

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

0001257102
Registrant CIK Number

Form 8-K, August 1, 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)




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PROCESSED
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THOMSON
FINANCIAL

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: August 1, 2005

CITIGROUP MORTGAGE LOAN TRUST
INC.

By: 
Name: Swan Mills
Title: managing Director

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	Computational Materials	p*

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

PRELIMINARY TERM SHEET

\$ 829,416,100
(APPROXIMATE)

Citigroup Mortgage Loan Trust Inc.
Depositor

Mortgage Pass-Through Certificates
Series 2005-3

CitiMortgage, Inc.
Master Servicer

Countrywide Home Loans Servicing LP
GMAC Mortgage Corp.
National City Mortgage Co.
Wells Fargo Bank N.A.
Servicers

The following is a preliminary Term Sheet. All terms and statements are subject to change.



July 19, 2005

The information herein has been provided solely by Citigroup Global Markets Inc. ("CGMI") based upon information with respect to the mortgage loans provided by the Originators and their affiliates. Neither the Depositor, Originators nor any of their affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary and supersedes any prior information and will be superseded by the prospectus supplement and prospectus and by any other information subsequently filed with the Securities and Exchange Commission (SEC). All assumptions and information in this report reflect CGMI's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices. Further, CGMI does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis. The decision to adopt any strategy remains your responsibility. CGMI (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon referred to here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments. In addition, CGMI may make a market in the securities referred to herein. Neither the information nor the assumptions reflected herein should be construed to be, or constitute, an offer to sell or buy or a solicitation of an offer to sell or buy any securities, commodities or derivative instruments mentioned herein. No sale of any securities, commodities or derivative instruments should be consummated without the purchaser first having received a prospectus and prospectus supplement. Finally, CGMI has not addressed the legal, accounting and tax implications of the analysis with respect to you, and CGMI strongly urges you to seek advice from your counsel, accountant and tax advisor. A final Prospectus and Prospectus Supplement may be obtained by contacting CGMI's Mortgage Trading Desk at (212) 723-6217.

Citigroup Global Markets Inc.

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Certificates*

Certificates	Subgroup	Size**	Ratings (Moody's / Fitch)**
II-A1	Subgroup II-1 (3/1 and 3/6 Conforming and Jumbo Hybrid ARMs)	\$63,367,000	Aaa / AAA
II-A2	Subgroup II-2 (5/1 and 5/6 Jumbo Hybrid ARMs)	\$439,464,000	Aaa / AAA
II-A3	Subgroup II-3 (5/1 and 5/6 Conforming Hybrid ARMs)	\$87,945,000	Aaa / AAA
II-A4	Subgroup II-4 (7/1 and 7/6 Conforming and Jumbo Hybrids ARMs)	\$238,640,000	Aaa / AAA
II-R	All Group II Loans	\$100	Aaa / AAA
II-B1***	All Group II Loans		
II-B2***	All Group II Loans		
II-B3***	All Group II Loans		
II-B4***	All Group II Loans		
II-B5***	All Group II Loans		
II-B6***	All Group II Loans		

**This transaction has three groups of collateral (Group I, Group II and Group III Mortgage Loans). Only the Class II-A Certificates will be offered.

** The bond sizes are approximate and subject to +/- 7% variance and final rating agency levels.

*** These Classes of Certificates will not be offered.

Transaction Overview

Offered Certificates:	Approximately \$829,416,100 variable-rate Class II-A1, Class II-A2, Class II-A3 and Class II-A4 Certificates (collectively referred to as the "Class II-A Certificates" or the "Group II Senior Certificates") and II-R Certificates (the "Group II Residual Certificates") will be offered. The Certificates are backed by the Group II Mortgage Loans.
Non-Offered Certificates:	The Class II-B1 through II-B6 Certificates (collectively referred to as the "Class II-B Certificates" or the "Group II Subordinate Certificates") will not be offered.
Cut-Off Date:	July 1, 2005
Settlement Date:	On or about July 29, 2005
1st Distribution Date:	August 25, 2005
Depositor:	Citigroup Mortgage Loan Trust Inc.
Lead & Sole Underwriter:	Citigroup Global Markets Inc.
Master Servicer:	CitiMortgage, Inc.
Originators:	Countrywide Home Loans, Inc. National City Mortgage Co. Quicken Loans Inc. Wells Fargo Bank N.A.
Servicers:	Countrywide Home Loans Servicing LP National City Mortgage Co. GMAC Mortgage Corporation Wells Fargo Bank N.A.
Trust Administrator:	CitiMortgage, Inc.
Paying Agent, Certificate Registrar and Authenticating Agent:	Citibank, N.A.
Trustee:	U.S. Bank National Association
The Group II Mortgage Loans:	The Group II Mortgage Loans are comprised of approximately 1,974 adjustable-rate, first lien, prime hybrid mortgage loans, with an aggregate scheduled principal balance as of the Cut-off Date of approximately \$866,229,820.55 ("Mortgage Loans" or "Hybrid ARMs"). The Mortgage Loans are One-Year CMT, 6-Month LIBOR, and 12-Month LIBOR indexed and have initial rate adjustments occurring three, five or seven years after the date of origination.

Transaction Overview

Structure:	Senior/Subordinate, shifting interest.						
Pass-Through Rate:	<p>For the Class II-A Certificates, the weighted average of the Net Mortgage Rates (gross mortgage rate less servicing fee rate and administration fee rate and mortgage insurance fee rate if applicable) of the Mortgage Loans in the related Subgroup.</p> <p>For the Class II-B Certificates, a per annum rate equal to the weighted average (weighted in proportion to the results of subtracting from the aggregate principal balance of each Subgroup, the current principal balance of the related Class II-A Certificates), of (i) the weighted average of the Net Mortgage Rates of the Group II-1 Mortgage Loans, (ii) the weighted average of the Net Mortgage Rates of the Group II-2 Mortgage Loans, (iii) the weighted average of the Net Mortgage Rates of the Group II-3 Mortgage Loans, and (iv) the weighted average of the Net Mortgage Rates of the Group II-4 Mortgage Loans.</p>						
Credit Enhancement:	Credit enhancement for the Class II-A Certificates will be provided by a senior/subordinate, shifting interest structure. The Class II-B Certificates are subordinate to, and provide credit enhancement for, the Class II-A Certificates.						
Subordination:	<table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;"><u>Class</u></th> <th style="text-align: center;"><u>Ratings (Moody's / Fitch)</u></th> <th style="text-align: right;"><u>Initial Subordination Percentage*</u></th> </tr> </thead> <tbody> <tr> <td>Class II-A Certificates</td> <td style="text-align: center;">Aaa / AAA</td> <td style="text-align: right;">4.25% (+/- 25 bps)</td> </tr> </tbody> </table>	<u>Class</u>	<u>Ratings (Moody's / Fitch)</u>	<u>Initial Subordination Percentage*</u>	Class II-A Certificates	Aaa / AAA	4.25% (+/- 25 bps)
<u>Class</u>	<u>Ratings (Moody's / Fitch)</u>	<u>Initial Subordination Percentage*</u>					
Class II-A Certificates	Aaa / AAA	4.25% (+/- 25 bps)					
	*The credit enhancement levels are preliminary and subject to change based upon the final pool as of the Cut-Off Date and additional rating agency analysis.						
Distribution Priority:	<p>Distributions on the Group II Certificates will be made on the 25th day of each month (or next business day) commencing in August 2005. On each distribution date, the Paying Agent will first distribute to the Class II-A Certificates relating to each Subgroup the amounts of interest and principal distributable to them from available funds from that Subgroup. The Paying Agent will then distribute interest and principal to the Class II-B Certificates from the aggregate remaining available funds from each all the related Subgroups.</p> <p>Available Funds:</p> <p>The distribution to the Certificates, to the extent of related available funds, will generally be made according to the following priority:</p> <ol style="list-style-type: none"> 1. Distribution of interest, <i>concurrently</i>, to the holders of the Class II-A Certificates in an amount equal to the interest accrued at their respective Pass-Through Rates on a <i>pro rata</i> basis; 2. Distribution of principal to the holders of the Class II-A Certificates (and on the first distribution date, the Class II-R Certificates), each class's allocable share of principal; and 3. Distribution of interest sequentially and then distribution of principal sequentially to the Class II-B Certificates in order of their numerical class designations, beginning with the Class II-B1, until each Class II-B certificate shall have received <ol style="list-style-type: none"> (a) Interest at the applicable Pass-Through Rate (b) Such class' allocable share of principal 						

Transaction Overview

Allocation of Losses:	Realized Losses on the mortgage loans will be allocated to the Class II-B certificates in order of their reverse numerical class designations, until the certificate principal balance of each Class II-B certificate has been reduced to zero. Thereafter, Realized Losses on the mortgage loans will be allocated to the Class II-A1 Certificates (if the realized loss is on a Group II-1 Mortgage Loan), Class II-A2 Certificates (if the realized loss is on a Group II-2 Mortgage Loan), Class II-A3 Certificates (if the realized loss is on a Group II-3 Mortgage Loan) and the Class II-A4 Certificates (if the realized loss is on a Group II-4 Mortgage Loan).										
Cross Collateralization:	In certain limited circumstances, certain amounts received on the mortgage loans from one Subgroup will be used to distribute interest and principal on the unrelated Class II-A Certificates.										
Unscheduled Principal:	<p>The Group II Senior Certificates will be entitled to receive 100% of the unscheduled principal on the Mortgage Loans in the related group through the distribution date in July 2010. After such time the prepayment percentages for the Class II-B Certificates will be as follows:</p> <table style="margin-left: 20px;"> <tr> <td>August 2010 – July 2011</td> <td>30% of their <i>pro rata</i> share</td> </tr> <tr> <td>August 2011 – July 2012</td> <td>40% of their <i>pro rata</i> share</td> </tr> <tr> <td>August 2012 – July 2013</td> <td>60% of their <i>pro rata</i> share</td> </tr> <tr> <td>August 2013 – July 2014</td> <td>80% of their <i>pro rata</i> share</td> </tr> <tr> <td>August 2014 – and after</td> <td>100% of their <i>pro rata</i> share</td> </tr> </table> <p>Provided that:</p> <ul style="list-style-type: none"> (i) the aggregate principal balance of the Mortgage Loans 60 days or more delinquent does not exceed 50% of the aggregate certificate principal balance of the Subordinate Certificates as of that date; and (ii) the cumulative realized losses do not exceed the then applicable Trigger Amount. <p>Notwithstanding the foregoing,</p> <ul style="list-style-type: none"> (iii) if on any distribution date before August 2008, the subordinate percentage is equal to or greater than twice the initial subordination percentage as of the Cut-Off Date, then the Class II-B certificates will receive 50% of their pro rata share of unscheduled principal from the Group II Mortgage Loans; and (iv) if on any distribution date on or after August 2008, the subordinate percentage is equal to or greater than twice the initial subordination percentage as of the Cut-Off Date, then the Class II-B certificates will receive 100% of their pro rata share of unscheduled principal from the Group II Mortgage Loans; 	August 2010 – July 2011	30% of their <i>pro rata</i> share	August 2011 – July 2012	40% of their <i>pro rata</i> share	August 2012 – July 2013	60% of their <i>pro rata</i> share	August 2013 – July 2014	80% of their <i>pro rata</i> share	August 2014 – and after	100% of their <i>pro rata</i> share
August 2010 – July 2011	30% of their <i>pro rata</i> share										
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August 2014 – and after	100% of their <i>pro rata</i> share										

Transaction Overview

Trigger Amount:	Distribution Date Occurring in the Period:	Realized Losses as a % of Initial Sum of the Certificate Principal Balances of the Subordinate Certificates
	August 2010 – July 2011	30%
	August 2011 – July 2012	35%
	August 2012 – July 2013	40%
	August 2013 – July 2014	45%
	August 2014 – and after	50%
Call Provision:	At its option, Citigroup Global Markets Realty Corp. (or if that entity fails to exercise such option, the Master Servicer) may purchase all of the Group II Mortgage Loans (and related properties acquired on behalf of the trust) when the Group II Mortgage Loans and such properties remaining in the trust have been reduced to less than 10% of the principal balance of the Group II Mortgage Loans as of the Cut-Off Date. The Class II-A Certificates and Class II-B Certificates will be redeemed at par plus accrued interest in order of seniority to the extent there are sufficient proceeds from such purchase.	
P&I Advances:	The Servicers will be required to advance delinquent payments of principal and interest on the mortgage loans to the extent such amounts are deemed recoverable. The Servicers will be entitled to be reimbursed for these advances, and therefore these advances are not a form of credit enhancement.	
Compensating Interest:	<p>With respect to each principal prepayment of loans serviced by Countrywide, the servicer will be obligated to pay up to a maximum amount per month equal to the lesser of one half of (a) one-twelfth of the product of (i) the servicing fee rate and (ii) the stated principal balance of such mortgage loans, or (b) the aggregate servicing fee rate actually received for such month for the Mortgage Loans.</p> <p>With respect to each principal prepayment of loans serviced by GMAC, the servicer will be obligated to pay up to a maximum amount per month equal to the lesser of (a) one-twelfth of the product of (i) weighted average servicing fee rate percentage of the related mortgage loans and (ii) the stated principal balance of such Mortgage Loans, or (b) the aggregate servicing fee actually received for such month for the Mortgage Loans.</p> <p>With respect to each principal prepayment of loans serviced by National City Mortgage Co., the servicer will be obligated to pay an amount which, when added to all amounts allocable to interest received in connection with the principal prepayment, equals one month's interest on the amount of principal so prepaid at the applicable mortgage loan remittance rate.</p> <p>With respect to each principal prepayment of loans serviced by Wells Fargo, the servicer will be obligated to pay an amount which, when added to all amounts allocable to interest received in connection with the principal prepayment, equals one month's interest on the amount of principal so prepaid at the applicable mortgage loan remittance rate.</p>	
Underwriting Standards:	The Mortgage Loans were underwritten to the guidelines of the originators as more fully described in the prospectus supplement.	
Legal Structure:	Designated portions of the trust will be established as one or more REMICs for federal income tax purposes.	
ERISA Considerations:	The Class II-A Certificates are expected to be ERISA eligible as of the Closing Date. However, prospective investors should consult with their counsel with respect to the consequences under ERISA and the Internal Revenue Code of an ERISA Plan's acquisition and ownership of the Offered Certificates.	
SMMEA Considerations:	The Class II-A Certificates are expected to constitute "mortgage related securities" for purposes of the Secondary Mortgage Market Enhancement Act of 1984 (SMMEA).	

Transaction Overview

**Form of
Registration:**

The Class II-A Certificates will be issued in book-entry form through DTC.

**Minimum
Denominations:**

The Class II-A Certificates will be issued with a minimum denomination of \$100,000 with incremental denominations of \$1.

Subgroup II-1 - Collateral Summary			
<i>Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date</i>			
	<u>Summary Statistics</u>		<u>Tolerances</u>
Number of Mortgage Loans:	149		
Aggregate Original Principal Balance:	\$68,922,185.00		(+/-) 7%
Aggregate Current Principal Balance:	\$66,179,151.85		(+/-) 7%
Average Original Loan Balance:	\$462,565.00		Approx.
Average Current Loan Balance:	\$444,155.38		Approx.
Percent of Interest Only Loans:	5.14%		Approx.
1st Lien:	100.00%		
Percent with Prepayment Penalty:	0.00%		
Wtd. Avg. Net/Gross Coupon:	4.524/4.776%		(+/-) 7 bps
GWAC Range:	3.750-6.250%		Approx.
Index:	1yrCMT: 51.57% 1yrLIBOR: 43.29% 6moLIBOR: 5.14%		Approx.
Wtd. Avg. Net/Gross Margin by Index:	1yrCMT: 2.498/2.750% 1yrLIBOR: 2.014/2.266% 6moLIBOR: 1.998/2.250%		(+/-) 7 bps
Reset Frequency:	Annually: 94.86% Semi-annually: 5.14%		Approx.
Wtd. Avg. Original Term (months):	360		
Wtd. Avg. Remaining Term (months):	344		(+/-) 1 month
Wtd. Avg. Months to Roll:	21		(+/-) 1 month
Wtd. Avg. Next Change Date:	18-Mar-2007		Approx.
Initial Cap:	2.000: 94.86% 3.000: 5.14%		(+/-) 7 bps
Periodic Cap:	1.000: 5.14% 2.000: 94.86%		(+/-) 7 bps
Wtd. Avg. Minimum Mortgage Net/Gross Rate:	2.264/2.517%		(+/-) 7 bps
Wtd. Avg. Maximum Mortgage Net/Gross Rate:	10.446/10.699%		(+/-) 7 bps
Wtd. Avg. Original LTV:	68.08%		Approx.
Wtd. Avg. Borrower FICO: (FICO>0)	725		Approx.
Geographic Distribution: (>5%)	California	23.14%	Approx.
	Illinois	8.37%	Approx.
	Massachusetts	8.36%	Approx.
	New Jersey	7.03%	Approx.
	Florida	6.11%	Approx.
	Texas	6.09%	Approx.
Originator/Product Type:	Wells Fargo 3.1 Prime	93.45%	Approx.
	Quicken 3.6 Prime	5.14%	Approx.
	Countrywide 3.1 Prime	1.40%	Approx.



CMLTI 05-3: Subgroup II-1

Original Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
129,888 - 150,000	2	272,116.13	0.41	5.488	699	87.86
150,001 - 175,000	2	321,734.20	0.49	4.186	725	68.73
175,001 - 200,000	1	195,000.00	0.29	4.875	755	79.59
200,001 - 225,000	6	1,293,130.23	1.95	4.931	688	83.71
225,001 - 250,000	2	296,717.49	0.45	4.630	693	79.91
275,001 - 300,000	1	291,672.34	0.44	4.000	751	77.37
300,001 - 333,700	6	1,891,597.43	2.86	4.725	735	58.64
333,701 - 350,000	11	3,662,131.83	5.53	4.831	704	70.55
350,001 - 400,000	38	13,910,084.22	21.02	4.705	728	71.35
400,001 - 500,000	37	15,690,442.72	23.71	4.793	733	74.18
500,001 - 600,000	22	11,755,147.26	17.76	4.850	729	67.85
600,001 - 700,000	7	4,336,494.45	6.55	4.978	683	72.28
700,001 - 800,000	3	2,223,201.67	3.36	4.917	722	66.41
800,001 - 900,000	3	2,265,305.95	3.42	4.651	727	46.42
900,001 - 1,000,000	8	7,774,375.93	11.75	4.633	741	51.39
	149	66,179,151.85	100.00	4.776	725	68.07

Original LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
21.11 - 25.00	2	1,363,753.77	2.06	4.412	799	21.98
25.01 - 30.00	1	392,144.16	0.59	4.875	782	25.45
30.01 - 35.00	1	287,590.72	0.43	4.875	763	34.32
35.01 - 40.00	6	3,956,105.43	5.98	4.468	712	38.57
40.01 - 45.00	1	577,054.57	0.87	4.375	775	44.45
45.01 - 50.00	2	1,131,884.78	1.71	4.958	798	49.65
50.01 - 55.00	9	5,718,394.00	8.64	4.652	736	53.32
55.01 - 60.00	11	4,021,637.95	6.08	4.803	737	58.10
60.01 - 65.00	14	6,811,710.89	10.29	4.992	735	62.54
65.01 - 70.00	17	8,067,697.25	12.19	4.829	726	68.99
70.01 - 75.00	9	4,002,291.89	6.05	4.748	716	73.07
75.01 - 80.00	67	26,746,141.81	40.41	4.781	721	79.63
80.01 - 85.00	1	410,623.29	0.62	4.375	622	82.14
85.01 - 90.00	6	2,331,396.34	3.52	4.830	674	89.86
90.01 - 95.00	2	360,725.00	0.55	5.855	626	94.99
	149	66,179,151.85	100.00	4.776	725	68.07

Current Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
57,019 - 75,000	1	57,019.44	0.09	4.125	759	79.55
125,001 - 150,000	2	272,116.13	0.41	5.488	699	87.86
150,001 - 175,000	2	321,734.20	0.49	4.186	725	68.73
175,001 - 200,000	1	195,000.00	0.29	4.875	755	79.59
200,001 - 225,000	8	1,695,217.22	2.56	4.917	709	78.68
225,001 - 250,000	1	239,698.05	0.36	4.750	677	80.00
250,001 - 275,000	1	262,157.04	0.40	4.875	765	80.00
275,001 - 300,000	2	579,263.06	0.88	4.434	757	56.00
300,001 - 333,700	11	3,503,561.07	5.29	4.704	718	61.24
333,701 - 350,000	14	4,774,519.10	7.21	4.821	715	73.53
350,001 - 400,000	34	12,871,875.36	19.45	4.724	733	71.08
400,001 - 500,000	32	14,531,341.24	21.96	4.770	726	74.39
500,001 - 600,000	22	12,037,924.78	18.19	4.847	727	68.14
600,001 - 700,000	5	3,151,896.18	4.76	5.017	689	71.27
700,001 - 800,000	3	2,223,201.67	3.36	4.917	722	66.41
800,001 - 900,000	2	1,688,251.38	2.55	4.746	711	47.10
900,001 - 997,754	8	7,774,375.93	11.75	4.633	741	51.39
	149	66,179,151.85	100.00	4.776	725	68.07

Property Type	#	Curr UPB	% Total	WAC	FICO	OLTV
1 FAMILY	125	56,360,262.35	85.16	4.775	723	66.62
CONDO	24	9,818,889.50	14.84	4.784	738	76.41
	149	66,179,151.85	100.00	4.776	725	68.07

Occupancy Type	#	Curr UPB	% Total	WAC	FICO	OLTV
OWNER OCCUPIED	137	61,267,281.94	92.58	4.781	723	68.10
SECOND HOME	12	4,911,869.91	7.42	4.720	759	67.81
	149	66,179,151.85	100.00	4.776	725	68.07

Loan Purpose	#	Curr UPB	% Total	WAC	FICO	OLTV
CASH OUT	22	9,574,676.57	14.47	4.827	697	65.19
PURCHASE	79	34,952,288.87	52.81	4.775	729	72.75
REFINANCE	48	21,652,186.41	32.72	4.755	731	61.81
	149	66,179,151.85	100.00	4.776	725	68.07

Income-Assets-Employment	#	Curr UPB	% Total	WAC	FICO	OLTV
Full-Full-Verified	89	38,752,257.90	58.56	4.784	712	69.46
Full-Stated-Verified	4	1,558,908.51	2.36	4.875	772	41.09
Preferred	1	929,251.99	1.40	5.375	729	80.00
Stated-Full-Verified	41	19,238,700.34	29.07	4.795	740	66.13
Stated-Stated-Verified	14	5,700,033.11	8.61	4.533	755	70.66
	149	66,179,151.85	100.00	4.776	725	68.07

Coupon Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
3.750 - 3.999	3	2,356,512.89	3.56	3.803	699	50.41
4.000 - 4.499	21	7,969,539.42	12.04	4.315	727	64.89
4.500 - 4.999	103	45,451,904.19	68.68	4.784	729	68.63
5.000 - 5.499	17	8,483,035.98	12.82	5.174	722	72.55
5.500 - 5.999	2	733,616.13	1.11	5.750	656	64.88
6.000 - 6.250	3	1,184,543.24	1.79	6.046	652	73.06
	149	66,179,151.85	100.00	4.776	725	68.07

FICO Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
NA	1	465,370.70	0.70	6.000		80.00
600 - 624	2	628,848.29	0.95	5.026	622	86.60
625 - 649	13	6,268,135.97	9.47	4.838	637	69.71
650 - 674	10	4,061,304.17	6.14	4.868	662	74.85
675 - 699	22	8,489,995.35	12.83	4.762	685	74.69
700 - 724	25	12,513,412.24	18.91	4.770	713	67.64
725 - 749	18	8,521,068.90	12.88	4.765	736	68.77
750 - 774	32	13,595,133.32	20.54	4.751	763	66.42
775 - 799	18	7,925,146.67	11.98	4.710	786	63.36
800 - 817	8	3,710,736.24	5.61	4.686	805	54.12
	149	66,179,151.85	100.00	4.776	725	68.07

Original Term	#	Curr UPB	% Total	WAC	FICO	OLTV
360 - 360	149	66,179,151.85	100.00	4.776	725	68.07
	149	66,179,151.85	100.00	4.776	725	68.07

Remaining Term	#	Curr UPB	% Total	WAC	FICO	OLTV
323 - 324	3	1,347,293.25	2.04	5.682	672	71.47
325 - 336	54	23,376,120.38	35.32	4.785	735	64.29
337 - 348	20	8,507,180.57	12.85	4.778	730	66.03
349 - 359	72	32,948,557.65	49.79	4.732	719	71.15
	149	66,179,151.85	100.00	4.776	725	68.07

State	#	Curr UPB	% Total	WAC	FICO	OLTV
California	33	15,310,593.06	23.14	4.900	734	66.06
Illinois	11	5,541,480.19	8.37	4.405	731	66.54
Massachusetts	11	5,530,881.94	8.36	4.903	711	71.16
New Jersey	10	4,649,586.23	7.03	4.963	721	64.20
Florida	9	4,042,849.28	6.11	4.719	706	79.53
Texas	10	4,031,187.58	6.09	4.899	710	71.26
Michigan	8	3,123,534.14	4.72	4.909	706	61.59
Minnesota	5	2,753,582.94	4.16	4.255	715	67.51
Connecticut	4	2,700,290.60	4.08	4.826	780	43.51
Colorado	7	2,633,923.17	3.98	4.593	759	68.55
Virginia	5	2,230,082.21	3.37	4.763	715	73.11
Oregon	4	1,659,162.04	2.51	4.871	708	74.52
New York	4	1,581,395.06	2.39	5.102	720	81.39
Washington	3	1,296,059.37	1.96	4.571	729	55.02
Pennsylvania	3	1,205,263.30	1.82	4.412	742	60.90
Georgia	2	1,041,187.75	1.57	4.875	666	73.74
Arizona	4	898,555.14	1.36	4.860	706	76.43
Missouri	2	788,412.05	1.19	4.565	742	73.18
South Carolina	2	740,905.31	1.12	4.810	758	84.84
<Others>	12	4,420,220.49	6.68	4.712	729	72.79
	149	66,179,151.85	100.00	4.776	725	68.07

Loan Type	#	Curr UPB	% Total	WAC	FICO	OLTV
Arm	149	66,179,151.85	100.00	4.776	725	68.07
	149	66,179,151.85	100.00	4.776	725	68.07

Index	#	Curr UPB	% Total	WAC	FICO	OLTV
1 YEAR CMT	77	34,128,057.00	51.57	4.612	730	67.16
1 YEAR LIBOR	63	28,646,644.85	43.29	4.918	726	67.95
6 MONTH LIBOR	9	3,404,450.00	5.14	5.223	677	78.27
	149	66,179,151.85	100.00	4.776	725	68.07

Rate Adj Freq	#	Curr UPB	% Total	WAC	FICO	OLTV
6	9	3,404,450.00	5.14	5.223	677	78.27
12	140	62,774,701.85	94.86	4.752	728	67.52
	149	66,179,151.85	100.00	4.776	725	68.07

Margin	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.500	71	31,121,842.86	47.03	4.938	720	68.72
2.501 - 2.750	78	35,057,308.99	52.97	4.632	730	67.51
	149	66,179,151.85	100.00	4.776	725	68.07

Life Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
9.750 - 9.999	5	3,195,212.89	4.83	4.084	705	56.36
10.000 - 10.499	27	10,353,421.62	15.64	4.494	720	67.48
10.500 - 10.999	104	46,183,522.43	69.79	4.821	728	68.45
11.000 - 11.499	12	6,317,378.78	9.55	5.242	729	71.98
11.500 - 11.750	1	129,616.13	0.20	5.750	772	80.00
	149	66,179,151.85	100.00	4.776	725	68.07

Life Floor	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.499	70	30,921,385.71	46.72	4.938	720	68.74
2.750 - 2.875	79	35,257,766.14	53.28	4.634	730	67.49
	149	66,179,151.85	100.00	4.776	725	68.07

Next Rate Adjustment Date	#	Curr UPB	% Total	WAC	FICO	OLTV
2005-08	1	563,155.67	0.85	4.875	742	80.00
2005-09	6	2,725,839.98	4.12	4.875	715	74.98
2005-10	3	1,336,637.23	2.02	4.875	731	66.97
2005-11	10	3,872,845.02	5.85	4.875	742	61.80
2005-12	12	5,894,371.51	8.91	4.875	734	61.58
2006-01	6	2,377,100.55	3.59	4.752	737	71.34
2006-02	5	1,966,549.95	2.97	4.831	732	69.63
2006-03	3	1,063,750.31	1.61	4.576	731	64.21
2006-04	1	594,244.39	0.90	4.875	702	70.00
2006-05	1	487,447.06	0.74	4.375	720	36.14
2006-06	5	2,604,740.38	3.94	4.978	737	51.45
2006-07	4	1,236,731.58	1.87	4.598	747	72.60
2006-08	1	158,237.97	0.24	4.250	688	57.09
2006-10	4	1,686,195.07	2.55	4.646	790	59.51
2006-11	3	1,180,841.38	1.78	4.809	735	71.85
2006-12	2	890,750.10	1.35	4.875	695	73.59
2007-01	3	1,310,310.87	1.98	4.841	675	82.74
2007-02	4	1,575,603.00	2.38	4.678	719	60.02
2007-03	1	362,494.68	0.55	4.875	762	56.92
2007-07	2	1,342,747.50	2.03	4.945	739	58.32
2007-08	3	2,279,670.66	3.44	5.149	718	72.56
2007-09	2	1,050,230.04	1.59	4.695	717	80.00
2007-10	1	761,339.16	1.15	4.875	698	70.00
2008-01	9	4,089,071.61	6.18	4.536	727	68.07
2008-02	4	1,914,901.06	2.89	4.489	719	58.49
2008-03	4	1,950,327.82	2.95	4.095	743	54.31
2008-04	15	6,738,739.49	10.18	4.547	703	70.58
2008-05	23	9,492,139.82	14.34	4.870	739	73.93
2008-06	11	4,672,137.99	7.06	5.037	686	78.74
	149	66,179,151.85	100.00	4.776	725	68.07

Initial Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
2.000	140	62,774,701.85	94.86	4.752	728	67.52
3.000	9	3,404,450.00	5.14	5.223	677	78.27
	149	66,179,151.85	100.00	4.776	725	68.07

Periodic Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
1.000	9	3,404,450.00	5.14	5.223	677	78.27
2.000	140	62,774,701.85	94.86	4.752	728	67.52
	149	66,179,151.85	100.00	4.776	725	68.07

IO Flag	#	Curr UPB	% Total	WAC	FICO	OLTV
No	140	62,774,701.85	94.86	4.752	728	67.52
Yes	9	3,404,450.00	5.14	5.223	677	78.27
	149	66,179,151.85	100.00	4.776	725	68.07

IO Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	140	62,774,701.85	94.86	4.752	728	67.52
120	9	3,404,450.00	5.14	5.223	677	78.27
	149	66,179,151.85	100.00	4.776	725	68.07

Prepay Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	149	66,179,151.85	100.00	4.776	725	68.07
	149	66,179,151.85	100.00	4.776	725	68.07

PMI Status	#	Curr UPB	% Total	WAC	FICO	OLTV
CurLtv<=80	140	63,076,407.22	95.31	4.771	729	67.02
AMERIN GUARANTY CORP	2	769,455.67	1.16	4.841	634	85.60
REPUBLIC MORTGAGE IN	2	768,021.82	1.16	4.675	739	89.77
RADIAN	1	625,500.00	0.95	5.000	633	90.00
PMI MORTGAGE INSURAN	2	579,042.14	0.87	4.513	648	90.00
GENERAL ELECTRIC	2	360,725.00	0.55	5.855	626	94.99
	149	66,179,151.85	100.00	4.776	725	68.07

Subgroup II-2 - Collateral Summary			
<i>Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date</i>			
	<u>Summary Statistics</u>	<u>Tolerances</u>	
Number of Mortgage Loans:	843		
Aggregate Original Principal Balance:	\$460,134,252.00	(+/-) 7%	
Aggregate Current Principal Balance:	\$458,969,866.27	(+/-) 7%	
Average Original Loan Balance:	\$545,829.48	Approx.	
Average Current Loan Balance:	\$544,448.24	Approx.	
Percent of Interest Only Loans:	89.01%	Approx.	
1st Lien:	100.00%		
Percent with Prepayment Penalty:	2.67%	Approx.	
Wtd. Avg. Net/Gross Coupon:	4.739/5.045%	(+/-) 7 bps	
GWAC Range:	3.625-8.000%	Approx.	
Index:	1yrCMT: 77.62% 1yrLIBOR: 22.23% 6moLIBOR: 0.15%	Approx.	
Wtd. Avg. Net/Gross Margin by Index:	1yrCMT: 2.498/2.750% 1yrLIBOR: 1.761/2.258% 6moLIBOR: 1.998/2.250%	(+/-) 7 bps	
Reset Frequency:	Annually: 99.85% Semi-annually: 0.15%	Approx.	
Wtd. Avg. Original Term (months):	360		
Wtd. Avg. Remaining Term (months):	358	(+/-) 1 month	
Wtd. Avg. Months to Roll:	58	(+/-) 1 month	
Wtd. Avg. Next Change Date:	29-Apr-2010	Approx.	
Initial Cap:	5.000: 100.00%		
Periodic Cap:	1.000: 0.15% 2.000: 99.85%		
Wtd. Avg. Minimum Mortgage Net/Gross Rate:	2.333/2.640%	(+/-) 7 bps	
Wtd. Avg. Maximum Mortgage Net/Gross Rate:	9.738/10.045%	(+/-) 7 bps	
Wtd. Avg. Original LTV:	73.77%	Approx.	
Wtd. Avg. Borrower FICO: (FICO>0)	739	Approx.	
Geographic Distribution: (>5%)	California Virginia Florida	37.29% 7.62% 7.15%	Approx. Approx. Approx.
Originator/Product Type:	Wells Fargo 5.1 Prime Countrywide 5.1 Prime Quicken 5.6 Prime	78.03% 21.82% 0.15%	Approx. Approx. Approx.



CMLTI 05-3: Subgroup II-2

Original Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
63,000 - 75,000	3	204,214.81	0.04	5.540	566	61.28
75,001 - 100,000	8	703,351.81	0.15	5.400	599	79.60
100,001 - 125,000	7	771,506.06	0.17	5.384	603	80.19
125,001 - 150,000	3	428,839.62	0.09	6.197	600	95.00
150,001 - 175,000	8	1,310,608.58	0.29	5.342	605	73.38
175,001 - 200,000	7	1,318,994.38	0.29	5.344	604	80.56
200,001 - 225,000	4	851,669.80	0.19	5.371	592	81.96
225,001 - 250,000	7	1,658,806.90	0.36	5.295	599	74.97
250,001 - 275,000	4	1,023,627.80	0.22	4.940	596	86.15
275,001 - 300,000	2	567,570.19	0.12	4.937	614	90.00
300,001 - 333,700	5	1,573,779.30	0.34	4.905	605	71.91
333,701 - 350,000	1	338,197.34	0.07	4.375	620	56.54
350,001 - 400,000	136	51,883,885.75	11.30	5.128	741	76.18
400,001 - 500,000	254	113,862,559.91	24.81	5.053	740	75.48
500,001 - 600,000	168	91,977,669.10	20.04	5.102	741	76.51
600,001 - 700,000	78	50,254,859.59	10.95	4.925	751	74.10
700,001 - 800,000	47	35,739,769.24	7.79	5.067	744	75.44
800,001 - 900,000	28	23,798,176.17	5.19	5.090	751	72.84
900,001 - 1,000,000	54	53,468,623.59	11.65	4.967	739	64.09
1,000,001 - 1,500,000	12	14,854,996.33	3.24	4.938	730	69.45
1,500,001 - 2,000,000	7	12,378,160.00	2.70	4.857	760	66.49
	843	458,969,866.27	100.00	5.045	739	73.77

Current Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
62,369 - 75,000	3	204,214.81	0.04	5.540	566	61.28
75,001 - 100,000	9	803,050.47	0.17	5.583	598	79.65
100,001 - 125,000	6	671,807.40	0.15	5.162	604	80.22
125,001 - 150,000	3	428,839.62	0.09	6.197	600	95.00
150,001 - 175,000	8	1,310,608.58	0.29	5.342	605	73.38
175,001 - 200,000	7	1,318,994.38	0.29	5.344	604	80.56
200,001 - 225,000	4	851,669.80	0.19	5.371	592	81.96
225,001 - 250,000	8	1,907,395.55	0.42	5.256	599	75.62
250,001 - 275,000	3	775,039.15	0.17	4.920	594	88.12
275,001 - 300,000	2	567,570.19	0.12	4.937	614	90.00
300,001 - 333,700	5	1,573,779.30	0.34	4.905	605	71.91
333,701 - 350,000	1	338,197.34	0.07	4.375	620	56.54
350,001 - 400,000	138	52,617,159.67	11.46	5.124	742	76.11
400,001 - 500,000	253	113,481,858.91	24.73	5.053	740	75.49
500,001 - 600,000	169	92,576,669.10	20.17	5.099	741	76.51
600,001 - 700,000	76	49,303,286.67	10.74	4.930	751	74.10
700,001 - 800,000	48	36,539,769.24	7.96	5.052	745	75.12
800,001 - 900,000	27	22,998,176.17	5.01	5.115	749	73.26
900,001 - 1,000,000	54	53,468,623.59	11.65	4.967	739	64.09
1,000,001 - 1,500,000	12	14,854,996.33	3.24	4.938	730	69.45
1,500,001 - 2,000,000	7	12,378,160.00	2.70	4.857	760	66.49
	843	458,969,866.27	100.00	5.045	739	73.77

Coupon Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
3.625 - 3.999	4	2,904,097.97	0.63	3.786	746	75.48
4.000 - 4.499	39	23,307,750.84	5.08	4.266	744	69.00
4.500 - 4.999	336	193,120,020.03	42.08	4.759	745	72.71
5.000 - 5.499	311	166,122,100.01	36.19	5.174	738	74.29
5.500 - 5.999	127	60,763,145.14	13.24	5.650	726	76.14
6.000 - 6.499	16	7,563,329.29	1.65	6.163	712	81.25
6.500 - 6.999	6	2,821,122.99	0.61	6.574	709	75.29
7.000 - 7.499	1	528,300.00	0.12	7.375	714	90.00
7.500 - 7.999	2	1,360,000.00	0.30	7.728	720	80.00
8.000 - 8.000	1	480,000.00	0.10	8.000	760	80.00
	843	458,969,866.27	100.00	5.045	739	73.77

Original LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
23.44 - 25.00	2	1,500,000.00	0.33	4.708	652	24.48
25.01 - 30.00	6	3,429,917.54	0.75	5.091	756	26.73
30.01 - 35.00	3	2,426,582.61	0.53	4.574	774	33.31
35.01 - 40.00	6	3,429,329.24	0.75	4.818	759	39.59
40.01 - 45.00	7	4,822,830.94	1.05	4.899	729	42.70
45.01 - 50.00	12	7,226,962.66	1.57	5.054	751	48.05
50.01 - 55.00	11	6,354,054.41	1.38	4.756	717	53.16
55.01 - 60.00	30	18,514,189.45	4.03	4.994	747	57.48
60.01 - 65.00	39	27,548,132.46	6.00	4.921	750	63.16
65.01 - 70.00	77	51,416,289.06	11.20	4.908	746	68.51
70.01 - 75.00	88	53,921,950.74	11.75	4.999	739	73.84
75.01 - 80.00	519	264,764,336.77	57.69	5.100	739	79.65
80.01 - 85.00	7	2,141,821.15	0.47	5.223	698	83.47
85.01 - 90.00	22	7,315,088.76	1.59	5.254	669	89.09
90.01 - 95.00	13	3,558,380.48	0.78	5.687	670	94.68
95.01 - 98.36	1	600,000.00	0.13	4.875	791	98.36
	843	458,969,866.27	100.00	5.045	739	73.77

Property Type	#	Curr UPB	% Total	WAC	FICO	OLTV
1 FAMILY	646	352,563,145.62	76.82	5.014	739	73.39
2 - 4 FAM	3	2,838,943.42	0.62	4.820	775	73.96
CO-OP	2	474,868.80	0.10	4.881	754	74.34
CONDO	134	67,544,995.38	14.72	5.042	743	74.78
PUD	58	35,547,913.05	7.75	5.379	736	75.63
	843	458,969,866.27	100.00	5.045	739	73.77

Occupancy Type	#	Curr UPB	% Total	WAC	FICO	OLTV
OWNER OCCUPIED	778	422,707,487.30	92.10	5.046	738	73.80
SECOND HOME	65	36,262,378.97	7.90	5.042	752	73.39
	843	458,969,866.27	100.00	5.045	739	73.77

Loan Purpose	#	Curr UPB	% Total	WAC	FICO	OLTV
CASH OUT	60	25,057,910.60	5.46	5.313	707	68.65
PURCHASE	686	372,983,509.77	81.27	5.043	742	75.14
REFINANCE	97	60,928,445.90	13.28	4.951	736	67.50
	843	458,969,866.27	100.00	5.045	739	73.77

Income-Assets-Employment	#	Curr UPB	% Total	WAC	FICO	OLTV
Alternative-Full-Verified	29	15,048,687.66	3.28	5.447	721	80.24
Full-Full-Verified	444	244,504,445.33	53.27	4.998	729	73.07
Full-States-Verified	4	1,443,619.24	0.31	4.779	725	76.98
Stated-Full-Verified	213	110,985,682.37	24.18	4.909	757	73.14
Stated-States-Verified	152	86,866,581.96	18.93	5.285	750	75.33
Streamline	1	120,849.71	0.03	5.500	615	94.96
	843	458,969,866.27	100.00	5.045	739	73.77

FICO Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
NA	3	1,799,464.99	0.39	4.626		82.82
525 - 549	1	62,368.80	0.01	5.750	543	70.00
550 - 574	4	788,119.63	0.17	5.304	564	68.25
575 - 599	21	3,343,043.09	0.73	5.552	591	78.22
600 - 624	35	7,958,225.49	1.73	4.990	613	72.08
625 - 649	6	2,894,199.45	0.63	5.133	634	73.40
650 - 674	35	18,726,878.17	4.08	5.155	666	76.84
675 - 699	81	43,384,889.40	9.45	5.072	689	74.13
700 - 724	128	76,211,412.35	16.60	5.153	713	75.01
725 - 749	153	87,705,003.15	19.11	5.009	737	74.18
750 - 774	187	109,543,039.74	23.87	5.058	762	73.60
775 - 799	164	92,319,541.80	20.11	4.944	786	72.02
800 - 817	25	14,233,680.21	3.10	4.953	806	71.33
	843	458,969,866.27	100.00	5.045	739	73.77

Original Term	#	Curr UPB	% Total	WAC	FICO	OLTV
240 - 240	1	360,000.00	0.08	4.875	723	69.84
241 - 360	842	458,609,866.27	99.92	5.045	739	73.77
	843	458,969,866.27	100.00	5.045	739	73.77

Remaining Term	#	Curr UPB	% Total	WAC	FICO	OLTV
238 - 240	1	360,000.00	0.08	4.875	723	69.84
325 - 336	3	1,194,469.77	0.26	4.644	653	70.87
337 - 348	19	9,839,394.08	2.14	4.676	709	63.66
349 - 360	820	447,576,002.42	97.52	5.055	740	74.00
	843	458,969,866.27	100.00	5.045	739	73.77

State	#	Curr UPB	% Total	WAC	FICO	OLTV
California	296	171,164,976.89	37.29	5.065	741	74.07
Virginia	69	34,987,767.91	7.62	5.082	743	76.57
Florida	62	32,796,676.76	7.15	5.143	741	73.95
Illinois	38	21,544,510.11	4.69	5.033	742	71.95
New Jersey	31	18,272,300.33	3.98	4.896	738	73.36
Maryland	35	17,561,084.47	3.83	5.274	731	75.22
Colorado	29	17,361,710.44	3.78	4.890	754	71.22
New York	26	14,465,447.64	3.15	5.093	746	72.22
Minnesota	29	13,387,381.41	2.92	4.957	746	71.58
Massachusetts	19	12,897,560.70	2.81	5.098	744	65.51
Arizona	22	10,390,621.51	2.26	5.127	747	74.21
Washington	19	9,995,740.59	2.18	4.855	741	71.56
North Carolina	16	8,749,794.59	1.91	4.877	727	71.66
Georgia	16	8,154,627.92	1.78	4.909	738	77.16
Nevada	17	8,032,573.49	1.75	5.373	727	77.08
Connecticut	12	7,850,502.74	1.71	5.174	724	75.02
Texas	14	6,954,804.56	1.52	4.731	749	76.86
Pennsylvania	11	4,967,962.52	1.08	4.763	702	78.61
<Others>	82	39,433,821.69	8.59	4.974	727	73.64
	843	458,969,866.27	100.00	5.045	739	73.77

Loan Type	#	Curr UPB	% Total	WAC	FICO	OLTV
Arm	843	458,969,866.27	100.00	5.045	739	73.77
	843	458,969,866.27	100.00	5.045	739	73.77

Index	#	Curr UPB	% Total	WAC	FICO	OLTV
1 YEAR CMT	661	356,261,690.10	77.62	4.916	740	72.97
1 YEAR LIBOR	180	102,032,676.17	22.23	5.490	736	76.50
6 MONTH LIBOR	2	675,500.00	0.15	6.207	741	83.34
	843	458,969,866.27	100.00	5.045	739	73.77

Rate Adj Freq	#	Curr UPB	% Total	WAC	FICO	OLTV
6	2	675,500.00	0.15	6.207	741	83.34
12	841	458,294,366.27	99.85	5.044	739	73.76
	843	458,969,866.27	100.00	5.045	739	73.77

Margin	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.500	179	101,368,876.17	22.09	5.479	736	76.35
2.501 - 3.000	663	357,239,990.10	77.84	4.921	740	73.02
3.001 - 3.125	1	361,000.00	0.08	5.875	672	95.00
	843	458,969,866.27	100.00	5.045	739	73.77

Life Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
8.625 - 8.999	4	2,904,097.97	0.63	3.786	746	75.48
9.000 - 9.499	39	23,307,750.84	5.08	4.266	744	69.00
9.500 - 9.999	336	193,120,020.03	42.08	4.759	745	72.71
10.000 - 10.499	311	166,122,100.01	36.19	5.174	738	74.29
10.500 - 10.999	127	60,763,145.14	13.24	5.650	726	76.14
11.000 - 11.499	16	7,563,329.29	1.65	6.163	712	81.25
11.500 - 11.999	6	2,821,122.99	0.61	6.574	709	75.29
12.000 - 12.499	1	528,300.00	0.12	7.375	714	90.00
12.500 - 12.999	2	1,360,000.00	0.30	7.728	720	80.00
13.000 - 13.000	1	480,000.00	0.10	8.000	760	80.00
	843	458,969,866.27	100.00	5.045	739	73.77

Life Floor	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.499	179	101,368,876.17	22.09	5.479	736	76.35
2.750 - 2.999	663	357,239,990.10	77.84	4.921	740	73.02
3.000 - 3.125	1	361,000.00	0.08	5.875	672	95.00
	843	458,969,866.27	100.00	5.045	739	73.77

Next Rate Adjustment Date	#	Curr UPB	% Total	WAC	FICO	OLTV
2008-05	1	421,247.61	0.09	4.750	708	80.00
2008-06	1	435,024.82	0.09	4.750	626	73.17
2008-07	1	338,197.34	0.07	4.375	620	56.54
2008-08	5	2,278,868.81	0.50	4.692	709	60.31
2008-09	2	820,389.28	0.18	4.689	707	55.68
2008-11	1	467,568.84	0.10	4.875	683	80.00
2009-02	1	1,150,000.00	0.25	4.500	690	64.97
2009-03	1	1,675,000.00	0.36	4.500	755	68.51
2009-04	2	1,267,428.10	0.28	4.750	708	55.16
2009-05	2	796,586.55	0.17	4.691	690	78.38
2009-06	3	1,198,349.80	0.26	4.617	705	57.56
2009-07	2	185,202.70	0.04	6.413	589	81.10
2009-08	1	1,500,000.00	0.33	4.625	724	69.77
2009-09	6	1,369,524.09	0.30	5.017	679	79.59
2009-10	15	2,420,324.77	0.53	5.506	596	79.60
2009-11	16	4,373,874.26	0.95	4.895	668	63.73
2009-12	7	2,753,976.99	0.60	5.004	679	78.35
2010-01	26	11,611,381.92	2.53	4.877	739	73.79
2010-02	34	17,176,594.36	3.74	4.913	746	72.53
2010-03	12	7,018,850.17	1.53	4.913	734	74.43
2010-04	38	20,287,073.38	4.42	4.705	737	75.90
2010-05	220	123,436,310.88	26.89	4.905	743	73.38
2010-06	261	148,201,986.60	32.29	5.014	745	73.38
2010-07	183	106,739,105.00	23.26	5.399	740	75.63
2010-08	2	1,047,000.00	0.23	5.602	737	73.43
	843	458,969,866.27	100.00	5.045	739	73.77

PMI Status	#	Curr UPB	% Total	WAC	FICO	OLTV
CurLtv<=80	801	445,734,174.13	97.12	5.036	741	73.28
TRIAD GUARANTY	10	3,404,464.67	0.74	5.618	703	89.54
AMERIN GUARANTY CORP	4	1,745,812.05	0.38	5.086	701	89.88
PLEGDED ASSET LOAN	2	1,600,000.00	0.35	4.797	727	90.30
GENERAL ELECTRIC	4	1,400,941.22	0.31	5.370	685	91.35
RADIANT GUARANTY INS	8	1,324,572.78	0.29	5.274	609	91.44
REPUBLIC MORTGAGE IN	4	1,181,328.22	0.26	5.148	619	89.58
CMAC	2	847,100.00	0.18	6.082	731	92.34
PMI MORTGAGE INSURAN	1	499,688.07	0.11	5.375	704	89.57
UNITED GUARANTY CORP	3	448,805.90	0.10	5.859	586	92.10
GENERAL ELECTRIC MTG	2	412,089.70	0.09	5.327	614	90.00
MORTGAGE GUARANTY IN	2	370,889.53	0.08	5.000	611	90.00
	843	458,969,866.27	100.00	5.045	739	73.77

Initial Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
5.000	843	458,969,866.27	100.00	5.045	739	73.77
	843	458,969,866.27	100.00	5.045	739	73.77

Periodic Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
1.000	2	675,500.00	0.15	6.207	741	83.34
2.000	841	458,294,366.27	99.85	5.044	739	73.76
	843	458,969,866.27	100.00	5.045	739	73.77

IO Flag	#	Curr UPB	% Total	WAC	FICO	OLTV
No	134	50,441,524.38	10.99	5.035	712	74.88
Yes	709	408,528,341.89	89.01	5.047	743	73.63
	843	458,969,866.27	100.00	5.045	739	73.77

IO Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	134	50,441,524.38	10.99	5.035	712	74.88
60	707	407,852,841.89	88.86	5.045	743	73.62
120	2	675,500.00	0.15	6.207	741	83.34
	843	458,969,866.27	100.00	5.045	739	73.77

Prepay Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	827	446,728,373.70	97.33	5.034	740	73.74
12	12	9,255,506.57	2.02	5.625	727	73.57
36	3	2,213,336.00	0.48	5.078	754	80.00
60	1	772,650.00	0.17	4.750	745	76.50
	843	458,969,866.27	100.00	5.045	739	73.77

Subgroup II-3 - Collateral Summary			
<i>Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date</i>			
	<u>Summary Statistics</u>	<u>Tolerances</u>	
Number of Mortgage Loans:	394		
Aggregate Original Principal Balance:	\$91,898,683.00	(+/-) 7%	
Aggregate Current Principal Balance:	\$91,848,053.61	(+/-) 7%	
Average Original Loan Balance:	\$233,245.39	Approx.	
Average Current Loan Balance:	\$233,116.89	Approx.	
Percent of Interest Only Loans:	94.82%	Approx.	
1st Lien:	100.00%		
Percent with Prepayment Penalty:	0.00%		
Wtd. Avg. Net/Gross Coupon:	4.868/5.120%	(+/-) 7 bps	
GWAC Range:	3.625-6.125%	Approx.	
Index:	1yrCMT: 98.58% 6moLIBOR: 1.42%	Approx.	
Wtd. Avg. Net/Gross Margin by Index:	1yrCMT: 2.497/2.750% 6moLIBOR: 1.998/2.250%	(+/-) 7 bps	
Reset Frequency:	Annually: 98.58% Semi-annually: 1.42%	Approx.	
Wtd. Avg. Original Term (months):	360		
Wtd. Avg. Remaining Term (months):	358	(+/-) 1 month	
Wtd. Avg. Months to Roll:	58	(+/-) 1 month	
Wtd. Avg. Next Change Date:	16-May-2010	Approx.	
Initial Cap:	5.000: 100.00%		
Periodic Cap:	1.000: 1.42% 2.000: 98.58%		
Wtd. Avg. Minimum Mortgage Net/Gross Rate:	2.490/2.743%	(+/-) 7 bps	
Wtd. Avg. Maximum Mortgage Net/Gross Rate:	9.868/10.120%	(+/-) 7 bps	
Wtd. Avg. Original LTV:	78.26%	Approx.	
Wtd. Avg. Borrower FICO: (FICO>0)	742	Approx.	
Geographic Distribution: (>5%)	California 15.12% Florida 11.69% Virginia 7.19% Washington 6.63% Arizona 6.08% Illinois 5.06%	Approx. Approx. Approx. Approx. Approx. Approx.	
Originator/Product Type:	Wells Fargo 5.1 Prime 98.58% Quicken 5.6 Prime 1.42%	Approx. Approx.	



CMLTI 05-3: Subgroup II-3

Original Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
76,000 - 100,000	5	429,713.81	0.47	5.349	712	77.75
100,001 - 125,000	21	2,449,784.35	2.67	5.395	737	72.82
125,001 - 150,000	41	5,664,979.29	6.17	5.276	750	78.02
150,001 - 175,000	32	5,190,168.19	5.65	5.255	735	81.23
175,001 - 200,000	39	7,347,259.02	8.00	5.187	741	76.63
200,001 - 225,000	49	10,487,113.80	11.42	5.068	740	78.71
225,001 - 250,000	51	12,091,933.57	13.17	5.177	737	78.36
250,001 - 275,000	27	7,156,928.70	7.79	5.197	746	77.15
275,001 - 300,000	40	11,509,717.72	12.53	5.114	750	78.36
300,001 - 333,700	47	14,893,823.25	16.22	5.010	746	78.98
333,701 - 350,000	29	9,961,681.40	10.85	4.988	735	78.01
350,001 - 389,500	13	4,664,950.51	5.08	5.018	747	79.11
	394	91,848,053.61	100.00	5.120	742	78.26

Current Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
75,307 - 100,000	5	429,713.81	0.47	5.349	712	77.75
100,001 - 125,000	22	2,574,726.42	2.80	5.388	737	73.16
125,001 - 150,000	40	5,540,037.22	6.03	5.276	751	77.98
150,001 - 175,000	32	5,190,168.19	5.65	5.255	735	81.23
175,001 - 200,000	39	7,347,259.02	8.00	5.187	741	76.63
200,001 - 225,000	49	10,487,113.80	11.42	5.068	740	78.71
225,001 - 250,000	51	12,091,933.57	13.17	5.177	737	78.36
250,001 - 275,000	27	7,156,928.70	7.79	5.197	746	77.15
275,001 - 300,000	40	11,509,717.72	12.53	5.114	750	78.36
300,001 - 333,700	49	15,549,020.65	16.93	4.985	744	78.64
333,701 - 350,000	27	9,306,484.00	10.13	5.027	738	78.50
350,001 - 389,500	13	4,664,950.51	5.08	5.018	747	79.11
	394	91,848,053.61	100.00	5.120	742	78.26

Coupon Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
3.625 - 3.999	2	493,158.00	0.54	3.696	698	80.00
4.000 - 4.499	7	1,578,603.85	1.72	4.301	720	75.51
4.500 - 4.999	121	30,825,204.54	33.56	4.757	738	76.63
5.000 - 5.499	170	40,065,175.70	43.62	5.207	747	78.58
5.500 - 5.999	89	18,179,313.52	19.79	5.620	742	80.37
6.000 - 6.125	5	706,598.00	0.77	6.041	745	81.71
	394	91,848,053.61	100.00	5.120	742	78.26

Original LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
24.60 - 25.00	1	110,000.00	0.12	5.250	683	24.60
25.01 - 30.00	1	120,000.00	0.13	4.875	708	29.27
30.01 - 35.00	1	200,000.00	0.22	4.625	713	33.38
40.01 - 45.00	1	200,000.00	0.22	4.750	790	41.12
45.01 - 50.00	2	484,117.55	0.53	4.680	748	47.47
50.01 - 55.00	9	1,659,151.26	1.81	5.087	772	51.85
55.01 - 60.00	8	2,031,419.64	2.21	5.072	727	58.33
60.01 - 65.00	8	1,883,965.35	2.05	4.866	745	62.20
65.01 - 70.00	9	2,449,621.16	2.67	4.988	753	67.86
70.01 - 75.00	18	4,384,757.88	4.77	5.080	768	72.88
75.01 - 80.00	305	71,466,061.29	77.81	5.134	740	79.81
80.01 - 85.00	3	884,000.00	0.96	4.948	767	82.57
85.01 - 90.00	6	1,461,094.44	1.59	5.219	742	89.40
90.01 - 95.00	21	4,172,115.04	4.54	5.294	741	94.71
95.01 - 100.00	1	341,750.00	0.37	4.750	638	100.00
	394	91,848,053.61	100.00	5.120	742	78.26

Property Type	#	Curr UPB	% Total	WAC	FICO	OLTV
1 FAMILY	261	63,656,546.87	69.31	5.085	742	77.62
2 - 4 FAM	1	389,500.00	0.42	4.875	715	95.00
CONDO	128	26,830,401.09	29.21	5.205	744	79.82
PUD	4	971,605.65	1.06	5.208	732	70.35
	394	91,848,053.61	100.00	5.120	742	78.26

Occupancy Type	#	Curr UPB	% Total	WAC	FICO	OLTV
OWNER OCCUPIED	342	80,357,932.44	87.49	5.103	741	78.00
SECOND HOME	52	11,490,121.17	12.51	5.244	753	80.10
	394	91,848,053.61	100.00	5.120	742	78.26

Loan Purpose	#	Curr UPB	% Total	WAC	FICO	OLTV
CASH OUT	8	1,489,951.80	1.62	5.165	724	68.34
PURCHASE	365	85,639,700.71	93.24	5.126	743	78.75
REFINANCE	21	4,718,401.10	5.14	5.010	726	72.43
	394	91,848,053.61	100.00	5.120	742	78.26

Income-Assets-Employment	#	Curr UPB	% Total	WAC	FICO	OLTV
Full-Full-Verified	224	50,578,194.14	55.07	5.148	725	79.89
Full-Stated-Verified	3	691,378.26	0.75	4.926	718	67.76
Stated-Full-Verified	141	33,336,509.01	36.30	5.169	764	76.20
Stated-Stated-Verified	26	7,241,972.20	7.88	4.723	762	77.32
	394	91,848,053.61	100.00	5.120	742	78.26

FICO Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
630 - 649	5	898,079.58	0.98	5.042	636	91.48
650 - 674	12	3,043,084.59	3.31	5.169	664	77.80
675 - 699	55	12,487,895.34	13.60	5.043	691	77.91
700 - 724	68	16,015,076.79	17.44	5.068	713	78.26
725 - 749	71	16,484,258.33	17.95	5.124	737	78.77
750 - 774	79	17,814,485.51	19.40	5.199	763	78.80
775 - 799	88	21,445,056.90	23.35	5.142	786	77.42
800 - 815	16	3,660,116.57	3.98	5.073	805	76.58
	394	91,848,053.61	100.00	5.120	742	78.26

Original Term	#	Curr UPB	% Total	WAC	FICO	OLTV
360 - 360	394	91,848,053.61	100.00	5.120	742	78.26
	394	91,848,053.61	100.00	5.120	742	78.26

Remaining Term	#	Curr UPB	% Total	WAC	FICO	OLTV
336 - 336	1	328,255.59	0.36	4.375	664	62.00
337 - 348	6	1,575,670.86	1.72	4.747	710	76.75
349 - 360	387	89,944,127.16	97.93	5.130	743	78.34
	394	91,848,053.61	100.00	5.120	742	78.26

State	#	Curr UPB	% Total	WAC	FICO	OLTV
California	51	13,890,233.85	15.12	5.174	743	77.58
Florida	58	10,736,650.50	11.69	5.303	747	78.49
Virginia	24	6,601,803.00	7.19	5.189	740	80.00
Washington	24	6,090,240.46	6.63	5.134	748	80.27
Arizona	25	5,582,059.89	6.08	5.165	745	77.60
Illinois	19	4,648,540.16	5.06	5.033	731	79.99
Colorado	21	4,563,165.79	4.97	5.099	747	77.65
Georgia	18	3,979,728.00	4.33	5.013	719	79.68
Nevada	15	3,934,721.00	4.28	5.400	747	79.57
Minnesota	17	3,751,875.33	4.08	5.032	730	78.49
North Carolina	12	2,779,630.68	3.03	4.978	765	75.96
Maryland	9	2,542,667.65	2.77	5.098	751	72.37
Texas	10	2,436,933.13	2.65	4.913	743	80.50
New Jersey	8	2,000,325.00	2.18	4.964	741	76.18
Pennsylvania	9	1,973,222.00	2.15	5.146	735	77.09
Ohio	11	1,905,057.78	2.07	4.496	722	80.74
New York	6	1,613,429.00	1.76	5.086	756	73.18
District of Columbia	6	1,454,005.00	1.58	5.235	736	82.74
Massachusetts	6	1,404,275.00	1.53	5.006	785	79.45
Missouri	6	1,379,721.00	1.50	5.040	741	76.58
Michigan	6	1,334,012.00	1.45	5.138	734	78.99
<Others>	33	7,245,757.39	7.89	5.010	735	76.72
	394	91,848,053.61	100.00	5.120	742	78.26

Loan Type	#	Curr UPB	% Total	WAC	FICO	OLTV
Arm	394	91,848,053.61	100.00	5.120	742	78.26
	394	91,848,053.61	100.00	5.120	742	78.26

Index	#	Curr UPB	% Total	WAC	FICO	OLTV
1 YEAR CMT	387	90,541,778.61	98.58	5.114	743	78.32
6 MONTH LIBOR	7	1,306,275.00	1.42	5.542	714	74.01
	394	91,848,053.61	100.00	5.120	742	78.26

Rate Adj Freq	#	Curr UPB	% Total	WAC	FICO	OLTV
6	7	1,306,275.00	1.42	5.542	714	74.01
12	387	90,541,778.61	98.58	5.114	743	78.32
	394	91,848,053.61	100.00	5.120	742	78.26

Margin	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.500	7	1,306,275.00	1.42	5.542	714	74.01
2.501 - 2.750	387	90,541,778.61	98.58	5.114	743	78.32
	394	91,848,053.61	100.00	5.120	742	78.26

Life Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
8.625 - 8.999	2	493,158.00	0.54	3.696	698	80.00
9.000 - 9.499	7	1,578,603.85	1.72	4.301	720	75.51
9.500 - 9.999	121	30,825,204.54	33.56	4.757	738	76.63
10.000 - 10.499	170	40,065,175.70	43.62	5.207	747	78.58
10.500 - 10.999	89	18,179,313.52	19.79	5.620	742	80.37
11.000 - 11.125	5	706,598.00	0.77	6.041	745	81.71
	394	91,848,053.61	100.00	5.120	742	78.26

Life Floor	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.499	7	1,306,275.00	1.42	5.542	714	74.01
2.750 - 2.750	387	90,541,778.61	98.58	5.114	743	78.32
	394	91,848,053.61	100.00	5.120	742	78.26

Next Rate Adjustment Date	#	Curr UPB	% Total	WAC	FICO	OLTV
2008-07	1	328,255.59	0.36	4.375	664	62.00
2008-08	1	326,941.81	0.36	4.500	731	80.00
2008-11	1	151,444.04	0.16	4.625	637	94.98
2009-02	2	639,849.10	0.70	4.810	701	80.00
2009-03	2	457,435.91	0.50	4.875	732	63.84
2009-08	1	113,710.54	0.12	5.000	638	80.00
2009-09	1	95,798.61	0.10	4.500	700	79.51
2009-11	3	665,451.96	0.72	4.829	674	90.27
2010-01	1	299,500.00	0.33	4.875	786	72.82
2010-03	4	1,347,618.81	1.47	4.985	709	84.28
2010-04	6	1,389,305.42	1.51	4.917	735	72.79
2010-05	33	8,625,145.53	9.39	4.906	744	75.74
2010-06	292	66,842,394.29	72.77	5.183	746	78.42
2010-07	46	10,565,202.00	11.50	5.054	735	79.37
	394	91,848,053.61	100.00	5.120	742	78.26

Initial Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
5.000	394	91,848,053.61	100.00	5.120	742	78.26
	394	91,848,053.61	100.00	5.120	742	78.26

Periodic Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
1.000	7	1,306,275.00	1.42	5.542	714	74.01
2.000	387	90,541,778.61	98.58	5.114	743	78.32
	394	91,848,053.61	100.00	5.120	742	78.26

IQ Flag	#	Curr UPB	% Total	WAC	FICO	OLTV
No	20	4,758,875.54	5.18	4.837	738	72.56
Yes	374	87,089,178.07	94.82	5.136	742	78.57
	394	91,848,053.61	100.00	5.120	742	78.26

IQ Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	20	4,758,875.54	5.18	4.837	738	72.56
60	367	85,782,903.07	93.40	5.130	743	78.64
120	7	1,306,275.00	1.42	5.542	714	74.01
	394	91,848,053.61	100.00	5.120	742	78.26

Prepay Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	394	91,848,053.61	100.00	5.120	742	78.26
	394	91,848,053.61	100.00	5.120	742	78.26

PMI Status	#	Curr UPB	% Total	WAC	FICO	OLTV
CurLtv<=80	363	84,989,094.13	92.53	5.113	742	77.13
AMERIN GUARANTY CORP	7	1,539,783.04	1.68	5.023	737	90.74
PMI MORTGAGE INSURAN	6	1,379,865.00	1.50	5.391	724	93.38
GENERAL ELECTRIC	6	1,247,789.00	1.36	5.416	754	92.40
UNITED GUARANTY CORP	5	1,039,187.00	1.13	5.342	775	90.73
TRIAD GUARANTY	4	974,130.44	1.06	4.963	743	91.49
PLEDGED ASSET LOAN	1	341,750.00	0.37	4.750	638	100.00
REPUBLIC MORTGAGE IN	2	336,455.00	0.37	5.254	744	93.53
	394	91,848,053.61	100.00	5.120	742	78.26

Subgroup II-4 - Collateral Summary			
<i>Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date</i>			
	<u>Summary Statistics</u>	<u>Tolerances</u>	
Number of Mortgage Loans:	588		
Aggregate Original Principal Balance:	\$249,435,000.00	(+/-) 7%	
Aggregate Current Principal Balance:	\$249,232,748.82	(+/-) 7%	
Average Original Loan Balance:	\$424,209.18	Approx.	
Average Current Loan Balance:	\$423,865.22	Approx.	
Percent of Interest Only Loans:	80.49%	Approx.	
1st Lien:	100.00%		
Percent with Prepayment Penalty:	5.14%	Approx.	
Wtd. Avg. Net/Gross Coupon:	5.201/5.453%	(+/-) 7 bps	
GWAC Range:	4.125-6.875%	Approx.	
Index:	1yrCMT: 45.58% 1yrLIBOR: 44.86% 6moLIBOR: 9.56%	Approx.	
Wtd. Avg. Net/Gross Margin by Index:	1yrLIBOR: 2.034/2.286% 1yrCMT: 2.497/2.750% 6moLIBOR: 1.998/2.250%	(+/-) 7 bps	
Reset Frequency:	Annually: 90.44% Semi-Annually: 9.56%	Approx.	
Wtd. Avg. Original Term (months):	360		
Wtd. Avg. Remaining Term (months):	358	(+/-) 1 month	
Wtd. Avg. Months to Roll:	82	(+/-) 1 month	
Wtd. Avg. Next Change Date:	9-May-2012	Approx.	
Initial Cap:	5.000: 100.00%	(+/-) 7 bps	
Periodic Cap:	1.000: 9.56% 2.000: 90.44%	(+/-) 7 bps	
Wtd. Avg. Minimum Mortgage Net/Gross Rate:	2.242/2.494%	(+/-) 7 bps	
Wtd. Avg. Maximum Mortgage Net/Gross Rate:	10.200/10.453%	(+/-) 7 bps	
Wtd. Avg. Original LTV:	74.39%	Approx.	
Wtd. Avg. Borrower FICO: (FICO>0)	737	Approx.	
Geographic Distribution: (>5%)	California 28.37% Virginia 6.65% Florida 6.41% Michigan 6.17% New York 5.92% New Jersey 5.82% Washington 5.01%	Approx.	
Originator/Product Type:	Wells Fargo 7.1 Prime 45.35% Countrywide 7.1 Prime 40.43% Quicken 7.6 Prime 9.56% National City 7.1 Prime 4.66%	Approx.	



CMLTI 05-3: Subgroup II-4

Original Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
68,700 - 75,000	1	68,700.00	0.03	6.000	791	78.51
75,001 - 100,000	5	448,527.12	0.18	5.791	750	77.05
100,001 - 125,000	23	2,550,592.34	1.02	5.873	723	78.06
125,001 - 150,000	30	4,085,117.86	1.64	5.813	740	76.41
150,001 - 175,000	26	4,239,177.74	1.70	5.726	733	75.26
175,001 - 200,000	23	4,337,558.93	1.74	5.608	730	77.23
200,001 - 225,000	16	3,384,464.00	1.36	5.591	726	76.16
225,001 - 250,000	13	3,079,631.71	1.24	5.493	730	72.47
250,001 - 275,000	16	4,154,661.53	1.67	5.556	734	78.26
275,001 - 300,000	12	3,440,005.75	1.38	5.573	718	77.33
300,001 - 333,700	27	8,505,021.48	3.41	5.501	726	78.71
333,701 - 350,000	5	1,715,583.91	0.69	5.302	750	75.57
350,001 - 400,000	85	32,123,949.17	12.89	5.485	734	75.95
400,001 - 500,000	137	61,829,376.11	24.81	5.395	733	76.20
500,001 - 600,000	86	47,064,223.06	18.88	5.474	738	76.17
600,001 - 700,000	35	22,715,847.79	9.11	5.488	745	70.04
700,001 - 800,000	17	13,025,981.00	5.23	5.575	735	73.57
800,001 - 900,000	7	6,001,734.98	2.41	5.554	763	74.46
900,001 - 1,000,000	19	18,744,511.19	7.52	5.181	742	66.68
1,000,001 - 1,500,000	3	4,134,650.00	1.66	4.979	752	63.56
1,500,001 - 1,882,500	2	3,583,433.15	1.44	5.327	738	61.11
	588	249,232,748.82	100.00	5.453	737	74.39

Current Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
68,700 - 75,000	1	68,700.00	0.03	6.000	791	78.51
75,001 - 100,000	5	448,527.12	0.18	5.791	750	77.05
100,001 - 125,000	23	2,550,592.34	1.02	5.873	723	78.06
125,001 - 150,000	30	4,085,117.86	1.64	5.813	740	76.41
150,001 - 175,000	26	4,239,177.74	1.70	5.726	733	75.26
175,001 - 200,000	23	4,337,558.93	1.74	5.608	730	77.23
200,001 - 225,000	16	3,384,464.00	1.36	5.591	726	76.16
225,001 - 250,000	13	3,079,631.71	1.24	5.493	730	72.47
250,001 - 275,000	16	4,154,661.53	1.67	5.556	734	78.26
275,001 - 300,000	13	3,739,656.72	1.50	5.597	716	77.54
300,001 - 333,700	26	8,205,370.51	3.29	5.487	727	78.66
333,701 - 350,000	5	1,715,583.91	0.69	5.302	750	75.57
350,001 - 400,000	87	32,916,829.02	13.21	5.476	732	75.78
400,001 - 500,000	135	61,036,496.26	24.49	5.398	734	76.29
500,001 - 600,000	86	47,064,223.06	18.88	5.474	738	76.17
600,001 - 700,000	35	22,715,847.79	9.11	5.488	745	70.04
700,001 - 800,000	17	13,025,981.00	5.23	5.575	735	73.57
800,001 - 900,000	7	6,001,734.98	2.41	5.554	763	74.46
900,001 - 1,000,000	19	18,744,511.19	7.52	5.181	742	66.68
1,000,001 - 1,500,000	3	4,134,650.00	1.66	4.979	752	63.56
1,500,001 - 1,874,500	2	3,583,433.15	1.44	5.327	738	61.11
	588	249,232,748.82	100.00	5.453	737	74.39

Coupon Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
4.125 - 4.499	10	7,191,532.70	2.89	4.324	730	66.58
4.500 - 4.999	56	26,238,788.99	10.53	4.771	736	69.05
5.000 - 5.499	153	69,989,227.53	28.08	5.240	746	74.43
5.500 - 5.999	310	127,687,748.92	51.23	5.677	734	75.47
6.000 - 6.499	55	16,509,950.68	6.62	6.086	725	77.11
6.500 - 6.875	4	1,615,500.00	0.65	6.602	711	80.61
	588	249,232,748.82	100.00	5.453	737	74.39

Original LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
23.76 - 25.00	1	250,000.00	0.10	5.625	777	23.76
25.01 - 30.00	2	1,157,906.46	0.46	5.045	746	28.99
30.01 - 35.00	4	2,351,999.75	0.94	5.519	725	32.28
35.01 - 40.00	1	370,000.00	0.15	5.750	757	38.95
40.01 - 45.00	3	765,572.37	0.31	5.529	758	42.54
45.01 - 50.00	9	5,236,075.01	2.10	4.979	734	48.97
50.01 - 55.00	13	7,095,230.59	2.85	4.982	726	52.60
55.01 - 60.00	19	10,293,949.35	4.13	5.252	734	57.67
60.01 - 65.00	10	6,331,408.90	2.54	5.221	742	63.61
65.01 - 70.00	46	21,783,751.73	8.74	5.377	749	68.07
70.01 - 75.00	62	29,207,392.54	11.72	5.544	739	73.48
75.01 - 80.00	399	159,313,598.42	63.92	5.499	736	79.49
80.01 - 85.00	2	623,773.40	0.25	5.618	644	84.04
85.01 - 90.00	12	2,602,132.87	1.04	5.758	714	89.54
90.01 - 95.00	5	1,849,957.43	0.74	5.556	682	93.29
	588	249,232,748.82	100.00	5.453	737	74.39

Property Type	#	Curr UPB	% Total	WAC	FICO	OLTV
1 FAMILY	409	171,246,918.76	68.71	5.407	737	73.94
2 - 4 FAM	3	501,600.00	0.20	6.498	723	75.85
CO-OP	4	1,283,102.20	0.51	5.171	753	79.08
CONDO	79	35,774,925.77	14.35	5.479	738	73.77
PUD	93	40,426,202.09	16.22	5.622	731	76.67
	588	249,232,748.82	100.00	5.453	737	74.39

Occupancy Type	#	Curr UPB	% Total	WAC	FICO	OLTV
INVESTOR	21	3,603,381.37	1.45	5.892	750	79.05
OWNER OCCUPIED	523	226,414,953.98	90.84	5.446	736	74.47
SECOND HOME	44	19,214,413.47	7.71	5.457	738	72.51
	588	249,232,748.82	100.00	5.453	737	74.39

Loan Purpose	#	Curr UPB	% Total	WAC	FICO	OLTV
CASH OUT	78	32,808,619.29	13.16	5.514	717	69.26
PURCHASE	405	174,877,772.75	70.17	5.441	743	76.43
REFINANCE	105	41,546,356.78	16.67	5.456	727	69.83
	588	249,232,748.82	100.00	5.453	737	74.39

Income-Assets-Employment	#	Curr UPB	% Total	WAC	FICO	OLTV
Alternative-Full-Verified	36	18,972,344.00	7.61	5.688	713	76.28
Full-Full-Verified	261	99,414,346.81	39.89	5.407	725	73.36
Full-States-Verified	2	784,436.19	0.31	5.287	698	80.00
Limited-Full-Verified	3	594,597.91	0.24	5.690	735	79.67
None-Full-Verified	2	414,590.95	0.17	5.953	738	76.88
Reduced-Full-Verified	15	3,023,987.39	1.21	5.680	733	75.42
Stated-Full-Verified	96	38,781,833.39	15.56	5.342	749	72.51
Stated-States-Verified	172	87,055,883.12	34.93	5.494	750	75.86
Streamline	1	190,729.06	0.08	5.000	568	73.71
	588	249,232,748.82	100.00	5.453	737	74.39

FICO Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
NA	1	468,894.04	0.19	5.125		63.95
550 - 574	2	594,669.37	0.24	4.830	571	57.29
575 - 599	1	317,773.40	0.13	5.250	588	83.12
600 - 624	6	3,338,049.80	1.34	5.180	620	63.40
625 - 649	14	4,994,458.31	2.00	5.203	641	71.64
650 - 674	25	8,500,911.75	3.41	5.560	667	73.08
675 - 699	60	22,089,370.04	8.86	5.540	688	78.04
700 - 724	127	54,460,072.87	21.85	5.553	712	75.51
725 - 749	119	51,688,209.92	20.74	5.457	737	75.94
750 - 774	111	51,451,892.77	20.64	5.421	762	72.90
775 - 799	103	42,371,333.95	17.00	5.389	786	73.85
800 - 811	19	8,957,112.60	3.59	5.301	804	68.98
	588	249,232,748.82	100.00	5.453	737	74.39

Original Term	#	Curr UPB	% Total	WAC	FICO	OLTV
360 - 360	588	249,232,748.82	100.00	5.453	737	74.39
	588	249,232,748.82	100.00	5.453	737	74.39

Remaining Term	#	Curr UPB	% Total	WAC	FICO	OLTV
337 - 348	14	7,674,123.52	3.08	4.588	688	58.52
349 - 360	574	241,558,625.30	96.92	5.480	738	74.89
	588	249,232,748.82	100.00	5.453	737	74.39

State	#	Curr UPB	% Total	WAC	FICO	OLTV
California	130	70,700,882.43	28.37	5.476	738	72.18
Virginia	43	16,581,689.56	6.65	5.489	736	75.54
Florida	39	15,983,071.08	6.41	5.523	734	75.27
Michigan	53	15,376,233.60	6.17	5.607	727	74.99
New York	27	14,752,639.74	5.92	5.391	742	71.51
New Jersey	34	14,511,328.84	5.82	5.400	727	74.83
Washington	30	12,497,306.34	5.01	5.415	729	76.12
Massachusetts	15	8,314,553.74	3.34	5.370	747	77.03
Illinois	21	7,871,211.86	3.16	5.272	729	73.55
Maryland	19	7,208,387.86	2.89	5.482	731	71.69
North Carolina	18	6,632,538.10	2.66	5.395	728	77.92
Nevada	18	6,049,831.03	2.43	5.581	726	80.26
Arizona	18	5,944,197.39	2.38	5.635	733	77.79
Colorado	11	5,123,480.20	2.06	5.282	757	74.13
Connecticut	9	4,737,600.00	1.90	5.461	729	68.87
Hawaii	8	4,671,436.04	1.87	5.391	760	77.04
Minnesota	10	4,502,348.82	1.81	5.134	754	69.82
Pennsylvania	12	3,985,061.01	1.60	5.419	753	74.86
Georgia	9	3,965,497.85	1.59	5.428	747	77.69
Ohio	9	2,982,925.10	1.20	5.018	733	81.04
<Others>	55	16,840,528.23	6.76	5.513	741	77.58
	588	249,232,748.82	100.00	5.453	737	74.39

Loan Type	#	Curr UPB	% Total	WAC	FICO	OLTV
Arm	588	249,232,748.82	100.00	5.453	737	74.39
	588	249,232,748.82	100.00	5.453	737	74.39

Index	#	Curr UPB	% Total	WAC	FICO	OLTV
1 YEAR CMT	250	113,569,034.93	45.58	5.223	740	72.52
1 YEAR LIBOR	245	111,816,067.48	44.86	5.652	737	76.25
6 MONTH LIBOR	93	23,827,646.41	9.56	5.617	722	74.59
	588	249,232,748.82	100.00	5.453	737	74.39

Rate Adj Freq	#	Curr UPB	% Total	WAC	FICO	OLTV
6	93	23,827,646.41	9.56	5.617	722	74.59
12	495	225,405,102.41	90.44	5.436	738	74.37
	588	249,232,748.82	100.00	5.453	737	74.39

Margin	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.500	299	127,975,000.22	51.35	5.636	734	75.82
2.501 - 2.750	289	121,257,748.60	48.65	5.260	739	72.88
	588	249,232,748.82	100.00	5.453	737	74.39

Life Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
9.125 - 9.499	10	7,191,532.70	2.89	4.324	730	66.58
9.500 - 9.999	56	26,238,788.99	10.53	4.771	736	69.05
10.000 - 10.499	153	69,989,227.53	28.08	5.240	746	74.43
10.500 - 10.999	310	127,687,748.92	51.23	5.677	734	75.47
11.000 - 11.499	55	16,509,950.68	6.62	6.086	725	77.11
11.500 - 11.875	4	1,615,500.00	0.65	6.602	711	80.61
	588	249,232,748.82	100.00	5.453	737	74.39

Life Floor	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.499	299	127,975,000.22	51.35	5.636	734	75.82
2.750 - 2.750	289	121,257,748.60	48.65	5.260	739	72.88
	588	249,232,748.82	100.00	5.453	737	74.39

Next Rate Adjustment Date	#	Curr UPB	% Total	WAC	FICO	OLTV
2010-08	4	1,877,657.56	0.75	4.617	622	57.88
2010-09	4	2,885,409.45	1.16	4.427	726	58.61
2010-10	3	1,723,737.25	0.69	4.736	713	45.24
2010-11	1	529,086.35	0.21	4.125	665	80.00
2010-12	1	358,581.94	0.14	4.625	634	75.41
2011-07	1	299,650.97	0.12	5.875	687	80.00
2011-08	1	433,718.06	0.17	5.750	707	80.00
2011-09	1	409,747.70	0.16	5.625	751	80.00
2011-10	2	758,547.14	0.30	5.685	715	67.50
2011-11	1	330,408.73	0.13	5.125	643	69.52
2011-12	1	317,773.40	0.13	5.250	588	83.12
2012-01	6	2,961,313.66	1.19	5.314	720	76.16
2012-02	4	1,639,797.06	0.66	5.504	735	61.62
2012-03	6	3,782,488.62	1.52	4.983	749	65.56
2012-04	28	14,604,590.46	5.86	5.002	745	68.82
2012-05	127	49,574,983.14	19.89	5.335	736	75.32
2012-06	219	71,592,807.33	28.73	5.493	741	74.82
2012-07	176	94,212,530.00	37.80	5.645	737	76.18
2012-08	2	939,920.00	0.38	5.456	765	80.00
	588	249,232,748.82	100.00	5.453	737	74.39

Initial Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
5.000	588	249,232,748.82	100.00	5.453	737	74.39
	588	249,232,748.82	100.00	5.453	737	74.39

Periodic Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
1.000	93	23,827,646.41	9.56	5.617	722	74.59
2.000	495	225,405,102.41	90.44	5.436	738	74.37
	588	249,232,748.82	100.00	5.453	737	74.39

IO Flag	#	Curr UPB	% Total	WAC	FICO	OLTV
No	141	48,625,154.09	19.51	5.432	731	75.76
Yes	447	200,607,594.73	80.49	5.458	738	74.06
	588	249,232,748.82	100.00	5.453	737	74.39

IO Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	141	48,625,154.09	19.51	5.432	731	75.76
84	355	176,298,165.55	70.74	5.437	740	73.98
120	92	24,309,429.18	9.75	5.611	724	74.64
	588	249,232,748.82	100.00	5.453	737	74.39

Prepay Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	564	236,412,387.82	94.86	5.445	737	74.30
12	18	9,557,961.00	3.83	5.631	727	75.31
36	2	1,182,500.00	0.47	5.570	741	75.97
60	4	2,079,900.00	0.83	5.505	705	79.13
	588	249,232,748.82	100.00	5.453	737	74.39

PMI Status	#	Curr UPB	% Total	WAC	FICO	OLTV
CurLtv<=80	569	244,156,885.12	97.96	5.449	737	74.06
PMI MORTGAGE INSURAN	8	1,897,232.87	0.76	5.926	711	89.38
UNITED GUARANTY CORP	2	781,605.81	0.31	5.424	679	93.66
No PMI	3	571,400.00	0.23	5.966	712	87.32
REPUBLIC MORTGAGE IN	2	512,651.62	0.21	5.530	704	90.73
GENERAL ELECTRIC	1	352,000.00	0.14	5.750	638	93.42
RADIAN	1	330,600.00	0.13	5.875	690	95.00
TRIAD GUARANTY	1	317,773.40	0.13	5.250	588	83.12
AMERIN GUARANTY CORP	1	312,600.00	0.13	4.500	755	89.99
	588	249,232,748.82	100.00	5.453	737	74.39

Group II - Collateral Summary			
<i>Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date</i>			
	<u>Summary Statistics</u>	<u>Tolerances</u>	
Number of Mortgage Loans:	1,974		
Aggregate Original Principal Balance:	\$870,390,120.00	(+/-) 7%	
Aggregate Current Principal Balance:	\$866,229,820.55	(+/-) 7%	
Average Original Loan Balance:	\$440,927.11	Approx.	
Average Current Loan Balance:	\$438,819.56	Approx.	
Percent of Interest Only Loans:	80.77%	Approx.	
1st Lien:	100.00%		
Percent with Prepayment Penalty:	2.89%	Approx.	
Wtd. Avg. Net/Gross Coupon:	4.869/5.150%	(+/-) 7 bps	
GWAC Range:	3.625-8.000%	Approx.	
Index:	1yrCMT: 68.63% 1yrLIBOR: 27.99% 6moLIBOR: 3.37%	Approx.	
Wtd. Avg. Net/Gross Margin by Index:	1yrCMT: 2.498/2.750% 1yrLIBOR: 1.916/2.272% 6moLIBOR: 1.998/2.250%	(+/-) 7 bps	
Reset Frequency:	Annually: 96.63% Semi-annually: 3.37%	Approx.	
Wtd. Avg. Original Term (months):	360		
Wtd. Avg. Remaining Term (months):	357	(+/-) 1 month	
Wtd. Avg. Months to Roll:	62	(+/-) 1 month	
Wtd. Avg. Next Change Date:	4-Sep-2010	Approx.	
Initial Cap:	2.000: 7.25% 3.000: 0.39% 5.000: 92.36%	(+/-) 7 bps	
Periodic Cap:	1.000: 3.37% 2.000: 96.63%	(+/-) 7 bps	
Wtd. Avg. Minimum Mortgage Net/Gross Rate:	2.318/2.599%	(+/-) 7 bps	
Wtd. Avg. Maximum Mortgage Net/Gross Rate:	9.939/10.220%	(+/-) 7 bps	
Wtd. Avg. Original LTV:	73.99%	Approx.	
Wtd. Avg. Borrower FICO: (FICO>0)	738	Approx.	
Geographic Distribution: (>5%)	California 31.29% Florida 7.34% Virginia 6.97%	Approx.	
Originator:	Wells Fargo Bank 71.98% Countrywide Home Loans 23.30% Quicken Loans 3.37% National City Mortgage 1.34%	Approx.	



CMLTI 05-3: Group II Aggregate

Original Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
63,000 - 75,000	4	272,914.81	0.03	5.655	622	65.62
75,001 - 100,000	18	1,581,592.74	0.18	5.497	672	78.37
100,001 - 125,000	51	5,771,882.75	0.67	5.605	713	76.12
125,001 - 150,000	76	10,451,052.90	1.21	5.529	739	78.34
150,001 - 175,000	68	11,061,688.71	1.28	5.415	719	77.65
175,001 - 200,000	70	13,198,812.33	1.52	5.336	724	77.26
200,001 - 225,000	75	16,016,377.83	1.85	5.183	725	78.75
225,001 - 250,000	73	17,127,089.67	1.98	5.236	722	77.00
250,001 - 275,000	47	12,335,218.03	1.42	5.296	729	78.27
275,001 - 300,000	55	15,808,966.00	1.83	5.187	738	78.54
300,001 - 333,700	85	26,864,221.46	3.10	5.139	730	77.05
333,701 - 350,000	46	15,677,594.48	1.81	4.973	727	75.53
350,001 - 400,000	272	102,582,869.65	11.84	5.177	737	75.58
400,001 - 500,000	428	191,382,378.74	22.09	5.142	737	75.61
500,001 - 600,000	276	150,797,039.42	17.41	5.199	739	75.73
600,001 - 700,000	120	77,307,201.83	8.92	5.093	745	72.81
700,001 - 800,000	67	50,988,951.91	5.89	5.190	741	74.57
800,001 - 900,000	38	32,065,217.10	3.70	5.146	751	71.27
900,001 - 1,000,000	81	79,987,510.71	9.23	4.985	740	63.46
1,000,001 - 1,500,000	15	18,989,646.33	2.19	4.947	734	68.17
1,500,001 - 2,000,000	9	15,961,593.15	1.84	4.963	755	65.28
	1,974	866,229,820.55	100.00	5.150	738	73.99

Current Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
57,019 - 75,000	5	329,934.25	0.04	5.391	646	68.02
75,001 - 100,000	19	1,681,291.40	0.19	5.579	668	78.47
100,001 - 125,000	51	5,797,126.16	0.67	5.575	716	76.13
125,001 - 150,000	75	10,326,110.83	1.19	5.532	739	78.33
150,001 - 175,000	68	11,061,688.71	1.28	5.415	719	77.65
175,001 - 200,000	70	13,198,812.33	1.52	5.336	724	77.26
200,001 - 225,000	77	16,418,464.82	1.90	5.176	726	78.35
225,001 - 250,000	73	17,318,658.88	2.00	5.236	720	77.03
250,001 - 275,000	47	12,348,786.42	1.43	5.293	733	78.27
275,001 - 300,000	57	16,396,207.69	1.89	5.194	737	77.79
300,001 - 333,700	91	28,831,731.53	3.33	5.090	728	76.17
333,701 - 350,000	47	16,134,784.35	1.86	4.982	730	76.26
350,001 - 400,000	272	103,070,814.56	11.90	5.182	738	75.51
400,001 - 500,000	420	189,049,696.41	21.82	5.143	737	75.67
500,001 - 600,000	277	151,678,816.94	17.51	5.195	739	75.74
600,001 - 700,000	116	75,171,030.64	8.68	5.102	746	72.76
700,001 - 800,000	68	51,788,951.91	5.98	5.178	742	74.36
800,001 - 900,000	36	30,688,162.53	3.54	5.181	750	72.05
900,001 - 1,000,000	81	79,987,510.71	9.23	4.985	740	63.46
1,000,001 - 1,500,000	15	18,989,646.33	2.19	4.947	734	68.17
1,500,001 - 2,000,000	9	15,961,593.15	1.84	4.963	755	65.28
	1,974	866,229,820.55	100.00	5.150	738	73.99

Coupon Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
3.625 - 3.999	9	5,753,768.86	0.66	3.785	723	65.60
4.000 - 4.499	77	40,047,426.81	4.62	4.288	737	68.00
4.500 - 4.999	616	295,635,917.75	34.13	4.764	741	72.17
5.000 - 5.499	651	284,659,539.22	32.86	5.195	741	74.88
5.500 - 5.999	528	207,363,823.71	23.94	5.664	732	76.06
6.000 - 6.499	79	25,964,421.21	3.00	6.105	719	78.26
6.500 - 6.999	10	4,436,622.99	0.51	6.584	710	77.23
7.000 - 7.499	1	528,300.00	0.06	7.375	714	90.00
7.500 - 7.999	2	1,360,000.00	0.16	7.728	720	80.00
8.000 - 8.000	1	480,000.00	0.06	8.000	760	80.00
	1,974	866,229,820.55	100.00	5.150	738	73.99

Original LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
21.11 - 25.00	6	3,223,753.77	0.37	4.672	725	23.37
25.01 - 30.00	10	5,099,968.16	0.59	5.059	755	27.20
30.01 - 35.00	9	5,266,173.08	0.61	5.015	749	32.91
35.01 - 40.00	13	7,755,434.67	0.90	4.684	735	39.04
40.01 - 45.00	12	6,365,457.88	0.73	4.922	739	42.79
45.01 - 50.00	25	14,079,040.00	1.63	5.005	748	48.50
50.01 - 55.00	42	20,826,830.26	2.40	4.831	730	52.91
55.01 - 60.00	68	34,861,196.39	4.02	5.053	741	57.65
60.01 - 65.00	71	42,575,217.60	4.92	4.975	746	63.08
65.01 - 70.00	149	83,717,359.20	9.66	5.025	745	68.42
70.01 - 75.00	177	91,516,393.05	10.56	5.166	740	73.65
75.01 - 80.00	1,290	522,290,138.29	60.29	5.210	738	79.62
80.01 - 85.00	13	4,060,217.84	0.47	5.138	697	83.23
85.01 - 90.00	46	13,709,712.41	1.58	5.274	687	89.34
90.01 - 95.00	41	9,941,177.95	1.15	5.504	700	94.45
95.01 - 100.00	2	941,750.00	0.11	4.830	735	98.96
	1,974	866,229,820.55	100.00	5.150	738	73.99

Property Type	#	Curr UPB	% Total	WAC	FICO	OLTV
1 FAMILY	1,441	643,826,873.60	74.33	5.105	737	73.36
2 - 4 FAM	7	3,730,043.42	0.43	5.052	762	76.41
CO-OP	6	1,757,971.00	0.20	5.093	753	77.80
CONDO	365	139,969,211.74	16.16	5.167	742	75.60
PUD	155	76,945,720.79	8.88	5.505	733	76.11
	1,974	866,229,820.55	100.00	5.150	738	73.99

Occupancy Type	#	Curr UPB	% Total	WAC	FICO	OLTV
INVESTOR	21	3,603,381.37	0.42	5.892	750	79.05
OWNER OCCUPIED	1,780	790,747,655.66	91.29	5.145	737	73.98
SECOND HOME	173	71,878,783.52	8.30	5.163	749	73.85
	1,974	866,229,820.55	100.00	5.150	738	73.99

Loan Purpose	#	Curr UPB	% Total	WAC	FICO	OLTV
CASH OUT	168	68,931,158.26	7.96	5.338	711	68.45
PURCHASE	1,535	668,453,272.10	77.17	5.144	742	75.82
REFINANCE	271	128,845,390.19	14.87	5.083	732	67.47
	1,974	866,229,820.55	100.00	5.150	738	73.99

Income-Assets-Employment	#	Curr UPB	% Total	WAC	FICO	OLTV
Alternative-Full-Verified	65	34,021,031.66	3.93	5.582	717	78.03
Full-Full-Verified	1,018	433,249,244.18	50.02	5.091	726	73.61
Full-Styled-Verified	13	4,478,342.20	0.52	4.924	735	63.59
Limited-Full-Verified	3	594,597.91	0.07	5.690	735	79.67
None-Full-Verified	2	414,590.95	0.05	5.953	738	76.88
Preferred	1	929,251.99	0.11	5.375	729	80.00
Reduced-Full-Verified	15	3,023,987.39	0.35	5.680	733	75.42
Stated-Full-Verified	491	202,342,725.11	23.36	5.024	755	72.86
Stated-Styled-Verified	364	186,864,470.39	21.57	5.338	751	75.51
Streamline	2	311,578.77	0.04	5.194	586	81.95
	1,974	866,229,820.55	100.00	5.150	738	73.99

FICO Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
NA	5	2,733,729.73	0.32	4.946		79.11
525 - 549	1	62,368.80	0.01	5.750	543	70.00
550 - 574	6	1,382,789.00	0.16	5.100	567	63.53
575 - 599	22	3,660,816.49	0.42	5.526	591	78.65
600 - 624	43	11,925,123.58	1.38	5.045	615	70.42
625 - 649	38	15,054,873.31	1.74	5.028	638	72.36
650 - 674	82	34,332,178.68	3.96	5.223	666	75.76
675 - 699	218	86,452,150.13	9.98	5.157	688	75.73
700 - 724	348	159,199,974.25	18.38	5.251	713	74.93
725 - 749	361	164,398,540.30	18.98	5.149	737	74.91
750 - 774	409	192,404,551.34	22.21	5.146	762	73.39
775 - 799	373	164,061,079.32	18.94	5.073	786	72.78
800 - 817	68	30,561,645.62	3.53	5.037	805	69.18
	1,974	866,229,820.55	100.00	5.150	738	73.99

Original Term	#	Curr UPB	% Total	WAC	FICO	OLTV
240 - 240	1	360,000.00	0.04	4.875	723	69.84
241 - 360	1,973	865,869,820.55	99.96	5.150	738	73.99
	1,974	866,229,820.55	100.00	5.150	738	73.99

Remaining Term	#	Curr UPB	% Total	WAC	FICO	OLTV
238 - 240	1	360,000.00	0.04	4.875	723	69.84
313 - 324	3	1,347,293.25	0.16	5.682	672	71.47
325 - 336	58	24,898,845.74	2.87	4.773	730	64.57
337 - 348	59	27,596,369.03	3.19	4.687	710	63.71
349 - 360	1,853	812,027,312.53	93.74	5.177	739	74.63
	1,974	866,229,820.55	100.00	5.150	738	73.99

State	#	Curr UPB	% Total	WAC	FICO	OLTV
California	510	271,066,686.23	31.29	5.168	740	73.31
Florida	168	63,559,247.62	7.34	5.239	738	75.40
Virginia	141	60,401,342.68	6.97	5.194	740	76.53
Illinois	89	39,605,742.32	4.57	4.993	737	72.45
New Jersey	83	39,433,540.40	4.55	5.093	732	72.96
New York	63	32,412,911.44	3.74	5.229	744	72.39
Washington	76	29,879,346.76	3.45	5.134	737	74.53
Colorado	68	29,682,279.60	3.43	4.964	754	72.47
Massachusetts	51	28,147,271.38	3.25	5.135	740	70.72
Maryland	64	27,707,095.06	3.20	5.301	733	74.11
Minnesota	61	24,395,188.50	2.82	4.922	742	71.86
Michigan	75	22,987,491.03	2.65	5.382	726	73.62
Arizona	69	22,815,433.93	2.63	5.258	741	76.06
North Carolina	46	18,161,963.37	2.10	5.082	733	74.61
Nevada	50	18,017,125.52	2.08	5.449	731	78.69
Georgia	45	17,141,041.52	1.98	5.051	731	77.66
Connecticut	25	15,288,393.34	1.76	5.201	735	67.55
Texas	40	15,141,949.27	1.75	4.850	740	75.70
Pennsylvania	35	12,131,508.83	1.40	5.006	728	75.37
<Others>	215	78,254,261.75	9.03	5.095	732	75.55
	1,974	866,229,820.55	100.00	5.150	738	73.99

Loan Type	#	Curr UPB	% Total	WAC	FICO	OLTV
Arm	1,974	866,229,820.55	100.00	5.150	738	73.99
	1,974	866,229,820.55	100.00	5.150	738	73.99

Index	#	Curr UPB	% Total	WAC	FICO	OLTV
1 YEAR CMT	1,375	594,520,560.64	68.63	4.987	740	73.37
1 YEAR LIBOR	488	242,495,388.50	27.99	5.497	735	75.37
6 MONTH LIBOR	111	29,213,871.41	3.37	5.581	717	75.19
	1,974	866,229,820.55	100.00	5.150	738	73.99

Rate Adj Freq	#	Curr UPB	% Total	WAC	FICO	OLTV
6	111	29,213,871.41	3.37	5.581	717	75.19
12	1,863	837,015,949.14	96.63	5.135	739	73.95
	1,974	866,229,820.55	100.00	5.150	738	73.99

Margin	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.500	556	261,771,994.25	30.22	5.492	733	75.17
2.501 - 3.000	1,417	604,096,826.30	69.74	5.002	740	73.47
3.001 - 3.125	1	361,000.00	0.04	5.875	672	95.00
	1,974	866,229,820.55	100.00	5.150	738	73.99

Life Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
8.625 - 8.999	6	3,397,255.97	0.39	3.773	739	76.14
9.000 - 9.499	56	32,077,887.39	3.70	4.281	740	68.77
9.500 - 9.999	518	253,379,226.45	29.25	4.751	743	72.60
10.000 - 10.499	661	286,529,924.86	33.08	5.170	741	74.68
10.500 - 10.999	630	252,813,730.01	29.19	5.510	732	74.70
11.000 - 11.499	88	31,097,256.75	3.59	5.932	723	77.18
11.500 - 11.999	11	4,566,239.12	0.53	6.561	711	77.31
12.000 - 12.499	1	528,300.00	0.06	7.375	714	90.00
12.500 - 12.999	2	1,360,000.00	0.16	7.728	720	80.00
13.000 - 13.000	1	480,000.00	0.06	8.000	760	80.00
	1,974	866,229,820.55	100.00	5.150	738	73.99

Life Floor	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.499	555	261,571,537.10	30.20	5.492	733	75.18
2.750 - 2.999	1,418	604,297,283.45	69.76	5.001	740	73.46
3.000 - 3.125	1	361,000.00	0.04	5.875	672	95.00
	1,974	866,229,820.55	100.00	5.150	738	73.99

Next Rate Adjustment Date	#	Curr UPB	% Total	WAC	FICO	OLTV
2005-08	1	563,155.67	0.07	4.875	742	80.00
2005-09	6	2,725,839.98	0.31	4.875	715	74.98
2005-10	3	1,336,637.23	0.15	4.875	731	66.97
2005-11	10	3,872,845.02	0.45	4.875	742	61.80
2005-12	12	5,894,371.51	0.68	4.875	734	61.58
2006-01	6	2,377,100.55	0.27	4.752	737	71.34
2006-02	5	1,966,549.95	0.23	4.831	732	69.63
2006-03	3	1,063,750.31	0.12	4.576	731	64.21
2006-04	1	594,244.39	0.07	4.875	702	70.00
2006-05	1	487,447.06	0.06	4.375	720	36.14
2006-06	5	2,604,740.38	0.30	4.978	737	51.45
2006-07	4	1,236,731.58	0.14	4.598	747	72.60
2006-08	1	158,237.97	0.02	4.250	688	57.09
2006-10	4	1,686,195.07	0.19	4.646	790	59.51
2006-11	3	1,180,841.38	0.14	4.809	735	71.85
2006-12	2	890,750.10	0.10	4.875	695	73.59
2007-01	3	1,310,310.87	0.15	4.841	675	82.74
2007-02	4	1,575,603.00	0.18	4.678	719	60.02
2007-03	1	362,494.68	0.04	4.875	762	56.92
2007-07	2	1,342,747.50	0.16	4.945	739	58.32
2007-08	3	2,279,670.66	0.26	5.149	718	72.56
2007-09	2	1,050,230.04	0.12	4.695	717	80.00
2007-10	1	761,339.16	0.09	4.875	698	70.00
2008-01	9	4,089,071.61	0.47	4.536	727	68.07
2008-02	4	1,914,901.06	0.22	4.489	719	58.49
2008-03	4	1,950,327.82	0.23	4.095	743	54.31
2008-04	15	6,738,739.49	0.78	4.547	703	70.58
2008-05	24	9,913,387.43	1.14	4.865	738	74.19
2008-06	12	5,107,162.81	0.59	5.013	681	78.27
2008-07	2	666,452.93	0.08	4.375	642	59.23
2008-08	6	2,605,810.62	0.30	4.668	712	62.78
2008-09	2	820,389.28	0.09	4.689	707	55.68
2008-11	2	619,012.88	0.07	4.814	672	83.67
2009-02	3	1,789,849.10	0.21	4.611	694	70.34
2009-03	3	2,132,435.91	0.25	4.580	750	67.51
2009-04	2	1,267,428.10	0.15	4.750	708	55.16
2009-05	2	796,586.55	0.09	4.691	690	78.38
2009-06	3	1,198,349.80	0.14	4.617	705	57.56
2009-07	2	185,202.70	0.02	6.413	589	81.10
2009-08	2	1,613,710.54	0.19	4.651	718	70.49
2009-09	7	1,465,322.70	0.17	4.983	680	79.59
2009-10	15	2,420,324.77	0.28	5.506	596	79.60
2009-11	19	5,039,326.22	0.58	4.886	669	67.23
2009-12	7	2,753,976.99	0.32	5.004	679	78.35
2010-01	27	11,910,881.92	1.38	4.877	740	73.77
2010-02	34	17,176,594.36	1.98	4.913	746	72.53
2010-03	16	8,366,468.98	0.97	4.925	730	76.01
2010-04	44	21,676,378.80	2.50	4.718	737	75.70
2010-05	253	132,061,456.41	15.25	4.905	743	73.53
2010-06	553	215,044,380.89	24.83	5.067	745	74.95
2010-07	229	117,304,307.00	13.54	5.368	739	75.97
2010-08	6	2,924,657.56	0.34	4.970	663	63.45
2010-09	4	2,885,409.45	0.33	4.427	726	58.61
2010-10	3	1,723,737.25	0.20	4.736	713	45.24
2010-11	1	529,086.35	0.06	4.125	665	80.00
2010-12	1	358,581.94	0.04	4.625	634	75.41
2011-07	1	299,650.97	0.03	5.875	687	80.00
2011-08	1	433,718.06	0.05	5.750	707	80.00
2011-09	1	409,747.70	0.05	5.625	751	80.00
2011-10	2	758,547.14	0.09	5.685	715	67.50
2011-11	1	330,408.73	0.04	5.125	643	69.52
2011-12	1	317,773.40	0.04	5.250	588	83.12
2012-01	6	2,961,313.66	0.34	5.314	720	76.16
2012-02	4	1,639,797.06	0.19	5.504	735	61.62
2012-03	6	3,782,488.62	0.44	4.983	749	65.56
2012-04	28	14,604,590.46	1.69	5.002	745	68.82

2012-05	127	49,574,983.14	5.72	5.335	736	75.32
2012-06	219	71,592,807.33	8.26	5.493	741	74.82
2012-07	176	94,212,530.00	10.88	5.645	737	76.18
2012-08	2	939,920.00	0.11	5.456	765	80.00
	1,974	866,229,820.55	100.00	5.150	738	73.99

Initial Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
2.000	140	62,774,701.85	7.25	4.752	728	67.52
3.000	9	3,404,450.00	0.39	5.223	677	78.27
5.000	1,825	800,050,668.70	92.36	5.181	739	74.48
	1,974	866,229,820.55	100.00	5.150	738	73.99

Periodic Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
1.000	111	29,213,871.41	3.37	5.581	717	75.19
2.000	1,863	837,015,949.14	96.63	5.135	739	73.95
	1,974	866,229,820.55	100.00	5.150	738	73.99

IO Flag	#	Curr UPB	% Total	WAC	FICO	OLTV
No	435	166,600,255.86	19.23	5.039	725	72.30
Yes	1,539	699,629,564.69	80.77	5.177	741	74.39
	1,974	866,229,820.55	100.00	5.150	738	73.99

IO Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	435	166,600,255.86	19.23	5.039	725	72.30
60	1,074	493,635,744.96	56.99	5.059	743	74.49
84	355	176,298,165.55	20.35	5.437	740	73.98
120	110	29,695,654.18	3.43	5.577	718	75.22
	1,974	866,229,820.55	100.00	5.150	738	73.99

Prepay Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	1,934	841,167,966.98	97.11	5.138	738	73.95
12	30	18,813,467.57	2.17	5.628	727	74.45
36	5	3,395,836.00	0.39	5.249	749	78.60
60	5	2,852,550.00	0.33	5.300	716	78.41
	1,974	866,229,820.55	100.00	5.150	738	73.99

PMI Status	#	Curr UPB	% Total	WAC	FICO	OLTV
CurLtv<=80	1,873	837,956,560.60	96.74	5.144	739	73.43
TRIAD GUARANTY	15	4,696,368.51	0.54	5.457	704	89.51
AMERIN GUARANTY CORP	14	4,367,650.76	0.50	4.979	705	89.44
PMI MORTGAGE INSURAN	17	4,355,828.08	0.50	5.505	706	90.75
GENERAL ELECTRIC	13	3,361,455.22	0.39	5.479	699	92.35
REPUBLIC MORTGAGE IN	10	2,798,456.66	0.32	5.101	683	90.32
UNITED GUARANTY CORP	10	2,269,598.71	0.26	5.472	705	92.01
PLEDGED ASSET LOAN	3	1,941,750.00	0.22	4.789	712	92.01
RADIAN GUARANTY INS	8	1,324,572.78	0.15	5.274	609	91.44
RADIAN	2	956,100.00	0.11	5.303	653	91.73
CMAC	2	847,100.00	0.10	6.082	731	92.34
No PMI	3	571,400.00	0.07	5.966	712	87.32
GENERAL ELECTRIC MTG	2	412,089.70	0.05	5.327	614	90.00
MORTGAGE GUARANTY IN	2	370,889.53	0.04	5.000	611	90.00
	1,974	866,229,820.55	100.00	5.150	738	73.99