

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

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

23-Jul-2009 2:06:26PM

**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	07/24/2009	0.55375 %	28,362,831.38	13,955.03	1,464,931.97	0.00	26,897,899.40	1,478,887.00	0.00
A-2A	61744CUP9	N/A	0.41375 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2B	61744CUQ7	07/24/2009	0.56375 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2C	61744CUR5	07/24/2009	0.65375 %	64,918,912.63	37,709.48	2,885,194.16	0.00	62,033,718.46	2,922,903.64	0.00
M-1	61744CUS3	07/24/2009	0.73375 %	53,540,000.00	34,905.52	0.00	0.00	53,540,000.00	34,905.52	0.00
M-2	61744CUT1	07/24/2009	0.74375 %	49,822,000.00	32,924.24	0.00	0.00	49,822,000.00	32,924.24	0.00
M-3	61744CUU8	07/24/2009	0.76375 %	31,232,000.00	21,194.28	0.00	0.00	31,232,000.00	21,194.28	0.00
M-4	61744CUV6	07/24/2009	0.89375 %	26,770,000.00	21,258.47	0.00	0.00	26,770,000.00	21,258.47	0.00
M-5	61744CUW4	07/24/2009	0.93375 %	24,539,000.00	20,358.93	0.00	0.00	24,539,000.00	20,358.93	0.00
M-6	61744CUX2	07/24/2009	0.98375 %	23,052,000.00	20,149.34	0.00	0.00	23,052,000.00	20,149.34	0.00
B-1	61744CUI0	07/24/2009	1.41375 %	20,821,000.00	26,154.22	0.00	0.00	20,821,000.00	26,154.22	0.00
B-2	61744CUZ7	07/24/2009	1.61375 %	19,020,203.41	27,272.13	0.00	4,999,724.05	14,020,479.36	27,272.13	5,312,520.64
B-3	61744CVA1	07/24/2009	2.06375 %	0.00	0.00	0.00	0.00	0.00	0.00	15,616,000.00
CLASS R	MSI5HE5R1	06/30/2009	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CLASS P	MSI05HE5P	06/30/2009	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CLASS X	MSI05HE5X	06/30/2009	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals				342,077,947.42	255,881.64	4,350,126.13	4,999,724.05	332,728,097.22	4,606,007.77	20,928,520.64

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	28,362,831.38	0.00	1,464,931.97	0.00	0.00	1,464,931.97	26,897,899.40	0.06092803	1,464,931.97
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	64,918,912.63	0.00	2,885,194.16	0.00	0.00	2,885,194.16	62,033,718.46	0.53942364	2,885,194.16
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	19,020,203.41	0.00	0.00	0.00	4,999,724.05	4,999,724.05	14,020,479.36	0.72520971	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	342,077,947.42	0.00	4,350,126.13	0.00	4,999,724.05	9,349,850.18	332,728,097.22	0.23292572	4,350,126.13

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	64.24633923	0.00000000	3.31830469	0.00000000	0.00000000	3.31830469	60.92803452	0.06092803	3.31830469
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	564.51228374	0.00000000	25.08864487	0.00000000	0.00000000	25.08864487	539.42363878	0.53942364	25.08864487
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	983.82058708	0.00000000	0.00000000	0.00000000	258.61087519	258.61087519	725.20971189	0.72520971	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	06/25/09 - 07/26/09	32	0.55375 %	28,362,831.38	13,960.82	0.00	0.00	5.78	13,955.03	0.00	26,897,899.40
A-2A	N/A	N/A	0.41375 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2B	N/A	N/A	0.56375 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2C	06/25/09 - 07/26/09	32	0.65375 %	64,918,912.63	37,725.10	0.00	0.00	15.62	37,709.48	0.00	62,033,718.46
M-1	06/25/09 - 07/26/09	32	0.73375 %	53,540,000.00	34,919.98	0.00	0.00	14.46	34,905.52	0.00	53,540,000.00
M-2	06/25/09 - 07/26/09	32	0.74375 %	49,822,000.00	32,937.88	0.00	0.00	13.64	32,924.24	0.00	49,822,000.00
M-3	06/25/09 - 07/26/09	32	0.76375 %	31,232,000.00	21,203.06	0.00	0.00	8.78	21,194.28	0.00	31,232,000.00
M-4	06/25/09 - 07/26/09	32	0.89375 %	26,770,000.00	21,267.28	0.00	0.00	8.81	21,258.47	0.00	26,770,000.00
M-5	06/25/09 - 07/26/09	32	0.93375 %	24,539,000.00	20,367.37	0.00	0.00	8.44	20,358.93	0.00	24,539,000.00
M-6	06/25/09 - 07/26/09	32	0.98375 %	23,052,000.00	20,157.69	0.00	0.00	8.35	20,149.34	0.00	23,052,000.00
B-1	06/25/09 - 07/26/09	32	1.41375 %	20,821,000.00	26,165.06	0.00	0.00	10.84	26,154.22	0.00	20,821,000.00
B-2	06/25/09 - 07/26/09	32	1.61375 %	19,020,203.41	27,283.43	0.00	0.00	11.30	27,272.13	0.00	14,020,479.36
B-3	N/A	N/A	2.06375 %	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 %	342,077,947.41	0.00	0.00	0.00	0.00	0.00	0.00	332,728,097.22
Totals					255,987.67	0.00	0.00	106.02	255,881.64	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	0.55375 %	64.24633923	0.03162349	0.00000000	0.00000000	0.00001309	0.03161037	0.00000000	60.92803452
A-2A	462,278,000.00	0.41375 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-2B	145,000,000.00	0.56375 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-2C	115,000,000.00	0.65375 %	564.51228374	0.32804435	0.00000000	0.00000000	0.00013583	0.32790852	0.00000000	539.42363878
M-1	53,540,000.00	0.73375 %	1000.00000000	0.65222226	0.00000000	0.00000000	0.00027008	0.65195219	0.00000000	1000.00000000
M-2	49,822,000.00	0.74375 %	1000.00000000	0.66111116	0.00000000	0.00000000	0.00027377	0.66083738	0.00000000	1000.00000000
M-3	31,232,000.00	0.76375 %	1000.00000000	0.67888896	0.00000000	0.00000000	0.00028112	0.67860784	0.00000000	1000.00000000
M-4	26,770,000.00	0.89375 %	1000.00000000	0.79444453	0.00000000	0.00000000	0.00032910	0.79411543	0.00000000	1000.00000000
M-5	24,539,000.00	0.93375 %	1000.00000000	0.83000000	0.00000000	0.00000000	0.00034394	0.82965606	0.00000000	1000.00000000
M-6	23,052,000.00	0.98375 %	1000.00000000	0.87444430	0.00000000	0.00000000	0.00036222	0.87408208	0.00000000	1000.00000000
B-1	20,821,000.00	1.41375 %	1000.00000000	1.25666683	0.00000000	0.00000000	0.00052063	1.25614620	0.00000000	1000.00000000
B-2	19,333,000.00	1.61375 %	983.82058708	1.41123623	0.00000000	0.00000000	0.00058449	1.41065174	0.00000000	725.20971189
B-3	15,616,000.00	2.06375 %	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	11,372,634.25
Reserve Funds and Credit Enhancements	0.00
Proceeds from Repurchased Loans	0.00
Servicer Advances	1,286,694.03
Gains & Subsequent Recoveries (Realized Losses)	(6,406,748.50)
Prepayment Penalties	0.00
Swap/Cap Payments	0.00
Total Deposits	6,252,579.78
Withdrawals	
Swap Payments	119,844.27
Reserve Funds and Credit Enhancements	0.00
Reimbursement for Servicer Advances	1,386,146.46
Total Administration Fees	140,581.28
Payment of Interest and Principal	4,606,007.77
Total Withdrawals (Pool Distribution Amount)	6,252,579.78
Ending Balance	0.00

Servicer Advances are calculated as delinquent scheduled principal and interest.

PREPAYMENT/CURTAILMENT INTEREST SHORTFALL	
Total Prepayment/Curtailment Interest Shortfall	106.02
Servicing Fee Support	0.00
Non-Supported Prepayment/Curtailment Interest Shortfall	106.02

ADMINISTRATION FEES	
Gross Servicing Fee*	138,728.37
Custodial Fee - Deutsche Bank National Trust Co.	0.00
Custodial Fee - LaSalle Bank, N.A.	0.00
Trustee Fee - Wells Fargo Bank, N.A.	1,852.91
Supported Prepayment/Curtailment Interest Shortfall	0.00
Total Administration Fees	140,581.28

\*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		9,337.55	129,181.82	(119,844.27)

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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	7.510655	6.800215	6.895617	6.268230	6.977259
Weighted Average Net Rate	7.019609	6.322119	6.399205	5.827791	6.490603
Weighted Average Pass-Through Rate	7.013109	6.315619	6.392705	5.821291	6.484103
Weighted Average Remaining Term	312	281	312	275	305
Principal and Interest Constant	656,396.24	222,623.52	1,187,940.33	254,101.09	2,321,061.18
Beginning Loan Count	657	342	863	346	2,208
Loans Paid in Full	16	2	23	4	45
Ending Loan Count	641	340	840	342	2,163
Beginning Scheduled Balance	91,590,368.82	31,830,315.55	178,224,342.73	40,432,920.31	342,077,947.41
Ending Scheduled Balance	88,750,678.35	31,696,294.28	172,153,646.92	40,127,477.67	332,728,097.22
Actual Ending Collateral Balance	89,151,061.74	31,827,960.69	172,822,362.56	40,268,438.52	334,069,823.51
Scheduled Principal	83,143.17	42,246.03	163,801.33	42,898.73	332,089.26
Unscheduled Principal	2,756,547.30	91,775.24	5,906,894.48	262,543.91	9,017,760.93
Negative Amortized Principal	0.00	0.00	0.00	0.00	0.00
Scheduled Interest	573,253.07	180,377.49	1,024,139.00	211,202.36	1,988,971.92
Servicing Fees	37,479.25	12,681.62	73,727.31	14,840.19	138,728.37
Master Servicing Fees	0.00	0.00	0.00	0.00	0.00
Trustee Fee	496.11	172.41	965.38	219.01	1,852.91
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	535,277.71	167,523.46	949,446.31	196,143.16	1,848,390.64
Realized Loss Amount	1,941,137.53	37,325.09	4,150,014.70	278,271.18	6,406,748.50
Cumulative Realized Loss	43,727,990.39	6,196,352.23	67,012,635.80	17,862,597.06	134,799,575.48
Percentage of Cumulative Losses	8.8749	8.7034	8.2777	15.7684	9.0639
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**

<b>Cash Reporting</b>	
Excess Cash Amount	1,352,364.49
Net Swap Reciepts	0.00
Net Swap Payments	119,844.27
<b>Informational Reporting</b>	
Rolling 3 Month Delinquency Rate	46.969560%
Senior Enhancement Percentage	74.774630%
<b>Structural Reporting</b>	
Extra Principal Distribution Amount	1,352,364.49
Subordinated Amount	0.00
Subordination Deficiency	58,745,144.84
Subordination Reduction	0.00
Specified Subordinated Amount	58,745,144.84
<b>Trigger Event Reporting</b>	
Optional Termination Date	NO
Stepdown Date	YES
Trigger Event	
Trigger Result	YES
Delinquency Trigger Event	
Trigger Result	Fail
Threshold Value	26.728588%
Calculated Value	46.969560%
Cumulative Loss Trigger Event	
Trigger Result	Fail
Threshold Value	4.616667%
Calculated Value	8.898481%



**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	24	2,738,974.08	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	24	2,738,974.08
30 Days	121	17,717,584.71	30 Days	9	1,516,277.05	30 Days	0	0.00	30 Days	0	0.00	30 Days	130	19,233,861.76
60 Days	59	8,426,647.63	60 Days	7	765,911.25	60 Days	0	0.00	60 Days	0	0.00	60 Days	66	9,192,558.88
90 Days	37	6,381,147.32	90 Days	8	1,164,158.81	90 Days	6	1,374,692.53	90 Days	1	136,989.40	90 Days	52	9,056,988.06
120 Days	29	5,992,242.29	120 Days	4	497,707.02	120 Days	12	2,410,078.31	120 Days	0	0.00	120 Days	45	8,900,027.62
150 Days	25	4,223,830.59	150 Days	5	484,489.51	150 Days	19	3,104,262.13	150 Days	0	0.00	150 Days	49	7,812,582.23
180+ Days	206	37,004,028.58	180+ Days	107	15,524,559.34	180+ Days	225	47,924,630.64	180+ Days	91	16,030,337.87	180+ Days	629	116,483,556.43
	<b>477</b>	<b>79,745,481.12</b>		<b>164</b>	<b>22,692,077.06</b>		<b>262</b>	<b>54,813,663.61</b>		<b>92</b>	<b>16,167,327.27</b>		<b>995</b>	<b>173,418,549.06</b>
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	1.109570 %	0.819881 %	0-29 Days	0.000000 %	0.000000 %	0-29 Days	0.000000 %	0.000000 %	0-29 Days	1.109570 %	0.819881 %
30 Days	5.594082 %	5.303557 %	30 Days	0.416089 %	0.453880 %	30 Days	0.000000 %	0.000000 %	30 Days	0.000000 %	0.000000 %	30 Days	6.010171 %	5.757438 %
60 Days	2.727693 %	2.522421 %	60 Days	0.323625 %	0.229267 %	60 Days	0.000000 %	0.000000 %	60 Days	0.000000 %	0.000000 %	60 Days	3.051318 %	2.751688 %
90 Days	1.710587 %	1.910124 %	90 Days	0.369857 %	0.348478 %	90 Days	0.277393 %	0.411499 %	90 Days	0.046232 %	0.041006 %	90 Days	2.404068 %	2.711106 %
120 Days	1.340730 %	1.793710 %	120 Days	0.184928 %	0.148983 %	120 Days	0.554785 %	0.721430 %	120 Days	0.000000 %	0.000000 %	120 Days	2.080444 %	2.664122 %
150 Days	1.155802 %	1.264356 %	150 Days	0.231160 %	0.145026 %	150 Days	0.878410 %	0.929226 %	150 Days	0.000000 %	0.000000 %	150 Days	2.265372 %	2.338608 %
180+ Days	9.523810 %	11.076735 %	180+ Days	4.946833 %	4.647100 %	180+ Days	10.402219 %	14.345693 %	180+ Days	4.207120 %	4.798499 %	180+ Days	29.079982 %	34.868027 %
	<b>22.052705 %</b>	<b>23.870902 %</b>		<b>7.582062 %</b>	<b>6.792615 %</b>		<b>12.112806 %</b>	<b>16.407846 %</b>		<b>4.253352 %</b>	<b>4.839505 %</b>		<b>46.000925 %</b>	<b>51.910869 %</b>

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 1,286,694.03

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

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**Delinquency Status By Group**

<b>DELINQUENT</b>			<b>BANKRUPTCY</b>			<b>FORECLOSURE</b>			<b>REO</b>			<b>TOTAL</b>		
<b>1(A) - OTS</b>														
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	38	4,937,673.42	0-29 Days	7	628,376.69	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	7	628,376.69
60 Days	18	3,075,351.92	30 Days	4	624,709.03	30 Days	0	0.00	30 Days	0	0.00	30 Days	42	5,562,382.45
90 Days	11	1,544,043.24	60 Days	1	109,053.95	60 Days	0	0.00	60 Days	0	0.00	60 Days	19	3,184,405.87
120 Days	12	1,829,622.62	90 Days	3	529,782.12	90 Days	1	99,461.31	90 Days	1	136,989.40	90 Days	16	2,310,276.07
150 Days	10	1,986,641.08	120 Days	2	337,596.52	120 Days	2	399,888.44	120 Days	0	0.00	120 Days	16	2,567,107.58
180+ Days	48	8,635,659.78	150 Days	3	140,696.48	150 Days	8	1,296,177.72	150 Days	0	0.00	150 Days	21	3,423,515.28
			180+ Days	45	6,415,194.04	180+ Days	65	10,339,103.86	180+ Days	38	5,679,440.56	180+ Days	196	31,069,398.24
	137	22,008,992.06		65	8,785,408.83		76	12,134,631.33		39	5,816,429.96		317	48,745,462.18
30 Days	5.928237%	5.538547%	0-29 Days	1.092044%	0.704845%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	1.092044%	0.704845%
60 Days	2.808112%	3.449597%	30 Days	0.624025%	0.700731%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	6.552262%	6.239278%
90 Days	1.716069%	1.731940%	60 Days	0.156006%	0.122325%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	2.964119%	3.571921%
120 Days	1.872075%	2.052272%	90 Days	0.468019%	0.594252%	90 Days	0.156006%	0.111565%	90 Days	0.156006%	0.153660%	90 Days	2.496100%	2.591417%
150 Days	1.560062%	2.228399%	120 Days	0.312012%	0.378679%	120 Days	0.312012%	0.448552%	120 Days	0.000000%	0.000000%	120 Days	2.496100%	2.879503%
180+ Days	7.488300%	9.686547%	150 Days	0.468019%	0.157818%	150 Days	1.248050%	1.453912%	150 Days	0.000000%	0.000000%	150 Days	3.276131%	3.840128%
	21.372855%	24.687302%	180+ Days	7.020281%	7.195869%	180+ Days	10.140406%	11.597286%	180+ Days	5.928237%	6.370581%	180+ Days	30.577223%	34.850284%
				10.140406%	9.854520%		11.856474%	13.611314%		6.084243%	6.524241%		49.453978%	54.677377%

<b>DELINQUENT</b>			<b>BANKRUPTCY</b>			<b>FORECLOSURE</b>			<b>REO</b>			<b>TOTAL</b>		
<b>1(B) - OTS</b>														
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	13	1,135,214.67	0-29 Days	4	105,420.73	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	4	105,420.73
60 Days	11	1,347,748.33	30 Days	1	82,968.04	30 Days	0	0.00	30 Days	0	0.00	30 Days	14	1,218,182.71
90 Days	7	311,401.06	60 Days	0	0.00	60 Days	0	0.00	60 Days	0	0.00	60 Days	11	1,347,748.33
120 Days	3	91,125.16	90 Days	2	126,675.46	90 Days	1	159,068.93	90 Days	0	0.00	90 Days	10	597,145.45
150 Days	5	458,915.36	120 Days	2	160,110.50	120 Days	0	0.00	120 Days	0	0.00	120 Days	5	251,235.66
180+ Days	33	1,611,774.87	150 Days	0	0.00	150 Days	1	154,786.84	150 Days	0	0.00	150 Days	6	613,702.20
	72	4,956,179.45	180+ Days	16	1,470,003.96	180+ Days	11	1,867,254.11	180+ Days	4	827,644.62	180+ Days	64	5,776,677.56
				25	1,945,178.69		13	2,181,109.88		4	827,644.62		114	9,910,112.64
30 Days	3.823529%	3.566721%	0-29 Days	1.176471%	0.331220%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	1.176471%	0.331220%
60 Days	3.235294%	4.234479%	30 Days	0.294118%	0.260677%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	4.117647%	3.827398%
90 Days	2.058824%	0.978388%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	3.235294%	4.234479%
120 Days	0.882353%	0.286305%	90 Days	0.588235%	0.398001%	90 Days	0.294118%	0.499777%	90 Days	0.000000%	0.000000%	90 Days	2.941176%	1.876166%
150 Days	1.470588%	1.441862%	120 Days	0.588235%	0.503050%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	1.470588%	0.789355%
180+ Days	9.705882%	5.064022%	150 Days	0.000000%	0.000000%	150 Days	0.294118%	0.486323%	150 Days	0.000000%	0.000000%	150 Days	1.764706%	1.928186%
	21.176471%	15.571778%	180+ Days	4.705882%	4.618593%	180+ Days	3.235294%	5.866710%	180+ Days	1.176471%	2.600370%	180+ Days	18.823529%	18.149694%
				7.352941%	6.111540%		3.823529%	6.852811%		1.176471%	2.600370%		33.529412%	31.136499%

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

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**Delinquency Status By Group**

<b>DELINQUENT</b>			<b>BANKRUPTCY</b>			<b>FORECLOSURE</b>			<b>REO</b>			<b>TOTAL</b>		
<b>2(A) - OTS</b>														
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	53	10,159,888.55	0-29 Days	10	1,541,253.72	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	10	1,541,253.72
60 Days	20	3,218,637.76	30 Days	3	730,140.95	30 Days	0	0.00	30 Days	0	0.00	30 Days	56	10,890,029.50
90 Days	14	4,128,040.84	60 Days	4	547,163.77	60 Days	0	0.00	60 Days	0	0.00	60 Days	24	3,765,801.53
120 Days	12	3,981,881.85	90 Days	2	448,771.96	90 Days	3	1,014,681.61	90 Days	0	0.00	90 Days	19	5,591,494.41
150 Days	8	1,670,557.45	120 Days	0	0.00	120 Days	8	1,717,687.40	120 Days	0	0.00	120 Days	20	5,699,569.25
180+ Days	71	21,521,683.33	150 Days	2	343,793.03	150 Days	9	1,592,961.90	150 Days	0	0.00	150 Days	19	3,607,312.38
	178	44,680,689.78	180+ Days	37	6,832,681.94	180+ Days	140	33,868,886.66	180+ Days	45	8,672,389.54	180+ Days	293	70,895,641.47
				58	10,443,805.37		160	38,194,217.57		45	8,672,389.54		441	101,991,102.26
30 Days	6.309524%	5.878804%	0-29 Days	1.190476%	0.891814%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	1.190476%	0.891814%
60 Days	2.380952%	1.862397%	30 Days	0.357143%	0.422481%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	6.666667%	6.301285%
90 Days	1.666667%	2.388603%	60 Days	0.476190%	0.316605%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	2.857143%	2.179001%
120 Days	1.428571%	2.304032%	90 Days	0.238095%	0.259672%	90 Days	0.357143%	0.587124%	90 Days	0.000000%	0.000000%	90 Days	2.261905%	3.235400%
150 Days	0.952381%	0.966633%	120 Days	0.000000%	0.000000%	120 Days	0.952381%	0.993903%	120 Days	0.000000%	0.000000%	120 Days	2.380952%	3.297935%
180+ Days	8.452381%	12.453066%	150 Days	0.238095%	0.198929%	150 Days	1.071429%	0.921734%	150 Days	0.000000%	0.000000%	150 Days	2.261905%	2.087295%
	21.190476%	25.853535%	180+ Days	4.404762%	3.953587%	180+ Days	16.666667%	19.597514%	180+ Days	5.357143%	5.018095%	180+ Days	34.880952%	41.022261%
				6.904762%	6.043087%		19.047619%	22.100275%		5.357143%	5.018095%		52.500000%	59.014991%

<b>DELINQUENT</b>			<b>BANKRUPTCY</b>			<b>FORECLOSURE</b>			<b>REO</b>			<b>TOTAL</b>		
<b>2(B) - OTS</b>														
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	1,484,808.07	0-29 Days	3	463,922.94	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	3	463,922.94
60 Days	10	784,909.62	30 Days	1	78,459.03	30 Days	0	0.00	30 Days	0	0.00	30 Days	18	1,563,267.10
90 Days	5	397,662.18	60 Days	2	109,693.53	60 Days	0	0.00	60 Days	0	0.00	60 Days	12	894,603.15
120 Days	2	89,612.66	90 Days	1	58,929.27	90 Days	1	101,480.68	90 Days	0	0.00	90 Days	7	558,072.13
150 Days	2	107,716.70	120 Days	0	0.00	120 Days	2	292,502.47	120 Days	0	0.00	120 Days	4	382,115.13
180+ Days	54	5,234,910.60	150 Days	0	0.00	150 Days	1	60,335.67	150 Days	0	0.00	150 Days	3	168,052.37
	90	8,099,619.83	180+ Days	9	806,679.40	180+ Days	9	1,849,386.01	180+ Days	4	850,863.15	180+ Days	76	8,741,839.16
				16	1,517,684.17		13	2,303,704.83		4	850,863.15		123	12,771,871.98
30 Days	4.970760%	3.687275%	0-29 Days	0.877193%	1.152076%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.877193%	1.152076%
60 Days	2.923977%	1.949193%	30 Days	0.292398%	0.194840%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	5.263158%	3.882115%
90 Days	1.461988%	0.987528%	60 Days	0.584795%	0.272406%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	3.508772%	2.221599%
120 Days	0.584795%	0.222538%	90 Days	0.292398%	0.146341%	90 Days	0.292398%	0.252010%	90 Days	0.000000%	0.000000%	90 Days	2.046784%	1.385880%
150 Days	0.584795%	0.267497%	120 Days	0.000000%	0.000000%	120 Days	0.584795%	0.726381%	120 Days	0.000000%	0.000000%	120 Days	1.169591%	0.948920%
180+ Days	15.789474%	13.000034%	150 Days	0.000000%	0.000000%	150 Days	0.292398%	0.149834%	150 Days	0.000000%	0.000000%	150 Days	0.877193%	0.417330%
	26.315789%	20.114065%	180+ Days	2.631579%	2.003255%	180+ Days	2.631579%	4.592644%	180+ Days	1.169591%	2.112978%	180+ Days	22.222222%	21.708910%
				4.678363%	3.768917%		3.801170%	5.720870%		1.169591%	2.112978%		35.964912%	31.716829%

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**

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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	57	10,930,870.93	3.272	17	2,819,279.62	3.162	6	391,585.39	1.230
210 - 239	57	8,967,332.37	2.684	21	3,535,786.12	3.966	8	329,546.73	1.035
240 - 269	41	8,235,865.90	2.465	13	1,965,382.52	2.205	3	102,236.49	0.321
270 - 299	43	6,742,262.98	2.018	15	2,526,979.04	2.834	6	382,941.01	1.203
300 - 329	44	6,789,231.73	2.032	14	1,675,347.98	1.879	4	207,770.11	0.653
330 - 359	23	4,038,979.76	1.209	10	1,588,444.92	1.782	3	643,158.56	2.021
360 - 389	22	3,840,048.29	1.149	10	1,448,351.24	1.625	0	0.00	0.000
390 - 419	28	5,324,270.19	1.594	10	1,604,318.78	1.800	3	152,627.26	0.480
420 - 449	29	5,023,080.79	1.504	10	1,519,388.63	1.704	5	577,141.11	1.813
450 - 479	19	4,418,429.40	1.323	5	998,684.56	1.120	2	72,128.51	0.227
480 - 509	25	5,818,293.96	1.742	5	938,768.01	1.053	2	526,995.96	1.656
510 - 539	22	4,427,624.79	1.325	6	796,767.09	0.894	1	54,590.04	0.172
540 - 569	17	2,394,001.83	0.717	4	802,954.21	0.901	2	128,015.90	0.402
570 - 599	25	4,022,845.86	1.204	4	433,175.31	0.486	3	208,001.58	0.654
600 - 629	17	3,047,047.63	0.912	4	533,650.66	0.599	0	0.00	0.000
630 - 659	17	3,755,436.41	1.124	4	661,763.86	0.742	0	0.00	0.000
660 - 689	35	8,262,131.51	2.473	10	1,444,673.07	1.620	1	167,587.47	0.527
690 - 719	21	4,798,825.83	1.436	6	866,495.83	0.972	1	15,754.27	0.049
720 - 749	11	2,224,902.39	0.666	4	851,652.34	0.955	1	161,683.96	0.508
750 - 779	14	1,545,798.11	0.463	6	725,324.69	0.814	2	68,415.78	0.215
780 - 809	9	1,631,461.00	0.488	2	320,147.70	0.359	1	65,889.67	0.207
810 - 839	8	962,336.95	0.288	1	390,596.62	0.438	3	113,901.59	0.358
840 - 869	7	1,022,525.16	0.306	3	386,073.67	0.433	1	250,388.05	0.787
870 - 899	8	1,899,337.01	0.569	2	352,177.53	0.395	1	226,785.75	0.713
900 - 929	5	844,414.49	0.253	1	127,990.05	0.144	3	395,292.44	1.242
930 - 959	4	628,475.97	0.188	2	305,567.83	0.343	0	0.00	0.000
960 - 989	3	800,194.27	0.240	0	0.00	0.000	0	0.00	0.000
1020 - 1049	6	1,576,838.58	0.472	5	1,328,888.00	1.491	0	0.00	0.000
1050 - 1079	3	263,029.03	0.079	1	41,902.37	0.047	1	95,872.16	0.301
1110 - 1139	1	381,552.70	0.114	0	0.00	0.000	0	0.00	0.000
1140 - 1169	2	739,000.31	0.221	0	0.00	0.000	0	0.00	0.000
1170 - 1199	2	658,893.01	0.197	0	0.00	0.000	1	438,367.77	1.377
1200 - 1229	1	52,341.11	0.016	0	0.00	0.000	0	0.00	0.000
1230 - 1259	1	109,746.75	0.033	0	0.00	0.000	0	0.00	0.000
1260 - 1289	1	227,263.44	0.068	0	0.00	0.000	0	0.00	0.000
1320 - 1349	1	78,865.99	0.024	1	78,865.99	0.088	0	0.00	0.000
Total	629	116,483,556.43	34.868	196	31,069,398.24	34.851	64	5,776,677.56	18.151

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

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**180+ Delinquency Summary**

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	27	6,710,413.70	3.883	7	1,009,592.22	2.507
210 - 239	21	4,524,063.02	2.618	7	577,936.50	1.435
240 - 269	21	5,632,474.56	3.259	4	535,772.33	1.331
270 - 299	16	3,198,705.01	1.851	6	633,637.92	1.574
300 - 329	22	4,323,292.75	2.502	4	582,820.89	1.447
330 - 359	7	1,618,239.30	0.936	3	189,136.98	0.470
360 - 389	10	2,226,604.04	1.288	2	165,093.01	0.410
390 - 419	15	3,567,324.15	2.064	0	0.00	0.000
420 - 449	10	2,206,029.64	1.276	4	720,521.41	1.789
450 - 479	12	3,347,616.33	1.937	0	0.00	0.000
480 - 509	16	4,194,930.00	2.427	2	157,599.99	0.391
510 - 539	10	3,039,246.26	1.759	5	537,021.40	1.334
540 - 569	8	1,287,318.96	0.745	3	175,712.76	0.436
570 - 599	15	3,185,830.61	1.843	3	195,838.36	0.486
600 - 629	9	2,228,261.76	1.289	4	285,135.21	0.708
630 - 659	10	2,853,030.68	1.651	3	240,641.87	0.598
660 - 689	20	6,225,173.21	3.602	4	424,697.76	1.055
690 - 719	12	3,755,861.53	2.173	2	160,714.20	0.399
720 - 749	4	599,731.75	0.347	2	611,834.34	1.519
750 - 779	4	564,766.70	0.327	2	187,290.94	0.465
780 - 809	5	1,158,537.32	0.670	1	86,886.31	0.216
810 - 839	2	402,907.46	0.233	2	54,931.28	0.136
840 - 869	2	203,382.63	0.118	1	182,680.81	0.454
870 - 899	5	1,320,373.73	0.764	0	0.00	0.000
900 - 929	1	321,132.00	0.186	0	0.00	0.000
930 - 959	2	322,908.14	0.187	0	0.00	0.000
960 - 989	3	800,194.27	0.463	0	0.00	0.000
1020 - 1049	1	247,950.58	0.143	0	0.00	0.000
1050 - 1079	0	0.00	0.000	1	125,254.50	0.311
1110 - 1139	1	381,552.70	0.221	0	0.00	0.000
1140 - 1169	0	0.00	0.000	2	739,000.31	1.835
1170 - 1199	1	220,525.24	0.128	0	0.00	0.000
1200 - 1229	0	0.00	0.000	1	52,341.11	0.130
1230 - 1259	0	0.00	0.000	1	109,746.75	0.273
1260 - 1289	1	227,263.44	0.132	0	0.00	0.000
1320 - 1349	0	0.00	0.000	0	0.00	0.000
Total	293	70,895,641.47	41.022	76	8,741,839.16	21.709

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

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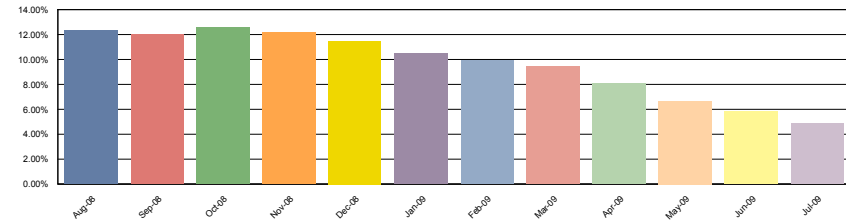
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**REO Detail - All Mortgage Loans in REO during Current Period**

**Summary**

<b>New REO Loans</b>	
Loans in REO	20
Original Principal Balance	3,394,175.00
Current Actual Balance	3,315,371.15
<b>Current REO Total</b>	
Loans in REO	92
Original Principal Balance	16,569,026.00
Current Actual Balance	16,167,327.27

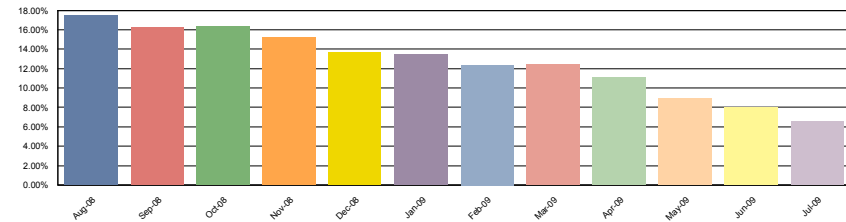
**12 Month REO History**



**1(A)**

<b>New REO Loans</b>	
Loans in REO	8
Original Principal Balance	1,246,400.00
Current Actual Balance	1,222,200.06
<b>Current REO Total</b>	
Loans in REO	39
Original Principal Balance	5,925,355.00
Current Actual Balance	5,816,429.96

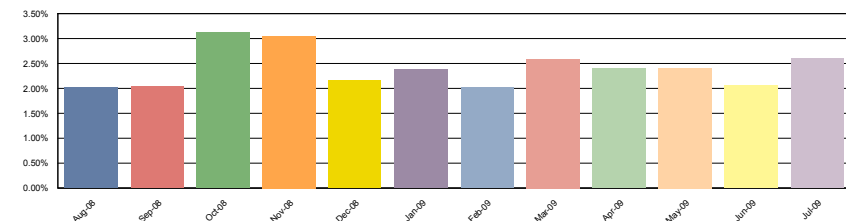
**12 Month REO History**



**1(B)**

<b>New REO Loans</b>	
Loans in REO	1
Original Principal Balance	182,500.00
Current Actual Balance	167,587.47
<b>Current REO Total</b>	
Loans in REO	4
Original Principal Balance	857,150.00
Current Actual Balance	827,644.62

**12 Month REO History**



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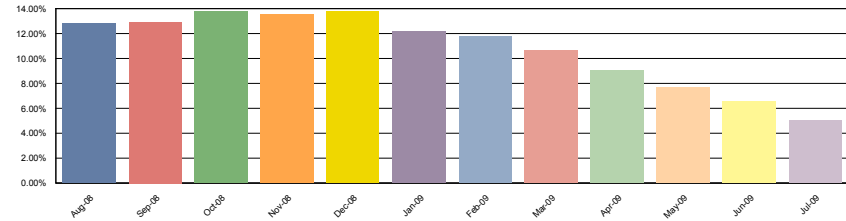
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**REO Detail - All Mortgage Loans in REO during Current Period**

**2(A)**

New REO Loans	
Loans in REO	8
Original Principal Balance	1,169,775.00
Current Actual Balance	1,140,902.13
Current REO Total	
Loans in REO	45
Original Principal Balance	8,923,521.00
Current Actual Balance	8,672,389.54

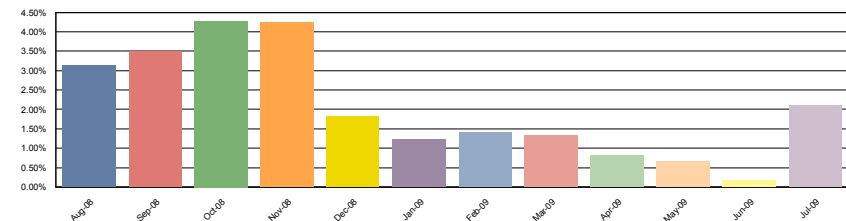
**12 Month REO History**



**2(B)**

New REO Loans	
Loans in REO	3
Original Principal Balance	795,500.00
Current Actual Balance	784,681.49
Current REO Total	
Loans in REO	4
Original Principal Balance	863,000.00
Current Actual Balance	850,863.15

**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)	0002166442	Mar-2009	01-Aug-2005	CA	78.34	170,000.00	164,122.50	01-Mar-2008	14	8.375%	19,318.72
1(A)	0005068262	Jul-2008	01-Aug-2005	CO	80.00	180,000.00	179,583.65	01-Aug-2007	21	10.190%	32,841.25
1(A)	0011161413	Jul-2008	01-May-2005	SC	80.00	117,600.00	114,578.61	01-Apr-2007	25	7.500%	21,567.69
1(A)	0011168090	Jul-2009	01-Jun-2005	VA	80.00	190,400.00	190,352.80	01-Apr-2007	25	8.950%	36,198.77
1(A)	0011181215	Jan-2009	01-May-2005	MA	95.00	399,950.00	390,596.62	01-Feb-2007	27	8.000%	77,977.48
1(A)	0011186844	Mar-2008	01-Jun-2005	FL	80.00	163,200.00	158,981.85	01-Mar-2007	26	8.375%	28,581.34
1(A)	0011201270	Aug-2008	01-Jun-2005	KY	80.00	96,000.00	94,885.28	01-Jan-2007	28	9.000%	20,011.33
1(A)	0011207474	Jun-2009	01-Jun-2005	FL	95.00	171,190.00	167,604.98	01-Aug-2007	21	7.500%	23,534.51
1(A)	1002238705	Jul-2009	01-Aug-2005	CA	90.00	137,250.00	133,415.71	01-Jul-2008	10	8.700%	8,605.52
1(A)	1002261279	Jul-2009	01-Aug-2005	NH	89.00	191,350.00	193,216.66	01-Apr-2008	13	5.000%	11,001.52

**Morgan Stanley ABS Capital I Inc.**  
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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)	1002264597	Jul-2009	01-Aug-2005	IL	94.38	235,000.00	231,005.33	01-Aug-2007	21	8.125%	38,874.46
1(A)	1002290363	Aug-2008	01-Aug-2005	CA	80.00	192,000.00	189,277.89	01-Apr-2007	25	9.875%	40,316.41
1(A)	1005056896	Jul-2009	01-Jul-2005	VA	80.00	133,200.00	129,318.87	01-Feb-2008	15	10.000%	15,342.50
1(A)	1005057630	May-2009	01-Jul-2005	NC	80.00	142,320.00	138,674.11	01-May-2008	12	11.375%	15,414.15
1(A)	2005052817	Jun-2009	09-Jul-2005	MD	80.00	132,400.00	131,491.84	09-Sep-2008	8	5.875%	5,862.68
1(A)	2005061872	Apr-2009	13-Jul-2005	OH	90.00	108,900.00	105,390.26	13-Dec-2007	17	10.125%	15,132.29
1(A)	2005063096	Apr-2009	28-Jul-2005	VA	80.00	152,000.00	148,958.40	27-Jan-2007	28	5.940%	28,618.64
1(A)	3005047007	Apr-2009	01-Aug-2005	PA	90.00	189,000.00	185,189.72	01-Mar-2008	14	12.875%	27,702.81
1(A)	3005050163	Jul-2009	01-Jul-2005	OR	80.00	144,000.00	136,989.40	01-Feb-2009	3	8.040%	4,182.01
1(A)	5005047581	Apr-2009	13-Jul-2005	IN	80.00	52,000.00	51,102.58	13-May-2008	12	13.250%	6,887.38
1(A)	5005048352	Jan-2009	06-Jul-2005	MI	85.00	89,250.00	85,943.70	06-Jul-2008	10	8.375%	6,800.77
1(A)	5005055811	Jul-2009	01-Jul-2005	FL	80.00	120,000.00	115,285.76	01-Aug-2008	9	6.240%	6,028.80
1(A)	5005059837	Feb-2009	08-Jul-2005	OH	80.00	160,000.00	156,480.90	08-Jul-2007	22	7.090%	23,567.25
1(A)	5005060853	May-2009	01-Aug-2005	OH	86.99	127,000.00	124,827.26	01-Nov-2007	18	11.590%	22,825.58
1(A)	5005066685	May-2009	21-Jul-2005	FL	80.00	124,720.00	120,828.50	21-Jul-2008	10	9.500%	10,465.21
1(A)	6005054722	Jul-2009	01-Aug-2005	AZ	80.00	95,200.00	92,615.53	01-Oct-2008	7	6.250%	3,974.39
1(A)	7005053313	Dec-2008	01-Aug-2005	IL	90.00	146,700.00	143,444.23	01-Jun-2007	23	7.890%	30,228.75
1(A)	7005064087	Jun-2009	01-Aug-2005	IL	95.00	128,250.00	125,762.17	01-Jul-2007	22	10.440%	25,626.71
1(A)	7005065093	Apr-2009	01-Aug-2005	IL	80.00	214,240.00	209,161.70	01-Feb-2008	15	11.125%	28,226.75
1(A)	7005065405	Feb-2009	01-Sep-2005	IL	80.00	212,800.00	212,800.00	01-Jan-2008	16	8.290%	28,289.92
1(A)	8005056389	Apr-2009	01-Aug-2005	IA	100.00	61,800.00	60,175.47	01-Apr-2008	13	12.625%	8,399.79
1(A)	8005058554	Dec-2007	01-Jul-2005	MI	90.00	153,900.00	150,412.63	01-Jul-2007	22	9.740%	27,249.27
1(A)	8005059034	Oct-2008	01-Aug-2005	MI	90.00	92,700.00	90,692.91	01-Sep-2007	20	10.990%	17,844.79
1(A)	8005059163	Nov-2008	13-Jul-2005	MI	100.00	104,475.00	106,979.34	13-Jun-2008	11	7.000%	7,499.52
1(A)	8005067195	Jan-2009	01-Aug-2005	MN	80.00	124,160.00	125,439.58	01-Jun-2008	11	6.340%	7,879.67
1(A)	8005067466	Jun-2009	01-Aug-2005	MN	90.00	117,900.00	115,128.07	01-Apr-2008	13	11.490%	14,121.44
1(A)	8005069301	Dec-2008	01-Aug-2005	MI	90.00	198,000.00	192,787.99	01-Jun-2008	11	7.870%	15,324.96
1(A)	8005069408	May-2009	13-Jul-2005	MI	90.00	108,000.00	109,185.93	13-May-2008	12	6.490%	7,591.39
1(A)	9005069521	Jun-2009	01-Aug-2005	CA	70.00	248,500.00	243,741.23	01-Feb-2008	15	8.000%	25,718.10
1(B)	0002166347	Mar-2009	01-Aug-2005	GA	85.00	164,900.00	159,718.53	01-Oct-2007	19	9.000%	23,957.52
1(B)	0011175884	Mar-2008	01-Jun-2005	MI	85.00	165,750.00	161,683.96	01-May-2007	24	6.990%	15,999.38
1(B)	0011186166	Oct-2008	01-Jun-2005	NY	80.00	344,000.00	338,654.66	01-Nov-2006	30	6.990%	57,717.25
1(B)	6005063751	Jul-2009	01-Aug-2005	FL	84.88	182,500.00	167,587.47	01-Jul-2007	22	6.890%	20,398.96
2(A)	0002133999	May-2009	01-Aug-2005	CA	63.77	169,000.00	162,816.52	01-Jan-2008	16	8.875%	18,333.30
2(A)	0002158213	Feb-2009	01-Aug-2005	FL	85.00	137,700.00	133,503.06	01-Sep-2007	20	8.750%	22,390.62
2(A)	0002162496	Mar-2009	01-Aug-2005	NY	73.06	255,700.00	247,950.58	01-Jul-2006	34	9.750%	68,151.48
2(A)	0002162815	Feb-2009	01-Aug-2005	IN	93.48	107,500.00	103,084.61	01-Nov-2007	18	8.375%	14,396.57
2(A)	0002168294	Jul-2009	01-Aug-2005	AZ	80.00	170,400.00	162,544.14	01-Oct-2008	7	8.375%	9,795.46
2(A)	0011153348	Mar-2008	01-Jun-2005	CA	80.00	464,000.00	458,085.12	01-Jun-2007	23	8.875%	75,566.85
2(A)	0011165456	Oct-2008	01-Jun-2005	CA	80.00	209,600.00	209,448.12	01-Sep-2007	20	5.800%	21,349.40



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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)	0011174681	Jan-2009	01-May-2005	RI	73.33	550,000.00	534,750.85	01-Dec-2007	17	6.500%	55,700.99
2(A)	0011175140	Jun-2008	01-Jun-2005	CA	80.00	332,000.00	324,640.75	01-Jul-2007	22	9.250%	62,864.68
2(A)	0011179327	Oct-2008	01-Jun-2005	KY	80.00	104,000.00	102,506.47	01-Feb-2007	27	10.375%	26,102.27
2(A)	1001833118	Oct-2008	01-Jun-2005	CA	90.00	472,500.00	462,825.83	01-Jul-2007	22	8.000%	80,159.51
2(A)	1002139466	Jul-2009	01-Aug-2005	NV	77.04	104,000.00	98,873.86	01-Jul-2008	10	6.450%	5,431.91
2(A)	1002211181	May-2009	01-Jul-2005	FL	80.00	156,536.00	150,148.43	01-Nov-2007	18	7.375%	21,438.37
2(A)	1002258023	Jun-2009	01-Aug-2005	MS	85.00	91,800.00	89,252.62	01-May-2008	12	9.100%	7,922.97
2(A)	1002321231	Feb-2009	01-Aug-2005	CA	85.00	527,000.00	509,577.90	01-Apr-2008	13	5.000%	29,014.70
2(A)	1002403394	Jul-2009	01-Aug-2005	CA	80.00	297,600.00	291,444.73	01-Jul-2007	22	8.125%	44,805.02
2(A)	1002475958	May-2009	01-Aug-2005	CA	100.00	320,000.00	307,622.10	01-Jan-2008	16	7.625%	37,829.11
2(A)	1002529437	Mar-2009	01-Aug-2005	WI	90.00	283,500.00	272,881.89	01-Jan-2008	16	8.125%	35,525.93
2(A)	1002552375	Nov-2008	01-Aug-2005	CA	89.16	423,500.00	406,164.81	01-Aug-2007	21	7.625%	64,488.17
2(A)	1005045848	Jun-2009	29-May-2005	NC	80.00	139,200.00	135,647.75	27-Oct-2008	7	10.125%	9,645.81
2(A)	1005057355	Jul-2009	17-Jul-2005	NC	85.00	93,415.00	91,177.86	17-Jul-2008	10	10.625%	8,867.09
2(A)	1005057697	Jun-2009	01-Jul-2005	NY	90.00	324,000.00	315,696.22	01-Jun-2007	23	8.940%	54,058.66
2(A)	1005060588	Feb-2009	05-Aug-2005	TN	80.00	84,720.00	82,245.72	05-Aug-2008	9	10.375%	7,085.52
2(A)	1005069452	Mar-2009	01-Aug-2005	SC	80.00	57,600.00	56,411.10	01-Oct-2007	19	10.500%	9,718.05
2(A)	1005069954	May-2009	01-Aug-2005	NC	90.00	116,100.00	112,779.75	01-Oct-2008	7	10.000%	7,453.54
2(A)	2005051479	May-2009	01-Aug-2005	OH	80.00	66,320.00	65,524.13	01-Oct-2006	31	7.340%	16,442.17
2(A)	3005068512	Jul-2009	06-Aug-2005	VA	80.00	79,440.00	77,399.20	06-Nov-2008	6	10.750%	4,959.14
2(A)	5005060197	Jul-2009	31-Jul-2005	KY	100.00	129,000.00	133,237.42	01-Aug-2008	9	6.170%	6,890.69
2(A)	5005060319	Nov-2008	20-Jul-2005	OH	80.00	71,920.00	70,566.19	20-Jul-2007	22	7.820%	11,201.75
2(A)	5005060919	Oct-2008	30-Jul-2005	IN	80.00	88,000.00	86,111.03	27-Jul-2007	22	10.390%	16,870.41
2(A)	5005061131	Jan-2009	30-Jul-2005	OH	80.00	148,000.00	144,093.89	27-Feb-2008	15	10.625%	18,700.36
2(A)	6005053520	Jul-2009	01-Aug-2005	FL	80.00	135,920.00	131,547.52	01-Dec-2007	17	5.790%	13,206.89
2(A)	6005054394	Apr-2009	01-Aug-2005	AZ	80.00	164,800.00	158,988.49	01-May-2008	12	6.910%	14,693.60
2(A)	6005063597	Jun-2009	27-Jul-2005	FL	75.00	123,750.00	119,965.22	27-Jan-2008	16	11.500%	18,162.22
2(A)	6005065686	Jul-2009	01-Aug-2005	AZ	80.00	160,000.00	154,677.40	01-Nov-2008	6	9.250%	8,227.58
2(A)	7005053609	Apr-2009	01-Aug-2005	IL	80.00	268,000.00	260,476.04	01-Oct-2007	19	8.840%	37,421.91
2(A)	7005053813	May-2009	01-Aug-2005	KS	76.92	50,000.00	48,820.08	01-Jul-2008	10	10.750%	4,745.47
2(A)	7005064324	Jun-2009	01-Aug-2005	IL	100.00	185,000.00	180,859.15	01-Feb-2008	15	11.500%	25,374.04
2(A)	7005064511	Jul-2008	01-Aug-2005	IL	80.00	200,000.00	175,769.24	01-Apr-2007	25	5.990%	32,953.83
2(A)	7005064574	Apr-2009	01-Aug-2005	MO	100.00	77,000.00	75,371.01	01-Mar-2008	14	11.875%	10,266.93
2(A)	7005064654	Feb-2009	01-Aug-2005	IL	80.00	188,000.00	183,686.60	01-Jul-2007	22	9.440%	32,438.20
2(A)	8005056166	Mar-2009	01-Aug-2005	IA	80.00	109,280.00	107,078.53	01-Feb-2008	15	8.840%	14,419.83
2(A)	8005059179	Apr-2009	17-Jul-2005	MI	80.00	66,800.00	65,351.39	17-Mar-2008	14	11.750%	8,880.85
2(A)	9005054682	Jan-2009	01-Jul-2005	MA	95.00	285,000.00	274,927.81	01-Oct-2007	19	8.990%	39,679.86
2(A)	9005065066	May-2009	01-Aug-2005	MA	80.00	335,920.00	335,858.41	01-Jul-2007	22	10.290%	64,929.90
2(B)	0011171098	Jul-2009	01-Jun-2005	NJ	80.00	596,000.00	590,721.43	01-Mar-2006	38	6.750%	120,696.09
2(B)	0011171100	Jul-2009	01-Jun-2005	NJ	20.00	149,000.00	148,278.88	01-Mar-2006	38	9.750%	17,940.56

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

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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(B)	2005051761	Jul-2009	01-Aug-2005	PA	100.00	50,500.00	45,681.18	01-Apr-2007	25	10.440%	11,138.11
2(B)	8005069580	Nov-2008	16-Jul-2005	MI	90.00	67,500.00	66,181.66	16-Aug-2007	21	8.240%	9,750.40

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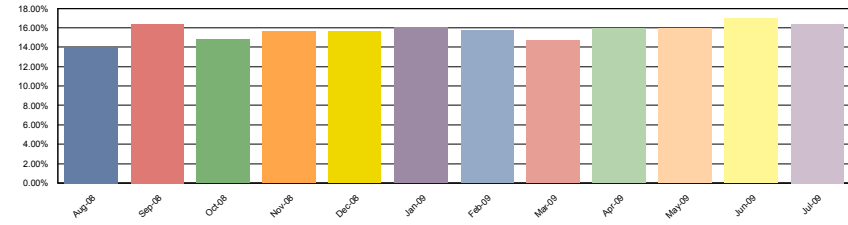
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**Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period**

**Summary**

<b>New Foreclosure Loans</b>	
Loans in Foreclosure	22
Original Principal Balance	4,148,975.00
Current Actual Balance	4,173,927.45
<b>Current Foreclosure Total</b>	
Loans in Foreclosure	262
Original Principal Balance	55,800,501.09
Current Actual Balance	54,813,663.61

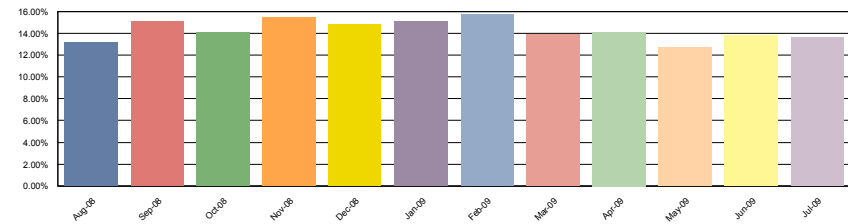
**12 Month Foreclosure History**



**1(A)**

<b>New Foreclosure Loans</b>	
Loans in Foreclosure	7
Original Principal Balance	1,024,060.00
Current Actual Balance	1,007,718.32
<b>Current Foreclosure Total</b>	
Loans in Foreclosure	76
Original Principal Balance	12,384,633.09
Current Actual Balance	12,134,631.33

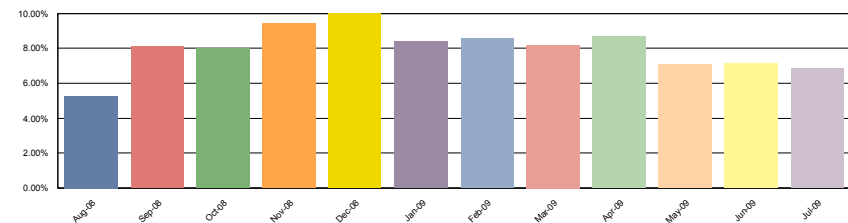
**12 Month Foreclosure History**



**1(B)**

<b>New Foreclosure Loans</b>	
Loans in Foreclosure	1
Original Principal Balance	166,000.00
Current Actual Balance	159,068.93
<b>Current Foreclosure Total</b>	
Loans in Foreclosure	13
Original Principal Balance	2,220,765.00
Current Actual Balance	2,181,109.88

**12 Month Foreclosure History**



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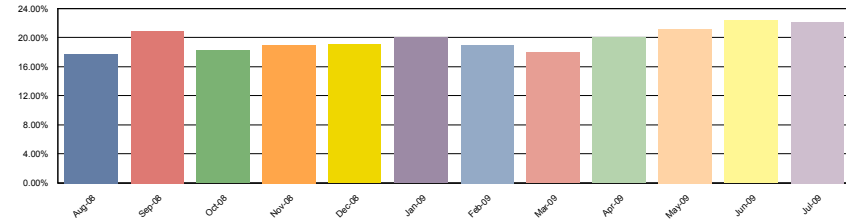
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**Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period**

**2(A)**

New Foreclosure Loans	
Loans in Foreclosure	12
Original Principal Balance	2,804,015.00
Current Actual Balance	2,857,071.68
Current Foreclosure Total	
Loans in Foreclosure	160
Original Principal Balance	38,820,838.00
Current Actual Balance	38,194,217.57

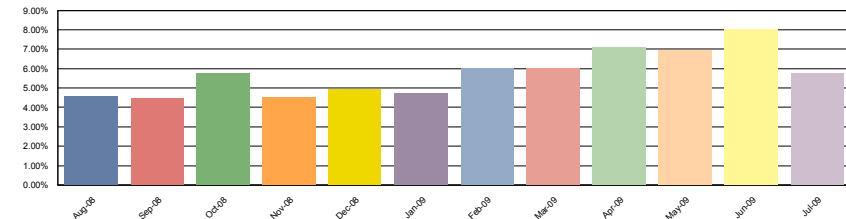
**12 Month Foreclosure History**



**2(B)**

New Foreclosure Loans	
Loans in Foreclosure	2
Original Principal Balance	154,900.00
Current Actual Balance	150,068.52
Current Foreclosure Total	
Loans in Foreclosure	13
Original Principal Balance	2,374,265.00
Current Actual Balance	2,303,704.83

**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	31	7.375%	35,872.45
1(A)	0002127503	Oct-2008	01-Aug-2005	OH	92.59	125,000.00	122,690.97	01-Apr-2008	13	8.375%	12,754.86
1(A)	0002158283	May-2009	01-Aug-2005	PA	89.33	134,000.00	144,753.65	01-May-2008	12	6.250%	9,801.16
1(A)	0011160277	Mar-2009	01-Apr-2005	PA	75.00	112,500.00	110,168.63	01-May-2007	24	8.625%	21,150.55
1(A)	0011165109	Jun-2009	01-May-2005	VA	90.00	81,000.00	78,568.00	01-Jul-2008	10	7.225%	5,253.27
1(A)	0011174034	Jan-2009	01-Jun-2005	TX	80.00	102,410.00	100,511.08	01-Apr-2007	25	9.500%	22,542.61
1(A)	0011174488	Mar-2009	01-Jun-2005	PA	80.00	144,800.00	142,229.99	01-Jan-2007	28	9.500%	32,650.31
1(A)	0011174559	Jun-2009	01-Jun-2005	NV	80.00	249,390.00	238,236.75	01-Dec-2008	5	6.250%	10,501.69
1(A)	0011179934	Feb-2008	01-Jun-2005	FL	80.00	64,000.00	62,267.57	01-Jun-2007	23	10.200%	12,599.85
1(A)	0011180520	Apr-2009	01-May-2005	FL	80.00	91,200.00	88,798.85	01-Oct-2008	7	5.700%	3,707.34

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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)	0011181904	Jun-2009	01-Jun-2005	FL	80.00	298,400.00	297,058.52	01-Jul-2006	34	10.375%	82,951.00
1(A)	0011183782	Jun-2009	01-Jun-2005	FL	80.00	203,200.00	197,311.05	01-Sep-2008	8	6.950%	11,210.96
1(A)	0011185922	Jan-2008	01-Jun-2005	MA	80.00	468,000.00	456,575.36	01-May-2007	24	9.200%	89,907.15
1(A)	0011186917	May-2008	01-Jun-2005	WA	80.00	157,560.00	152,445.14	01-Dec-2007	17	5.675%	12,344.23
1(A)	0011188340	Jul-2009	01-Jun-2005	CA	80.00	143,600.00	143,600.00	01-Dec-2008	5	6.990%	6,466.94
1(A)	0011189640	Jun-2009	01-Jun-2005	CA	80.00	219,200.00	211,285.29	01-Oct-2008	7	5.990%	10,806.18
1(A)	0011189753	Sep-2008	01-Jun-2005	FL	80.00	164,800.00	161,078.84	01-May-2007	24	9.125%	32,678.95
1(A)	0011194827	Apr-2009	01-Jun-2005	TN	80.00	105,600.00	102,310.67	01-Mar-2008	14	9.250%	12,352.48
1(A)	0011207252	Dec-2006	01-Jun-2005	LA	90.00	42,300.00	41,902.37	01-Jun-2006	35	9.750%	8,096.05
1(A)	0502181238	Feb-2008	01-May-2005	NJ	85.00	267,750.00	264,277.98	01-Dec-2006	29	8.750%	64,289.46
1(A)	1001426059	Feb-2009	01-May-2005	CA	90.00	292,500.00	284,280.39	01-Aug-2008	9	6.500%	11,433.16
1(A)	1001459549	Apr-2009	01-Jul-2005	NY	46.55	135,000.00	129,640.47	01-Nov-2008	6	7.875%	7,521.98
1(A)	1001556596	Sep-2008	01-Jun-2005	CA	46.15	120,000.00	117,633.11	01-Jan-2008	16	8.000%	13,116.53
1(A)	1001806022	Feb-2009	01-Jun-2005	CA	74.39	273,000.00	267,219.81	01-Sep-2008	8	8.000%	18,845.42
1(A)	1001897692	Mar-2009	01-Jul-2005	CA	83.77	289,000.00	281,692.84	01-Oct-2008	7	7.125%	14,073.27
1(A)	1001946130	Apr-2009	01-Jul-2005	FL	75.00	135,000.00	128,823.17	01-Nov-2008	6	7.375%	7,045.95
1(A)	1002016829	Nov-2008	01-Jul-2005	CA	90.00	310,500.00	304,461.67	01-Feb-2008	15	7.875%	37,532.32
1(A)	1002046235	Feb-2009	01-Jul-2005	GA	84.47	136,000.00	139,917.73	01-Sep-2008	8	9.075%	10,041.22
1(A)	1002077219	Sep-2008	01-Jul-2005	MD	90.00	197,100.00	193,690.37	01-Oct-2008	7	7.675%	12,064.42
1(A)	1002145093	Dec-2008	01-Jul-2005	FL	90.00	171,900.00	169,981.48	01-Jul-2008	10	7.125%	13,445.83
1(A)	1002202226	May-2009	01-Aug-2005	WA	80.00	112,000.00	110,710.76	01-Dec-2008	5	8.125%	4,883.55
1(A)	1002207025	Sep-2008	01-Aug-2005	CA	85.00	314,500.00	302,104.45	01-Jan-2008	16	8.125%	33,566.06
1(A)	1002221848	Apr-2009	01-Aug-2005	WA	80.00	129,600.00	127,087.41	01-Nov-2008	6	8.375%	6,778.30
1(A)	1002239580	Aug-2008	01-Aug-2005	FL	80.00	128,800.00	126,411.44	01-Sep-2007	20	8.125%	19,411.99
1(A)	1002256016	Apr-2009	01-Aug-2005	CA	61.25	245,000.00	236,071.42	01-Oct-2008	7	9.500%	16,214.12
1(A)	1002292888	Dec-2008	01-Aug-2005	FL	60.51	95,000.00	91,284.45	01-Jul-2008	10	8.500%	7,515.02
1(A)	1002344494	Dec-2008	01-Aug-2005	CA	90.00	180,000.00	177,013.32	01-Jun-2008	11	8.125%	11,809.61
1(A)	1002428581	Jul-2009	01-Aug-2005	CA	80.00	248,000.00	246,658.74	01-Dec-2008	5	2.500%	2,903.76
1(A)	1002466030	Jul-2009	01-Aug-2005	VT	85.00	173,400.00	170,740.22	01-Jul-2006	34	8.750%	46,184.02
1(A)	1002469554	May-2009	01-Aug-2005	CA	87.72	250,000.00	251,583.17	01-Nov-2008	6	8.375%	13,636.99
1(A)	1002556745	Oct-2008	01-Aug-2005	FL	80.00	164,000.00	161,165.85	01-Mar-2007	26	8.375%	29,295.25
1(A)	1002583573	Apr-2009	01-Aug-2005	CA	76.47	130,000.00	125,179.66	01-Oct-2008	7	8.375%	7,590.90
1(A)	1005045533	Jun-2009	13-Jul-2005	NY	80.00	51,200.00	50,127.10	13-Apr-2007	25	7.500%	10,845.74
1(A)	1005060887	Apr-2009	06-Aug-2005	TN	90.00	125,100.00	122,569.57	06-Jul-2008	10	11.500%	13,046.40
1(A)	2005031040	Apr-2009	01-May-2005	SC	92.03	88,350.00	86,994.47	01-Dec-2007	17	13.620%	16,149.06
1(A)	2005041076	Feb-2009	10-Jun-2005	PA	100.00	69,000.00	71,694.12	10-Aug-2008	9	9.375%	5,785.49
1(A)	2005050398	Jun-2009	01-Jul-2005	TN	90.00	244,260.00	234,601.89	01-Jan-2009	4	8.875%	9,609.59
1(A)	2005062183	Jun-2009	01-Aug-2005	PA	76.00	152,000.00	147,327.55	01-Nov-2008	6	6.500%	6,301.87
1(A)	3005046814	Nov-2008	07-Jun-2005	DE	80.00	212,000.00	208,234.48	07-Jul-2007	22	11.150%	44,984.02
1(A)	3005052194	Jul-2009	01-Jul-2005	GA	80.00	124,720.00	124,836.90	01-Dec-2008	5	7.500%	5,082.06

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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)	3005057925	Jun-2008	20-Jul-2005	PA	100.00	53,000.00	52,162.06	20-Sep-2007	20	11.940%	11,141.65
1(A)	3005059815	Apr-2009	01-Jul-2005	OR	90.00	166,500.00	160,347.93	01-Dec-2008	5	6.000%	6,428.78
1(A)	3005068253	Jun-2009	22-Jul-2005	DE	85.00	158,950.00	157,666.88	22-Jul-2006	34	8.590%	39,947.15
1(A)	5005037077	Jan-2009	05-Jun-2005	IN	89.22	93,683.09	88,064.69	05-Aug-2008	9	12.640%	9,704.05
1(A)	5005047741	May-2009	22-May-2005	KY	90.00	69,300.00	69,763.95	22-Dec-2008	5	5.000%	2,130.70
1(A)	5005055978	Nov-2008	13-Jul-2005	FL	80.00	256,000.00	250,945.57	13-Jun-2007	23	7.340%	40,443.85
1(A)	5005056109	Mar-2009	26-Jun-2005	FL	80.00	166,320.00	175,290.11	26-Nov-2008	6	5.500%	5,761.53
1(A)	5005056186	Jul-2009	01-Jul-2005	FL	80.00	103,920.00	99,461.31	01-Feb-2009	3	8.625%	3,278.92
1(A)	5005058902	Feb-2009	13-Jul-2005	FL	77.87	183,000.00	176,695.98	13-Sep-2008	8	10.250%	13,774.14
1(A)	5005059391	Mar-2009	01-Jul-2005	IN	80.00	105,600.00	102,405.69	01-Apr-2008	13	6.790%	7,989.91
1(A)	5005060702	Mar-2009	01-Aug-2005	OH	100.00	125,000.00	121,799.66	01-Oct-2008	7	7.990%	6,817.12
1(A)	5005066348	May-2009	15-Jul-2005	FL	80.00	104,000.00	101,488.61	15-Oct-2007	19	9.790%	16,296.95
1(A)	5005069185	Apr-2008	01-Aug-2005	NJ	80.00	264,000.00	259,029.65	01-Jul-2007	22	10.590%	49,035.82
1(A)	6005053222	Dec-2008	01-Jul-2005	FL	85.00	96,900.00	94,680.55	01-Aug-2008	9	11.000%	8,679.85
1(A)	6005053242	Feb-2008	01-Jul-2005	FL	66.56	86,533.00	85,023.87	01-Oct-2007	19	11.490%	16,698.15
1(A)	6005053393	Mar-2009	08-Jul-2005	FL	79.55	140,000.00	138,299.23	08-Oct-2006	31	7.990%	36,197.39
1(A)	6005053431	Feb-2009	01-Aug-2005	FL	80.00	120,000.00	116,973.99	01-Oct-2007	19	9.440%	18,077.60
1(A)	6005053515	Feb-2009	13-Jul-2005	FL	80.00	190,400.00	184,439.59	13-Aug-2008	9	9.625%	14,811.34
1(A)	7005042240	Jan-2009	01-Jun-2005	WI	80.00	152,000.00	146,423.15	01-Sep-2008	8	6.590%	7,391.90
1(A)	7005053957	Apr-2009	03-Jul-2005	IL	80.00	115,592.00	112,001.09	03-Feb-2008	15	10.250%	13,938.78
1(A)	7005064131	Feb-2009	01-Aug-2005	WI	75.00	90,375.00	92,863.67	01-Oct-2008	7	7.125%	4,594.64
1(A)	8005069338	Jul-2009	08-Jul-2005	MI	75.00	58,500.00	57,134.60	08-Sep-2008	8	11.250%	5,145.79
1(A)	9005054912	Jul-2009	14-Jul-2005	CT	80.00	171,920.00	165,286.55	14-Jan-2009	4	8.000%	6,189.59
1(A)	9005054922	Jan-2009	17-Jul-2005	MA	90.00	270,000.00	262,151.49	17-Apr-2008	13	10.625%	29,463.75
1(A)	9005059406	May-2009	01-Aug-2005	CA	80.00	208,000.00	202,022.69	01-Dec-2008	5	5.980%	6,432.92
1(A)	9005064995	Jan-2009	20-Jul-2005	MA	90.00	193,500.00	189,131.45	20-Jun-2007	23	9.640%	35,149.77
1(B)	0002130892	Jan-2009	01-Jul-2005	TX	80.00	56,000.00	54,209.72	01-Jul-2008	10	9.040%	4,653.02
1(B)	0002135797	May-2009	01-Jul-2005	TX	95.00	144,400.00	154,786.84	01-Dec-2008	5	8.900%	6,410.34
1(B)	0005058182	Sep-2008	01-Aug-2005	ND	80.00	118,000.00	115,581.92	01-Mar-2008	14	8.790%	12,702.68
1(B)	0011165811	Sep-2008	01-Jun-2005	MD	85.00	255,000.00	250,388.05	01-Jan-2007	28	6.775%	38,692.96
1(B)	0011194005	Nov-2006	01-Jun-2005	NY	80.00	440,000.00	438,367.77	01-Feb-2006	39	6.800%	93,493.13
1(B)	0011194673	Mar-2009	01-Jun-2005	TN	80.00	99,520.00	96,835.38	01-Nov-2007	18	7.200%	10,709.30
1(B)	0011195730	Jul-2008	01-Jun-2005	RI	77.02	181,000.00	176,475.00	01-Jan-2008	16	7.750%	19,041.42
1(B)	1001696926	Dec-2008	01-Jun-2005	WI	55.40	75,345.00	72,099.69	01-Jul-2008	10	7.600%	5,152.86
1(B)	1002413560	Apr-2007	01-Aug-2005	FL	70.86	99,200.00	95,872.16	01-Jun-2006	35	8.650%	24,491.13
1(B)	5005069266	Aug-2008	06-Aug-2005	NJ	80.00	200,000.00	193,738.69	06-Mar-2008	14	6.540%	15,487.93
1(B)	6005053164	Nov-2008	07-Jul-2005	FL	90.00	247,500.00	240,105.72	07-Jun-2008	11	7.640%	18,482.99
1(B)	6005056434	Jul-2009	01-Aug-2005	CA	69.17	166,000.00	159,068.93	01-Feb-2009	3	6.000%	3,934.41
1(B)	9005059449	Apr-2009	01-Aug-2005	CA	80.00	138,800.00	133,580.01	01-Nov-2008	6	7.040%	5,804.33
2(A)	0002067823	Mar-2008	01-May-2005	CT	90.00	333,000.00	317,911.05	01-Oct-2007	19	7.625%	47,081.86

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

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www.ctslink.com  
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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)	0002129895	Sep-2007	01-Aug-2005	RI	41.34	105,000.00	100,357.52	01-Apr-2007	25	8.375%	17,439.90
2(A)	0002132174	Jan-2009	01-Aug-2005	CA	90.00	319,500.00	309,698.29	01-Jun-2007	23	8.125%	48,654.45
2(A)	0002132595	Sep-2008	01-Jul-2005	FL	84.76	278,000.00	266,992.66	01-Jan-2008	16	7.375%	34,438.77
2(A)	0002136541	Mar-2009	01-Jul-2005	CT	81.66	467,900.00	449,464.63	01-Sep-2008	8	7.125%	24,296.50
2(A)	0002144008	Nov-2008	01-Aug-2005	CA	90.00	364,500.00	358,505.30	01-May-2008	12	8.625%	30,777.32
2(A)	0002147904	Mar-2009	01-Aug-2005	MI	80.00	248,000.00	241,129.14	01-Oct-2008	7	5.250%	8,653.92
2(A)	0002147958	Mar-2009	01-Aug-2005	TX	90.00	127,710.00	123,152.02	01-Apr-2007	25	8.125%	23,800.64
2(A)	0002149841	Apr-2009	01-Aug-2005	IN	80.00	112,000.00	117,942.49	01-Nov-2008	6	2.250%	1,391.82
2(A)	0002150727	Sep-2008	01-Aug-2005	VA	95.00	147,250.00	140,861.96	01-Jun-2007	23	8.375%	23,465.82
2(A)	0002154578	Jan-2009	01-Aug-2005	IL	85.00	272,000.00	259,280.73	01-Oct-2008	7	6.750%	12,227.15
2(A)	0002155064	Apr-2009	01-Aug-2005	CT	75.00	331,500.00	318,370.29	01-Dec-2008	5	5.125%	8,641.55
2(A)	0002155987	Sep-2008	01-Aug-2005	FL	77.99	581,000.00	568,897.75	01-Jul-2007	22	8.375%	87,137.43
2(A)	0002157762	Dec-2008	01-Aug-2005	FL	80.00	94,400.00	90,739.39	01-Aug-2008	9	8.625%	6,886.96
2(A)	0002160713	Feb-2009	01-Aug-2005	CA	88.39	495,000.00	473,216.63	01-Sep-2008	8	8.750%	32,125.92
2(A)	0002161407	Apr-2009	01-Aug-2005	KS	61.61	130,000.00	125,213.61	01-Nov-2008	6	8.375%	6,783.21
2(A)	0002161713	Apr-2009	01-Aug-2005	AZ	75.00	359,250.00	346,154.89	01-Nov-2008	6	8.375%	18,636.29
2(A)	0002162206	Jan-2009	01-Aug-2005	WI	90.00	175,500.00	181,624.81	01-Sep-2008	8	8.900%	12,769.50
2(A)	0002162468	Nov-2007	01-Aug-2005	NY	69.00	103,500.00	99,972.67	01-Jun-2007	23	8.625%	18,713.93
2(A)	0002162516	May-2009	01-Aug-2005	FL	85.00	106,250.00	109,081.47	01-Dec-2008	5	8.500%	5,176.52
2(A)	0002163078	Sep-2007	01-Aug-2005	PA	56.00	274,400.00	264,125.70	01-Dec-2006	29	9.750%	57,790.82
2(A)	0002164121	Sep-2008	01-Aug-2005	OH	83.25	164,000.00	157,433.15	01-Dec-2007	17	8.375%	19,241.62
2(A)	0002168795	Sep-2008	01-Aug-2005	AZ	90.00	157,500.00	151,530.76	01-Jun-2008	11	8.625%	14,027.93
2(A)	0005068878	Nov-2008	01-Aug-2005	CA	80.00	324,800.00	314,815.11	01-Jun-2008	11	10.125%	27,984.83
2(A)	0011040135	Apr-2009	01-Oct-2004	KS	95.00	112,575.00	109,146.23	01-Sep-2007	20	9.625%	19,917.40
2(A)	0011101955	Dec-2008	01-May-2005	NY	80.00	238,400.00	232,865.28	01-Jul-2007	22	6.925%	32,134.12
2(A)	0011108814	Sep-2007	01-Mar-2005	NY	80.00	337,840.00	329,248.62	01-May-2007	24	8.750%	62,000.22
2(A)	0011149097	Jun-2008	01-May-2005	FL	80.00	187,200.00	181,898.72	01-Dec-2007	17	6.575%	19,163.09
2(A)	0011151230	Oct-2008	01-May-2005	VA	75.00	618,750.00	609,322.82	01-Dec-2006	29	8.750%	150,043.91
2(A)	0011151518	Jul-2009	01-May-2005	CA	80.00	432,000.00	418,430.69	01-Jun-2008	11	6.550%	29,346.83
2(A)	0011157455	Sep-2008	01-Jun-2005	NY	80.00	504,000.00	503,941.68	01-Sep-2006	32	9.500%	124,284.44
2(A)	0011160507	May-2008	01-Jun-2005	PA	93.00	697,500.00	697,500.00	01-Jun-2007	23	9.375%	142,016.74
2(A)	0011162004	Apr-2009	01-Jun-2005	CA	80.00	403,920.00	403,920.00	01-Jan-2008	16	5.700%	31,505.76
2(A)	0011162320	May-2007	01-May-2005	NY	80.00	264,000.00	259,709.47	01-Dec-2006	29	8.900%	65,325.51
2(A)	0011165250	Jun-2009	01-May-2005	FL	80.00	229,600.00	223,335.19	01-Aug-2007	21	6.150%	25,762.37
2(A)	0011165959	Apr-2009	01-May-2005	FL	80.00	126,400.00	123,733.32	01-Oct-2007	19	7.750%	16,393.53
2(A)	0011168138	Jan-2009	01-May-2005	CA	80.00	428,400.00	428,400.00	01-Jun-2007	23	7.750%	80,414.25
2(A)	0011168242	Jun-2008	01-Jun-2005	CA	80.00	244,000.00	237,382.98	01-Jul-2007	22	8.375%	41,392.06
2(A)	0011170202	Jun-2008	01-Jun-2005	CA	80.00	216,000.00	216,000.00	01-Nov-2007	18	6.950%	23,983.93
2(A)	0011171244	Apr-2009	01-May-2005	FL	80.00	208,000.00	204,549.49	01-Jun-2007	23	8.750%	41,464.77
2(A)	0011175398	Apr-2009	01-May-2005	CA	80.00	420,000.00	407,789.60	01-Aug-2007	21	6.775%	51,922.20

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

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2(A)	0011175635	Dec-2007	01-Jun-2005	FL	80.00	255,200.00	249,645.31	01-Jun-2007	23	10.625%	54,427.39
2(A)	0011176538	Jun-2009	01-Jun-2005	RI	80.00	169,600.00	165,487.92	01-Apr-2007	25	9.750%	34,009.66
2(A)	0011182181	Jun-2008	01-Jun-2005	FL	80.00	144,000.00	144,000.00	01-Nov-2007	18	6.950%	16,808.92
2(A)	0011183519	Mar-2009	01-May-2005	CA	80.00	391,200.00	391,200.00	01-Sep-2007	20	5.500%	39,069.31
2(A)	0011189914	Oct-2008	01-Jul-2005	MA	80.00	380,000.00	364,867.25	01-Apr-2008	13	5.550%	22,814.89
2(A)	0011190601	May-2009	01-Jun-2005	CA	80.00	320,000.00	319,900.00	01-Jan-2008	16	5.900%	28,917.41
2(A)	0011191752	Mar-2009	01-Jun-2005	CA	80.00	328,000.00	328,000.00	01-Jan-2008	16	5.990%	31,211.11
2(A)	0011191900	Apr-2009	01-Jun-2005	CA	78.13	500,000.00	499,867.71	01-Jun-2007	23	9.350%	97,161.72
2(A)	0011193234	May-2008	01-Jun-2005	CA	80.00	252,000.00	251,938.31	01-Nov-2007	18	5.875%	25,762.31
2(A)	0011193757	Jul-2008	01-Jun-2005	CA	80.00	212,744.00	220,508.87	01-Feb-2008	15	6.750%	19,352.41
2(A)	0011194849	Feb-2008	01-Jun-2005	CA	80.00	420,000.00	420,000.00	01-Jul-2007	22	8.375%	76,650.00
2(A)	0011196957	May-2008	01-Jun-2005	CA	80.00	216,000.00	216,818.45	01-Dec-2007	17	6.500%	19,202.94
2(A)	0011208221	May-2008	01-Jun-2005	CA	95.00	285,000.00	282,401.93	01-Jul-2007	22	9.750%	57,405.09
2(A)	0011209088	Mar-2008	01-Jul-2005	IL	80.00	184,000.00	180,744.74	01-Aug-2007	21	6.150%	20,820.31
2(A)	1001399622	Dec-2008	01-Jun-2005	CA	80.00	160,000.00	165,718.37	01-Jul-2008	10	4.875%	7,324.75
2(A)	1001414856	Jul-2009	01-Jul-2005	OH	75.00	97,500.00	94,685.34	01-Feb-2009	3	9.350%	3,499.39
2(A)	1001503215	Jun-2009	01-Jul-2005	NJ	90.00	387,000.00	386,999.97	01-May-2008	12	7.750%	36,971.37
2(A)	1001568075	Apr-2009	01-Jun-2005	CA	95.00	508,250.00	514,100.67	01-Nov-2008	6	5.000%	15,531.90
2(A)	1001591708	Sep-2008	01-Jun-2005	OH	95.00	118,750.00	114,207.36	01-Oct-2007	19	7.500%	17,280.32
2(A)	1001688677	Jun-2009	01-Jul-2005	NY	85.00	327,250.00	316,951.31	01-Oct-2008	7	8.750%	19,758.92
2(A)	1001709725	Feb-2009	01-Jul-2005	IN	80.00	111,920.00	106,625.38	01-Sep-2008	8	7.150%	5,944.73
2(A)	1001714817	Jul-2009	01-Jul-2005	NY	80.00	607,360.00	582,052.28	01-Sep-2008	8	9.350%	43,101.84
2(A)	1001821452	Mar-2009	01-Jul-2005	CA	80.00	296,000.00	286,023.73	01-Jul-2008	10	5.000%	13,000.38
2(A)	1001821737	Mar-2009	01-Jul-2005	CA	85.00	110,500.00	106,401.54	01-Sep-2008	8	7.450%	7,201.67
2(A)	1001874010	Apr-2009	01-Aug-2005	CA	80.00	261,600.00	257,384.01	01-Oct-2006	31	8.875%	60,553.50
2(A)	1001910748	Apr-2009	01-Aug-2005	CA	80.00	329,520.00	320,085.04	01-Oct-2008	7	5.950%	13,169.63
2(A)	1001924680	Nov-2008	01-Jul-2005	CA	90.00	364,500.00	357,836.83	01-May-2008	12	7.375%	32,580.83
2(A)	1001985285	Apr-2008	01-Jul-2005	FL	100.00	192,000.00	185,104.58	01-Nov-2007	18	7.625%	27,943.09
2(A)	1002005975	Aug-2008	01-Jul-2005	SD	80.00	87,920.00	84,678.49	01-Mar-2008	14	7.125%	7,768.36
2(A)	1002007731	Mar-2009	01-Jul-2005	FL	85.00	102,000.00	98,445.08	01-May-2007	24	8.350%	19,070.58
2(A)	1002013190	Sep-2008	01-Aug-2005	FL	85.00	66,300.00	64,352.79	01-Apr-2008	13	8.975%	7,175.68
2(A)	1002016277	May-2009	01-Aug-2005	CA	80.00	362,400.00	364,741.93	01-Jan-2009	4	5.000%	8,251.40
2(A)	1002041837	Sep-2008	01-Aug-2005	PA	89.98	228,900.00	222,973.52	01-Mar-2007	26	9.400%	46,574.70
2(A)	1002049955	Dec-2008	01-Aug-2005	MI	72.22	195,000.00	200,490.15	01-Jul-2008	10	9.850%	18,827.35
2(A)	1002094799	Sep-2008	01-Aug-2005	OH	95.00	96,900.00	94,317.70	01-May-2007	24	9.550%	19,942.30
2(A)	1002099017	Aug-2007	01-Aug-2005	IL	80.00	124,000.00	118,726.14	01-Mar-2007	26	8.125%	21,457.41
2(A)	1002104154	Jun-2009	01-Jul-2005	CA	90.00	409,500.00	407,112.32	01-Jan-2009	4	5.000%	9,210.75
2(A)	1002111798	Jul-2008	01-Jul-2005	CA	80.00	348,000.00	341,557.70	01-Feb-2008	15	7.375%	33,212.30
2(A)	1002112993	Jan-2009	01-Jul-2005	AZ	85.00	352,750.00	340,248.22	01-Jul-2007	22	7.650%	61,015.94
2(A)	1002126675	Sep-2008	01-Aug-2005	FL	80.00	152,000.00	144,970.57	01-Mar-2007	26	8.125%	25,030.37



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

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2(A)	1002127282	Jan-2009	01-Aug-2005	CA	80.00	480,800.00	480,741.35	01-Aug-2008	9	5.000%	20,014.71
2(A)	1002145814	Nov-2007	01-Aug-2005	IL	95.00	199,500.00	192,690.89	01-Jun-2007	23	8.500%	35,488.28
2(A)	1002146920	Oct-2008	01-Jul-2005	AL	90.00	86,400.00	83,399.82	01-Jul-2008	10	7.990%	6,857.04
2(A)	1002153387	May-2009	01-Aug-2005	FL	55.31	135,500.00	130,926.75	01-Nov-2008	6	9.250%	7,827.56
2(A)	1002157711	Mar-2009	01-Jul-2005	IL	95.00	361,000.00	352,295.42	01-Oct-2008	7	7.150%	21,145.72
2(A)	1002169165	Feb-2009	01-Aug-2005	TX	80.00	98,800.00	94,306.16	01-Jan-2009	4	8.125%	3,607.02
2(A)	1002170144	Feb-2009	01-Aug-2005	CA	58.75	282,000.00	272,048.77	01-Oct-2008	7	8.375%	13,052.08
2(A)	1002197385	Jun-2009	01-Aug-2005	CA	80.00	275,200.00	265,334.61	01-Oct-2007	19	8.375%	38,628.79
2(A)	1002205795	Mar-2009	01-Aug-2005	CA	79.84	247,500.00	244,450.70	01-Oct-2008	7	5.000%	10,187.91
2(A)	1002228440	May-2009	01-Aug-2005	WA	80.00	185,400.00	185,400.00	01-May-2008	12	8.390%	18,283.56
2(A)	1002236725	May-2009	01-Jul-2005	TN	80.00	103,957.00	123,345.10	01-Dec-2008	5	2.750%	1,122.52
2(A)	1002260993	Dec-2008	01-Jul-2005	FL	84.97	121,500.00	121,400.15	01-Aug-2008	9	6.625%	6,864.66
2(A)	1002284860	Sep-2008	01-Aug-2005	FL	80.00	190,400.00	183,737.96	01-Mar-2007	26	8.375%	37,143.27
2(A)	1002286573	Nov-2008	01-Aug-2005	CA	80.00	328,000.00	321,132.00	01-Nov-2006	30	8.125%	62,575.21
2(A)	1002299792	Jul-2009	01-Aug-2005	CA	80.00	736,000.00	865,645.88	01-Feb-2009	3	5.125%	16,132.79
2(A)	1002313044	Feb-2009	01-Aug-2005	CT	80.00	119,920.00	115,904.49	01-Nov-2008	6	8.375%	6,278.87
2(A)	1002350164	May-2009	01-Aug-2005	CA	85.00	552,500.00	542,734.53	01-Mar-2008	14	8.375%	56,860.07
2(A)	1002366077	May-2009	01-Aug-2005	CA	80.00	264,000.00	300,450.40	01-Dec-2008	5	2.250%	3,093.08
2(A)	1002370856	Sep-2008	01-Aug-2005	CA	75.00	277,500.00	266,505.72	01-Jul-2007	22	8.375%	42,360.14
2(A)	1002392734	Feb-2009	01-Aug-2005	TN	80.00	200,000.00	191,196.58	01-Dec-2008	5	8.125%	8,595.62
2(A)	1002396829	May-2009	01-Aug-2005	CA	90.00	540,000.00	529,533.27	01-Nov-2008	6	8.125%	27,361.79
2(A)	1002400146	Jun-2009	01-Aug-2005	CA	80.00	352,000.00	337,494.12	01-Nov-2008	6	9.300%	19,866.16
2(A)	1002426324	Apr-2009	01-Aug-2005	CA	80.00	393,600.00	373,509.92	01-Oct-2008	7	5.000%	12,703.22
2(A)	1002454695	Apr-2009	01-Aug-2005	CA	80.00	354,400.00	342,363.29	01-Nov-2008	6	5.000%	10,342.70
2(A)	1002505612	Mar-2006	01-Aug-2005	OK	80.00	184,000.00	176,319.14	01-Sep-2006	32	7.625%	37,314.00
2(A)	1002528465	Dec-2007	01-Aug-2005	FL	65.00	91,000.00	86,929.49	01-Sep-2007	20	8.500%	12,831.08
2(A)	1002536385	Jul-2009	01-Aug-2005	TN	80.00	150,400.00	143,975.58	01-Dec-2008	5	7.625%	6,056.26
2(A)	1002548167	Jun-2009	01-Aug-2005	IL	85.00	276,250.00	281,462.59	01-Jan-2009	4	8.375%	11,116.85
2(A)	1002550000	Oct-2008	01-Aug-2005	AR	85.00	153,000.00	147,982.29	01-Apr-2008	13	8.750%	15,452.00
2(A)	1002552794	Dec-2008	01-Aug-2005	IL	85.00	193,800.00	186,267.36	01-Jul-2008	10	8.125%	14,637.68
2(A)	1002555817	Sep-2006	01-Aug-2005	NY	80.00	400,000.00	381,552.70	01-Apr-2006	37	8.500%	88,122.57
2(A)	1002556059	Sep-2008	01-Aug-2005	PA	80.00	88,000.00	85,227.37	01-Apr-2008	13	8.125%	6,869.28
2(A)	1002557414	Jun-2008	01-Aug-2005	FL	80.00	124,800.00	119,933.45	01-Sep-2006	32	8.375%	26,791.66
2(A)	1002568590	May-2009	01-Aug-2005	CA	90.00	260,100.00	263,291.56	01-Dec-2008	5	2.250%	2,713.03
2(A)	1002577269	Nov-2008	01-Aug-2005	OH	100.00	179,000.00	173,702.47	01-Sep-2007	20	8.625%	24,597.95
2(A)	1002581192	Oct-2008	01-Aug-2005	CA	90.00	513,000.00	503,752.28	01-Feb-2008	15	8.500%	61,642.60
2(A)	1002582994	Aug-2008	01-Aug-2005	MD	80.00	320,000.00	305,906.58	01-Sep-2007	20	7.625%	43,608.69
2(A)	1002583083	Dec-2008	01-Aug-2005	CA	61.61	268,000.00	256,800.99	01-Jul-2008	10	8.500%	21,141.22
2(A)	1002596122	Jan-2009	01-Aug-2005	FL	90.00	360,000.00	354,543.48	01-Aug-2007	21	8.875%	63,673.02
2(A)	1002596131	Sep-2008	01-Aug-2005	FL	94.97	262,900.00	253,143.76	01-Dec-2007	17	8.125%	34,811.47

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2(A)	1002601036	Apr-2009	01-Aug-2005	CA	80.00	311,200.00	303,100.79	01-Nov-2008	6	6.150%	11,481.86
2(A)	1002602080	Apr-2009	01-Aug-2005	MN	80.00	144,000.00	136,437.47	01-Nov-2008	6	8.125%	6,758.54
2(A)	1002626554	Apr-2009	01-Aug-2005	AR	80.00	254,400.00	248,264.32	01-Jul-2008	10	9.438%	22,262.16
2(A)	1002651151	Feb-2009	01-Aug-2005	IN	80.00	111,200.00	123,323.40	01-Nov-2008	6	4.250%	3,107.19
2(A)	1002655380	May-2008	01-Aug-2005	FL	80.00	142,400.00	136,095.07	01-Dec-2007	17	8.375%	17,688.83
2(A)	1005057951	Jul-2009	27-Jun-2005	SC	80.00	87,920.00	83,841.34	27-Jan-2009	4	9.125%	3,543.76
2(A)	1005060561	Nov-2008	01-Aug-2005	NJ	95.00	270,750.00	263,195.99	01-Jun-2008	11	10.750%	25,181.94
2(A)	1005068658	Apr-2009	20-Jul-2005	SC	100.00	67,500.00	68,607.33	20-Nov-2008	6	6.000%	2,508.72
2(A)	1005069875	Jul-2009	20-Jul-2005	TN	80.00	83,040.00	81,371.98	20-Jul-2008	10	11.500%	8,677.77
2(A)	3005057570	Apr-2009	04-Aug-2005	DE	95.00	179,550.00	175,027.55	04-Sep-2008	8	10.500%	13,827.95
2(A)	3005058039	Jul-2008	15-Jul-2005	MD	80.00	367,920.00	356,665.95	15-Oct-2007	19	5.890%	40,500.55
2(A)	3005061204	Jul-2009	01-Aug-2005	WA	80.00	198,400.00	192,089.24	01-Nov-2008	6	9.625%	10,697.28
2(A)	3005068078	Jun-2009	18-Jul-2005	PA	80.00	100,800.00	99,097.54	18-Jan-2008	16	12.750%	16,860.93
2(A)	3005068270	Apr-2008	01-Aug-2005	PA	80.00	108,720.00	106,447.25	01-Aug-2007	21	10.350%	19,825.02
2(A)	3005068286	Feb-2009	20-Jul-2005	PA	80.00	116,000.00	112,248.44	20-Aug-2008	9	9.125%	8,498.26
2(A)	3005068597	Mar-2008	06-Aug-2005	FL	80.00	336,000.00	329,057.64	06-Oct-2007	19	10.490%	53,743.53
2(A)	5005045188	Jun-2009	25-Jun-2005	FL	80.00	145,776.00	140,701.01	25-Aug-2007	21	8.750%	22,801.80
2(A)	5005059903	May-2009	20-Jul-2005	IN	80.00	89,200.00	89,061.72	20-Dec-2008	5	5.750%	2,719.15
2(A)	5005060663	Oct-2008	01-Aug-2005	OH	87.30	85,550.00	83,740.94	01-Jun-2008	11	12.250%	9,380.56
2(A)	5005066651	Sep-2008	17-Jul-2005	FL	80.00	73,600.00	70,612.20	17-Apr-2008	13	5.590%	4,458.81
2(A)	5005066842	Jan-2009	29-Jul-2005	FL	80.00	80,000.00	85,951.74	27-May-2008	12	6.500%	5,945.58
2(A)	5005067097	Jan-2008	01-Aug-2005	FL	87.72	142,900.00	140,310.70	01-Jul-2007	22	10.790%	28,644.86
2(A)	5005069226	Jun-2009	01-Aug-2005	PA	80.00	129,744.00	126,000.25	01-Jun-2008	11	10.500%	11,713.42
2(A)	6005053176	Feb-2009	10-Jul-2005	FL	80.00	155,920.00	150,538.93	10-Sep-2008	8	8.875%	10,007.92
2(A)	6005053459	Jul-2008	01-Jul-2005	FL	80.00	156,000.00	151,639.16	01-Feb-2008	15	10.375%	18,798.33
2(A)	6005063563	Jul-2009	09-Jul-2005	FL	80.00	200,800.00	191,915.09	09-Jan-2009	4	6.250%	5,507.22
2(A)	6005063938	Sep-2008	01-Aug-2005	FL	80.00	106,400.00	102,559.18	01-Apr-2008	13	10.250%	10,923.27
2(A)	6005063953	Dec-2008	05-Aug-2005	FL	80.00	142,400.00	139,451.68	05-Oct-2007	19	10.490%	24,531.23
2(A)	6005064020	Feb-2008	01-Aug-2005	FL	80.00	189,592.00	189,079.78	01-Oct-2007	19	9.490%	29,066.37
2(A)	6005064236	Mar-2008	01-Aug-2005	FL	90.00	112,500.00	110,236.85	01-Nov-2007	18	10.790%	18,762.25
2(A)	6005064245	Apr-2008	01-Aug-2005	FL	95.00	228,000.00	221,993.02	01-Oct-2007	19	9.190%	33,334.21
2(A)	7005053661	Jan-2009	01-Jul-2005	IL	85.00	105,655.00	103,017.03	01-Aug-2008	9	10.625%	8,998.59
2(A)	7005064565	Jul-2009	01-Aug-2005	MO	80.00	98,283.00	94,524.67	01-Jan-2009	4	7.750%	3,418.25
2(A)	7005064584	Jan-2009	01-Aug-2005	IL	80.00	129,020.00	123,119.58	01-Sep-2008	8	9.000%	8,076.94
2(A)	7005064881	Mar-2009	06-Aug-2005	WI	90.00	269,550.00	262,842.28	06-Nov-2008	6	10.875%	17,060.12
2(A)	7005065010	Jun-2009	01-Aug-2005	IL	80.00	208,800.00	199,783.30	01-Jan-2009	4	6.250%	5,725.82
2(A)	7005065290	Jan-2009	01-Sep-2005	WI	80.00	72,800.00	70,570.98	01-Sep-2008	8	7.540%	4,122.04
2(A)	8005067459	Jul-2009	01-Aug-2005	IL	80.00	55,920.00	54,189.20	01-Dec-2008	5	9.875%	2,686.85
2(A)	8005067829	Jul-2009	01-Aug-2005	IA	80.00	56,392.00	54,350.39	01-Feb-2009	3	8.875%	1,893.58
2(B)	0011173014	Oct-2008	01-May-2005	FL	84.66	552,000.00	534,804.93	01-Mar-2008	14	7.100%	46,692.77

**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(B)	0011187336	Jun-2008	01-Jun-2005	MA	80.00	204,000.00	197,781.77	01-Dec-2007	17	6.490%	18,565.72
2(B)	0011189155	Dec-2007	01-Jun-2005	NY	77.36	541,500.00	528,696.91	01-May-2007	24	6.700%	70,069.02
2(B)	1005068620	Jun-2009	23-Jul-2005	SC	80.00	100,000.00	96,933.32	23-Jul-2008	10	7.890%	7,133.25
2(B)	1005069412	Jul-2009	06-Aug-2005	NC	100.00	104,900.00	101,480.68	06-Feb-2009	3	6.000%	3,216.09
2(B)	1005069500	Jun-2009	01-Aug-2005	GA	80.00	99,680.00	95,841.93	01-Nov-2008	6	6.750%	3,977.58
2(B)	2005051353	Jun-2009	01-Aug-2005	OH	80.00	97,600.00	95,023.86	01-Oct-2008	7	8.640%	5,782.33
2(B)	2005051676	Mar-2009	02-Jul-2005	OH	80.00	95,600.00	91,815.18	02-Nov-2008	6	6.750%	3,814.72
2(B)	2005060920	Jun-2009	01-Aug-2005	TX	80.00	104,000.00	100,677.01	01-Jan-2009	4	8.140%	3,837.15
2(B)	2005061966	Jun-2009	01-Aug-2005	PA	74.70	64,985.00	60,335.67	01-Dec-2008	5	6.875%	2,234.59
2(B)	5005066307	Jul-2009	22-Jul-2005	FL	76.92	50,000.00	48,587.84	22-Oct-2008	7	8.490%	2,905.10
2(B)	6005052902	Jun-2009	01-Jul-2005	FL	75.47	200,000.00	191,825.46	01-Jan-2009	4	7.250%	6,456.64
2(B)	8005066945	Jan-2009	01-Aug-2005	WI	80.00	160,000.00	159,900.27	01-Jul-2008	10	7.040%	10,457.40

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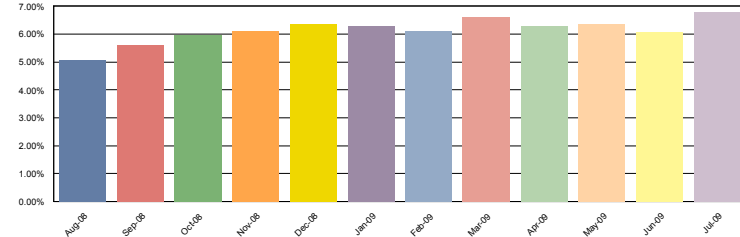
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**Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period**

**Summary**

New Bankruptcy Loans	
Loans in Bankruptcy	13
Original Principal Balance	2,497,130.00
Current Actual Balance	2,432,032.87
Current Bankruptcy Total	
Loans in Bankruptcy	164
Original Principal Balance	23,296,200.00
Current Actual Balance	22,692,077.06

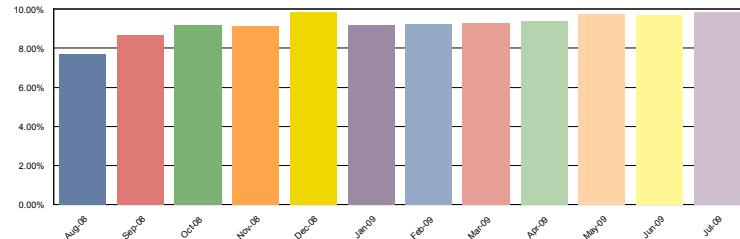
**12 Month Bankruptcy History**



**1(A)**

New Bankruptcy Loans	
Loans in Bankruptcy	3
Original Principal Balance	191,920.00
Current Actual Balance	186,186.20
Current Bankruptcy Total	
Loans in Bankruptcy	65
Original Principal Balance	9,024,492.00
Current Actual Balance	8,785,408.83

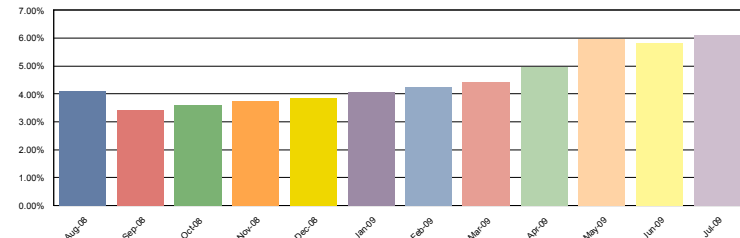
**12 Month Bankruptcy History**



**1(B)**

New Bankruptcy Loans	
Loans in Bankruptcy	1
Original Principal Balance	85,500.00
Current Actual Balance	87,867.56
Current Bankruptcy Total	
Loans in Bankruptcy	25
Original Principal Balance	2,006,553.00
Current Actual Balance	1,945,178.69

**12 Month Bankruptcy History**



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

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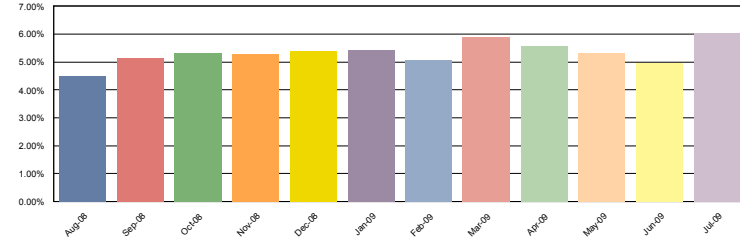
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**Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period**

**2(A)**

New Bankruptcy Loans	
Loans in Bankruptcy	7
Original Principal Balance	2,007,710.00
Current Actual Balance	1,950,136.95
Current Bankruptcy Total	
Loans in Bankruptcy	58
Original Principal Balance	10,700,055.00
Current Actual Balance	10,443,805.37

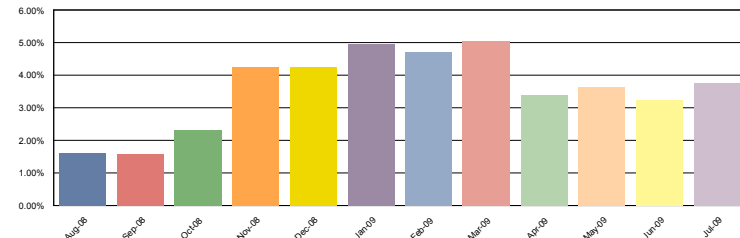
**12 Month Bankruptcy History**



**2(B)**

New Bankruptcy Loans	
Loans in Bankruptcy	2
Original Principal Balance	212,000.00
Current Actual Balance	207,842.16
Current Bankruptcy Total	
Loans in Bankruptcy	16
Original Principal Balance	1,565,100.00
Current Actual Balance	1,517,684.17

**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	5	9.375%	198.55
1(A)	0011114220	Apr-2009	01-Feb-2005	VA	80.00	212,000.00	203,192.68	01-Mar-2008	14	5.250%	13,928.54
1(A)	0011148362	Sep-2008	01-May-2005	OH	89.52	94,000.00	92,441.22	01-Jul-2007	22	10.125%	20,358.46
1(A)	0011152208	Jul-2007	01-May-2005	PA	95.00	58,900.00	20,606.15	01-Jun-2009	0	10.250%	931.80
1(A)	0011163848	Jun-2006	01-May-2005	MD	80.00	180,000.00	180,000.00	01-Aug-2008	9	8.875%	15,003.75
1(A)	0011172957	Jul-2008	01-May-2005	MI	80.00	105,600.00	104,544.45	01-Apr-2009	1	7.290%	1,772.72
1(A)	0011175119	Oct-2007	01-Jun-2005	NC	80.00	130,232.00	127,990.05	01-Nov-2006	30	8.625%	28,844.47
1(A)	0011175767	Dec-2007	01-Jun-2005	NY	85.00	527,000.00	519,586.16	01-Jul-2006	34	8.625%	122,908.71
1(A)	0011176385	Jun-2006	01-Jun-2005	CA	80.00	300,000.00	288,915.00	01-Oct-2008	7	5.900%	13,268.97
1(A)	0011177253	Jun-2007	01-Jun-2005	WI	71.19	44,850.00	43,383.38	01-Dec-2008	5	7.800%	1,842.05

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**Mortgage Pass-Through Certificates**  
**Series 2005-HE5**

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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)	0011180483	May-2009	01-Jun-2005	WV	79.73	59,000.00	57,457.26	01-Jan-2008	16	7.250%	5,767.86
1(A)	0011181619	Sep-2008	01-May-2005	NJ	80.00	336,000.00	346,349.31	01-Jun-2008	11	5.990%	20,364.21
1(A)	0011185174	Apr-2008	01-Jun-2005	OH	80.00	113,600.00	113,585.39	01-May-2008	12	6.375%	8,017.51
1(A)	0011186480	Jul-2006	01-Jun-2005	GA	80.00	89,600.00	87,573.52	01-Jun-2007	23	9.000%	14,048.51
1(A)	0011197292	Mar-2008	01-Jun-2005	CA	80.00	308,800.00	304,455.51	01-Feb-2009	3	7.376%	8,714.59
1(A)	0011199565	Mar-2008	01-Jun-2005	WA	89.30	343,800.00	330,748.55	01-Oct-2008	7	8.625%	21,745.92
1(A)	1001928846	Mar-2009	01-Aug-2005	KS	95.00	85,500.00	84,593.43	01-Jul-2008	10	8.450%	6,784.01
1(A)	1001958974	Dec-2007	01-Aug-2005	MI	80.00	152,000.00	148,737.39	01-Apr-2009	1	8.125%	2,840.57
1(A)	1002128673	Dec-2008	01-Aug-2005	FL	90.00	190,800.00	183,836.22	01-Jul-2006	34	8.125%	44,850.34
1(A)	1002199196	Dec-2008	01-Aug-2005	TN	90.00	112,500.00	116,639.75	01-Oct-2008	7	5.000%	3,966.96
1(A)	1002347357	Jun-2009	01-Aug-2005	FL	90.00	244,075.00	239,271.81	01-Nov-2007	18	8.125%	32,342.98
1(A)	1002441129	Mar-2008	01-Aug-2005	MI	80.00	164,000.00	162,301.09	01-Aug-2008	9	8.125%	11,644.01
1(A)	1005045776	Nov-2006	27-May-2005	TN	80.00	89,760.00	87,899.55	27-Dec-2006	29	6.090%	18,004.88
1(A)	1005050865	Aug-2007	05-Jul-2005	MO	80.00	200,000.00	192,593.48	05-Apr-2009	1	9.250%	4,212.96
1(A)	1005050932	Nov-2006	05-Jul-2005	IL	89.94	222,600.00	215,430.42	05-Nov-2008	6	9.650%	12,957.04
1(A)	1005056929	Nov-2008	23-Jun-2005	VA	80.00	84,800.00	83,569.90	23-Aug-2007	21	12.300%	19,228.86
1(A)	1005057260	Feb-2007	01-Jul-2005	TN	80.00	157,600.00	152,660.91	01-Aug-2008	9	9.250%	11,518.32
1(A)	1005058084	Nov-2006	01-Jul-2005	GA	80.00	81,520.00	78,801.78	01-Jan-2009	4	8.875%	3,227.82
1(A)	1005058155	Feb-2008	08-Jul-2005	NC	85.00	114,750.00	112,265.34	08-May-2008	12	12.000%	13,481.56
1(A)	1005060145	Oct-2007	01-Aug-2005	TN	80.00	104,000.00	101,004.64	01-Oct-2008	7	10.500%	7,053.03
1(A)	1005061537	Nov-2008	01-Aug-2005	MO	85.71	120,000.00	115,462.19	01-Jun-2009	0	8.875%	1,612.31
1(A)	1005068707	Jun-2009	10-Jul-2005	TN	80.00	58,400.00	56,980.70	10-Dec-2008	5	11.125%	3,676.20
1(A)	1005069191	Mar-2008	01-Aug-2005	NY	75.00	78,750.00	76,993.00	01-Mar-2008	14	12.875%	11,515.36
1(A)	1005069411	Apr-2009	17-Jul-2005	TN	80.00	66,720.00	63,966.29	17-Jul-2009	(1)	8.125%	460.55
1(A)	1005069499	Jul-2009	20-Jul-2005	TN	80.00	80,000.00	76,497.50	20-Feb-2009	3	7.740%	2,305.40
1(A)	1005069570	Dec-2007	24-Jul-2005	TN	85.00	68,000.00	67,020.10	24-Jul-2007	22	12.090%	15,389.45
1(A)	2005051611	Aug-2008	01-Aug-2005	OH	80.00	136,000.00	133,136.91	01-Jul-2007	22	10.000%	24,896.92
1(A)	2005051636	Apr-2008	01-Aug-2005	PA	90.00	56,025.00	54,977.20	01-Nov-2008	6	12.250%	4,222.40
1(A)	2005061954	Sep-2008	01-Aug-2005	PA	75.00	72,750.00	71,363.41	01-Jul-2008	10	12.000%	8,081.98
1(A)	3005041788	Oct-2008	02-Jul-2005	GA	80.00	156,000.00	148,829.11	02-Feb-2009	3	6.240%	3,555.02
1(A)	3005041829	Nov-2006	05-Jul-2005	GA	80.00	83,200.00	81,210.01	05-Dec-2007	17	10.875%	12,168.64
1(A)	3005061294	Feb-2009	01-Aug-2005	WA	80.00	182,000.00	181,999.37	01-Nov-2008	6	6.120%	6,818.96
1(A)	5005047498	Feb-2009	25-May-2005	KY	90.00	137,700.00	135,423.09	25-Jul-2007	22	11.640%	30,370.04
1(A)	5005056120	Nov-2006	21-Jul-2005	AL	80.00	67,200.00	65,171.62	21-Oct-2008	7	9.750%	4,308.57
1(A)	5005059268	Oct-2008	13-Jul-2005	IN	80.00	80,000.00	77,636.23	13-Nov-2008	6	10.000%	4,617.77
1(A)	5005059836	Nov-2006	08-Jul-2005	IN	100.00	79,000.00	78,865.99	08-Sep-2005	44	8.870%	29,861.78
1(A)	5005060263	Nov-2006	15-Jul-2005	MI	90.00	205,200.00	199,057.59	15-Aug-2008	9	9.750%	16,212.60
1(A)	5005060415	Jul-2009	01-Aug-2005	OH	80.00	71,920.00	69,356.30	01-Jun-2009	0	8.750%	954.04
1(A)	5005060586	Dec-2007	27-Jul-2005	OH	100.00	82,000.00	80,477.21	27-Apr-2007	25	7.740%	18,239.77
1(A)	5005060762	Jul-2008	01-Aug-2005	OH	80.00	109,600.00	106,873.73	01-Mar-2008	14	11.000%	13,771.15

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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)	5005061083	Jun-2009	29-Jul-2005	WI	100.00	163,000.00	156,099.88	27-May-2009	0	7.240%	1,754.47
1(A)	5005061114	Jan-2008	31-Jul-2005	IN	100.00	81,000.00	79,281.42	27-Dec-2007	17	11.375%	12,671.11
1(A)	5005066376	Apr-2008	14-Jul-2005	FL	80.00	105,600.00	102,544.34	14-Oct-2008	7	10.000%	6,907.76
1(A)	5005069115	Dec-2008	01-Aug-2005	NJ	75.00	165,000.00	160,974.86	01-May-2008	12	11.250%	17,710.10
1(A)	6005042451	Mar-2008	04-Jul-2005	FL	80.00	127,200.00	124,264.87	04-Mar-2008	14	11.590%	16,893.22
1(A)	6005053105	Jun-2009	01-Jul-2005	FL	79.99	143,900.00	137,948.40	01-Nov-2008	6	8.250%	7,208.31
1(A)	6005053265	Oct-2007	06-Jul-2005	FL	90.00	112,500.00	109,053.95	06-Mar-2009	2	9.500%	3,270.42
1(A)	7005042046	Oct-2008	01-Aug-2005	IL	80.00	133,120.00	126,569.20	01-May-2009	0	5.890%	1,136.24
1(A)	7005053316	Oct-2008	01-Aug-2005	IL	90.00	267,300.00	258,794.74	01-Jan-2009	4	8.875%	10,815.52
1(A)	7005053768	Dec-2007	03-Jul-2005	WI	80.00	79,600.00	76,316.68	03-Jun-2009	0	8.125%	1,098.34
1(A)	7005064588	May-2009	01-Aug-2005	IL	80.00	155,920.00	152,508.14	01-Mar-2008	14	11.625%	20,259.70
1(A)	7005064721	Oct-2008	01-Aug-2005	KS	86.05	185,000.00	178,833.71	01-Apr-2009	1	7.840%	3,278.43
1(A)	8005058988	Nov-2007	01-Aug-2005	MI	80.00	124,800.00	123,829.51	01-May-2007	24	7.190%	25,851.32
1(A)	8005059251	May-2009	20-Jul-2005	MI	90.00	118,800.00	115,946.53	20-May-2008	12	11.375%	13,157.46
1(A)	8005067378	Nov-2007	06-Aug-2005	ND	80.00	124,000.00	120,378.31	06-Oct-2008	7	9.875%	7,946.56
1(B)	0002129335	Jul-2009	01-Jul-2005	OH	90.00	85,500.00	87,867.56	01-Mar-2008	14	5.000%	5,340.94
1(B)	0002153431	Apr-2009	01-Aug-2005	MO	20.00	23,000.00	22,667.59	01-May-2009	0	12.950%	470.63
1(B)	0011149326	Jul-2008	01-Mar-2005	PA	37.04	30,000.00	28,363.66	01-Nov-2008	6	6.875%	1,200.24
1(B)	0011172958	Jul-2008	01-May-2005	MI	20.00	26,400.00	23,095.12	01-Feb-2009	3	11.000%	(48.98)
1(B)	0011174040	Sep-2007	01-Jun-2005	TX	20.00	25,600.00	25,312.95	01-Apr-2007	25	9.990%	769.01
1(B)	0011174493	May-2007	01-Jun-2005	PA	20.00	36,200.00	34,363.83	01-Nov-2006	30	9.000%	2,344.17
1(B)	0011175124	Oct-2007	01-Jun-2005	NC	20.00	32,558.00	32,256.61	01-Feb-2007	27	10.875%	1,654.91
1(B)	0011176542	Dec-2007	01-Jun-2005	RI	20.00	42,400.00	42,051.01	01-Feb-2007	27	10.990%	4,870.08
1(B)	0011179902	Aug-2008	01-May-2005	IL	80.00	105,600.00	101,869.92	01-Jun-2008	11	6.990%	7,115.56
1(B)	0011180485	May-2009	01-Jun-2005	WV	20.27	15,000.00	16,345.73	01-May-2009	0	10.875%	282.56
1(B)	0011185175	Apr-2008	01-Jun-2005	OH	20.00	28,400.00	27,901.07	01-Sep-2008	8	10.875%	(116.40)
1(B)	0011186930	Mar-2009	01-Jun-2005	KY	20.00	27,000.00	26,488.40	01-Nov-2008	6	10.990%	881.42
1(B)	0011190719	Feb-2007	01-Jun-2005	MA	89.14	312,000.00	301,182.92	01-Jun-2008	11	7.250%	21,885.51
1(B)	0011192788	Apr-2007	01-May-2005	TN	70.00	81,200.00	72,813.24	01-Nov-2008	6	6.025%	2,653.64
1(B)	0011193271	Sep-2007	01-Jun-2005	NV	20.00	63,000.00	62,209.04	01-Apr-2008	13	11.750%	(389.04)
1(B)	0011194674	Jan-2008	01-Jun-2005	TN	20.00	24,880.00	24,257.63	01-Oct-2007	19	8.990%	514.36
1(B)	0011194813	Oct-2007	01-Jun-2005	TN	20.00	26,400.00	25,759.41	01-Apr-2008	13	8.990%	(161.35)
1(B)	0011199172	Apr-2009	01-Jun-2005	FL	60.77	110,000.00	103,580.34	01-Feb-2009	3	5.875%	2,313.29
1(B)	0011199401	Mar-2009	01-Jun-2005	OH	20.00	44,665.00	43,473.69	01-Jul-2009	(1)	10.250%	353.45
1(B)	1005032937	Mar-2009	30-Apr-2005	VA	20.00	23,600.00	22,933.72	27-May-2009	0	9.990%	362.86
1(B)	1005056626	Nov-2006	18-Jun-2005	VA	80.00	230,400.00	226,785.75	18-Dec-2006	29	7.240%	38,966.03
1(B)	1005060018	Nov-2008	01-Aug-2005	TN	80.00	96,000.00	92,251.76	01-Jan-2009	4	6.990%	2,985.34
1(B)	5005060083	Mar-2009	14-Jul-2005	IN	80.56	87,000.00	82,968.04	14-Apr-2009	1	6.590%	1,263.19
1(B)	5005060125	Jul-2007	13-Jul-2005	IN	90.00	70,200.00	67,858.74	13-Jan-2009	4	7.990%	2,537.76
1(B)	6005053256	May-2009	10-Jul-2005	FL	85.00	359,550.00	350,520.96	10-Jan-2008	16	7.540%	36,752.18

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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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**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)	0011110037	Feb-2007	01-Mar-2005	MI	95.00	120,650.00	117,500.12	01-Jul-2008	10	9.000%	9,944.58
2(A)	0011130518	Jan-2009	01-Mar-2005	CA	95.00	204,250.00	201,408.83	01-Mar-2009	2	6.990%	4,357.16
2(A)	0011141142	Jul-2008	01-Apr-2005	CA	95.00	522,500.00	521,606.17	01-Apr-2009	1	6.990%	8,463.06
2(A)	0011158122	Jun-2009	01-May-2005	MA	80.00	409,600.00	396,303.41	01-Feb-2009	3	5.825%	8,768.99
2(A)	0011159888	Nov-2008	01-Jun-2005	IL	80.00	244,000.00	235,386.51	01-Nov-2008	6	6.550%	9,454.46
2(A)	0011170780	Dec-2008	01-Jun-2005	CA	80.00	332,000.00	322,060.03	01-Sep-2007	20	5.990%	35,815.01
2(A)	0011182596	Oct-2007	01-Jun-2005	MA	80.00	360,000.00	359,938.62	01-Apr-2008	13	6.740%	28,075.35
2(A)	0503184620	Jan-2008	01-Jun-2005	NY	80.00	382,720.00	382,720.00	01-Dec-2007	17	7.250%	47,919.66
2(A)	1002001185	Nov-2007	01-Aug-2005	MI	95.00	71,250.00	68,559.97	01-Aug-2009	(2)	8.125%	0.00
2(A)	1002126416	May-2009	01-Jul-2005	CA	85.00	280,500.00	274,572.63	01-Jul-2007	22	7.375%	44,895.57
2(A)	1002143503	Jul-2009	01-Aug-2005	CA	90.00	396,000.00	388,838.74	01-Dec-2007	17	8.375%	53,077.74
2(A)	1002258728	Mar-2009	01-Aug-2005	CA	85.00	552,500.00	535,727.11	01-May-2009	0	4.250%	3,357.09
2(A)	1002292325	Mar-2007	01-Aug-2005	SC	90.00	140,400.00	135,734.68	01-Jun-2009	0	8.150%	1,733.02
2(A)	1002303652	May-2009	01-Aug-2005	CA	80.00	444,000.00	436,411.74	01-Jan-2008	16	8.375%	53,174.76
2(A)	1002368093	Feb-2007	01-Aug-2005	GA	90.00	85,500.00	83,175.14	01-May-2009	0	9.475%	1,245.53
2(A)	1002368333	Aug-2008	01-Aug-2005	IL	80.00	127,920.00	122,361.75	01-Jul-2008	10	8.375%	9,920.90
2(A)	1002369644	Jul-2009	01-Aug-2005	CA	80.00	463,200.00	444,754.27	01-Apr-2008	13	8.375%	46,729.99
2(A)	1002483413	Jul-2009	01-Aug-2005	FL	90.00	131,310.00	126,806.18	01-Nov-2007	18	8.375%	19,046.95
2(A)	1002596569	Feb-2009	01-Aug-2005	NJ	90.00	148,050.00	142,719.21	01-Aug-2007	21	8.125%	18,041.89
2(A)	1002602507	Sep-2007	01-Aug-2005	TN	90.00	103,500.00	99,918.79	01-Jun-2009	0	8.125%	1,271.57
2(A)	1005050992	Aug-2008	05-Jul-2005	MO	80.00	67,200.00	65,768.33	05-Mar-2008	14	11.990%	9,381.50
2(A)	1005060344	Aug-2008	24-Jul-2005	TN	80.00	149,600.00	144,704.13	24-Dec-2008	5	8.875%	7,148.59
2(A)	1005060704	Nov-2006	01-Aug-2005	GA	80.00	93,600.00	90,845.76	01-Jul-2008	10	9.500%	7,692.51
2(A)	1005060926	Feb-2008	06-Aug-2005	TN	100.00	116,500.00	114,613.65	06-Apr-2008	13	13.250%	16,701.90
2(A)	1005060946	Aug-2007	01-Aug-2005	TN	80.00	79,200.00	77,720.35	01-May-2007	24	7.140%	15,565.65
2(A)	1005061364	May-2009	20-Jul-2005	MO	100.00	204,900.00	199,088.90	20-Dec-2008	5	10.375%	11,473.54
2(A)	1005061512	Mar-2008	01-Aug-2005	AR	100.00	96,500.00	93,638.24	01-Mar-2009	2	9.750%	2,884.20
2(A)	1005061555	Dec-2006	01-Aug-2005	MO	85.00	119,000.00	117,429.92	01-Jan-2007	28	7.840%	28,512.05
2(A)	1005061612	Apr-2009	01-Aug-2005	MO	90.00	103,410.00	101,373.04	01-Sep-2008	8	11.890%	9,278.53
2(A)	1005068680	Jun-2007	05-Aug-2005	MS	80.00	70,000.00	67,944.51	05-Aug-2008	9	9.875%	5,541.54
2(A)	1005069289	May-2009	24-Jul-2005	NC	95.00	54,150.00	52,468.55	24-Feb-2009	3	10.000%	2,075.50
2(A)	1005069611	Sep-2008	29-Jul-2005	SC	90.00	77,400.00	75,007.59	27-Sep-2008	8	10.375%	5,925.40
2(A)	2005051583	Jun-2009	08-Jul-2005	OH	80.00	59,600.00	56,560.67	08-Jun-2009	0	6.090%	527.99
2(A)	2005061846	Jul-2009	01-Aug-2005	OH	80.00	79,600.00	76,325.85	01-Jun-2009	0	8.000%	954.53
2(A)	2005062125	Nov-2008	01-Aug-2005	OH	80.00	72,560.00	69,913.58	01-Apr-2009	1	8.375%	1,375.21
2(A)	2005063235	Nov-2006	01-Aug-2005	MD	80.00	228,000.00	220,994.31	01-Aug-2008	9	9.500%	17,066.95
2(A)	3005057827	Apr-2009	11-Aug-2005	PA	80.00	221,600.00	220,525.24	11-Feb-2006	39	7.940%	67,800.51
2(A)	3005068455	Nov-2006	04-Aug-2005	PA	80.00	225,600.00	217,869.19	04-May-2009	0	8.875%	3,042.31
2(A)	5005036301	Apr-2008	15-May-2005	OH	85.00	101,915.00	99,457.48	15-Feb-2008	15	11.440%	14,079.48
2(A)	5005055519	Apr-2008	01-Aug-2005	FL	90.00	136,800.00	133,299.71	01-Aug-2008	9	10.375%	11,365.68



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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)	5005055913	Sep-2008	15-Jul-2005	FL	80.00	153,600.00	151,099.58	15-Oct-2007	19	11.840%	29,677.22
2(A)	5005059676	Nov-2006	01-Jul-2005	IN	85.00	190,400.00	184,995.41	01-Mar-2009	2	10.000%	5,698.51
2(A)	5005060651	Jun-2009	24-Jul-2005	IN	80.00	140,000.00	138,621.20	24-Apr-2009	1	5.980%	1,899.11
2(A)	5005060711	Dec-2006	01-Aug-2005	IN	100.00	103,500.00	101,499.73	01-May-2008	12	12.500%	12,651.05
2(A)	5005061281	Nov-2008	30-Jul-2005	OH	80.00	98,800.00	96,410.40	27-Mar-2008	14	11.125%	12,356.23
2(A)	5005061339	Jun-2009	31-Jul-2005	KY	80.00	161,600.00	158,893.87	01-Jun-2007	23	8.090%	26,411.12
2(A)	5005069548	Aug-2008	01-Aug-2005	NJ	80.00	269,480.00	260,525.56	01-Jun-2008	11	9.750%	22,098.64
2(A)	7000140299	Jul-2009	01-May-2005	MD	78.80	524,000.00	512,037.10	01-Jul-2007	22	9.990%	99,209.45
2(A)	7005053985	Jun-2007	15-Jul-2005	WI	80.00	81,600.00	79,648.85	15-Oct-2008	7	11.000%	5,963.56
2(A)	7005064079	Jun-2008	01-Aug-2005	WI	80.00	100,400.00	97,149.54	01-Jul-2008	10	9.000%	7,739.66
2(A)	7005064638	Sep-2008	01-Aug-2005	WI	80.00	126,320.00	123,235.02	01-Jan-2008	16	11.125%	18,327.12
2(A)	7005064639	Feb-2008	01-Aug-2005	MO	100.00	68,000.00	66,747.76	01-Oct-2007	19	11.640%	13,055.20
2(A)	8005036766	Sep-2007	16-Jun-2005	MI	85.00	99,450.00	97,330.65	16-Jul-2008	10	11.490%	10,688.40
2(A)	8005069299	Dec-2006	14-Jul-2005	MI	84.75	50,000.00	49,040.74	14-Sep-2008	8	12.250%	4,840.29
2(A)	8005069384	Oct-2008	28-Jul-2005	MI	80.00	173,520.00	166,020.96	27-Jun-2009	0	6.500%	1,663.26
2(A)	8005069554	Jan-2008	01-Aug-2005	MI	80.00	68,800.00	67,121.29	01-Mar-2009	2	10.500%	2,235.36
2(A)	8005069569	Jul-2009	01-Aug-2005	MI	80.00	105,600.00	101,361.36	01-May-2009	0	7.190%	1,129.56
2(A)	9005054843	Jul-2009	01-Aug-2005	MA	80.00	308,000.00	300,013.45	01-Aug-2007	21	9.050%	48,762.80
2(B)	0011158124	Jun-2009	01-May-2005	MA	20.00	102,400.00	100,385.10	01-Nov-2008	6	10.990%	3,340.31
2(B)	0011159892	Nov-2008	01-Jun-2005	IL	20.00	61,000.00	58,929.27	01-Feb-2009	3	8.250%	1,495.82
2(B)	0011162006	Oct-2008	01-Jun-2005	CA	20.00	100,980.00	98,683.97	01-Jan-2008	16	8.250%	1,972.50
2(B)	0011170781	Dec-2008	01-Jun-2005	CA	20.00	83,000.00	81,437.41	01-Jul-2007	22	9.990%	1,896.75
2(B)	0011171577	Sep-2008	01-May-2005	CA	20.00	83,000.00	82,035.58	01-Aug-2007	21	10.875%	1,444.17
2(B)	0011172659	Jul-2007	01-May-2005	MT	20.00	34,400.00	34,086.54	01-Feb-2007	27	10.750%	1,723.91
2(B)	0011176391	Jun-2006	01-Jun-2005	CA	20.00	75,000.00	73,703.31	01-Jun-2008	11	10.500%	(399.96)
2(B)	0011182597	Jun-2007	01-Jun-2005	MA	20.00	90,000.00	88,970.94	01-Nov-2007	18	11.500%	(741.96)
2(B)	0011187598	Oct-2006	01-Jun-2005	LA	20.00	26,000.00	25,459.42	01-Mar-2009	2	10.875%	649.39
2(B)	1005068798	Jul-2009	20-Jul-2005	TN	90.00	81,000.00	78,459.03	20-Apr-2009	1	8.740%	1,616.25
2(B)	2005051525	Jun-2008	07-Jul-2005	OH	79.38	127,000.00	120,402.72	07-Jun-2009	0	6.500%	1,206.27
2(B)	2005062072	Oct-2008	01-Aug-2005	FL	80.00	219,200.00	209,302.90	01-Jul-2009	(1)	7.040%	1,141.98
2(B)	5005060397	Feb-2008	24-Jul-2005	KY	80.00	88,000.00	84,234.11	24-Mar-2009	2	7.040%	1,835.26
2(B)	6005064106	Nov-2008	01-Aug-2005	FL	80.00	140,800.00	134,217.32	01-May-2009	0	6.540%	1,350.30
2(B)	7000140322	Jul-2009	01-May-2005	MD	19.70	131,000.00	129,383.13	01-Jul-2007	22	10.900%	26,816.04
2(B)	8005060013	May-2009	01-Aug-2005	MI	80.00	122,320.00	117,993.42	01-Aug-2008	9	6.740%	6,711.46

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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)	59	8,750,269.80	1,941,137.53	2.187 %	0	0.00	0.00	0.000 %	59	8,750,269.80	1,941,137.53	2.187 %
1(B)	5	276,108.56	37,325.09	0.118 %	0	0.00	0.00	0.000 %	5	276,108.56	37,325.09	0.118 %
2(A)	87	20,260,198.49	4,150,014.70	2.411 %	0	0.00	0.00	0.000 %	87	20,260,198.49	4,150,014.70	2.411 %
2(B)	8	521,102.06	278,271.18	0.693 %	0	0.00	0.00	0.000 %	8	521,102.06	278,271.18	0.693 %
Total	159	29,807,678.91	6,406,748.50	1.926 %	0	0.00	0.00	0.000 %	159	29,807,678.91	6,406,748.50	1.926 %

**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)	0005057928	137,600.00	11.000%	CO	80.00	360	102,701.14	05/19/2009	(35.04)	102,764.87
1(A)	0005058262	312,000.00	9.090%	CA	80.00	360	235,285.37	04/17/2009	143.33	236,061.84
1(A)	0005058353	212,000.00	10.750%	FL	80.00	360	137,619.89	06/19/2009	137,780.18	137,780.18
1(A)	0011153559	85,360.00	9.375%	MA	80.00	360	82,729.80	11/30/2008	3,250.00	60,725.13
1(A)	0011167653	360,000.00	9.625%	NJ	80.00	360	346,706.44	04/30/2009	(845.84)	295,824.78
1(A)	0011179331	123,500.00	6.450%	MA	95.00	360	117,498.63	06/30/2009	103,096.26	103,096.26
1(A)	0011186291	92,998.00	9.750%	TX	80.00	360	90,014.14	03/31/2009	(17.99)	64,521.98
1(A)	0011193626	319,960.00	7.125%	VA	80.00	360	313,668.07	06/30/2009	265,902.81	265,902.81
1(A)	0011198897	239,920.00	9.700%	VA	80.00	360	239,910.00	09/30/2008	(40.00)	180,878.44
1(A)	1001283471	257,600.00	7.375%	CA	94.71	360	252,713.53	06/29/2009	251,927.93	251,927.93
1(A)	1001381542	50,000.00	9.750%	TX	95.00	360	49,542.00	11/25/2008	85.00	64,020.55
1(A)	1001781254	303,000.00	8.650%	CA	84.17	360	299,616.38	08/13/2008	85.00	174,693.43
1(A)	1001802348	123,702.00	9.500%	NV	80.00	360	121,404.27	04/21/2009	125.00	112,908.03
1(A)	1001808397	214,200.00	6.625%	WI	85.00	360	225,492.26	06/23/2009	155,218.72	155,218.72
1(A)	1001865351	215,000.00	8.500%	CA	62.14	360	211,973.19	10/17/2008	85.00	123,662.07
1(A)	1001942358	335,000.00	8.750%	CA	84.81	360	332,071.78	06/30/2008	85.00	237,629.94
1(A)	1001946568	110,700.00	8.625%	FL	90.00	360	107,805.57	04/28/2009	61.90	88,103.06
1(A)	1002040650	148,000.00	8.600%	CA	80.00	360	146,257.02	11/17/2008	(145.48)	134,056.17
1(A)	1002061119	172,000.00	9.000%	CO	80.00	360	169,488.71	01/29/2009	(405.15)	115,437.71
1(A)	1002068176	343,000.00	8.375%	CA	69.29	360	328,023.50	06/24/2009	137,356.38	137,356.38
1(A)	1002104859	178,400.00	8.875%	VA	80.00	360	175,426.93	04/24/2009	(28.00)	151,512.67
1(A)	1002126835	290,000.00	9.250%	CA	93.55	360	287,437.39	09/08/2008	(201.81)	173,474.85
1(A)	1002144496	266,400.00	8.125%	CA	80.00	360	261,303.22	05/14/2009	48.86	271,682.68
1(A)	1002146966	140,000.00	9.000%	FL	80.00	360	138,574.05	10/17/2008	85.00	49,977.47
1(A)	1002207052	232,750.00	8.625%	FL	89.52	360	228,791.93	04/10/2009	(21.50)	220,727.07
1(A)	1002331694	248,000.00	8.375%	CA	80.00	360	244,348.53	01/13/2009	85.00	162,008.06

**Morgan Stanley ABS Capital I Inc.**  
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**Series 2005-HE5**

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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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**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)	1002374013	333,000.00	10.750%	CA	90.00	360	325,318.67	06/26/2008	85.00	210,437.21
1(A)	1002590985	113,400.00	8.625%	CO	80.00	360	112,213.64	05/27/2009	8,921.81	50,378.18
1(A)	1005050778	122,500.00	13.290%	WA	70.00	360	94,019.61	04/27/2009	20.77	95,109.93
1(A)	1005061380	190,400.00	10.340%	MO	80.00	360	149,027.79	06/30/2009	149,159.88	149,159.88
1(A)	1005069194	183,920.00	9.750%	VA	80.00	360	43,906.68	05/19/2009	229.55	44,402.79
1(A)	2005050299	89,040.00	11.375%	TX	80.00	360	59,508.50	04/30/2009	48.31	59,655.18
1(A)	2005050308	96,000.00	11.750%	TX	80.00	360	54,386.59	06/17/2009	54,460.17	54,460.17
1(A)	2005051743	64,800.00	8.890%	OH	90.00	360	63,980.31	04/01/2007	(7.38)	69,847.07
1(A)	2005063418	297,000.00	7.590%	VA	90.00	360	262,813.43	04/22/2009	102.06	263,324.69
1(A)	3005050470	99,920.00	9.590%	OR	80.00	360	37,321.22	06/30/2009	37,405.14	37,405.14
1(A)	3005057788	101,760.00	7.090%	PA	80.00	360	94,702.86	04/30/2009	55.66	94,898.04
1(A)	3005062997	117,300.00	6.890%	GA	85.00	360	116,838.98	06/30/2009	116,928.04	116,928.04
1(A)	3005068206	154,800.00	11.240%	PA	90.00	360	90,921.95	04/22/2009	138.86	91,290.06
1(A)	3005068639	106,000.00	8.500%	IN	84.80	360	62,122.33	05/01/2009	115.41	62,749.50
1(A)	5005058584	49,500.00	14.140%	IN	90.00	360	53,193.45	04/30/2009	52.51	60,041.84
1(A)	5005058942	224,000.00	10.890%	NJ	80.00	360	124,013.14	04/30/2009	(89.31)	123,055.10
1(A)	6005053351	193,800.00	8.190%	FL	85.00	360	161,404.06	09/01/2008	160.00	164,091.65
1(A)	6005054301	236,700.00	9.875%	AZ	90.00	360	109,785.59	04/28/2009	(678.81)	108,149.84
1(A)	6005054839	180,000.00	7.240%	AZ	90.00	360	96,696.68	05/31/2009	572.03	97,454.71
1(A)	6005065512	73,600.00	9.625%	AZ	80.00	360	40,288.33	04/30/2009	294.50	40,717.02
1(A)	7005053350	113,600.00	10.875%	IL	80.00	360	64,836.96	06/16/2009	64,924.47	64,924.47
1(A)	7005053604	240,300.00	6.940%	IL	90.00	360	183,286.75	05/31/2009	760.06	184,246.51
1(A)	7005064318	117,600.00	10.750%	IL	80.00	360	95,594.19	05/31/2009	1,691.26	97,379.57
1(A)	7005064373	104,000.00	6.640%	MI	80.00	360	53,151.55	07/01/2008	(38.51)	53,713.72
1(A)	7005064608	106,800.00	10.125%	WI	80.00	360	68,189.86	05/31/2009	30.83	68,315.58
1(A)	7005065230	217,800.00	7.240%	IL	89.45	360	124,760.31	03/01/2009	(500.00)	123,622.75
1(A)	8005056449	176,400.00	6.740%	MN	90.00	360	192,650.78	06/24/2009	192,789.85	192,789.85
1(A)	8005066768	192,000.00	11.750%	MN	80.00	360	130,004.11	06/18/2009	130,134.63	130,134.63
1(A)	8005066904	70,800.00	10.500%	WI	80.00	360	42,400.31	06/30/2009	42,454.48	42,454.48
1(A)	8005067267	178,400.00	10.500%	MN	80.00	360	87,309.59	05/21/2009	1,816.27	89,367.34
1(A)	8005067341	160,680.00	10.000%	MN	80.00	360	85,032.98	06/30/2009	85,173.39	85,173.39
1(A)	8005067412	158,500.00	10.750%	MN	77.32	360	84,947.58	04/30/2009	111.66	85,421.18
1(A)	8005069975	192,000.00	11.620%	MI	80.00	360	139,237.28	04/22/2009	134.38	139,979.32
1(B)	0002115276	63,000.00	12.250%	NJ	20.00	360	61,956.04	02/27/2008	(941.50)	57,629.73
1(B)	0002144394	41,900.00	11.700%	NJ	20.00	360	41,350.52	11/24/2008	386.11	41,557.27
1(B)	1002240113	32,200.00	10.400%	FL	20.00	360	31,483.69	06/03/2009	37,831.73	37,831.73
1(B)	1002658886	26,000.00	9.990%	AZ	20.00	360	25,382.70	05/26/2009	9.00	26,345.25
1(B)	7005053951	122,430.00	6.250%	WI	77.00	360	115,935.61	05/28/2009	39.75	39.75
2(A)	0002151764	585,000.00	8.750%	CA	90.00	360	577,518.33	09/04/2008	603.23	301,998.39
2(A)	0002156279	63,000.00	8.375%	OH	90.00	360	60,633.10	02/24/2009	500.00	66,208.10

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

Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term	Liquidated or Ending Actual Balance	Liquidation Effective Date	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
2(A)	0002159888	96,900.00	9.150%	OH	95.00	360	93,369.67	12/02/2008	(700.00)	63,399.53
2(A)	0005066420	388,000.00	8.750%	CA	80.00	360	200,889.92	05/31/2009	281.54	201,171.46
2(A)	0011163432	239,960.00	8.750%	CA	80.00	360	234,432.07	05/31/2009	95.00	134,173.61
2(A)	0011168122	346,655.00	9.500%	NY	95.00	360	337,176.74	04/30/2009	(6,549.00)	301,505.78
2(A)	0011170112	150,400.00	9.375%	CA	80.00	360	145,438.23	05/31/2009	(856.29)	87,411.34
2(A)	0011171578	246,400.00	10.125%	CA	80.00	360	239,186.38	04/30/2009	(1,332.00)	157,407.63
2(A)	0011172298	508,800.00	5.025%	DC	80.00	360	494,612.99	03/31/2009	(9,064.12)	186,423.01
2(A)	0011174272	680,000.00	8.750%	CA	80.00	360	648,067.90	06/30/2009	285,204.30	285,204.30
2(A)	0011186922	360,000.00	6.525%	CA	80.00	360	343,196.25	05/31/2009	(1,701.00)	213,663.30
2(A)	0011189724	336,000.00	6.785%	MD	80.00	360	319,583.78	06/30/2009	68,774.01	68,774.01
2(A)	0011190482	352,000.00	10.500%	CA	80.00	360	351,975.80	03/31/2009	11,872.14	244,478.78
2(A)	0011197351	427,000.00	10.500%	CA	94.89	360	427,000.00	05/31/2009	(335.84)	315,310.10
2(A)	1001468806	85,050.00	9.800%	OH	90.00	360	83,048.04	03/27/2009	712.20	118,986.36
2(A)	1001774501	76,500.00	8.750%	IN	90.00	360	74,544.53	07/29/2008	455.45	73,269.04
2(A)	1001923752	300,720.00	8.625%	CA	80.00	360	295,414.12	04/10/2009	6,423.36	207,026.28
2(A)	1001936445	68,850.00	8.875%	MI	85.00	360	67,313.11	08/27/2008	(316.00)	71,515.61
2(A)	1002030705	544,000.00	8.875%	CA	80.00	360	535,650.70	01/28/2009	85.00	287,446.35
2(A)	1002056553	128,250.00	5.000%	CA	95.00	360	127,528.46	06/24/2009	135,458.45	135,458.45
2(A)	1002065847	130,500.00	9.375%	TX	90.00	360	127,078.89	11/07/2008	85.00	69,992.02
2(A)	1002082837	251,200.00	8.750%	CA	80.00	360	248,423.71	09/16/2008	85.00	161,250.25
2(A)	1002100817	443,200.00	7.375%	CA	80.00	360	434,854.83	06/29/2009	233,292.16	233,292.16
2(A)	1002107437	392,000.00	8.375%	CA	80.00	360	384,918.03	06/02/2009	307,320.57	307,320.57
2(A)	1002119763	452,000.00	7.375%	CA	80.00	360	443,114.51	06/02/2009	431,049.30	431,049.30
2(A)	1002121091	424,000.00	8.500%	CA	80.00	360	418,297.35	12/11/2008	(1,015.51)	232,626.33
2(A)	1002149829	304,000.00	8.125%	CA	80.00	360	291,737.62	01/06/2009	(19.18)	97,580.77
2(A)	1002152627	468,000.00	8.125%	CA	80.00	360	460,329.26	01/20/2009	(399.78)	302,121.63
2(A)	1002166391	280,000.00	8.125%	CA	80.00	360	275,190.05	02/03/2009	(492.77)	211,559.98
2(A)	1002188698	555,750.00	7.375%	CA	95.00	360	545,790.71	06/03/2009	493,904.83	493,904.83
2(A)	1002197241	411,200.00	8.750%	CA	80.00	360	406,307.92	09/23/2008	85.00	223,265.57
2(A)	1002204395	282,400.00	8.125%	CA	80.00	360	278,514.72	02/03/2009	(288.56)	197,103.12
2(A)	1002226905	436,000.00	4.375%	CA	80.00	360	457,039.51	06/17/2009	140,003.83	140,003.83
2(A)	1002250174	425,600.00	8.375%	CA	80.00	360	419,147.21	02/11/2009	85.00	231,626.84
2(A)	1002263972	194,657.00	8.375%	TX	80.00	360	187,631.03	03/09/2009	64.94	42,282.99
2(A)	1002276566	316,000.00	8.375%	CA	80.00	360	309,868.24	06/10/2009	160,467.67	160,467.67
2(A)	1002280141	167,920.00	7.625%	AZ	80.00	360	160,356.70	04/28/2009	21.34	115,260.62
2(A)	1002289311	264,000.00	8.375%	CA	80.00	360	260,261.82	01/06/2009	(165.74)	235,830.97
2(A)	1002298463	372,000.00	8.375%	CA	80.00	360	365,542.42	05/04/2009	1,365.00	357,001.87
2(A)	1002309816	58,650.00	9.500%	MO	85.00	360	57,516.49	09/25/2008	(384.74)	72,391.75
2(A)	1002320438	294,400.00	8.375%	CA	80.00	360	289,204.36	06/24/2009	284,333.60	284,333.60
2(A)	1002334682	657,000.00	8.125%	CA	90.00	360	630,892.19	02/09/2009	85.00	424,069.68

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

Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term	Liquidated or Ending Actual Balance	Liquidation Effective Date	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
2(A)	1002426583	269,600.00	5.000%	CA	80.00	360	268,083.67	06/22/2009	205,080.29	205,080.29
2(A)	1002426690	308,000.00	8.375%	CA	80.00	360	302,407.11	06/24/2009	181,406.23	181,406.23
2(A)	1002428732	452,000.00	8.750%	CA	80.00	360	446,520.92	11/26/2008	(442.70)	206,698.35
2(A)	1002438437	170,400.00	8.375%	CA	80.00	360	167,721.25	05/04/2009	(954.17)	152,519.56
2(A)	1002476109	364,000.00	8.750%	CA	80.00	360	360,291.63	08/27/2008	85.00	191,125.67
2(A)	1002482995	141,520.00	8.125%	MN	80.00	360	135,453.31	04/14/2009	50.00	73,300.22
2(A)	1002483262	162,027.00	5.000%	CO	80.00	360	158,122.05	12/10/2008	(404.00)	38,050.65
2(A)	1002502394	184,000.00	8.375%	FL	80.00	360	177,191.34	06/17/2009	184,199.40	184,199.40
2(A)	1002548032	189,000.00	8.675%	VA	90.00	360	183,856.33	05/04/2009	2,483.31	195,686.99
2(A)	1002550251	500,000.00	9.950%	CA	80.00	360	486,318.84	03/20/2008	(1,006.42)	135,783.88
2(A)	1002583519	310,400.00	8.750%	CA	80.00	360	306,118.75	12/02/2008	(185.88)	184,796.11
2(A)	1002592340	372,000.00	8.125%	CA	80.00	360	366,450.74	03/18/2009	1,691.45	179,483.36
2(A)	1002592475	324,800.00	8.500%	CA	80.00	360	320,106.33	12/02/2008	(375.48)	273,318.48
2(A)	1005057706	300,000.00	11.125%	VA	80.00	360	173,484.34	04/21/2009	207.34	174,305.07
2(A)	1005058182	79,200.00	12.125%	NC	90.00	360	80,669.34	05/31/2009	104.07	80,819.66
2(A)	2005050382	52,000.00	8.840%	TX	80.00	360	57,566.51	02/01/2009	(238.26)	56,576.52
2(A)	2005052550	108,800.00	7.590%	WV	80.00	360	41,347.90	08/01/2008	3,503.64	47,762.02
2(A)	2005062067	64,320.00	10.000%	OH	80.00	360	62,294.29	06/19/2009	62,349.84	62,349.84
2(A)	2005062914	312,000.00	9.630%	MD	80.00	360	182,562.01	04/30/2009	402.66	183,481.64
2(A)	3005060803	279,600.00	5.540%	WA	80.00	360	101,411.67	04/30/2009	234.54	102,135.57
2(A)	3005061211	138,360.00	8.875%	WA	80.00	360	37,885.13	05/31/2009	181.18	38,193.56
2(A)	5005059949	80,000.00	9.390%	OH	100.00	360	77,417.55	06/30/2009	77,453.77	77,453.77
2(A)	5005060316	62,400.00	6.000%	OH	80.00	360	62,484.28	06/30/2009	62,562.56	62,562.56
2(A)	5005060349	84,000.00	8.625%	OH	80.00	360	86,797.07	04/16/2009	(447.97)	87,891.46
2(A)	5005060453	133,926.40	8.340%	IN	80.00	360	45,921.87	04/30/2009	134.38	46,690.78
2(A)	5005061271	66,300.00	11.640%	KY	100.00	360	61,964.37	05/31/2009	38.71	62,039.54
2(A)	6005053282	330,320.00	10.010%	FL	80.00	360	185,992.72	04/30/2009	744.27	188,190.64
2(A)	6005053397	184,000.00	9.240%	FL	80.00	360	126,933.24	06/30/2009	127,067.80	127,067.80
2(A)	6005063948	150,300.00	6.290%	FL	90.00	360	55,750.85	06/23/2009	55,890.21	55,890.21
2(A)	6005064131	250,000.00	11.420%	FL	89.93	360	199,639.09	05/29/2009	2,153.36	201,939.78
2(A)	7005064129	106,250.00	6.750%	MO	85.00	360	84,096.50	05/31/2009	603.84	84,831.03
2(A)	7005064275	106,296.00	9.420%	IL	80.00	360	58,402.21	04/30/2009	77.74	58,745.79
2(A)	7005064478	68,800.00	11.625%	KS	80.00	360	25,276.81	04/30/2009	69.60	25,607.42
2(A)	8005056355	412,250.00	6.140%	MN	85.00	360	259,832.95	12/01/2008	(275.56)	260,493.88
2(A)	8005058461	62,320.00	6.840%	MI	80.00	360	60,833.53	06/30/2009	60,900.37	60,900.37
2(A)	8005060022	107,500.00	10.790%	MI	100.00	360	104,623.71	05/31/2009	1,737.19	106,435.60
2(A)	8005060079	169,000.00	7.500%	MI	88.48	360	124,502.32	06/30/2009	124,627.69	124,627.69
2(A)	8005060180	60,640.00	11.000%	MI	80.00	360	62,434.41	04/24/2009	13.43	64,463.84
2(A)	8005067264	235,000.00	7.890%	MN	100.00	360	187,321.37	06/30/2009	187,541.08	187,541.08
2(A)	8005067597	143,920.00	6.790%	MN	80.00	360	140,250.07	12/01/2008	(350.86)	140,112.93

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Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term	Liquidated or Ending Actual Balance	Liquidation Effective Date	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
2(A)	8005067776	100,000.00	10.875%	WI	80.00	360	67,523.93	06/26/2009	67,602.76	67,602.76
2(A)	8005069435	124,000.00	11.250%	MI	80.00	360	87,180.57	04/20/2009	61.43	87,389.67
2(A)	8005069927	208,000.00	12.375%	MI	100.00	360	194,209.28	05/28/2009	(75.47)	194,233.73
2(A)	9005064978	316,000.00	6.240%	FL	80.00	360	172,133.30	11/01/2008	(50.50)	174,827.61
2(A)	9005069540	288,000.00	7.875%	CA	80.00	360	204,215.34	06/30/2009	204,470.44	204,470.44
2(B)	1001914600	49,600.00	9.050%	TX	80.00	360	48,163.51	06/24/2009	50,374.46	50,374.46
2(B)	1002401369	88,000.00	5.000%	CA	20.00	360	85,332.45	06/24/2009	87,312.61	87,312.61
2(B)	1002409995	42,000.00	10.125%	CA	20.00	360	40,826.71	05/26/2009	178.00	42,781.84
2(B)	1002485251	74,000.00	9.500%	CA	20.00	360	72,442.01	07/29/2008	307.54	74,327.88
2(B)	1002596738	63,000.00	11.050%	FL	20.00	360	60,577.28	06/24/2009	63,415.95	63,415.95
2(B)	1002602062	77,800.00	5.000%	CA	20.00	360	74,689.69	06/24/2009	77,196.31	77,196.31
2(B)	5005047907	107,200.00	6.740%	IN	80.00	360	92,494.17	05/27/2009	(476.28)	92,138.38
2(B)	6005066604	66,400.00	6.990%	NH	80.00	360	46,576.24	09/01/2008	(37.41)	46,940.76

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

\* This data is currently not provided for reporting.

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

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

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Securities Administration Services  
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Frederick, MD 21701-4747  
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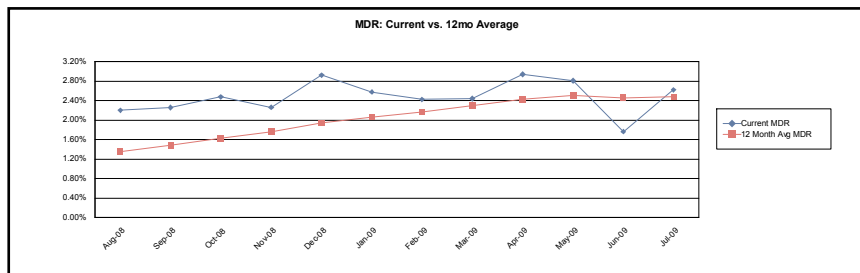
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**Realized Loss Report - Collateral**

**Summary**

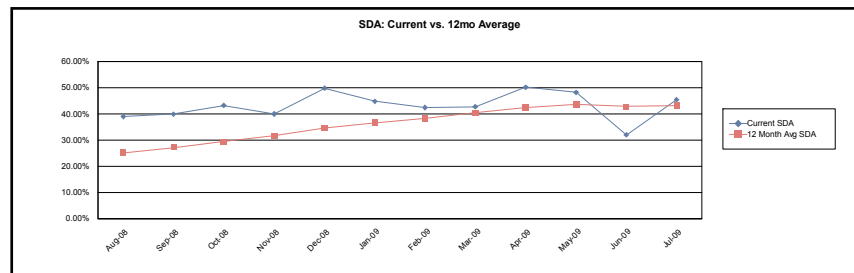
**MDR**

Current Month 2.622%  
3 Month Average 2.400%  
12 Month Average 2.477%



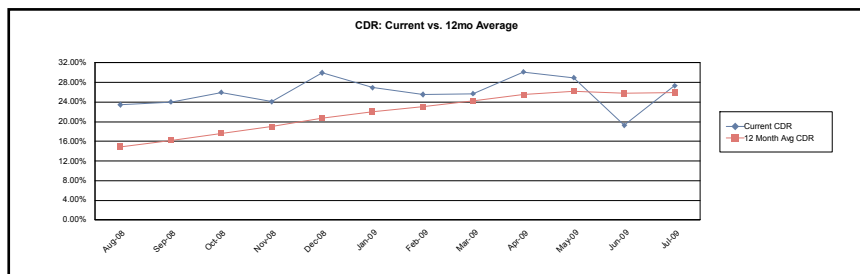
**SDA**

Current Month 45.501%  
3 Month Average 41.958%  
12 Month Average 43.228%



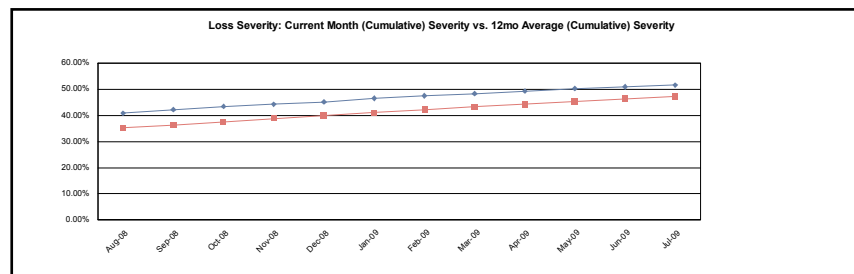
**CDR**

Current Month 27.301%  
3 Month Average 25.175%  
12 Month Average 25.937%



**Loss Severity**

Current Month (Cumulative) 51.549%  
3 Month Average (Cumulative) 50.889%  
12 Month Average (Cumulative) 46.675%



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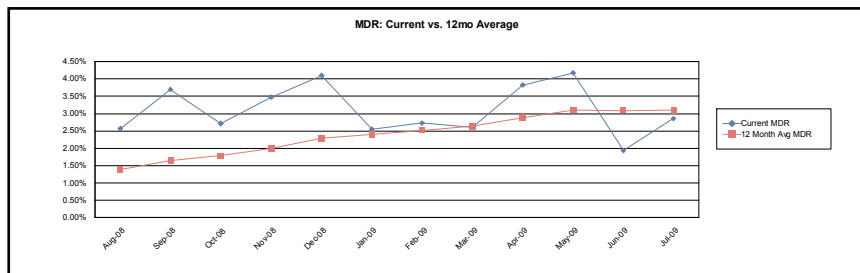
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**Realized Loss Report - Collateral**

**1(A)**

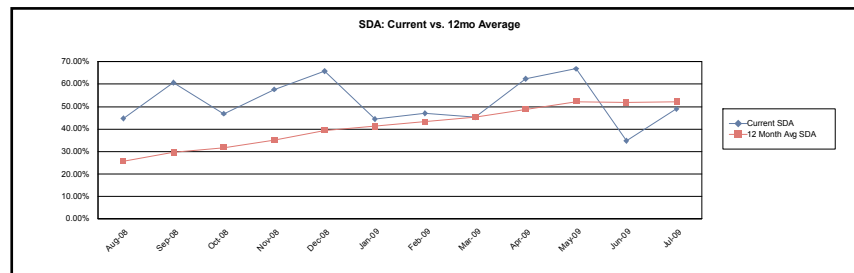
**MDR**

Current Month 2.857%  
3 Month Average 2.991%  
12 Month Average 3.104%



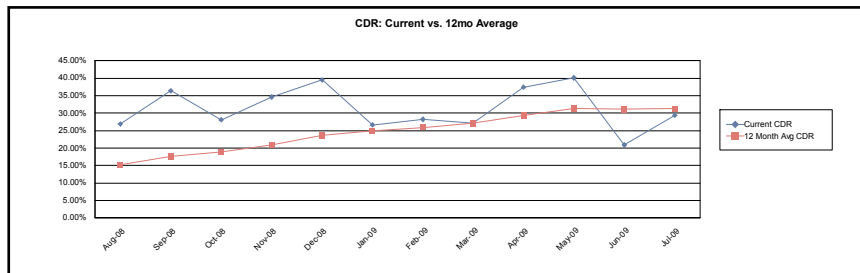
**SDA**

Current Month 48.957%  
3 Month Average 50.209%  
12 Month Average 52.129%



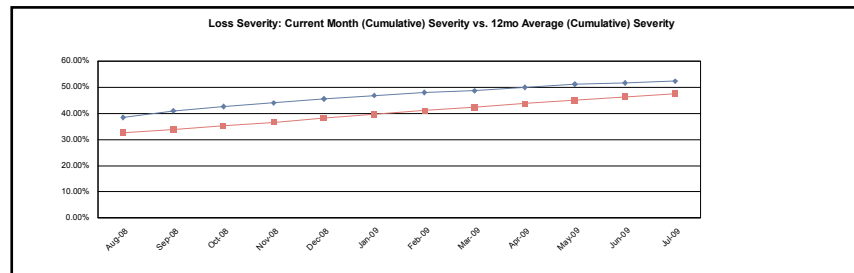
**CDR**

Current Month 29.374%  
3 Month Average 30.126%  
12 Month Average 31.277%



**Loss Severity**

Current Month (Cumulative) 52.317%  
3 Month Average (Cumulative) 51.717%  
12 Month Average (Cumulative) 46.682%





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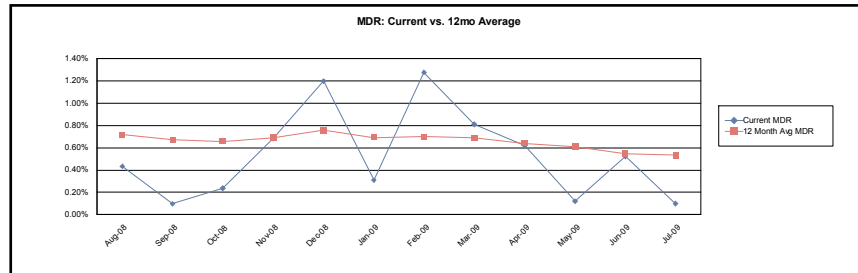
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**Realized Loss Report - Collateral**

**1(B)**

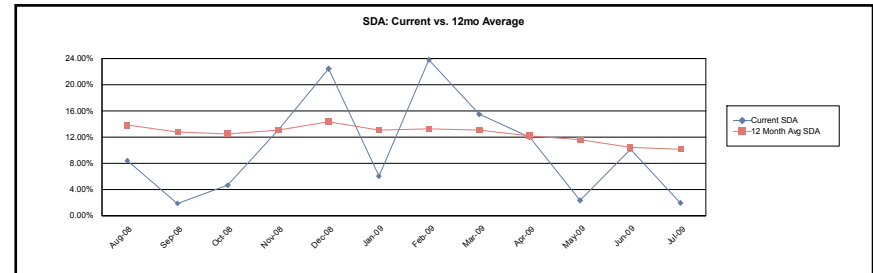
**MDR**

Current Month 0.099%  
3 Month Average 0.247%  
12 Month Average 0.534%



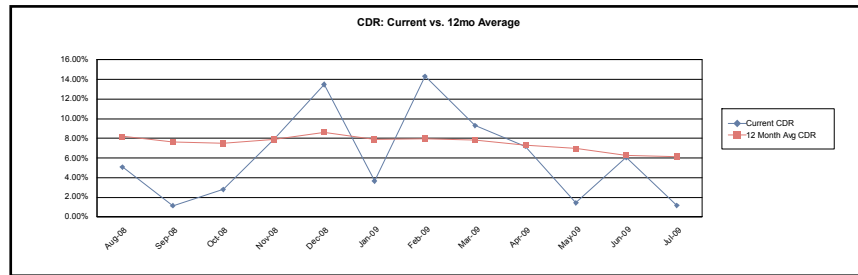
**SDA**

Current Month 1.967%  
3 Month Average 4.833%  
12 Month Average 10.217%



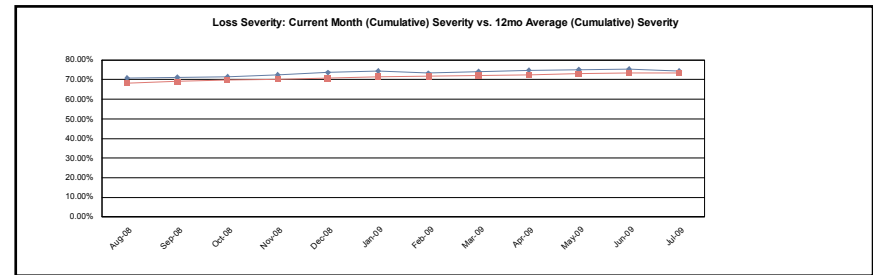
**CDR**

Current Month 1.180%  
3 Month Average 2.900%  
12 Month Average 6.130%



**Loss Severity**

Current Month (Cumulative) 74.460%  
3 Month Average (Cumulative) 74.936%  
12 Month Average (Cumulative) 73.415%



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

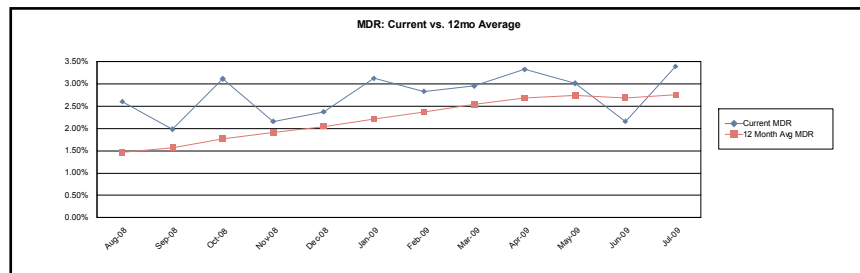
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**Realized Loss Report - Collateral**

**2(A)**

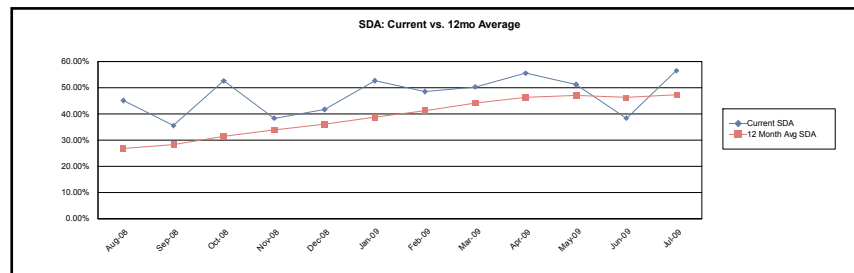
**MDR**

Current Month 3.396%  
3 Month Average 2.858%  
12 Month Average 2.755%



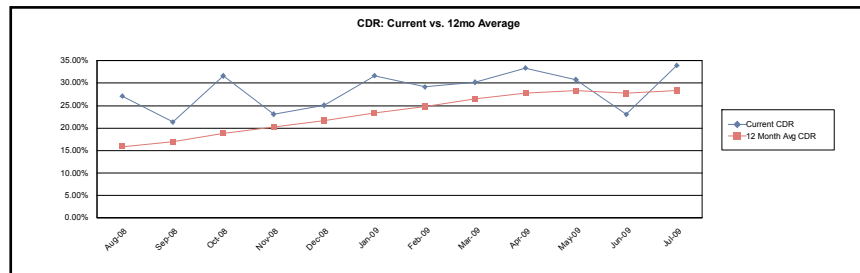
**SDA**

Current Month 56.568%  
3 Month Average 48.757%  
12 Month Average 47.289%



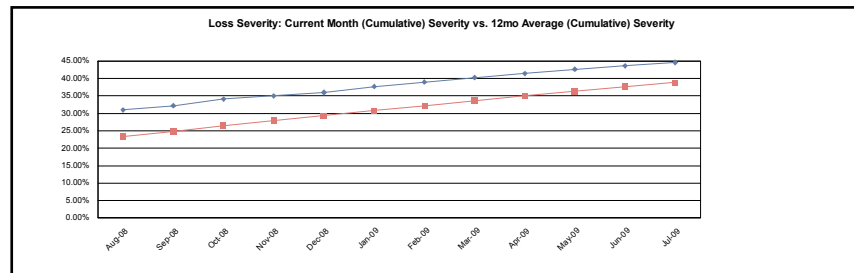
**CDR**

Current Month 33.941%  
3 Month Average 29.254%  
12 Month Average 28.373%



**Loss Severity**

Current Month (Cumulative) 44.612%  
3 Month Average (Cumulative) 43.632%  
12 Month Average (Cumulative) 38.124%



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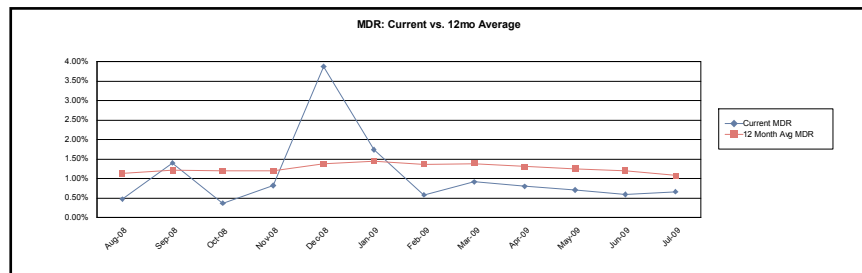
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**Realized Loss Report - Collateral**

**2(B)**

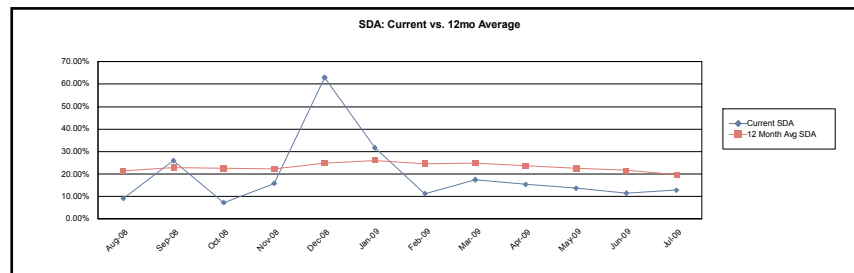
**MDR**

Current Month 0.665%  
3 Month Average 0.656%  
12 Month Average 1.081%



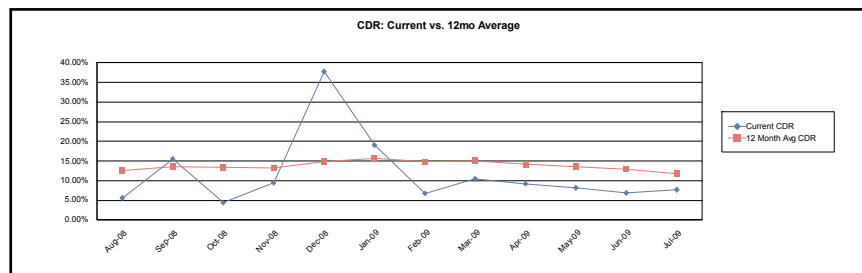
**SDA**

Current Month 12.819%  
3 Month Average 12.658%  
12 Month Average 19.596%



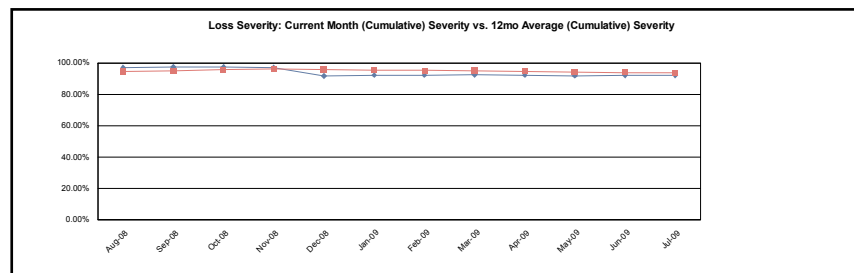
**CDR**

Current Month 7.691%  
3 Month Average 7.595%  
12 Month Average 11.757%



**Loss Severity**

Current Month (Cumulative) 92.167%  
3 Month Average (Cumulative) 92.036%  
12 Month Average (Cumulative) 93.895%



**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.

**Morgan Stanley ABS Capital I Inc.**  
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**Prepayment Detail - Prepayments during Current Period**

Summary													
	Loans Paid in Full			Repurchased Loans			Substitution Loans			Liquidated Loans			Curtailments
	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Curtailment Amount
1(A)	1	148,800.00	142,291.52	0	0.00	0.00	0	0.00	0.00	15	2,687,360.00	2,616,311.14	366,878.57
1(B)	1	111,200.00	88,114.75	0	0.00	0.00	0	0.00	0.00	1	32,200.00	31,483.69	(27,318.46)
2(A)	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	23	6,190,540.00	6,052,781.18	169,965.33
2(B)	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	4	278,400.00	268,762.93	(6,219.02)
Total	2	260,000.00	230,406.27	0	0.00	0.00	0	0.00	0.00	43	9,188,500.00	8,969,338.94	503,306.42

**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)	0005058353	FL	80.00	08-Jul-2005	212,000.00	137,619.89	Liquidation	14	10.750%	360	48
1(A)	0011179331	MA	95.00	01-Jun-2005	123,500.00	117,498.63	Liquidation	20	6.450%	360	49
1(A)	0011193626	VA	80.00	01-Jun-2005	319,960.00	313,668.07	Liquidation	19	7.125%	360	49
1(A)	1001283471	CA	94.71	01-May-2005	257,600.00	252,713.53	Liquidation	19	7.375%	360	50
1(A)	1001808397	WI	85.00	01-Jul-2005	214,200.00	225,492.26	Liquidation	17	6.625%	360	48
1(A)	1002068176	CA	69.29	01-Jul-2005	343,000.00	328,023.50	Liquidation	17	8.375%	360	48
1(A)	1005061380	MO	80.00	01-Aug-2005	190,400.00	149,027.79	Liquidation	16	10.340%	360	47
1(A)	2005050308	TX	80.00	01-Jul-2005	96,000.00	54,386.59	Liquidation	11	11.750%	360	48
1(A)	3005050470	OR	80.00	01-Aug-2005	99,920.00	37,321.22	Liquidation	18	9.590%	360	47
1(A)	3005062488	GA	80.00	15-Jul-2005	148,800.00	142,153.13	Loan Paid in Full	0	6.875%	360	48
1(A)	3005062997	GA	85.00	05-Aug-2005	117,300.00	116,838.98	Liquidation	24	6.890%	360	47
1(A)	7005053350	IL	80.00	01-Aug-2005	113,600.00	64,836.96	Liquidation	14	10.875%	360	47
1(A)	8005056449	MN	90.00	01-Jul-2005	176,400.00	192,650.78	Liquidation	24	6.740%	360	48
1(A)	8005066768	MN	80.00	01-Aug-2005	192,000.00	130,004.11	Liquidation	10	11.750%	360	47
1(A)	8005066904	WI	80.00	14-Jul-2005	70,800.00	42,400.31	Liquidation	14	10.500%	360	48
1(A)	8005067341	MN	80.00	28-Jul-2005	160,680.00	85,032.98	Liquidation	12	10.000%	360	47
1(B)	0011195776	FL	80.00	01-Apr-2005	111,200.00	87,610.01	Loan Paid in Full	0	5.500%	180	51
1(B)	1002240113	FL	20.00	01-Aug-2005	32,200.00	31,483.69	Liquidation	22	10.400%	360	47
2(A)	0011174272	CA	80.00	01-May-2005	680,000.00	648,067.90	Liquidation	24	8.750%	360	50
2(A)	0011189724	MD	80.00	01-Jun-2005	336,000.00	319,583.78	Liquidation	9	6.785%	360	49
2(A)	1002056553	CA	95.00	01-Jul-2005	128,250.00	127,528.46	Liquidation	5	5.000%	360	48
2(A)	1002100817	CA	80.00	01-Jul-2005	443,200.00	434,854.83	Liquidation	23	7.375%	360	48
2(A)	1002107437	CA	80.00	01-Aug-2005	392,000.00	384,918.03	Liquidation	26	8.375%	360	47

**Morgan Stanley ABS Capital I Inc.**  
**Mortgage Pass-Through Certificates**  
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**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
2(A)	1002119763	CA	80.00	01-Jul-2005	452,000.00	443,114.51	Liquidation	24	7.375%	360	48
2(A)	1002188698	CA	95.00	01-Jul-2005	555,750.00	545,790.71	Liquidation	22	7.375%	360	48
2(A)	1002226905	CA	80.00	01-Jul-2005	436,000.00	457,039.51	Liquidation	6	4.375%	360	48
2(A)	1002276566	CA	80.00	01-Aug-2005	316,000.00	309,868.24	Liquidation	7	8.375%	360	47
2(A)	1002320438	CA	80.00	01-Aug-2005	294,400.00	289,204.36	Liquidation	25	8.375%	360	47
2(A)	1002426583	CA	80.00	01-Aug-2005	269,600.00	268,083.67	Liquidation	7	5.000%	360	47
2(A)	1002426690	CA	80.00	01-Aug-2005	308,000.00	302,407.11	Liquidation	15	8.375%	360	47
2(A)	1002502394	FL	80.00	01-Aug-2005	184,000.00	177,191.34	Liquidation	21	8.375%	360	47
2(A)	2005062067	OH	80.00	01-Aug-2005	64,320.00	62,294.29	Liquidation	15	10.000%	360	47
2(A)	5005059949	OH	100.00	20-Jul-2005	80,000.00	77,417.55	Liquidation	23	9.390%	360	47
2(A)	5005060316	OH	80.00	24-Jul-2005	62,400.00	62,484.28	Liquidation	5	6.000%	360	47
2(A)	6005053397	FL	80.00	02-Jul-2005	184,000.00	126,933.24	Liquidation	14	9.240%	360	48
2(A)	6005063948	FL	90.00	01-Aug-2005	150,300.00	55,750.85	Liquidation	13	6.290%	360	47
2(A)	8005058461	MI	80.00	28-Jul-2005	62,320.00	60,833.53	Liquidation	6	6.840%	360	47
2(A)	8005060079	MI	88.48	11-Aug-2005	169,000.00	124,502.32	Liquidation	11	7.500%	360	47
2(A)	8005067264	MN	100.00	01-Aug-2005	235,000.00	187,321.37	Liquidation	13	7.890%	360	47
2(A)	8005067776	WI	80.00	01-Aug-2005	100,000.00	67,523.93	Liquidation	10	10.875%	360	47
2(A)	9005069540	CA	80.00	01-Aug-2005	288,000.00	204,215.34	Liquidation	9	7.875%	360	47
2(B)	1001914600	TX	80.00	01-Aug-2005	49,600.00	48,163.51	Liquidation	5	9.050%	360	47
2(B)	1002401369	CA	20.00	01-Aug-2005	88,000.00	85,332.45	Liquidation	5	5.000%	360	47
2(B)	1002596738	FL	20.00	01-Aug-2005	63,000.00	60,577.28	Liquidation	5	11.050%	360	47
2(B)	1002602062	CA	20.00	01-Aug-2005	77,800.00	74,689.69	Liquidation	5	5.000%	360	47

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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	2.639%
3 Month Average	2.488%
12 Month Average	3.307%

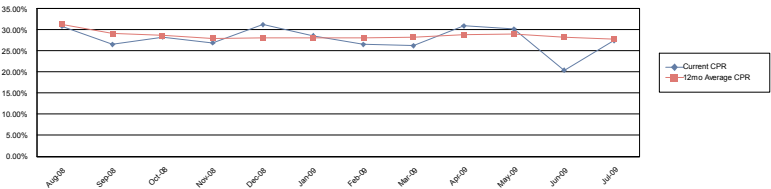
CPR

Current Month	27.450%
3 Month Average	25.985%
12 Month Average	27.816%

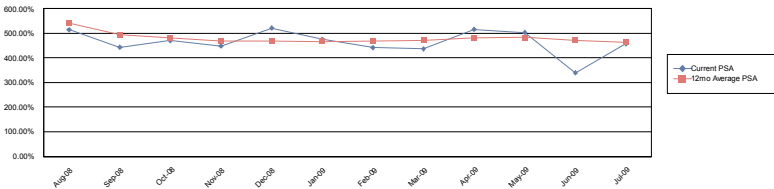
PSA

Current Month	457.508%
3 Month Average	433.088%
12 Month Average	463.606%

CPR: Current vs 12mo Average



PSA: Current vs. 12mo Average



1(A)

SMM

Current Month	3.012%
3 Month Average	3.155%
12 Month Average	4.136%

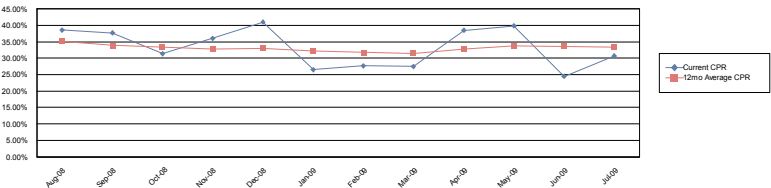
CPR

Current Month	30.722%
3 Month Average	31.664%
12 Month Average	33.319%

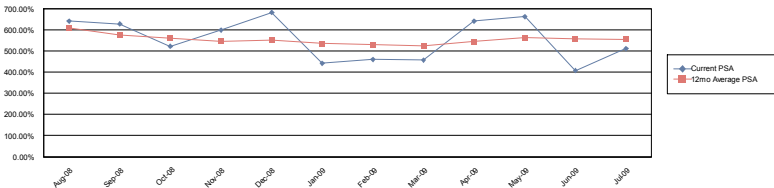
PSA

Current Month	512.033%
3 Month Average	527.740%
12 Month Average	555.319%

CPR: Current vs 12mo Average



PSA: Current vs. 12mo Average



**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  
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Fax: 240-586-8675

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**Prepayment Rates**

**1(B)**

**SMM**

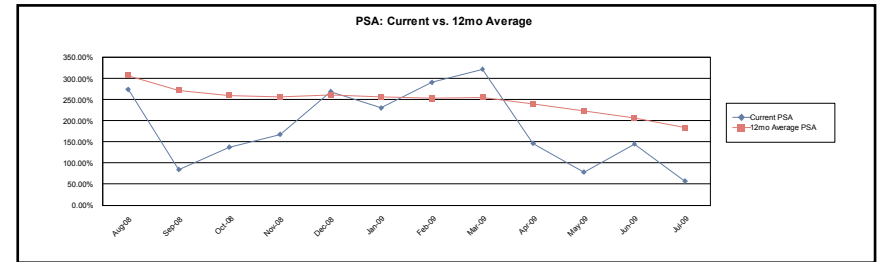
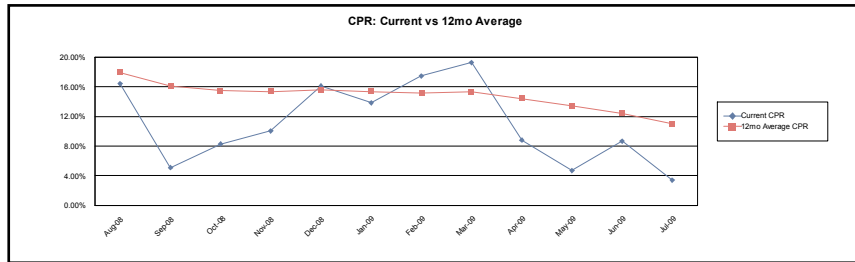
Current Month 0.289%  
3 Month Average 0.481%  
12 Month Average 1.101%

**CPR**

Current Month 3.410%  
3 Month Average 5.599%  
12 Month Average 11.018%

**PSA**

Current Month 56.834%  
3 Month Average 93.320%  
12 Month Average 183.639%



**2(A)**

**SMM**

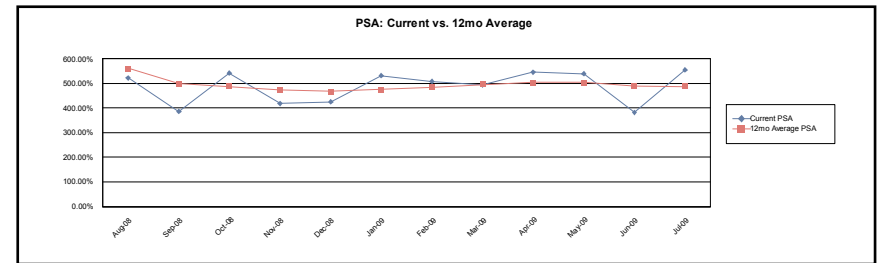
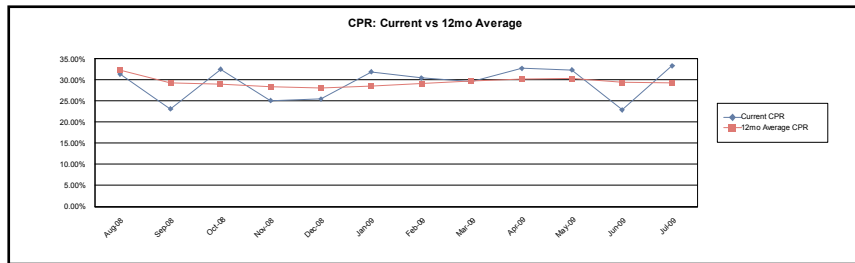
Current Month 3.317%  
3 Month Average 2.888%  
12 Month Average 3.572%

**CPR**

Current Month 33.291%  
3 Month Average 29.505%  
12 Month Average 29.230%

**PSA**

Current Month 554.855%  
3 Month Average 491.753%  
12 Month Average 487.171%





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**Prepayment Rates**

**2(B)**

**SMM**

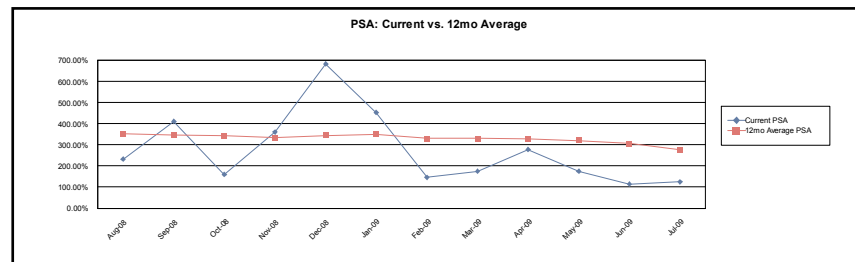
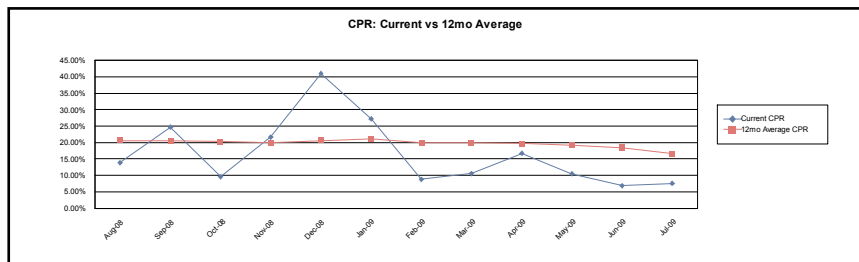
Current Month 0.650%  
3 Month Average 0.718%  
12 Month Average 1.736%

**CPR**

Current Month 7.527%  
3 Month Average 8.274%  
12 Month Average 16.564%

**PSA**

Current Month 125.456%  
3 Month Average 137.895%  
12 Month Average 276.074%



**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%	7,967,013.75	169,507,623.92	4.700%
Number of modified loans that have passed the loan modification performance test (against the total number of modified loans)	105	225	46.667%	16,575,026.45	42,099,893.63	39.371%
Number of loans modified in the current cycle (against the number of loans within the deal)	19	2,163	0.878%	2,217,214.19	332,728,097.22	0.666%
Number of modified loans (against the total number of loans within the deal)	225	2,163	10.402%	42,099,893.63	332,728,097.22	12.653%
Number of loans modified within the last 12 months (against the total number of modified loans within the deal)	112	225	49.778%	17,921,063.07	42,099,893.63	42.568%
Number of loans modified within the last 12 months (against the total number of loans within the deal)	112	2,163	5.178%	17,921,063.07	332,728,097.22	5.386%
Number of modified loans that are not currently delinquent after the modification (against the number of modified loans within the deal)	105	225	46.667%	16,575,026.45	42,099,893.63	39.371%
Number of loans modified in the current cycle that are not currently delinquent (against the number of loans modified in the current cycle)	12	19	63.158%	1,414,128.77	2,217,214.19	63.780%
Number of loans modified in the current cycle that are currently delinquent (against the number of loans modified in the current cycle)	7	19	36.842%	803,085.42	2,217,214.19	36.220%
Number of modified loans that were not delinquent at the time of the modification (against the number of loans modified within the deal)	81	225	36.000%	15,483,086.66	42,099,893.63	36.777%
Number of modified loans that were delinquent at the time of the modification (against the total number of loans modified within the deal)	144	225	64.000%	26,616,806.97	42,099,893.63	63.223%

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)	4	562,900.00	571,226.27	0.00	0.00	0.00	97	14,409,821.00	13,258,216.80	0.00	0.00	0.00
1(B)	1	121,500.00	123,394.20	0.00	0.00	0.00	24	1,962,980.00	1,751,769.89	0.00	0.00	0.00
2(A)	10	1,143,750.00	1,134,902.42	0.00	0.00	0.00	113	28,798,181.00	24,070,595.61	0.00	0.00	0.00
2(B)	4	404,280.00	387,691.30	0.00	0.00	0.00	36	4,047,092.00	3,019,311.33	0.00	0.00	0.00
Total	19	2,232,430.00	2,217,214.19	0.00	0.00	0.00	270	49,218,074.00	42,099,893.63	0.00	0.00	0.00

Current Month Modification Detail															
Loan Number/ Original Balance	Mod Aprpr 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
<b>1(A)</b>															
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	*	1	Post Mod	0	No Action	07/01/2009	3.000	962.49	05/01/2035	*	*	207,455.20
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	*	1	Post Mod	1	No Action	05/01/2009	2.000	532.60	06/01/2035	*	*	129,176.85
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	*	1	Post Mod	0	No Action	06/02/2009	3.875	618.82	05/02/2035	*	*	121,323.67
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	0	No Action	07/23/2009	2.000	947.13	06/23/2035	*	*	113,270.55
<b>1(B)</b>															
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
<b>2(A)</b>															
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	1	No Action	05/01/2009	9.250	466.68	07/01/2035	*	*	55,027.21
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	1	No Action	05/20/2009	9.000	752.25	06/20/2035	*	*	121,707.31
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	0	No Action	07/01/2009	7.190	1,039.73	07/01/2035	*	*	146,618.75
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	*	1	Post Mod	0	No Action	07/01/2009	3.000	733.31	07/01/2035	*	*	158,728.67

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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
<b>2(A)</b>															
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	*	1	Post Mod	0	No Action	06/01/2009	4.875	614.20	07/01/2035	*	*	108,513.03
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	*	1	Post Mod	2	No Action	04/01/2009	10.875	754.24	07/01/2035	*	*	102,380.59
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	*	1	Post Mod	0	No Action	06/27/2009	6.000	401.48	06/30/2035	*	*	56,762.39
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	*	1	Post Mod	2	No Action	04/01/2009	8.125	875.00	08/01/2035	*	*	185,139.11
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	*	1	Post Mod	(1)	No Action	08/01/2009	6.000	568.19	08/01/2035	*	*	89,507.04
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	*	1	Post Mod	0	No Action	07/01/2009	2.000	454.56	07/01/2035	*	*	110,518.32
<b>2(B)</b>															
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	0	No Action	06/01/2009	4.000	570.77	07/01/2035	*	*	102,915.75
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	*	1	Post Mod	2	No Action	04/06/2009	6.250	886.22	06/06/2035	*	*	136,506.73
8005060074	07/22/2009					Pre Mod	1	No Action	04/01/2009	7.990	557.14	07/01/2035	*	*	72,580.34
76,000.00	06/30/2009	*	0.00	*	1	Post Mod	2	No Action	04/01/2009	5.000	427.17	07/01/2035	*	*	73,147.62
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	*	1	Post Mod	0	No Action	07/27/2009	3.000	566.37	06/28/2035	*	*	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.

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
<b>1(A)</b>															
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	12	Foreclosure	06/01/2008	6.250	939.76	07/01/2035	N/A	N/A	144,753.65

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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
<b>I(A)</b>															
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 0	No Action No Action	08/01/2008 06/01/2009	8.750 7.750	943.08 943.08	07/01/2035 07/01/2035	* N/A	* N/A	146,026.06 154,648.68
0011138197	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
389,250.00	10/29/2007	*	0.00	*	1	Post Mod Current Values	1 12	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	377,312.05 393,306.62
0011155248	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
62,100.00	08/01/2008	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	09/01/2008 07/01/2009	7.000 7.000	471.84 471.84	* 04/01/2035	* N/A	* N/A	68,237.73 67,476.35
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 06/01/2009	10.700 6.700	660.78 545.14	* 04/01/2035	* N/A	* N/A	70,111.84 79,969.49
0011156981	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
188,000.00	12/14/2007	*	0.00	*	1	Post Mod Current Values	(1) 11	No Action No Action	02/01/2008 07/01/2008	5.800 5.800	1,107.88 1,143.07	* 04/01/2035	* N/A	* N/A	187,624.11 183,187.81
0011160277	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
112,500.00	10/12/2007	*	0.00	*	1	Post Mod Current Values	4 24	No Action Foreclosure	06/01/2007 06/01/2007	10.000 8.625	978.86 873.94	* 03/01/2035	* N/A	* N/A	109,741.22 108,197.30
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 7	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 70,431.00
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 07/01/2009	9.740 9.740	404.98 404.98	* 04/01/2035	* N/A	* N/A	46,346.80 45,605.91
0011164491	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
344,000.00	10/29/2007	*	0.00	*	1	Post Mod Current Values	0 9	No Action No Action	09/01/2008 09/01/2008	6.365 6.365	2,248.73 2,248.73	* 05/01/2035	* N/A	* N/A	346,771.47 343,007.74
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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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
<b>I(A)</b>															
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	7	No Action	11/01/2008	6.750	901.79	04/01/2035	N/A	N/A	132,460.65
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	11	No Action	07/01/2008	6.750	1,197.70	04/01/2035	N/A	N/A	175,292.53
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	13	No Action	05/01/2008	6.450	1,942.91	05/01/2035	N/A	N/A	292,865.16
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	07/01/2009	8.001	970.59	05/01/2035	N/A	N/A	132,994.54
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	4	No Action	02/01/2009	6.250	376.30	05/01/2035	N/A	N/A	58,255.76
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	10	No Action	08/01/2008	9.875	1,573.15	05/01/2035	N/A	N/A	176,100.10
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	4	No Action	02/01/2009	7.250	786.87	04/01/2035	N/A	N/A	110,591.41
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	3	No Action	03/01/2009	7.650	646.38	04/01/2035	N/A	N/A	87,694.44

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**Mortgage Pass-Through Certificates**  
**Series 2005-HE5**

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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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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
<b>I(A)</b>															
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 0	No Action No Action	06/01/2008 06/01/2009	7.375 7.375	460.61 460.61	*	*	*	64,015.77 63,109.49
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 05/01/2009	7.290 7.290	748.19 748.19	*	*	*	105,641.18 104,203.14
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 0	No Action No Action	09/01/2008 07/01/2009	7.000 7.000	834.72 809.00	*	*	*	121,231.37 119,230.26
0011173807	02/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
97,520.00	12/20/2007	*	0.00	*	1	Post Mod Current Values	0 12	No Action No Action	02/01/2008 06/01/2008	7.175 7.175	708.50 708.50	*	*	*	101,525.24 99,715.33
0011174541	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
106,004.00	07/24/2008	*	0.00	*	1	Post Mod Current Values	0 6	No Action No Action	09/01/2008 12/01/2008	6.500 6.500	704.68 704.68	*	*	*	106,999.59 105,711.03
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 07/01/2009	7.955 10.125	818.70 1,012.89	*	*	*	117,818.01 116,808.54
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 23	No Action Foreclosure	07/01/2007 07/01/2007	10.200 10.200	562.27 562.97	*	*	*	62,099.76 61,468.91

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Securities Administration Services  
8480 Stagecoach Circle  
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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
<b>I(A)</b>															
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	08/01/2009	6.990	851.03	05/01/2035	N/A	N/A	127,440.73
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	8	No Action	10/01/2008	7.125	1,511.89	05/01/2035	N/A	N/A	239,899.49
0011181969	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
107,227.00	03/31/2008	*	0.00	*		Post Mod	1	No Action	05/01/2008	11.400	1,046.39	*	*	*	118,986.69
0011181969	11/13/2008					Pre Mod	3	No Action	06/01/2008	8.400	934.34	05/01/2035	*	*	119,034.53
107,227.00	03/31/2008	*	0.00	*	2	Post Mod	0	No Action	10/01/2008	8.400	973.56	05/01/2035	*	*	124,365.03
						Current Values	0	No Action	07/01/2009	8.400	973.56	05/01/2035	N/A	N/A	122,823.73
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	8	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	6	No Action	12/01/2008	5.775	2,107.40	05/01/2035	N/A	N/A	339,042.90
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	0	No Action	06/01/2009	9.490	1,279.19	05/01/2035	N/A	N/A	148,009.66
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	0	No Action	06/01/2009	5.825	640.18	05/01/2035	N/A	N/A	102,441.36
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	07/01/2009	6.990	628.81	04/01/2035	N/A	N/A	89,118.55



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<b>I(A)</b>															
0011186844	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
163,200.00	10/10/2007	*	0.00	*	1	Post Mod Current Values	6 26	Foreclosure REO	04/01/2007 04/01/2007	8.375 8.375	1,225.12 1,227.16	* 05/01/2035	* N/A	* N/A	157,854.62 155,614.09
0011187853	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
284,000.00	09/06/2007	*	0.00	*	1	Post Mod Current Values	2	No Action INACTIVE	07/01/2007	9.075	2,147.21	*	*	*	283,928.11
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 Current Values	0 9	No Action No Action	09/01/2008 09/01/2008	6.250 6.250	1,484.07 1,209.77	* 05/01/2035	* N/A	* N/A	231,725.36 232,275.39
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 Current Values	1 0	No Action No Action	09/01/2008 06/01/2009	8.875 8.875	2,023.52 2,023.52	05/01/2035 05/01/2035	* *	05/01/2035 05/01/2035	248,282.58 239,000.28
0011189209	02/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
245,600.00	12/31/2007	*	0.00	*	1	Post Mod Current Values	0 16	No Action No Action	01/01/2008 02/01/2008	6.500 6.500	1,623.62 1,623.62	* 05/01/2035	* N/A	* N/A	248,507.42 243,567.87
0011189889	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
184,000.00	10/17/2007	*	0.00	*	1	Post Mod Current Values	17	Foreclosure INACTIVE	05/01/2006	8.990	1,462.63	*	*	*	178,604.82
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 Current Values	0 0	No Action No Action	06/01/2008 07/01/2009	6.175 6.175	856.23 856.23	* 05/01/2035	* N/A	* N/A	133,705.86 131,450.44
0011190313	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
315,000.00	11/24/2007	*	0.00	*	1	Post Mod Current Values	0 7	No Action No Action	09/01/2008 11/01/2008	9.600 9.600	2,785.24 2,674.73	* 05/01/2035	* N/A	* N/A	321,817.87 320,886.78
0011190666	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
67,200.00	05/20/2008	*	0.00	*	1	Post Mod Current Values	0 8	No Action No Action	07/01/2008 10/01/2008	6.990 6.990	515.94 447.76	* 05/01/2035	* N/A	* N/A	72,823.37 72,460.44

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<b>I(A)</b>															
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	*		Post Mod	0	No Action	03/01/2009	4.125	930.70	05/01/2035	*	*	314,887.46
					2	Current Values	2	No Action	04/01/2009	4.125	1,082.43	05/01/2035	N/A	N/A	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	*		Post Mod	0	No Action	05/01/2008	9.750	1,052.76	*	*	*	129,482.55
					2	Current Values	5	No Action	01/01/2009	6.750	871.04	05/01/2035	N/A	N/A	127,644.66
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
					1	Current Values	3	No Action	03/01/2009	7.050	1,570.97	05/01/2035	*	05/01/2035	224,150.83
0011201587	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
268,000.00	08/29/2007	*	0.00	*		Post Mod	4	Foreclosure	04/01/2007	9.125	2,037.92	*	*	*	268,000.00
					1	Current Values	0	No Action	07/01/2009	2.065	1,371.88	05/01/2035	N/A	N/A	329,378.32
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	*		Post Mod	0	No Action	01/01/2009	5.250	905.74	05/01/2035	*	*	154,916.85
					1	Current Values	4	No Action	02/01/2009	5.250	905.74	05/01/2035	N/A	N/A	153,533.93
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	*		Post Mod	0	No Action	06/01/2008	6.450	736.39	*	*	*	112,690.92
					2	Current Values	4	No Action	02/01/2009	6.450	736.39	05/01/2035	N/A	N/A	110,809.32
0011204425	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
121,600.00	10/15/2007	*	0.00	*		Post Mod	6	Foreclosure	04/01/2007	9.700	997.90	*	*	*	120,154.56
					1	Current Values		INACTIVE							
0011207142	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
100,000.00	10/26/2007	*	0.00	*		Post Mod	0	No Action	11/01/2007	11.575	983.35	*	*	*	97,612.93
					1	Current Values		INACTIVE							
1002199196	03/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
112,500.00	03/01/2008	*	0.00	*		Post Mod	0	No Action	03/01/2008	5.000	668.75	*	*	*	119,424.37
					1	Current Values	7	Bankruptcy	11/01/2008	5.000	668.75	07/01/2035	N/A	N/A	116,639.75
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	*		Post Mod	0	No Action	02/01/2009	2.125	1,478.27	06/01/2035	*	*	357,456.32
					1	Current Values	0	No Action	06/01/2009	2.125	1,478.27	06/01/2035	N/A	N/A	353,207.87

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

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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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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
<b>I(A)</b>															
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 07/13/2009	7.000 7.000	1,053.42 1,053.42	* 05/13/2035	* N/A	* N/A	152,471.03 150,946.44
1005057486	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
285,000.00	01/26/2008	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	04/01/2008 06/01/2009	6.300 6.300	1,769.03 1,769.03	* 06/01/2035	* N/A	* N/A	275,832.67 270,838.05
1005057808	05/21/2009					Pre Mod	1	No Action	02/10/2009	10.125	1,511.79	06/10/2035	*	*	166,454.53
180,000.00	04/17/2009	*	0.00	*	1	Post Mod Current Values	2 0	No Action No Action	02/10/2009 06/10/2009	6.000 6.000	1,049.22 1,049.22	06/10/2035 06/10/2035	* N/A	* N/A	166,015.59 165,411.93
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) 0	No Action No Action	06/05/2009 07/05/2009	9.000 9.000	601.71 601.71	06/05/2035 06/05/2035	* N/A	* N/A	72,547.81 72,432.18
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 07/13/2009	5.250 5.250	1,003.76 714.29	06/13/2035 06/13/2035	* N/A	* N/A	122,171.36 121,403.00
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 0	No Action No Action	01/15/2009 06/15/2009	5.750 5.750	647.41 647.41	06/15/2035 06/15/2035	* N/A	* N/A	105,422.26 104,704.10
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 07/20/2009	6.590 6.590	647.43 647.43	06/20/2035 06/20/2035	* N/A	* N/A	96,519.41 96,045.21
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 07/01/2009	6.500 6.500	645.66 645.66	07/01/2035 07/01/2035	* N/A	* N/A	97,575.47 97,103.14
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	*	1	Post Mod Current Values	0 0	No Action No Action	04/01/2009 06/01/2009	6.000 6.000	513.33 513.33	07/01/2035 07/01/2035	* N/A	* N/A	81,222.81 81,007.84
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	*	1	Post Mod Current Values	0 1	No Action No Action	03/14/2009 05/14/2009	5.000 5.000	309.46 309.46	06/14/2035 06/14/2035	* N/A	* N/A	54,304.91 53,912.36
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	*	1	Post Mod Current Values	0 0	No Action No Action	05/13/2009 07/13/2009	8.000 8.000	714.51 714.51	06/13/2035 06/13/2035	* N/A	* N/A	75,762.61 75,762.61

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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
<b>I(A)</b>															
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	07/21/2009	7.000	2,011.23	06/21/2035	N/A	N/A	288,057.16
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	5	Foreclosure	01/01/2009	7.500	905.02	06/01/2035	N/A	N/A	123,946.83
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	0	No Action	06/01/2009	5.000	665.13	07/01/2035	N/A	N/A	116,008.75
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	2	No Action	04/01/2009	6.500	1,389.37	07/01/2035	N/A	N/A	208,953.47
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	06/27/2009	6.375	632.04	06/27/2035	N/A	N/A	96,194.38
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	07/15/2009	7.390	997.83	06/15/2035	N/A	N/A	138,167.91
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	5	Foreclosure	01/22/2009	5.000	397.52	04/22/2035	N/A	N/A	69,116.21
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	6	Foreclosure	12/26/2008	5.500	1,049.56	05/26/2035	N/A	N/A	173,543.20
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	07/01/2009	7.640	741.18	06/01/2035	N/A	N/A	100,241.91
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	2	No Action	04/10/2009	6.500	667.55	06/10/2035	N/A	N/A	100,395.59
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	0	No Action	07/06/2009	5.000	1,144.20	06/06/2035	N/A	N/A	199,560.90
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	0	No Action	07/06/2009	4.000	322.22	06/06/2035	N/A	N/A	62,001.38

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<b>I(A)</b>															
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	1	No Action	05/01/2009	7.000	995.67	07/01/2035	N/A	N/A	142,884.60
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	08/01/2009	7.500	924.57	07/01/2035	N/A	N/A	116,011.75
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	07/01/2009	5.000	526.36	07/01/2035	N/A	N/A	91,793.76
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	(1)	No Action	08/01/2009	4.250	709.11	07/01/2035	N/A	N/A	133,774.16
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	1	No Action	05/01/2009	6.000	976.57	07/01/2035	N/A	N/A	153,960.01
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	1	No Action	05/01/2009	6.000	527.96	07/01/2035	N/A	N/A	83,317.61
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	07/01/2009	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	07/01/2009	5.000	347.86	07/01/2035	N/A	N/A	60,424.89
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	05/07/2009	5.000	498.07	06/07/2035	N/A	N/A	86,871.46
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	*		Post Mod	(1)	No Action	02/01/2009	6.000	397.72	06/01/2035	*	*	63,176.67
					1	Current Values	4	No Action	02/01/2009	6.000	397.72	06/01/2035	N/A	N/A	63,012.58

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<b>1(A)</b>															
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	*		Post Mod	0	No Action	04/22/2009	6.000	1,681.76	06/22/2035	*	*	260,656.95
					1	Current Values	2	No Action	04/22/2009	6.000	1,681.76	06/22/2035	N/A	N/A	259,515.83
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	*		Post Mod	0	No Action	12/01/2008	5.000	434.00	07/01/2035	*	*	76,397.03
					1	Current Values	2	No Action	04/01/2009	5.000	434.00	07/01/2035	N/A	N/A	75,690.87
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	*		Post Mod	0	No Action	01/20/2009	5.000	1,529.79	06/20/2035	*	*	265,211.04
					1	Current Values	0	No Action	07/20/2009	5.000	1,529.79	06/20/2035	N/A	N/A	262,635.88
<b>1(B)</b>															
0002129335	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
85,500.00	12/01/2007	*	0.00	*		Post Mod	0	No Action	01/01/2008	5.000	504.55	*	*	*	90,231.43
					1	Current Values	14	Bankruptcy	04/01/2008	5.000	504.55	06/01/2035	N/A	N/A	87,867.56
0011067567	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
18,400.00	06/17/2008	*	0.00	*		Post Mod	(1)	No Action	08/01/2008	9.990	161.34	*	*	*	23,176.31
					1	Current Values	7	No Action	11/01/2008	9.990	208.10	11/01/2019	*	11/01/2019	22,987.75
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	*		Post Mod	0	No Action	05/01/2008	8.750	628.16	*	*	*	77,659.79
					2	Current Values	6	No Action	12/01/2008	8.750	628.16	02/01/2035	N/A	N/A	76,819.14
0011144160	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
27,200.00	06/29/2006	*	0.00	*		Post Mod	5	Foreclosure	01/01/2006	11.250	264.18	*	*	*	27,063.35
					1	Current Values		INACTIVE							
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	*		Post Mod	5	No Action	05/01/2007	9.990	608.52	*	*	*	68,427.63
					2	Current Values		INACTIVE							
0011168120	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
26,980.00	06/16/2006	*	0.00	*		Post Mod	9	No Action	09/01/2005	10.500	246.80	*	*	*	26,821.01
					1	Current Values		INACTIVE							
0011169686	08/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
45,000.00	06/25/2008	*	0.00	*		Post Mod	0	No Action	08/01/2008	11.125	446.26	*	*	*	45,623.72
					1	Current Values	0	No Action	06/01/2009	11.125	446.26	04/01/2020	*	04/01/2020	45,355.32

**Morgan Stanley ABS Capital I Inc.**  
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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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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
<b>1(B)</b>															
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	*		Post Mod	(1)	No Action	09/01/2008	10.875	405.44	*	*	*	45,915.67
					2	Current Values	9	No Action	09/01/2008	10.875	440.44	05/01/2020	*	05/01/2020	45,407.56
0011170704	08/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
300,000.00	06/19/2008	*	0.00	*		Post Mod	(1)	No Action	09/01/2008	6.000	1,958.22	*	*	*	309,405.89
					1	Current Values	0	No Action	06/01/2009	6.000	1,958.22	04/01/2035	N/A	N/A	304,768.00
0011171814	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
265,000.00	06/20/2008	*	0.00	*		Post Mod	(1)	No Action	08/01/2008	6.250	1,631.65	*	*	*	270,322.97
					1	Current Values	5	No Action	01/01/2009	6.250	1,738.13	05/01/2035	N/A	N/A	266,245.09
0011173171	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
33,000.00	10/23/2007	*	0.00	*		Post Mod	4	No Action	06/01/2007	10.875	311.15	*	*	*	32,580.64
					1	Current Values		INACTIVE							
0011175634	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
29,580.00	06/13/2006	*	0.00	*		Post Mod	3	No Action	03/01/2006	11.250	287.30	*	*	*	29,431.33
					1	Current Values	3	No Action	03/01/2009	11.250	287.30	05/01/2020	*	05/01/2020	28,934.96
0011179939	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
16,000.00	10/26/2007	*	0.00	*		Post Mod	3	No Action	07/01/2007	11.125	153.88	*	*	*	15,722.54
					1	Current Values	23	No Action	07/01/2007	11.125	153.88	05/01/2020	*	05/01/2020	15,722.54
0011185155	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
135,650.00	10/29/2007	*	0.00	*		Post Mod	5	No Action	05/01/2007	8.125	1,007.20	*	*	*	131,851.90
0011185155	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
135,650.00	08/06/2008	*	0.00	*		Post Mod	0	No Action	09/01/2008	8.125	1,138.09	*	*	*	148,690.56
					2	Current Values	0	No Action	07/01/2009	4.375	559.59	05/01/2035	N/A	N/A	153,488.12
0011186845	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
40,800.00	10/10/2007	*	0.00	*		Post Mod	8	Foreclosure	02/01/2007	10.875	384.70	*	*	*	40,287.26
					1	Current Values		INACTIVE							
0011189210	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
61,400.00	06/05/2008	*	0.00	*		Post Mod	1	No Action	05/01/2008	9.990	577.30	*	*	*	64,540.78
					1	Current Values	13	No Action	05/01/2008	9.990	577.30	05/01/2020	*	05/01/2020	64,038.18
0011189250	02/24/2009					Pre Mod	22	No Action	02/01/2007	11.250	296.23	05/01/2020	*	05/01/2020	30,117.96
30,500.00	01/30/2009	*	0.00	*		Post Mod	0	No Action	01/01/2009	11.250	364.36	05/01/2020	*	05/01/2020	36,790.29
					1	Current Values	4	No Action	02/01/2009	11.250	364.36	05/01/2020	*	05/01/2020	36,691.20
0011189891	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
46,000.00	10/17/2007	*	0.00	*		Post Mod	3	No Action	07/01/2007	10.250	412.21	*	*	*	45,367.31
					1	Current Values		INACTIVE							

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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
<b>1(B)</b>															
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
					1	Current Values	7	No Action	11/01/2008	9.990	297.18	05/01/2020	*	05/01/2020	33,089.01
1002140980	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
54,000.00	05/01/2008	*	0.00	*		Post Mod	(1)	No Action	07/01/2008	9.700	461.97	*	*	*	65,581.51
					1	Current Values	0	No Action	06/01/2009	4.250	340.61	07/01/2035	N/A	N/A	63,997.70
6005056434	06/22/2009					Pre Mod	1	No Action	03/01/2009	6.750	1,076.68	07/01/2035	*	*	158,520.10
166,000.00	05/18/2009	*	0.00	*		Post Mod	2	No Action	03/01/2009	6.000	1,001.39	07/01/2035	*	*	158,238.54
					1	Current Values	3	Foreclosure	03/01/2009	6.000	1,001.39	07/01/2035	N/A	N/A	158,028.34
7005053841	04/22/2009					Pre Mod	0	No Action	02/01/2009	6.690	987.63	07/01/2025	*	*	121,717.60
130,500.00	03/30/2009	*	0.00	*		Post Mod	0	No Action	04/01/2009	5.000	908.55	07/01/2025	*	*	121,129.07
					1	Current Values	0	No Action	06/01/2009	5.000	908.55	07/01/2025	N/A	N/A	119,912.47
9005044366	06/22/2009					Pre Mod	1	No Action	03/01/2009	8.940	870.34	07/01/2035	*	*	105,464.10
108,750.00	05/18/2009	*	0.00	*		Post Mod	2	No Action	03/01/2009	6.000	665.50	07/01/2035	*	*	105,162.44
					1	Current Values	3	No Action	03/01/2009	6.000	665.50	07/01/2035	N/A	N/A	105,022.75
<b>2(A)</b>															
0002142646	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
159,800.00	08/22/2008	*	0.00	*		Post Mod	(2)	No Action	11/01/2008	8.750	1,247.88	*	*	*	171,247.37
					1	Current Values	1	No Action	05/01/2009	2.250	710.87	07/01/2035	N/A	N/A	167,712.91
0002144672	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
131,750.00	05/01/2008	*	0.00	*		Post Mod	(1)	No Action	07/01/2008	10.500	1,193.27	*	*	*	147,380.77
					1	Current Values	0	No Action	07/01/2009	4.250	764.18	07/01/2035	N/A	N/A	141,286.16
0002149841	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
112,000.00	08/14/2008	*	0.00	*		Post Mod	0	No Action	08/01/2008	2.250	500.27	*	*	*	120,824.25
					1	Current Values	6	Foreclosure	12/01/2008	2.250	500.27	07/01/2035	N/A	N/A	117,942.49
0011123836	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
408,500.00	05/13/2008	*	0.00	*		Post Mod	0	No Action	07/01/2008	6.625	2,891.38	*	*	*	432,950.79
					1	Current Values	0	No Action	07/01/2009	6.625	2,891.38	02/01/2035	N/A	N/A	426,398.27
0011131626	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
280,000.00	09/27/2007	*	0.00	*		Post Mod	12	Foreclosure	09/01/2006	9.650	2,361.03	*	*	*	272,880.27
					1	Current Values		INACTIVE							
0011140629	12/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
418,500.00	10/31/2007	*	0.00	*		Post Mod	(1)	No Action	01/01/2008	6.100	2,702.91	*	*	*	430,933.28
					1	Current Values	1	No Action	05/01/2009	6.100	2,702.91	04/01/2035	N/A	N/A	420,740.54
0011141974	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
282,400.00	10/18/2007	*	0.00	*		Post Mod	0	No Action	11/01/2007	9.750	2,402.30	*	*	*	275,201.15
					1	Current Values	0	No Action	07/01/2009	6.750	1,842.60	05/01/2035	N/A	N/A	269,862.02



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8480 Stagecoach Circle  
Frederick, MD 21701-4747  
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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
<b>2(A)</b>															
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 07/01/2009	5.875 5.875	4,045.90 4,045.90	* 05/01/2035	* N/A	* N/A	655,752.81 648,084.89
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 8	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	305,414.68 301,805.69
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	* 05/01/2035	* N/A	* N/A	533,004.04
0011160507	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
697,500.00	10/31/2007	*	0.00	*	1	Post Mod Current Values	3 23	No Action Foreclosure	07/01/2007 07/01/2007	9.990 9.375	5,806.69 5,449.22	* 05/01/2035	* N/A	* N/A	697,500.00 697,500.00
0011161683	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
228,000.00	10/30/2007	*	0.00	*	1	Post Mod Current Values	(1) 7	No Action No Action	02/01/2008 11/01/2008	5.800 5.800	1,386.21 1,386.21	* 04/01/2035	* N/A	* N/A	227,531.53 222,155.04
0011162523	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
340,800.00	11/24/2007	*	0.00	*	1	Post Mod Current Values	0 9	No Action No Action	09/01/2008 09/01/2008	9.500 6.500	2,294.43 2,294.43	* 04/01/2035	* N/A	* N/A	353,338.98 347,983.44
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	* 04/01/2035	* N/A	* N/A	243,896.89
0011163213	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
240,000.00	03/24/2008	*	0.00	*	2	Post Mod Current Values	2 15	No Action No Action	03/01/2008 03/01/2008	7.490 7.490	1,757.91 1,757.91	* 04/01/2035	* N/A	* N/A	243,661.30 239,572.20
0011163432	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
239,960.00	10/04/2007	*	0.00	*	1	Post Mod Current Values	0	No Action INACTIVE	10/01/2007	6.075	1,332.86	* 05/01/2035	* N/A	* N/A	236,126.19
0011164536	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
192,000.00	09/25/2007	*	0.00	*		Post Mod	0	No Action	09/01/2007	9.200	1,555.58	* 04/01/2035	* N/A	* N/A	186,581.96
0011164536	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
192,000.00	03/11/2008	*	0.00	*	2	Post Mod Current Values	0 13	No Action No Action	04/01/2008 05/01/2008	7.500 7.500	1,476.20 1,476.20	* 04/01/2035	* N/A	* N/A	204,819.69 201,730.67
0011165946	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
100,696.00	05/30/2008	*	0.00	*	1	Post Mod Current Values	(1) 10	No Action No Action	07/01/2008 08/01/2008	10.450 5.250	909.83 723.54	* 04/01/2035	* N/A	* N/A	124,828.44 120,433.95
0011168138	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
428,400.00	10/12/2007	*	0.00	*	1	Post Mod Current Values	3 23	No Action Foreclosure	07/01/2007 07/01/2007	10.750 7.750	3,837.75 2,766.75	* 04/01/2035	* N/A	* N/A	428,400.00 428,400.00

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<b>2(A)</b>															
0011168242	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
244,000.00	10/19/2007	*	0.00	*	1	Post Mod Current Values	2 22	No Action Foreclosure	08/01/2007 08/01/2007	8.990 8.375	1,939.57 1,842.11	* 05/01/2035	* N/A	* N/A	236,730.99 233,383.42
0011169122	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
328,000.00	08/04/2008	*	0.00	*	1	Post Mod Current Values	0 9	No Action No Action	09/01/2008 09/01/2008	5.990 5.990	2,333.58 2,333.58	* 04/01/2035	* N/A	* N/A	372,005.83 367,130.81
0011169322	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
280,000.00	05/12/2008	*	0.00	*	1	Post Mod Current Values	0 10	No Action No Action	06/01/2008 08/01/2008	6.990 6.990	2,128.80 2,128.80	* 05/01/2035	* N/A	* N/A	309,144.59 305,079.61
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 07/01/2009	6.075 6.075	1,288.55 1,288.55	* 04/01/2035	* N/A	* N/A	203,950.75 201,061.82
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 07/01/2009	11.250 9.875	1,657.49 1,491.48	* 05/01/2035	* N/A	* N/A	168,668.10 166,957.93
0011172561	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
190,000.00	03/26/2008	*	0.00	*	1	Post Mod Current Values	(1) 3	No Action No Action	05/01/2008 03/01/2009	8.150 8.150	1,417.07 1,454.05	* 05/01/2035	* N/A	* N/A	190,366.76 187,654.07
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

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<b>2(A)</b>															
0011172884	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
412,000.00	11/30/2007	*	0.00	*		Post Mod	0	No Action	01/01/2008	5.250	2,426.02	*	*	*	422,065.96
					1	Current Values	7	No Action	11/01/2008	5.250	2,426.02	05/01/2035	N/A	N/A	411,238.20
0011173279	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
440,000.00	09/21/2007	*	0.00	*		Post Mod	1	No Action	08/01/2007	9.200	3,373.33	*	*	*	440,000.00
					1	Current Values	14	No Action	04/01/2008	6.200	2,404.96	05/01/2035	N/A	N/A	465,476.67
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	6	No Action	12/01/2008	6.800	5,061.01	05/01/2035	N/A	N/A	742,499.08
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	4	No Action	02/01/2009	5.250	3,257.57	04/01/2035	N/A	N/A	551,352.27
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	1	No Action	05/01/2009	8.200	3,001.14	05/01/2035	N/A	N/A	398,641.82
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	22	REO	08/01/2007	9.250	2,718.58	05/01/2035	N/A	N/A	320,053.16
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	1	No Action	05/01/2009	5.650	2,206.96	05/01/2035	N/A	N/A	468,735.50
0011182546	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
58,000.00	05/30/2008	*	0.00	*		Post Mod	0	No Action	07/01/2008	8.350	450.24	*	*	*	56,843.33
					1	Current Values	0	No Action	07/01/2009	8.350	439.61	03/01/2035	N/A	N/A	56,169.56
0011182964	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
440,000.00	10/26/2007	*	0.00	*		Post Mod	17	Foreclosure	05/01/2006	9.400	3,445.10	*	*	*	439,800.00
					1	Current Values		INACTIVE							

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Securities Administration Services  
8480 Stagecoach Circle  
Frederick, MD 21701-4747  
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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
<b>2(A)</b>															
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	13	No Action	05/01/2008	8.350	3,969.39	05/01/2035	*	05/01/2035	503,977.44
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	4	No Action	02/01/2009	7.375	3,684.15	05/01/2035	*	05/01/2035	513,505.80
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	8	No Action	10/01/2008	5.990	2,149.00	05/01/2035	N/A	N/A	340,364.11
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	16	No Action	02/01/2008	6.825	2,638.05	05/01/2035	N/A	N/A	383,883.39
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	5	No Action	01/01/2009	8.800	4,720.20	05/01/2035	N/A	N/A	576,835.13
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	16	No Action	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	22	No Action	08/01/2007	8.875	3,248.25	05/01/2035	N/A	N/A	439,200.00

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8480 Stagecoach Circle  
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<b>2(A)</b>															
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	23	Foreclosure	07/01/2007	9.350	3,894.80	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	0	No Action	07/01/2009	6.600	3,309.84	05/01/2035	N/A	N/A	497,754.33
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	*		Post Mod	2	No Action	08/01/2007	10.990	5,861.33	*	*	*	640,000.00
					2	Current Values		INACTIVE							
0011193620	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
408,000.00	06/11/2008	*	0.00	*		Post Mod	0	No Action	07/01/2008	6.250	2,648.93	*	*	*	413,113.76
					1	Current Values	0	No Action	07/01/2009	6.250	2,648.93	05/01/2035	N/A	N/A	406,458.53
0011193757	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
212,744.00	11/27/2007	*	0.00	*		Post Mod	(1)	No Action	02/01/2008	6.750	1,476.16	*	*	*	220,743.35
					1	Current Values	15	Foreclosure	03/01/2008	6.750	1,476.16	05/01/2035	N/A	N/A	216,314.75
0011194849	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
420,000.00	10/11/2007	*	0.00	*		Post Mod	2	No Action	08/01/2007	9.500	3,325.00	*	*	*	420,000.00
					1	Current Values	22	Foreclosure	08/01/2007	8.375	2,931.25	05/01/2035	N/A	N/A	420,000.00
0011196957	01/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
216,000.00	10/31/2007	*	0.00	*		Post Mod	0	No Action	01/01/2008	6.500	1,413.48	*	*	*	216,584.66
					1	Current Values	17	Foreclosure	01/01/2008	6.500	1,413.48	05/01/2035	N/A	N/A	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	*		Post Mod	0	No Action	11/01/2008	6.125	751.91	05/01/2035	*	*	118,573.54
					2	Current Values	0	No Action	06/01/2009	6.125	751.91	05/01/2035	N/A	N/A	117,378.84
0011206160	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
515,000.00	10/04/2007	*	0.00	*		Post Mod	0	No Action	11/01/2007	8.990	3,819.38	*	*	*	509,817.20
0011206160	05/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
515,000.00	03/17/2008	*	0.00	*		Post Mod	0	No Action	05/01/2008	5.990	2,544.84	*	*	*	531,662.49
0011206160	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
515,000.00	03/17/2008	*	0.00	*		Post Mod	(1)	No Action	07/01/2008	5.990	2,653.88	*	*	*	531,662.49
					3	Current Values	0	No Action	07/01/2009	5.990	2,653.88	05/01/2035	N/A	N/A	531,662.49

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8480 Stagecoach Circle  
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<b>2(A)</b>															
0011206795	12/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
143,200.00	10/31/2007	*	0.00	*		Post Mod	(1)	No Action	01/01/2008	6.950	950.12	*	*	*	142,905.46
					1	Current Values	0	No Action	07/01/2009	6.950	973.23	05/01/2035	N/A	N/A	139,275.25
0011208221	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
285,000.00	09/25/2007	*	0.00	*		Post Mod	1	No Action	08/01/2007	10.400	2,497.14	*	*	*	282,251.66
					1	Current Values	22	Foreclosure	08/01/2007	9.750	2,357.15	05/01/2035	*	05/01/2035	281,170.18
1001399622	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
160,000.00	06/03/2008	*	0.00	*		Post Mod	0	No Action	07/01/2008	4.875	941.00	*	*	*	168,805.97
					1	Current Values	10	Foreclosure	08/01/2008	4.875	941.00	05/01/2035	N/A	N/A	165,718.37
1002049955	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
195,000.00	03/23/2008	*	0.00	*		Post Mod	0	No Action	04/01/2008	9.850	1,784.99	*	*	*	202,342.77
					1	Current Values	10	Foreclosure	08/01/2008	9.850	1,784.99	07/01/2035	N/A	N/A	200,490.15
1002174934	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
112,500.00	05/01/2008	*	0.00	*		Post Mod	(1)	No Action	07/01/2008	5.000	670.61	*	*	*	119,239.89
					1	Current Values	0	No Action	07/01/2009	5.000	670.61	07/01/2035	N/A	N/A	113,912.76
1002226905	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
436,000.00	06/24/2008	*	0.00	*		Post Mod	(2)	No Action	09/01/2008	8.750	3,470.88	*	*	*	465,906.91
					1	Current Values	0	Loan Paid in Full	*	4.375	2,459.30	06/01/2035	N/A	N/A	0.00
1002291683	06/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
172,000.00	05/01/2008	*	0.00	*		Post Mod	0	No Action	06/01/2008	7.625	1,357.10	*	*	*	186,187.98
					1	Current Values	1	No Action	05/01/2009	7.625	1,357.10	07/01/2035	N/A	N/A	178,692.89
1002299792	03/23/2009					Pre Mod	19	Foreclosure	06/01/2007	8.125	5,449.22	07/01/2035	*	*	710,035.27
736,000.00	03/01/2009	*	0.00	*		Post Mod	0	No Action	03/01/2009	5.125	5,027.01	07/01/2035	*	*	870,909.48
					1	Current Values	3	Foreclosure	03/01/2009	5.125	5,027.01	07/01/2035	N/A	N/A	865,645.88
1002319173	12/23/2008					Pre Mod	12	Foreclosure	10/01/2007	9.338	1,784.21	07/01/2035	*	*	210,092.30
216,000.00	01/01/2009	*	0.00	*		Post Mod	0	No Action	01/01/2009	2.750	1,074.78	07/01/2035	*	*	242,434.45
					1	Current Values	0	No Action	06/01/2009	2.750	1,074.78	07/01/2035	N/A	N/A	239,377.36
1002327137	12/23/2008					Pre Mod	15	Foreclosure	07/01/2007	8.750	813.54	07/01/2035	*	*	111,571.78
111,600.00	11/01/2008	*	0.00	*		Post Mod	0	No Action	12/01/2008	1.000	112.36	07/01/2035	*	*	134,812.13
					1	Current Values	0	No Action	07/01/2009	1.000	480.20	07/01/2035	N/A	N/A	132,616.98
1002366077	12/23/2008					Pre Mod	14	Foreclosure	08/01/2007	8.375	2,037.47	07/01/2035	*	*	260,405.78
264,000.00	12/01/2008	*	0.00	*		Post Mod	0	No Action	12/01/2008	2.250	1,206.06	07/01/2035	*	*	304,831.20
					1	Current Values	5	Foreclosure	01/01/2009	2.250	1,206.06	07/01/2035	N/A	N/A	300,450.40
1002430881	02/24/2009					Pre Mod	8	Foreclosure	04/01/2008	9.000	577.34	07/01/2035	*	*	69,826.47
71,960.00	02/01/2009	*	0.00	*		Post Mod	(2)	No Action	04/01/2009	8.125	535.41	07/01/2035	*	*	81,916.01
					1	Current Values	0	No Action	07/01/2009	8.125	631.87	07/01/2035	N/A	N/A	81,603.94

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<b>2(A)</b>															
1002568590	10/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
260,100.00	10/01/2008	*	0.00	*		Post Mod	(1)	No Action	11/01/2008	7.875	1,872.55	*	*	*	268,835.18
					1	Current Values	5	Foreclosure	01/01/2009	2.250	1,115.42	07/01/2035	N/A	N/A	263,291.56
1002606736	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
71,100.00	08/18/2008	*	0.00	*		Post Mod	(1)	No Action	10/01/2008	9.000	572.13	*	*	*	81,320.64
					1	Current Values	1	No Action	05/01/2009	2.250	336.64	07/01/2035	N/A	N/A	79,478.96
1002651151	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
111,200.00	06/19/2008	*	0.00	*		Post Mod	(1)	No Action	08/01/2008	10.500	1,009.60	*	*	*	125,867.72
					1	Current Values	6	Foreclosure	12/01/2008	4.250	653.71	07/01/2035	N/A	N/A	123,323.40
1005056729	02/21/2009					Pre Mod	0	No Action	01/01/2009	5.000	669.75	06/01/2035	*	*	117,718.34
121,600.00	01/21/2009	*	0.00	*		Post Mod	0	No Action	02/01/2009	5.000	669.75	06/01/2035	*	*	117,539.08
					1	Current Values	0	No Action	07/01/2009	5.000	669.75	06/01/2035	N/A	N/A	116,623.10
1005057107	05/21/2009					Pre Mod	1	No Action	02/20/2009	10.750	836.65	05/20/2035	*	*	87,716.90
90,320.00	04/27/2009	*	0.00	*		Post Mod	0	No Action	05/20/2009	5.500	544.50	05/20/2035	*	*	90,331.53
					1	Current Values	0	No Action	07/20/2009	5.500	544.50	05/20/2035	N/A	N/A	90,069.97
1005061015	03/21/2009					Pre Mod	0	No Action	01/11/2009	9.875	750.76	07/11/2035	*	*	84,497.57
87,200.00	03/02/2009	*	0.00	*		Post Mod	1	No Action	01/11/2009	6.990	584.11	07/11/2035	*	*	84,368.81
					1	Current Values	0	No Action	07/11/2009	6.990	584.11	07/11/2035	N/A	N/A	83,823.36
1005068688	06/22/2009					Pre Mod	0	No Action	04/09/2009	9.000	2,031.03	06/09/2035	*	*	244,879.40
253,600.00	05/19/2009	*	0.00	*		Post Mod	0	No Action	06/09/2009	6.940	1,692.53	06/09/2035	*	*	244,520.41
					1	Current Values	0	No Action	07/09/2009	6.940	1,692.53	06/09/2035	N/A	N/A	244,242.02
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
					2	Current Values	0	No Action	07/01/2009	7.190	1,039.73	07/01/2035	N/A	N/A	146,618.75
1005069066	04/22/2009					Pre Mod	2	No Action	12/21/2008	9.750	1,723.61	06/21/2035	*	*	205,976.55
212,920.00	04/03/2009	*	0.00	*		Post Mod	0	No Action	04/21/2009	6.500	1,723.61	06/21/2035	*	*	213,192.65
					1	Current Values	0	No Action	06/21/2009	6.500	1,412.39	06/21/2035	N/A	N/A	204,876.48
1005069285	04/22/2009					Pre Mod	12	No Action	02/22/2008	12.250	929.69	06/22/2035	*	*	99,478.23
102,000.00	04/02/2009	*	0.00	*		Post Mod	0	No Action	03/22/2009	8.440	913.79	06/22/2035	*	*	115,637.86
					1	Current Values	0	No Action	06/22/2009	8.440	913.79	06/22/2035	N/A	N/A	115,334.32
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	07/01/2009	7.440	809.99	07/01/2035	N/A	N/A	111,650.37
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	1	No Action	05/22/2009	8.090	925.70	06/22/2035	N/A	N/A	119,850.65

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

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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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<b>2(A)</b>															
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	0	No Action	07/01/2009	7.090	1,599.86	07/01/2035	N/A	N/A	227,478.69
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	07/25/2009	4.875	704.74	05/25/2035	N/A	N/A	122,793.50
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	1	No Action	05/01/2009	6.000	682.53	07/01/2035	N/A	N/A	107,708.76
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	2	No Action	04/01/2009	6.000	579.71	07/01/2035	N/A	N/A	91,483.42
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	06/07/2009	6.000	642.97	07/07/2035	N/A	N/A	101,602.04
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	07/02/2009	5.000	531.10	06/02/2035	N/A	N/A	92,630.62
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	05/17/2009	5.750	585.89	06/17/2035	N/A	N/A	94,755.33
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	0	No Action	07/08/2009	6.000	312.23	06/08/2035	N/A	N/A	32,729.19
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	06/01/2009	5.500	805.08	07/01/2035	N/A	N/A	133,403.38
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	0	No Action	06/06/2009	5.250	1,447.12	07/06/2035	N/A	N/A	246,415.57
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	0	No Action	07/01/2009	2.000	627.14	07/01/2035	N/A	N/A	137,729.99



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Securities Administration Services  
8480 Stagecoach Circle  
Frederick, MD 21701-4747  
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<b>2(A)</b>															
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	07/01/2009	7.625	887.85	05/01/2035	N/A	N/A	120,019.18
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	0	No Action	07/01/2009	6.500	2,036.21	07/01/2035	N/A	N/A	305,249.87
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	07/01/2009	6.000	381.03	07/01/2035	N/A	N/A	60,130.45
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	07/01/2009	6.000	665.07	07/01/2035	N/A	N/A	104,953.53
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	07/01/2009	5.000	617.09	07/01/2035	N/A	N/A	106,666.64
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	4	Foreclosure	02/01/2009	6.250	1,288.48	07/01/2035	N/A	N/A	198,276.14
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	1	No Action	05/01/2009	5.000	1,289.58	07/01/2035	N/A	N/A	224,454.22
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
					1	Current Values	1	No Action	05/01/2009	6.000	2,519.95	08/01/2035	N/A	N/A	503,989.28
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	07/01/2009	5.000	973.16	06/01/2035	N/A	N/A	168,511.55
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	07/01/2009	5.875	631.70	07/01/2035	N/A	N/A	100,914.39
<b>2(B)</b>															

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Securities Administration Services  
8480 Stagecoach Circle  
Frederick, MD 21701-4747  
www.ctslink.com  
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Fax: 240-586-8675

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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
<b>2(B)</b>															
0011127041	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
79,000.00	08/21/2007	*	0.00	*	1	Post Mod Current Values	3	No Action INACTIVE	05/01/2007	9.500	664.27	*	*	*	77,690.17
0011131645	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
70,000.00	09/27/2007	*	0.00	*	1	Post Mod Current Values	13	No Action INACTIVE	08/01/2006	11.250	679.88	*	*	*	69,185.43
0011162794	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
98,000.00	10/13/2007	*	0.00	*	1	Post Mod Current Values	0	No Action INACTIVE	10/01/2007	10.125	869.09	*	*	*	96,511.36
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	*	2	Post Mod Current Values	0 0	No Action No Action	04/01/2008 07/01/2009	6.000 5.000	308.82 299.81	* 04/01/2020	* *	* 04/01/2020	49,491.24 52,043.91
0011165950	07/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
25,174.00	05/28/2008	*	0.00	*	1	Post Mod Current Values	0 11	No Action No Action	07/01/2008 07/01/2008	5.250 5.250	187.80 187.80	* 04/01/2020	* *	* 04/01/2020	31,269.85 30,642.97
0011168139	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
107,100.00	10/23/2007	*	0.00	*	1	Post Mod Current Values	2 22	No Action No Action	08/01/2007 08/01/2007	9.990 9.990	939.09 939.09	* 04/01/2020	* *	* 04/01/2020	105,311.14 105,311.14
0011170339	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
74,000.00	10/18/2007	*	0.00	*	1	Post Mod Current Values	0	No Action INACTIVE	10/01/2007	8.250	555.94	*	*	*	72,375.74
0011170726	11/15/2008					Pre Mod	6	No Action	03/01/2008	8.750	1,303.84	05/01/2035	*	*	161,051.18
165,735.00	12/01/2008	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	12/01/2008 06/01/2009	8.750 8.750	1,423.00 1,423.00	05/01/2035 05/01/2035	* N/A	* N/A	175,295.30 174,100.51
0011171536	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
66,200.00	10/19/2007	*	0.00	*	1	Post Mod Current Values	5	No Action INACTIVE	05/01/2007	9.990	580.46	*	*	*	65,133.27
0011171579	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
61,600.00	10/11/2007	*	0.00	*	1	Post Mod Current Values	3	No Action INACTIVE	07/01/2007	10.875	580.82	*	*	*	60,796.32
0011172492	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
43,000.00	10/12/2007	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	11/01/2007 07/01/2009	9.990 9.990	377.04 377.04	* 05/01/2020	* *	* 05/01/2020	42,358.09 41,825.94

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<b>2(B)</b>															
0011172765	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
65,200.00	06/05/2006	*	0.00	*	1	Post Mod Current Values	6	No Action INACTIVE	12/01/2005	10.875	614.76	*	*	*	64,776.68
0011172823	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
62,700.00	09/27/2007	*	0.00	*	1	Post Mod Current Values	2	No Action INACTIVE	07/01/2007	10.750	585.29	*	*	*	61,922.34
0011175144	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
83,000.00	08/23/2007	*	0.00	*	1	Post Mod Current Values	0	No Action INACTIVE	08/01/2007	9.990	727.77	*	*	*	81,845.15
0011176516	09/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
110,000.00	08/31/2007	*	0.00	*	1	Post Mod Current Values	7 23	Foreclosure No Action	01/01/2007 07/01/2007	0.000 11.990	1,130.63 1,130.63	*	*	*	109,027.80 108,944.87
0011178174	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
26,400.00	10/26/2007	*	0.00	*	1	Post Mod Current Values	2	No Action INACTIVE	08/01/2007	10.875	248.92	*	*	*	26,016.08
0011182985	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
110,000.00	10/26/2007	*	0.00	*	1	Post Mod Current Values	17	No Action INACTIVE	05/01/2006	9.350	912.93	*	*	*	108,329.02
0011188217	10/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
95,500.00	09/07/2007	*	0.00	*	1	Post Mod Current Values	3	No Action INACTIVE	06/01/2007	0.000	837.38	*	*	*	93,454.67
0011188259	07/01/2006					Pre Mod	*	*	*	*	*	*	*	*	*
52,500.00	06/22/2006	*	0.00	*	1	Post Mod Current Values	5 40	No Action No Action	01/01/2006 02/01/2006	10.875 10.875	495.02 495.02	*	*	*	52,214.18 51,319.84
0011188352	11/01/2007					Pre Mod	*	*	*	*	*	*	*	*	*
113,000.00	10/10/2007	*	0.00	*	1	Post Mod Current Values	0 20	No Action No Action	10/01/2007 10/01/2007	9.250 9.250	929.62 929.62	*	*	*	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 22	No Action No Action	08/01/2007 08/01/2007	9.750 9.750	943.35 943.35	*	*	*	108,065.64 108,065.64

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

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8480 Stagecoach Circle  
Frederick, MD 21701-4747  
www.ctslink.com  
Telephone: 1-866-846-4526  
Fax: 240-586-8675

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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
<b>2(B)</b>															
0011211110	09/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
103,435.00	07/25/2008	*	0.00	*	1	Post Mod Current Values	(2) (2)	No Action No Action	11/01/2008 09/01/2009	6.375 6.375	704.01 704.01	* 05/01/2035	* N/A	* N/A	107,315.82 105,944.42
0011211115	08/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
25,858.00	07/11/2008	*	0.00	*	1	Post Mod Current Values	(1) (1)	No Action No Action	09/01/2008 08/01/2009	9.990 9.990	226.73 239.16	* 05/01/2020	* *	* 05/01/2020	26,737.55 26,540.15
1002137912	04/01/2008					Pre Mod	*	*	*	*	*	*	*	*	*
495,000.00	03/15/2008	*	0.00	*	1	Post Mod Current Values	(1) 0	No Action No Action	05/01/2008 06/01/2009	5.000 5.000	2,832.65 2,832.65	* 07/01/2035	* N/A	* N/A	505,181.48 492,827.38
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 3	No Action Foreclosure	03/06/2009 03/06/2009	6.000 6.000	638.85 638.85	07/06/2035 07/06/2035	* N/A	* N/A	101,084.37 100,950.94
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 0	No Action No Action	06/02/2009 07/02/2009	5.000 5.000	377.12 377.12	06/02/2035 06/02/2035	* N/A	* N/A	65,877.82 65,772.55
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 0	No Action No Action	02/13/2009 06/13/2009	6.750 5.500	1,711.19 1,711.19	06/13/2035 06/13/2035	* N/A	* N/A	285,005.16 282,391.33
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	*	1	Post Mod Current Values	1 1	No Action No Action	03/13/2009 05/13/2009	5.000 5.000	1,179.60 1,179.60	06/13/2035 06/13/2035	* N/A	* N/A	204,420.44 205,562.70
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	*	1	Post Mod Current Values	0 (1)	No Action No Action	05/03/2009 08/03/2009	3.000 3.000	2,094.45 1,411.67	07/03/2035 07/03/2035	* N/A	* N/A	307,503.32 306,215.89
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	*	2	Post Mod Current Values	0 0	No Action No Action	03/01/2009 06/01/2009	5.000 5.000	1,517.89 1,517.89	06/01/2035 06/01/2035	* N/A	* N/A	265,936.52 262,351.47

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.

**Morgan Stanley ABS Capital I Inc.**  
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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
	<b>No Modifications to report this Period *</b>					
Total						

CUMULATIVE SUMMARY	# of Modifications	% of Modifications	Original Principal Balance	% of Original Principal Balance	Current Scheduled Balance	% of Current Scheduled Balance
Principal Balance	2	100.0000 %	421,735.00	100.0000 %	480,709.98	100.0000 %
Total	2	100.0000 %	421,735.00	100.0000 %	480,709.98	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
					<b>No Modifications this Period *</b>										

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
<b>2(A)</b>															
0011154816	11/15/2008	10/01/2008	256,000.00	305,414.68		X									
<b>2(B)</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		73	14,111,620.69	4.241	19	3,532,127.58	3.980	5	327,263.31	1.032
4.500	4.999	10	2,613,618.51	0.786	0	0.00	0.000	0	0.00	0.000
5.000	5.499	90	19,829,172.03	5.960	23	3,301,320.33	3.720	12	1,199,484.06	3.784
5.500	5.999	108	26,972,341.97	8.106	27	5,148,849.75	5.801	7	759,467.38	2.396
6.000	6.499	173	32,812,316.35	9.862	55	8,391,386.27	9.455	31	4,869,840.12	15.364
6.500	6.999	239	44,430,945.50	13.354	58	9,145,473.36	10.305	57	8,815,444.09	27.812
7.000	7.499	169	27,002,385.48	8.115	61	8,880,152.23	10.006	28	4,135,191.01	13.046
7.500	7.999	198	30,491,420.00	9.164	56	7,344,381.92	8.275	34	4,525,428.30	14.277
8.000	8.499	288	45,200,464.95	13.585	80	11,502,991.52	12.961	18	1,096,828.23	3.460
8.500	8.999	204	28,512,228.13	8.569	68	9,827,660.39	11.073	26	1,775,416.22	5.601
9.000	9.499	124	17,109,227.22	5.142	43	5,058,497.42	5.700	12	659,279.14	2.080
9.500	9.999	178	16,601,443.64	4.989	47	5,545,741.26	6.249	45	1,388,830.29	4.382
10.000	10.499	95	9,353,173.71	2.811	43	4,541,922.51	5.118	10	320,276.53	1.010
10.500	10.999	107	9,289,281.42	2.792	22	2,608,699.17	2.939	31	1,135,199.31	3.581
11.000	11.499	38	3,025,843.05	0.909	15	1,602,959.85	1.806	9	245,854.21	0.776
11.500	11.999	42	3,270,320.68	0.983	9	992,992.73	1.119	11	330,102.83	1.041
12.000	12.499	12	943,675.70	0.284	9	779,736.65	0.879	1	31,487.64	0.099
12.500	12.999	11	870,747.23	0.262	4	408,424.60	0.460	2	44,322.20	0.140
13.000	13.499	3	201,472.25	0.061	1	50,962.10	0.057	1	36,579.41	0.115
>= 13.500		1	86,398.71	0.026	1	86,398.71	0.097	0	0.00	0.000
Total		2,163	332,728,097.22	100.000	641	88,750,678.35	100.000	340	31,696,294.28	100.000



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

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Securities Administration Services  
8480 Stagecoach Circle  
Frederick, MD 21701-4747  
www.ctslink.com  
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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		43	9,569,076.87	5.558	6	683,152.93	1.702
4.500	4.999	10	2,613,618.51	1.518	0	0.00	0.000
5.000	5.499	46	13,806,390.28	8.020	9	1,521,977.36	3.793
5.500	5.999	68	18,905,066.26	10.982	6	2,158,958.58	5.380
6.000	6.499	66	15,688,678.30	9.113	21	3,862,411.66	9.625
6.500	6.999	65	16,451,575.92	9.556	59	10,018,452.13	24.967
7.000	7.499	48	9,522,897.51	5.532	32	4,464,144.73	11.125
7.500	7.999	62	13,128,197.17	7.626	46	5,493,412.61	13.690
8.000	8.499	166	30,341,748.68	17.625	24	2,258,896.52	5.629
8.500	8.999	85	14,850,576.44	8.626	25	2,058,575.08	5.130
9.000	9.499	58	10,536,393.62	6.120	11	855,057.04	2.131
9.500	9.999	44	6,973,821.80	4.051	42	2,693,050.29	6.711
10.000	10.499	29	3,878,778.73	2.253	13	612,195.94	1.526
10.500	10.999	24	3,302,487.60	1.918	30	2,242,895.34	5.589
11.000	11.499	10	982,263.00	0.571	4	194,765.99	0.485
11.500	11.999	11	1,156,410.85	0.672	11	790,814.27	1.971
12.000	12.499	2	132,451.41	0.077	0	0.00	0.000
12.500	12.999	2	199,283.23	0.116	3	218,717.20	0.545
13.000	13.499	1	113,930.74	0.066	0	0.00	0.000
>= 13.500		0	0.00	0.000	0	0.00	0.000
Total		840	172,153,646.92	100.000	342	40,127,477.67	100.000

Morgan Stanley ABS Capital I Inc.  
Mortgage Pass-Through Certificates  
Distribution Date: 27-Jul-2009

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Series 2005-HE5**

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**Supplemental Reporting**

**Miscellaneous Modification Reporting Footnote**

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