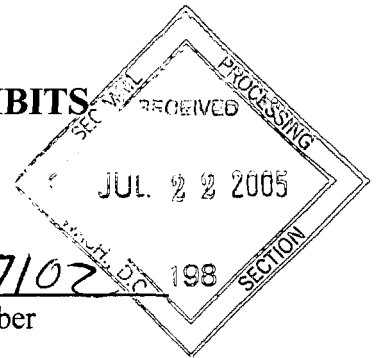


**FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS**



Citigroup Mortgage Loan Trust Inc.
Exact Name of Registrant as Specified in Charter

001802832 1257102
Registrant CIK Number

Form 8-K, July 15, 2005, Series 2005-3
Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(give period of report)

333-117349
SEC File Number, if available

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



PROCESSED
B JUL 28 2005
THOMSON FINANCIAL

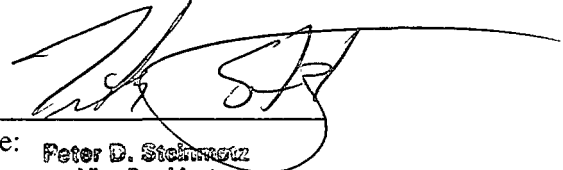
A small, handwritten scribble or signature mark at the bottom right of the page.

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: July 15, 2005

CITIGROUP MORTGAGE LOAN TRUST
INC.

By: 
Name: Peter D. Steinhilber
Title: Vice President
Citigroup Mortgage Loan Trust

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>
99.1	Collateral Materials	P*

*The Collateral Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic filing requirements.

FICO: Fully Amortizing ARMs Full Doc	0% - 60%	60.1% - 70%	70.1% - 75%	75.1% - 79%
Less than 560	0.00%	0.00%	0.00%	0.00%
560 - 599	0.00%	0.00%	0.00%	0.00%
600 - 619	0.00%	0.00%	0.00%	0.00%
620 - 659	0.00%	0.00%	0.00%	0.00%
660 - 699	0.03%	0.04%	0.00%	0.00%
700 - 740	0.00%	0.00%	0.05%	0.00%
740 +	0.04%	0.10%	0.06%	0.04%

FICO: Fully Amortizing ARMs Non-Full Doc	0% - 60%	60.1% - 70%	70.1% - 75%	75.1% - 79%
Less than 560	0.00%	0.00%	0.00%	0.00%
560 - 599	0.00%	0.00%	0.00%	0.00%
600 - 619	0.00%	0.00%	0.00%	0.00%
620 - 659	0.00%	0.00%	0.00%	0.00%
660 - 699	0.00%	0.00%	0.00%	0.00%
700 - 740	0.00%	0.00%	0.00%	0.00%
740 +	0.00%	0.00%	0.00%	0.00%

FICO: ARMs- IO Full Doc	0% - 60%	60.1% - 70%	70.1% - 75%	75.1% - 79%
Less than 560	0.00%	0.00%	0.00%	0.00%
560 - 599	0.00%	0.00%	0.00%	0.00%
600 - 619	0.00%	0.00%	0.00%	0.00%
620 - 659	0.00%	0.00%	0.00%	0.00%
660 - 699	0.10%	0.01%	0.03%	0.02%
700 - 740	0.09%	0.07%	0.05%	0.11%
740 +	0.21%	0.08%	0.32%	0.12%

FICO: ARMs- IO Non-Full Doc	0% - 60%	60.1% - 70%	70.1% - 75%	75.1% - 79%
Less than 560	0.00%	0.00%	0.00%	0.00%
560 - 599	0.00%	0.00%	0.00%	0.00%
600 - 619	0.00%	0.00%	0.00%	0.00%
620 - 659	0.00%	0.00%	0.00%	0.00%
660 - 699	0.00%	0.00%	0.00%	0.00%
700 - 740	0.00%	0.00%	0.00%	0.00%
740 +	0.02%	0.09%	0.04%	0.00%

Counterparty	
Underwriter	Citigroup Global Markets Inc.
Issuer	Citigroup Mortgage Loan Trust Inc.
Depositor	Citigroup Mortgage Loan Trust Inc.
Seller	Citigroup Global Markets Realty Corp.
Aggregator	Citigroup Global Markets Realty Corp.
Rep Provider	Citigroup Global Markets Realty Corp.
Master Servicer	CitiMortgage, Inc.
Trustee	U.S. Bank National Association
MI Provider	NA
Monoline	NA
Credit Manager	NA
Federal Tax Status	REMIC

Originators		
	Group (%)	Total (%)
Countrywide	0.00%	23.30%
National City	0.00%	1.34%
Quicken	1.42%	23.37%
Wells Fargo	98.58%	71.98%

Servicers		
	Group (%)	Total (%)
Countrywide	0.00%	23.30%
National City	0.00%	1.34%
GMAC	1.42%	23.37%
Wells Fargo	98.58%	71.98%

FICO	AGG UPB	AGG %
NA	\$2,733,730	0.32%
< 500	\$0	0.00%
500 - 519	\$0	0.00%
520 - 539	\$0	0.00%
540 - 559	\$348,398	0.04%
560 - 579	\$1,458,779	0.17%
580 - 599	\$3,298,798	0.39%
600 - 619	\$8,022,135	0.95%
620 - 639	\$13,347,874	1.57%
640 - 659	\$7,447,319	0.88%
660 - 679	\$41,055,525	4.84%
680 - 699	\$73,864,709	8.71%
700 - 719	\$120,627,408	14.22%
720 - 739	\$128,586,272	15.16%
740 - 759	\$138,215,418	16.30%
760 - 779	\$154,347,444	18.20%
780 - 799	\$124,629,034	14.69%

Collateral Info	Group	TOTAL
Gross WAC	5.120%	5.148%
WA CLTV	87.86%	80.43%
CLTV >80%	52.73%	44.61%
CLTV >90%	52.80%	21.09%
CLTV >95%	0.37%	6.15%
LB <\$50,000	0.00%	0.00%
LB \$50k - \$100k	0.47%	100.00%
LB \$100k - \$150k	8.63%	1.86%
WA FICO	742.0	738.0
<560 FICO	0.00%	0.04%
560 - 600 FICO	0.00%	0.59%
SF / TH / PUD	70.37%	83.15%
2-4 Family	0.42%	0.44%
Condo	29.21%	16.20%
Manufactured Housing (MH)	0.00%	0.00%
Other	0.00%	0.21%
Primary	87.45%	91.21%
Second	12.51%	8.36%
Investment	0.00%	0.42%
Full / Alt	55.82%	53.83%
Stated / Limited	44.18%	46.12%
NINA	0.00%	0.05%
1st Lien	100.00%	100.00%
2nd Lien	0.00%	0.00%
State 1	CA	CA
%	15.12%	31.29%
State 2	FL	FL
%	11.69%	7.34%
State 3	VA	VA
%	7.19%	6.87%
State 4	WA	IL
%	6.83%	4.57%
State 5	AZ	NJ
%	6.08%	4.55%
ARM / HYB	100.00%	100.00%
Fixed	0.00%	0.00%
Purchase	93.24%	77.07%
Ref-RT	5.14%	14.88%
Ref-CO	1.62%	6.05%
Size	\$91,848,054	\$848,147,701
AVG Balance	\$233,117	\$439,455
Loan Count	394	1,930
Interest Only (IO)	95	82
Negative Amortization	0.00%	0.00%

GWAC	AGG ARM UPB	ARM %	AGG FIX UPB	FIX %
0 - 4.5	\$45,588,098	5.38%	\$0.00	0.00%
4.5 - 5	\$291,974,584	34.42%	\$0.00	0.00%
5 - 5.5	\$276,700,968	32.62%	\$0.00	0.00%
5.5 - 6	\$201,114,708	23.71%	\$0.00	0.00%
6 - 6.5	\$25,964,421	3.06%	\$0.00	0.00%
6.5 - 7	\$4,436,623	0.52%	\$0.00	0.00%
7 - 7.5	\$526,300	0.06%	\$0.00	0.00%
7.5 - 8	\$1,360,000	0.16%	\$0.00	0.00%
8 - 8.5	\$480,000	0.06%	\$0.00	0.00%
8.5 - 9	\$0.00	0.00%	\$0.00	0.00%
9 - 9.5	\$0.00	0.00%	\$0.00	0.00%
9.5 - 10	\$0.00	0.00%	\$0.00	0.00%
10 - 10.5	\$0.00	0.00%	\$0.00	0.00%
10.5 - 11	\$0.00	0.00%	\$0.00	0.00%
11 - 11.5	\$0.00	0.00%	\$0.00	0.00%
11.5 - 12	\$0.00	0.00%	\$0.00	0.00%
12 - 12.5	\$0.00	0.00%	\$0.00	0.00%
12.5 - 13	\$0.00	0.00%	\$0.00	0.00%
13 - 13.5	\$0.00	0.00%	\$0.00	0.00%
13.5 - 14	\$0.00	0.00%	\$0.00	0.00%
14 - 14.5	\$0.00	0.00%	\$0.00	0.00%
14.5 +	\$0.00	0.00%	\$0.00	0.00%

Ratings	
Moody's Rating	Aaa
S&P Rating	NA
Fitch Rating	AAA
DBRS Rating	NA

Credit Enhancement	
Subordination (net including OC)	4.25%
Prepaid OC (%)	NA
Initial Target OC (%)	NA
Stepdown OC (%)	NA
Stepdown Date	NA
Excess Interest (12m Avg. Fwd Libor)	NA

Combined LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
21.11 - 30.00	1	398,944.52	0.6	4.5	774	21.11
30.01 - 40.00	5	2,762,328.71	4.17	4.785	709	35.73
40.01 - 50.00	6	3,582,450.95	5.41	4.441	764	41.12
50.01 - 60.00	18	8,258,456.15	12.48	4.679	755	51.79
60.01 - 70.00	28	12,408,200.77	18.75	4.859	723	66.38
70.01 - 75.00	13	6,926,564.30	10.47	4.902	733	68.1
75.01 - 80.00	31	13,149,185.11	19.87	4.728	705	77.42
80.01 - 85.00	4	2,347,997.75	3.55	5	720	72.13
85.01 - 90.00	20	8,827,161.56	13.34	4.762	718	82.31
90.01 - 95.00	21	6,753,882.00	10.21	4.805	719	80.58
95.01 - 100.00	2	764,000.00	1.15	5.067	720	80
WtAvg = 72.71	148	66,179,151.85	100	4.776	725	68.07

Silent Second	#	Curr UPB	% Total	WAC	FICO	OLTV
N	102	43,830,715.77	66.23	4.798	721	67.61
Y	47	22,348,436.08	33.77	4.731	733	68.98
	149	66,179,151.85	100	4.776	725	68.07

Combined LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
24.60 - 30.00	2	230,000.00	0.25	5.054	696	27.04
30.01 - 40.00	1	200,000.00	0.22	4.625	713	33.38
40.01 - 50.00	3	684,117.55	0.74	4.701	760	45.61
50.01 - 60.00	15	3,228,570.90	3.52	5.077	747	55.37
60.01 - 70.00	15	3,675,022.51	4	4.935	748	65.07
70.01 - 75.00	18	4,622,047.88	5.03	5.063	766	72.29
75.01 - 80.00	66	16,788,991.18	18.28	5.111	747	78.96
80.01 - 85.00	5	1,544,916.00	1.68	5.126	754	81.23
85.01 - 90.00	50	12,555,829.20	13.67	5.025	746	80.99
90.01 - 95.00	123	28,081,464.80	30.57	5.179	735	81.92
95.01 - 100.00	96	20,237,093.58	22.03	5.178	739	80.22
WtAvg = 87.86	394	91,848,053.61	100	5.12	742	78.26

Silent Second	#	Curr UPB	% Total	WAC	FICO	OLTV
N	148	35,317,145.50	38.45	5.093	748	76.23
Y	246	56,530,908.11	61.55	5.137	739	79.53
	394	91,848,053.61	100	5.12	742	78.26

Combined LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
23.44 - 30.00	6	3,529,917.54	0.77	4.965	722	26.07
30.01 - 40.00	4	2,850,027.30	0.62	4.775	783	36.58
40.01 - 50.00	14	8,194,825.04	2	5.023	740	45.79
50.01 - 60.00	38	20,505,097.97	4.47	4.886	733	53.62
60.01 - 70.00	84	56,090,565.35	12.22	4.937	747	64.83
70.01 - 75.00	62	34,798,594.45	7.56	4.955	745	71.3
75.01 - 80.00	242	131,298,498.41	28.61	5.052	740	77.51
80.01 - 85.00	46	29,508,056.98	6.43	5.007	737	75.25
85.01 - 90.00	167	88,966,105.78	19.38	5.185	735	79.35
90.01 - 95.00	151	68,298,850.41	15.1	5.052	734	79.84
95.01 - 100.00	29	12,828,225.00	2.82	5.138	745	80.02
WtAvg = 80.04	843	458,969,866.27	100	5.045	739	73.77

Silent Second	#	Curr UPB	% Total	WAC	FICO	OLTV
N	449	238,745,555.90	52.02	5.027	738	72.42
Y	394	220,224,310.37	47.98	5.065	741	75.23
	843	458,969,866.27	100	5.045	739	73.77