910.00	02/03/2009	*	0.00	*		Post Mod	0	No Action	02/01/2009	5.000	1,517.89	06/01/2035	*	*	266,385.84
6005053335	03/21/2009					Pre Mod	0	No Action	02/01/2009	5.000	1,517.89	06/01/2035	*	*	266,385.84
260,910.00	02/03/2009	*	0.00	*		Post Mod	0	No Action	03/01/2009	5.000	1,517.89	06/01/2035	*	*	265,936.52
					2	Current Values	2	No Action	10/01/2009	5.000	1,517.89	06/01/2035	N/A	N/A	259,776.22
8005060074	07/22/2009					Pre Mod	1	No Action	04/01/2009	7.990	557.14	07/01/2035	*	*	72,580.34
76,000.00	06/30/2009	*	0.00	*		Post Mod	2	No Action	04/01/2009	5.000	427.17	07/01/2035	*	*	73,147.62
					1	Current Values	0	No Action	01/01/2010	5.000	427.17	07/01/2035	N/A	N/A	72,405.60
8005067178	09/23/2009					Pre Mod	1	No Action	06/01/2009	6.630	705.95	07/01/2035	*	*	104,725.12
110,193.00	08/24/2009	*	0.00	*		Post Mod	0	No Action	08/01/2009	3.625	531.04	07/01/2035	*	*	106,782.24
8005067178	10/20/2009					Pre Mod	0	No Action	08/01/2009	3.625	531.04	07/01/2035	*	*	106,782.24
110,193.00	09/10/2009	*	0.00	*		Post Mod	0	No Action	10/01/2009	3.625	531.04	07/01/2035	*	*	106,485.76
					2	Current Values	0	No Action	01/01/2010	3.625	531.04	07/01/2035	N/A	N/A	105,855.77
8005069709	07/22/2009					Pre Mod	6	No Action	11/27/2008	7.890	566.37	06/28/2035	*	*	75,121.20
78,000.00	06/19/2009	*	0.00	*		Post Mod	0	No Action	07/27/2009	3.000	566.37	06/28/2035	*	*	75,121.20
					1	Current Values	0	No Action	12/27/2009	3.000	566.37	06/28/2035	N/A	N/A	75,121.20

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

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

* This data is currently not provided for reporting.

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Modified Data Elements

CURRENT PERIOD SUMMARY	# of Modifications	% of Modifications	Original Principal Balance	% of Original Principal Balance	Current Scheduled Balance	% of Current Scheduled Balance
Interest Rate, Principal Balance, Scheduled P&I	3	100.0000 %	1,211,500.00	100.0000 %	1,277,733.84	100.0000 %
Total	3	100.0000 %	1,211,500.00	100.0000 %	1,277,733.84	100.0000 %

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

Current Modified Data Elements Detail															
Loan Number	Modification Approved Date	Modification Effective Date	Original Principal Balance	Current Scheduled Balance	Interest Rate Change	Principal Balance Change	Maturity Date Change	Scheduled P&I Change	Balloon Date Change	Balloon Amt Change	ARM to Fixed Change	Fixed To ARM Change	IO To Fully Amortizing Change	Fully Amortizing To IO Change	Streamlined Modification
2(A)															
0011144014	01/15/2010	11/01/2009	639,000.00	687,358.62	X	X		X							
0011201009	01/15/2010	04/01/2009	446,500.00	461,700.90	X	X		X							
2(B)															
0011154852	01/15/2010	11/01/2009	126,000.00	128,674.32	X	X		X							

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

Historical Modified Data Elements Detail															
Loan Number	Modification Approved Date	Modification Effective Date	Original Principal Balance	Current Scheduled Balance	Interest Rate Change	Principal Balance Change	Maturity Date Change	Scheduled P&I Change	Balloon Date Change	Balloon Amt Change	ARM to Fixed Change	Fixed To ARM Change	IO To Fully Amortizing Change	Fully Amortizing To IO Change	Streamlined Modification
2(A)															
0011154816	11/15/2008	10/01/2008	256,000.00	305,414.68		X									
2(B)															
0011170726	11/15/2008	12/01/2008	165,735.00	175,295.30		X									

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

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

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Future Modifications

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

Future Modification Detail													
Loan Number	Original Principal Balance	Modification Approved Date/ Modification Effective Date	Previously Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Current Sched Balance/Modified Beginning Balance

No Future Modifications this Period

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

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

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

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Interest Rate Stratification

Current Interest Rate Range (%)		Summary			1(A)			1(B)		
		Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)
< 4.500		91	17,490,444.25	5.774	24	4,138,416.22	5.221	6	351,837.76	1.191
4.500	4.999	13	3,371,623.48	1.113	1	98,565.71	0.124	0	0.00	0.000
5.000	5.499	81	16,825,476.72	5.554	24	3,516,751.91	4.437	9	795,818.56	2.695
5.500	5.999	104	26,471,700.01	8.739	25	4,770,168.57	6.018	7	749,091.17	2.537
6.000	6.499	186	34,195,027.76	11.288	59	8,826,383.05	11.135	31	4,840,557.62	16.392
6.500	6.999	297	54,511,022.03	17.995	91	14,221,042.21	17.941	53	7,695,613.70	26.061
7.000	7.499	251	42,437,805.02	14.009	75	10,664,498.51	13.454	28	4,096,527.11	13.873
7.500	7.999	247	36,671,485.50	12.106	75	9,977,558.07	12.588	33	4,421,761.65	14.974
8.000	8.499	150	19,403,813.36	6.405	49	6,239,017.22	7.871	18	1,083,919.35	3.671
8.500	8.999	148	17,508,982.03	5.780	48	5,649,338.67	7.127	25	1,739,043.30	5.889
9.000	9.499	91	9,059,096.78	2.990	41	4,140,448.04	5.224	10	472,885.60	1.601
9.500	9.999	120	9,341,201.71	3.084	21	2,443,378.14	3.083	40	1,248,427.38	4.228
10.000	10.499	47	4,089,488.35	1.350	11	1,328,274.83	1.676	9	293,385.63	0.994
10.500	10.999	79	6,128,834.11	2.023	8	1,094,430.30	1.381	31	1,135,493.36	3.845
11.000	11.499	26	1,849,575.07	0.611	11	1,057,179.18	1.334	9	244,686.53	0.829
11.500	11.999	31	2,243,349.90	0.741	3	336,077.52	0.424	10	307,200.84	1.040
12.000	12.499	6	416,226.70	0.137	4	301,412.18	0.380	1	31,403.85	0.106
12.500	12.999	8	631,278.90	0.208	3	291,965.27	0.368	1	22,090.53	0.075
13.000	13.499	2	196,514.42	0.065	1	83,019.12	0.105	0	0.00	0.000
>= 13.500		1	86,398.71	0.029	1	86,398.71	0.109	0	0.00	0.000
Total		1,979	302,929,344.81	100.000	575	79,264,323.43	100.000	321	29,529,743.94	100.000

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Interest Rate Stratification

Current Interest Rate Range (%)		2(A)			2(B)		
		Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)
< 4.500		51	11,579,218.35	7.381	10	1,420,971.92	3.814
4.500	4.999	12	3,273,057.77	2.086	0	0.00	0.000
5.000	5.499	39	11,005,108.42	7.015	9	1,507,797.83	4.047
5.500	5.999	66	18,814,186.78	11.993	6	2,138,253.49	5.739
6.000	6.499	75	16,773,468.38	10.692	21	3,754,618.71	10.077
6.500	6.999	101	23,464,867.22	14.958	52	9,129,498.90	24.503
7.000	7.499	118	24,031,677.03	15.319	30	3,645,102.37	9.783
7.500	7.999	98	17,433,916.46	11.113	41	4,838,249.32	12.986
8.000	8.499	62	10,052,539.47	6.408	21	2,028,337.32	5.444
8.500	8.999	50	8,082,232.00	5.152	25	2,038,368.06	5.471
9.000	9.499	29	3,593,341.47	2.291	11	852,421.67	2.288
9.500	9.999	23	3,392,262.35	2.162	36	2,257,133.84	6.058
10.000	10.499	16	2,027,175.26	1.292	11	440,652.63	1.183
10.500	10.999	12	1,772,042.10	1.130	28	2,126,868.35	5.708
11.000	11.499	3	399,330.00	0.255	3	148,379.36	0.398
11.500	11.999	9	886,932.59	0.565	9	713,138.95	1.914
12.000	12.499	1	83,410.67	0.053	0	0.00	0.000
12.500	12.999	1	98,505.90	0.063	3	218,717.20	0.587
13.000	13.499	1	113,495.30	0.072	0	0.00	0.000
>= 13.500		0	0.00	0.000	0	0.00	0.000
Total		767	156,876,767.52	100.000	316	37,258,509.92	100.000

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

20-Jan-2010 4:34:26PM

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

Contact: Customer Service - CTSLink
Wells Fargo Bank, N.A.
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Frederick, MD 21701-4747
www.ctslink.com
Telephone: 1-866-846-4526
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Supplemental Reporting

Miscellaneous Modification Reporting Footnote

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