



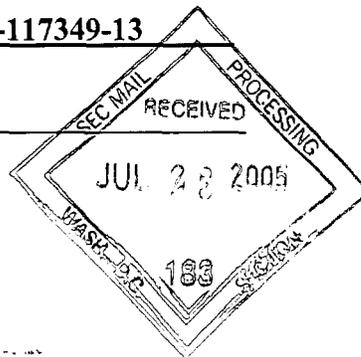
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**FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS**

Citigroup Mortgage Loan Trust Inc.
Exact Name of Registrant as Specified in Charter
Form 8-K, April 29, 2005, Series 2005-OPT2

0001302832 1326169
Registrant CIK Number
333-117349-13

Name of Person Filing the Document
(If Other than the Registrant)



PROCESSED

AUG 03 2005 *E*
THOMSON
FINANCIAL

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Dated: May 25, 2005

CITIGROUP MORTGAGE LOAN TRUST INC.

By: _____

Name: *Matthew Bollo*

Title: *Assistant Vice President*

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS EXHIBIT IS BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>	<u>Format</u>
4.1	Mortgage Loan Schedule	P*

* The Mortgage Loan Schedule has been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

Table with 53 columns: ID, PropType, Occ, Pump, Rt, Pool, OrigBal, CurrBal, 1stPayOff, HeadD, PFI, OrigTerm, OLV, Paid2Dn, AdjRcd, Bench, Appraisal, Escrow, LienPos, Sltzad, DptHist, Units, IOFlg, IOTerm, OrigRF, Index, Margin, NextPChkd, NextPayChkd, RtdAdj, Freq, Reg, Ver, kCap, yr, 30-yr, Cap

Table with columns: PropType, Occ, Purp, RI, Pool, OrigBal, CurrBal, IssrPayDt, MatDt, P&I, OrigTerm, OLTV, PrdDt, AdjRcd, Branch, Appraisal, Escrow, LienPos, SilZnd, DigitIn, Units, IOFrm, CrpRt, Index, NextInChgDt, NextPayChgDt, dt, req, ay, (K), Prt, 0. The table contains multiple rows of data representing financial and real estate information.

PropType	Occ	Purp	RT	Pool	Original	CurrBal	1stPayDt	MatDf	PAI	OrigTerm	OLTV	ParadZD	AdJRCD	Branch	Appraisal	Escrow	LienPos	SizdM	Dghlnt	Units	IDFig	IOTerm	OrigRt	Index	Margin	NextMChgDt	NextPChgDt	RdAdjFreq	PayVlc	req	er	hlp	0
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Table with columns: JfileMaxRT, LifeMinRT, OrigPrj, s1s1RICHgl, RndCd, ARM, Plan, St, RatioZ, OrigDI, SalesPr, DocType, Mostlar, RICHg, MosestPmCHg, CurtV, tstPmCHgDI, Creditgr, SelfEmp, COMBELTV, InfrtCap, FICO, ProductCO, PPFig, PPTTrm, PPEExpDt, PPC, PPDesc, Tdcsk. The table contains a vast amount of data rows, each representing a specific record with multiple attributes.

Table with columns: Item#, Part, Mfg, Description, Qty, Unit, Price, Total, and various codes. The table lists numerous items with detailed specifications and pricing information.

Table with columns: LifeMntr, OrigP&I, 1stRtChgI, RndCd, ARM Plan, St, Ratio2, OrigDt, SalesPrc, DocType, MostStRtChg, MosStPmtChg, CurrTV, 1stPmtChgDI, CreditGv, SelfEmp, COMBLTV, InfrtCap, FICO ProductCD, PPFig, PPTm, PPExpirt, PPCd, PPDesc. The table contains multiple rows of data, including various loan types like 'Standard' and '2% of UPE', and terms like '3/1/2007'.

Table with 100+ columns: MaxRR, LifeMnR, OrigP, RatioZ, OrigD, SalesPrc, DocType, Mos1stRchg, Mos2ndRchg, Mos3rdRchg, Mos4thRchg, Mos5thRchg, Mos6thRchg, Mos7thRchg, Mos8thRchg, Mos9thRchg, Mos10thRchg, Mos11thRchg, Mos12thRchg, CurLT, 1stPmChgDt, Creditr, SellEmp, COMBLTY, InHrCap, FICO, ProductCD, PPFlg, PPTrm, PPEpDl, PPDC, PPDesc, QuickSale

Table with columns: FeMaxR, LifeMinR, OrigPAl, 1SRChgRdCd, ARMin, Plan, St, RatioZ, OrigDI, SalesPrc, DocType, MoststRChg, MoststPmChg, CurtLTv, 1stPmtChgDt, CreditGr, SelfEmp, COMBLTv, InfrtCap, FICO ProductCD, PPFig, PPRtm, PFEExpDt, PFCd, PPDesc, QuickSale. The table contains multiple columns of data representing various financial and operational metrics.

QuickSale

Desk Desk

Desk Desk

Desk Desk

Desk Desk

Table with columns: LifeMaxR, LifeMinR, OrigPr, 1stRChgl, RndCd, ARM, Plan, St, RatioZ, OrigDt, SalesPrc, DecType, MostIsrChg, CurLTV, 1stPmtChgd, Creditr, SelfEmp, COMBLTV, IntirrCap, FICO Product, CD, PPFig, PPTm, PPExpDt, PFC, PPDesc. The table contains thousands of rows of numerical data.

Table with columns: feMaxRt, LifeMinRt, OrigPct, tSRChgRgdCd, ARM, Plan, St, Ratio2, OrigDt, SalesPct, DocType, MostStrChg, MostPctChg, CurtLTV, tstPmtChgDr, CreditGr, SelfEm, COMBLTV, IntrtCap, FICO, ProductCd, PPFlg, PPTm, PPExpDt, PPCd, PPDesc, Date. The table contains multiple rows of financial data points, including interest rates, sales percentages, document types, and various dates.

