

SUPPLEMENT

To Prospectus Supplement dated August 29, 2001

\$700,682,602 (Approximate)
STRUCTURED ASSET SECURITIES CORPORATION
Mortgage Pass-Through Certificates, Series 2001-12

Structured Asset Securities Corporation
Depositor

Aurora Loan Services Inc.
Master Servicer

On August 30, 2001, the Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2001-12 (the "Certificates") were issued in an original aggregate principal amount of approximately \$700,682,602. Each Certificate represented an undivided interest in the Trust Fund created pursuant to a Trust Agreement dated as of August 1, 2001 by and among Structured Asset Securities Corporation, as Depositor, Aurora Loan Services Inc., as Master Servicer, and U.S. Bank National Association, as Trustee. This Supplement to the above-referenced Prospectus Supplement (the "Prospectus Supplement") supplements and updates certain of the information with respect to the mortgage loans. Capitalized terms not defined herein have the meanings ascribed to them in the Prospectus Supplement.

The information contained in the attached monthly report to Certificateholders is to be read as part of the Prospectus Supplement.

The Date of this Supplement is December 17, 2003.

STRUCTURED ASSET SECURITIES CORPORATION
MORTGAGE PASS-THROUGH CERTIFICATES
SERIES 2001-12

REPORTS TO CERTIFICATEHOLDERS

Distribution Date: 25-Nov-03

Class	Original Certificate Face Value	Beginning Certificate Balance	Principal Distribution	Class Accrued Interest Distributed	Realized Loss of Principal Allocated	Net Prepayment Interest Shortfall Amount	Current Interest Shortfall	Total Distribution	Ending Certificate Balance
1-A1	\$54,738,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1-A2	\$30,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1-A3	\$51,006,148.00	\$1,641,772.58	\$0.00	\$9,234.97	\$0.00	\$0.00	\$0.00	\$9,234.97	\$1,118,605.56
1-A4	\$200,000,000.00	\$11,665,226.25	\$3,717,239.40	\$56,381.93	\$0.00	\$0.00	\$0.00	\$3,773,621.33	\$7,947,986.85
1-A5	\$10,000,000.00	\$10,000,000.00	\$0.00	\$56,250.00	\$0.00	\$0.00	\$0.00	\$56,250.00	\$10,000,000.00
1-A6	\$10,000,000.00	\$10,000,000.00	\$0.00	\$56,250.00	\$0.00	\$0.00	\$0.00	\$56,250.00	\$10,000,000.00
1-A7	\$24,025,000.00	\$24,025,000.00	\$0.00	\$135,140.63	\$0.00	\$0.00	\$0.00	\$135,140.63	\$24,025,000.00
1-AP	\$184,824.00	\$36,452.30	\$42.04	\$0.00	\$0.00	\$0.00	\$0.00	\$42.04	\$36,410.26
1-AX	\$3,783,518.00	\$661,146.27	\$0.00	\$3,718.95	\$0.00	\$0.00	\$0.00	\$3,718.95	\$625,157.75
2-A1	\$70,600,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)
2-A2	\$35,771,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2-A3	\$15,200,000.00	\$11,244,527.12	\$2,308,820.54	\$60,907.86	\$0.00	\$0.00	\$0.00	\$2,369,728.40	\$8,935,706.58
2-A4	\$12,377,710.00	\$853,033.09	\$0.00	\$5,153.74	\$0.00	\$0.00	\$0.00	\$5,153.74	\$677,881.19
2-A5	\$33,550,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2-A6	\$20,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2-A7	\$50,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2-A8	\$10,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2-A9	\$62,004,678.00	\$9,097,520.47	\$31,169.24	\$53,421.59	\$0.00	\$0.00	\$0.00	\$84,590.83	\$9,066,351.23
2-A10	\$7,900,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2-A11	\$2,326,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2-A12	\$1,000,000.00	\$65,662.31	\$7,665.95	\$396.71	\$0.00	\$0.00	\$0.00	\$8,062.66	\$57,996.36
2-A13	\$375,000.00	\$24,623.38	\$2,874.73	\$148.77	\$0.00	\$0.00	\$0.00	\$3,023.50	\$21,748.65
2-AX	\$2,988,376.00	\$180,869.76	\$0.00	\$1,092.75	\$0.00	\$0.00	\$0.00	\$1,092.75	\$167,634.96
3-A1	\$17,898,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3-A2	\$1,727,288.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3-A3	\$15,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3-A4	\$4,900,000.00	\$2,658,962.25	\$371,125.70	\$14,956.66	\$0.00	\$0.00	\$0.00	\$386,082.36	\$2,287,836.55
3-A5	\$1,013,000.00	\$71,255.48	\$9,946.36	\$400.81	\$0.00	\$0.00	\$0.00	\$10,347.17	\$61,309.12
3-AX	\$277,327.00	\$95,927.45	\$0.00	\$539.59	\$0.00	\$0.00	\$0.00	\$539.59	\$95,856.22
R	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Totals	\$676,485,602.00	\$78,889,229.56	\$6,448,883.96	\$453,994.96	\$0.00	\$0.00	\$0.00	\$6,902,878.92	\$72,440,345.60

Class 2A-9 components

Class	Original Certificate Face Value	Beginning Certificate Balance	Principal Distribution	Class Accrued Interest Distributed	Realized Loss of Principal Allocated	Net Prepayment Interest Shortfall Amount	Current Interest Shortfall	Total Distribution	Ending Certificate Balance
2-A9(1)	\$15,094,827.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2-A9(2)	\$8,242,137.00	\$310,193.85	\$0.00	\$1,874.09	\$0.00	\$0.00	\$0.00	\$1,874.09	\$246,502.25
2-A9(3)	\$8,532,000.00	\$8,532,000.00	\$0.00	\$51,547.50	\$0.00	\$0.00	\$0.00	\$51,547.50	\$8,532,000.00
2-A9(4)	\$47,300,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2-A9(5)	\$6,172,678.00	\$565,520.47	\$31,169.24	\$0.00	\$0.00	\$0.00	\$0.00	\$31,169.24	\$534,351.23
Totals	\$62,004,678.00	\$9,097,520.47	\$31,169.24	\$53,421.59	\$0.00	\$0.00	\$0.00	\$84,590.83	\$9,066,351.23

Classes 2-A9(4), 2-A10 & 2-A11 are Accrual Certificates or Components with the following Accrual Amount:

2-A9(4)

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Classes 1-A3, 1-AX, 2-A4, 2-AX, 3-A2, 3-AX, 2-A9(1) & 2-A9(2) are Interest-only Certificates or Components

2-A10

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Classes 1-AP & 2-A9(5) are Principal-only Certificates or Components

2-A11

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STRUCTURED ASSET SECURITIES CORPORATION
MORTGAGE PASS-THROUGH CERTIFICATES
SERIES 2001-12

REPORTS TO CERTIFICATEHOLDERS

Distribution Date: 25-Nov-03

AMOUNTS PER \$1,000 UNIT							Current Period Pass-Through Rate
Class	Cusip	Beginning Balance	Principal Distribution	Interest Distribution	Realized Loss of Principal Allocated	Remaining Balance	
1-A1	86358RJB4	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	5.00000%
1-A2	86358RJC2	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	4.80000%
1-A3	86358RJD0	32.18773902	0.00000000	0.18105602	0.00000000	21.93079855	6.75000%
1-A4	86358RJE8	58.32613125	18.58619700	0.28190965	0.00000000	39.73993425	5.80000%
1-A5	86358RJF5	1000.00000000	0.00000000	5.62500000	0.00000000	1000.00000000	6.75000%
1-A6	86358RJG3	1000.00000000	0.00000000	5.62500000	0.00000000	1000.00000000	6.75000%
1-A7	86358RJH1	1000.00000000	0.00000000	5.62500021	0.00000000	1000.00000000	6.75000%
1-AP	86358RJJ7	197.22709172	0.22745964	0.00000000	0.00000000	196.99963208	0.00000%
1-AX	86358RJK4	174.74378872	0.00000000	0.98293440	0.00000000	165.23186793	6.75000%
2-A1	86358R JL2	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	5.75000%
2-A2	86358RJM0	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	6.35000%
2-A3	86358RJN8	739.77152105	151.89608816	4.00709605	0.00000000	587.87543289	6.50000%
2-A4	86358RJP3	68.91687477	0.00000000	0.41637266	0.00000000	54.76628462	7.25000%
2-A5	86358R JQ1	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	6.00000%
2-A6	86358RJR9	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	6.50000%
2-A7	86358RJS7	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	6.35000%
2-A8	86358RJT5	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	6.50000%
2-A9	86358R JU2	146.72313063	0.50269175	0.86157354	0.00000000	146.22043888	7.04653%
2-A10	86358RJV0	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	7.25000%
2-A11	86358R JW8	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	7.25000%
2-A12	86358R JX6	65.66231000	7.66595000	0.39671000	0.00000000	57.99636000	7.25000%
2-A13	86358R JY4	65.66234667	7.66594667	0.39672000	0.00000000	57.99640000	7.25000%
2-AX	86358R JZ1	60.52443200	0.00000000	0.36566684	0.00000000	56.09567036	7.25000%
3-A1	86358RKA4	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	6.35000%
3-A2	86358RKB2	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	6.75000%
3-A3	86358RKC0	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	6.45000%
3-A4	86358RKD8	542.64535714	75.73993878	3.05237959	0.00000000	466.90541837	6.75000%
3-A5	86358RKE6	70.34104640	9.81871668	0.39566634	0.00000000	60.52232971	6.75000%
3-AX	86358RKM8	345.90014676	0.00000000	1.94568145	0.00000000	345.64331130	6.75000%
R	86358RKL0	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	6.75000%
2-A9(1)	NA	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	7.25000%
2-A9(2)	NA	37.63512424	0.00000000	0.22737914	0.00000000	29.90756529	7.25000%
2-A9(3)	NA	1000.00000000	0.00000000	6.04166667	0.00000000	1000.00000000	7.25000%
2-A9(4)	NA	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	7.25000%
2-A9(5)	NA	91.61671320	5.04954900	0.00000000	0.00000000	86.56716420	0.00000%

STRUCTURED ASSET SECURITIES CORPORATION
MORTGAGE PASS-THROUGH CERTIFICATES
SERIES 2001-12

REPORTS TO CERTIFICATEHOLDERS

Distribution Date: 25-Nov-03

Class	Original Certificate Face Value	Beginning Certificate Balance	Principal Distribution	Class Accrued Interest Distributed	Realized Loss of Principal Allocated	Net Prepayment Interest Shortfall Amount	Current Interest Shortfall	Total Distribution	Ending Certificate Balance
B1 (1-3)	\$8,790,000.00	\$8,621,604.57	\$7,704.49	\$48,496.53	\$0.00	\$0.00	\$0.00	\$66,201.02	\$8,613,900.08
B1 (2)	\$5,933,000.00	\$5,810,457.46	\$5,154.88	\$35,104.85	\$0.00	\$0.00	\$0.00	\$40,259.73	\$5,805,302.58
B2 (1-3)	\$3,103,000.00	\$3,043,431.63	\$2,719.07	\$17,119.30	\$0.00	\$0.00	\$0.00	\$19,838.37	\$3,040,712.56
B2 (2)	\$2,084,000.00	\$2,040,956.25	\$1,810.68	\$12,330.78	\$0.00	\$0.00	\$0.00	\$14,141.46	\$2,039,145.57
B3	\$4,287,000.00	\$4,202,104.17	\$3,743.32	\$24,356.65	\$0.00	\$0.00	\$0.00	\$28,099.97	\$4,198,360.85
B4	\$2,178,000.00	\$2,135,195.16	\$1,903.41	\$12,272.04	\$0.00	\$0.00	\$0.00	\$14,175.45	\$2,133,291.75
B5	\$1,890,000.00	\$1,852,513.90	\$1,649.99	\$10,747.25	\$0.00	\$0.00	\$0.00	\$12,397.24	\$1,850,863.91
B6	\$2,074,078.00	\$1,490,798.15	\$1,326.49	\$8,714.64	\$59,953.63	\$0.00	\$0.00	\$10,041.13	\$1,429,518.03
Totals	\$30,339,078.00	\$28,197,061.29	\$26,012.33	\$169,142.04	\$59,953.63	\$0.00	\$0.00	\$195,154.37	\$28,111,095.33

Subordinate Certificate Components

Class	Original Certificate Face Value	Beginning Certificate Balance	Principal Distribution	Class Accrued Interest Distributed	Realized Loss of Principal Allocated	Net Prepayment Interest Shortfall Amount	Current Interest Shortfall	Total Distribution	Ending Certificate Balance
B1 (1-3)(1)	\$7,750,000.00	\$7,602,262.24	\$6,797.27	\$42,762.73	\$0.00	\$0.00	\$0.00	\$49,560.00	\$7,595,464.97
B1 (1-3)(3)	\$1,040,000.00	\$1,019,342.33	\$907.22	\$5,733.80	\$0.00	\$0.00	\$0.00	\$6,641.02	\$1,018,435.11
B2 (1-3)(1)	\$2,583,000.00	\$2,533,760.45	\$2,265.46	\$14,252.40	\$0.00	\$0.00	\$0.00	\$16,517.86	\$2,531,494.99
B2 (1-3)(3)	\$520,000.00	\$509,671.18	\$453.61	\$2,866.90	\$0.00	\$0.00	\$0.00	\$3,320.51	\$509,217.57
B3 (1)	\$2,066,000.00	\$2,026,615.96	\$1,812.02	\$11,399.71	\$0.00	\$0.00	\$0.00	\$13,211.73	\$2,024,803.94
B3 (2)	\$1,764,000.00	\$1,727,565.64	\$1,532.65	\$10,437.38	\$0.00	\$0.00	\$0.00	\$11,970.03	\$1,726,032.99
B3 (3)	\$457,000.00	\$447,922.57	\$398.65	\$2,519.56	\$0.00	\$0.00	\$0.00	\$2,918.21	\$447,523.92
B4 (1)	\$1,205,000.00	\$1,182,029.17	\$1,056.87	\$6,648.91	\$0.00	\$0.00	\$0.00	\$7,705.78	\$1,180,972.30
B4 (2)	\$641,000.00	\$627,760.55	\$556.93	\$3,792.72	\$0.00	\$0.00	\$0.00	\$4,349.65	\$627,203.62
B4 (3)	\$332,000.00	\$325,405.44	\$289.61	\$1,830.41	\$0.00	\$0.00	\$0.00	\$2,120.02	\$325,115.83
B5 (1)	\$861,000.00	\$844,586.84	\$755.15	\$4,750.80	\$0.00	\$0.00	\$0.00	\$5,505.95	\$843,831.69
B5 (2)	\$801,000.00	\$784,455.84	\$695.95	\$4,739.42	\$0.00	\$0.00	\$0.00	\$5,435.37	\$783,759.89
B5 (3)	\$228,000.00	\$223,471.22	\$198.89	\$1,257.03	\$0.00	\$0.00	\$0.00	\$1,455.92	\$223,272.33
B6 (1)*	\$1,035,600.00	\$487,828.84	\$436.15	\$2,744.13	\$59,953.63	\$0.00	\$0.00	\$3,180.28	\$427,439.06
B6 (2)*	\$805,555.00	\$788,918.69	\$699.83	\$4,766.38	\$0.00	\$0.00	\$0.00	\$5,466.21	\$788,218.86
B6 (3)*	\$232,923.00	\$214,050.62	\$190.51	\$1,204.13	\$0.00	\$0.00	\$0.00	\$1,394.64	\$213,860.11
Totals	\$22,322,078.00	\$21,345,647.58	\$19,046.77	\$121,706.41	\$59,953.63	\$0.00	\$0.00	\$140,753.18	\$21,266,647.18

AMOUNTS PER \$1,000 UNIT

Class	Cusip	Beginning Balance	Principal Distribution	Interest Distribution	Realized Loss of Principal Allocated	Remaining Balance	Current Period Pass-Through Rate	
B1 (1-3)	86358RKF3	980.84238567	0.87650626	5.51723891	0.00000000	979.96587941	6.750000%	*Class B6 (1) includes principal recoveries of: -
B1 (2)	86358RKG1	979.34560256	0.86884881	5.91688016	0.00000000	978.47675375	7.250000%	
B2 (1-3)	86358RKH9	980.80297454	0.87627135	5.51701579	0.00000000	979.92670319	6.750000%	
B2 (2)	86358RKJ5	979.34560940	0.86884837	5.91688100	0.00000000	978.47676104	7.250000%	*Class B6 (2) includes principal recoveries of: -
B3	86358RKK2	980.19691393	0.87317938	5.68151388	0.00000000	979.32373455	6.95556%	
B4	86358RHY6	980.34672176	0.87392562	5.63454545	0.00000000	979.47279614	6.89700%	
B5	86358RHZ3	980.16608466	0.87301058	5.68637566	0.00000000	979.29307407	6.96173%	*Class B6 (3) includes principal recoveries of: -
B6	86358RJA6	718.77631892	0.63955647	4.20169348	28.90615975	689.23060271	7.01474%	
B1 (1-3)(1)	NA	980.93706323	0.87706710	5.51777161	0.00000000	980.05999613	6.750000%	
B1 (1-3)(3)	NA	980.13685577	0.87232692	5.51326923	0.00000000	979.26452885	6.750000%	
B2 (1-3)(1)	NA	980.93706930	0.87706543	5.51777003	0.00000000	980.06000387	6.750000%	
B2 (1-3)(3)	NA	980.13688462	0.87232692	5.51326923	0.00000000	979.26455769	6.750000%	
B3 (1)	NA	980.93705712	0.87706680	5.51776864	0.00000000	980.05999032	6.750000%	
B3 (2)	NA	979.34560091	0.86884921	5.91688209	0.00000000	978.47675170	7.250000%	
B3 (3)	NA	980.13691466	0.87231947	5.51326039	0.00000000	979.26459519	6.750000%	
B4 (1)	NA	980.93707054	0.87707054	5.51776763	0.00000000	980.06000000	6.750000%	
B4 (2)	NA	979.34563183	0.86884555	5.91687988	0.00000000	978.47678627	7.250000%	
B4 (3)	NA	980.13686747	0.87231928	5.51328313	0.00000000	979.26454819	6.750000%	
B5 (1)	NA	980.93709640	0.87706156	5.51777003	0.00000000	980.06003484	6.750000%	
B5 (2)	NA	979.34561798	0.86885144	5.91687890	0.00000000	978.47676654	7.250000%	
B5 (3)	NA	980.13692982	0.87232456	5.51328947	0.00000000	979.26460526	6.750000%	
B6 (1)	NA	471.05913480	0.421115682	2.64979722	57.89265160	412.74532638	6.750000%	
B6 (2)	NA	979.34801472	0.86875508	5.91688960	0.00000000	978.47925964	7.250000%	
B6 (3)	NA	918.97588473	0.81790978	5.16964834	0.00000000	918.15797495	6.750000%	

STRUCTURED ASSET SECURITIES CORPORATION
MORTGAGE PASS-THROUGH CERTIFICATES
SERIES 2001-12

REPORTS TO CERTIFICATEHOLDERS

Distribution Date: 25-Nov-03

(Pursuant to Section 4.03)

	<u>Group 1</u>	<u>Group 2</u>	<u>Group 3</u>	<u>Total</u>
v) Beginning Aggregate Scheduled Loan Principal Balance	70,403,760.17	32,212,446.04	5,470,080.99	108,086,287.20
Scheduled Loan Principal	62,954.56	28,626.53	4,868.39	96,449.48
Curtailment and Paid in Full	73,262.57	6,367.29	1,237.53	80,867.39
Paid in Full	3,594,187.26	2,325,987.64	377,404.63	6,297,579.53
Liquidation Proceeds	0.00	0.00	0.00	0.00
Insurance Proceeds	0.00	0.00	0.00	0.00
Realized Loss	59,953.63	0.00	0.00	59,953.63
Ending Aggregate Scheduled Loan Principal Balance	66,613,402.15	29,851,464.58	5,086,570.44	101,551,437.17
Non-AP Balance (Beginning)	70,367,308.85	31,646,926.42	5,470,080.99	107,484,316.26
iv) Aggregate Advances	<u>Group 1</u>	<u>Group 2</u>	<u>Group 3</u>	<u>Total</u>
Principal Advances	82,860.41	30,141.79	7,190.28	120,192.48
Interest Advances	528,766.52	195,860.72	64,078.07	788,705.31
viii) Servicing Fee	<u>Group 1</u>	<u>Group 2</u>	<u>Group 3</u>	<u>Total</u>
Retained Interest	14,667.37	6,711.00	1,139.49	22,517.86
PMI	42,661.34	2,039.80	5,239.51	49,940.65
Totals	0.00	0.00	0.00	0.00
	57,328.71	8,750.80	6,379.00	72,458.51

ix) Mortgage Loans Outstanding and Delinquency Information

	Outstanding Loans		1 Month Delinquent		2 Months Delinquent		3 or More Months Delinquent	
	Count	Balance	Count	Balance	Count	Balance	Count	Balance
Group 1	171	\$66,613,402.15	5	\$1,163,885.69	3	\$734,747.77	4	\$2,134,003.98
Group 2	111	\$29,851,464.58	0	\$0.00	0	\$0.00	1	\$432,643.91
Group 3	26	\$5,086,570.44	1	\$110,003.92	0	\$0.00	0	\$0.00
Total	308	\$101,551,437.17	6	\$1,273,889.61	3	\$734,747.77	5	\$2,566,647.89

Delinquency Information for Mortgage Loans in Foreclosure Proceedings

	Count	Balance
Group 1	3	\$1,061,081.02
Group 2	1	\$859,107.66
Group 3	1	\$227,905.00
Total	5	\$2,148,093.68

STRUCTURED ASSET SECURITIES CORPORATION
MORTGAGE PASS-THROUGH CERTIFICATES
SERIES 2001-12

REPORTS TO CERTIFICATEHOLDERS

Distribution Date: **25-Nov-03**

x) REO Loans

	Count	Balance
Group 1	4	\$1,131,510.45
Group 2	5	\$301,281.07
Group 3	0	\$0.00
Total	9	\$1,432,791.52

xii) Deleted and Qualifying Substitute Mortgage Loans

Group Loan Number Principal Balance

vii) Realized Losses

	Realized Losses		Special Hazard Losses		Fraud Losses		Bankruptcy Losses	
	Current	Since Cutoff	Current	Since Cutoff	Current	Since Cutoff	Current	Since Cutoff
Group 1	59,953.63	590,093.13	0.00	0.00	0.00	0.00	0.00	0.00
Group 2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Group 3	0.00	14,405.05	0.00	0.00	0.00	0.00	0.00	0.00
Total	59,953.63	604,498.18	0.00	0.00	0.00	0.00	0.00	0.00

Remaining Amounts:

Remaining Coverage	Special Hazard Losses	Fraud Losses	Bankruptcy Losses
Group 1	666,134.02	0.00	100,000.00
Group 2	298,514.65	0.00	100,000.00
Group 3	50,865.70	0.00	100,000.00
Total	1,015,514.37	0.00	300,000.00

RECONCILIATION REPORT	
Structured Asset Securities Corporation	ISSUE DATE : 29-Jun-01
Mortgage Pass-Through Certificates, Series 2001-12	DISTRIBUTION DATE: 25-Nov-03
	DETERMINATION DATE: 18-Nov-03
	RUN DATE: 21-Nov-03
	12:12 PM

I. CASH RECONCILIATION

A. Computed Information

Total Collections - per Servicer Report 7,098,033.33

B. Cash Receipts from Servicer, net of service fees 7,098,033.33

Difference between A and B 0.00

II. DISTRIBUTION SUMMARY AND RECONCILIATION

A. Amounts Distributed:

1-A1 Total Distribution	0.00	<i>Class 1-A5 Component Breakout (total included in summary):</i>	
1-A2 Total Distribution	0.00	2-A9(1) Total Distribution	0.00
1-A3 Total Distribution	9,234.97	2-A9(2) Total Distribution	1,874.09
1-A4 Total Distribution	3,773,621.33	2-A9(3) Total Distribution	51,547.50
1-A5 Total Distribution	56,250.00	2-A9(4) Total Distribution	0.00
1-A6 Total Distribution	56,250.00	2-A9(5) Total Distribution	31,169.24
1-A7 Total Distribution	135,140.63		
1-AP Total Distribution	42.04		84,590.83
1-AX Total Distribution	3,718.95		
2-A1 Total Distribution	0.00	<i>Subordinate Component Breakout (total included in summary):</i>	
2-A2 Total Distribution	0.00	B1 (1-3)(1) Total Distribution	\$49,560.00
2-A3 Total Distribution	2,369,728.40	B1 (1-3)(3) Total Distribution	\$6,641.02
2-A4 Total Distribution	5,153.74		\$56,201.02
2-A5 Total Distribution	0.00		
2-A6 Total Distribution	0.00	B2 (1-3)(1) Total Distribution	\$16,517.86
2-A7 Total Distribution	0.00	B2 (1-3)(3) Total Distribution	\$3,320.51
2-A8 Total Distribution	0.00		\$19,838.37
2-A9 Total Distribution	84,590.83		
2-A10 Total Distribution	0.00	B3 (1) Total Distribution	\$13,211.73
2-A11 Total Distribution	0.00	B3 (2) Total Distribution	\$11,970.03
2-A12 Total Distribution	8,062.66	B3 (3) Total Distribution	\$2,918.21
2-A13 Total Distribution	3,023.50		\$28,099.97
2-AX Total Distribution	1,092.75		
3-A1 Total Distribution	0.00	B4 (1) Total Distribution	\$7,705.78
3-A2 Total Distribution	0.00	B4 (2) Total Distribution	\$4,349.65
3-A3 Total Distribution	0.00	B4 (3) Total Distribution	\$2,120.02
3-A4 Total Distribution	386,082.36		\$14,175.45
3-A5 Total Distribution	10,347.17		
3-AX Total Distribution	539.59	B5 (1) Total Distribution	\$5,505.95
R Total Distribution	0.00	B5 (2) Total Distribution	\$5,435.37
B1 (1-3) Total Distribution	56,201.02	B5 (3) Total Distribution	\$1,455.92
B1 (2) Total Distribution	40,259.73		\$12,397.24
B2 (1-3) Total Distribution	19,838.37		
B2 (2) Total Distribution	14,141.46	B6 (1) Total Distribution	\$3,180.28
B3 Total Distribution	28,099.97	B6 (2) Total Distribution	\$5,466.21
B4 Total Distribution	14,175.45	B6 (3) Total Distribution	\$1,394.64
B5 Total Distribution	12,397.24		\$10,041.13
B6 Total Distribution	10,041.13		
A	7,098,033.29		

B. Amounts Available:

Cash Receipts from Servicer, net of service fees B 7,098,033.33

Difference between A and B (\$0.04)