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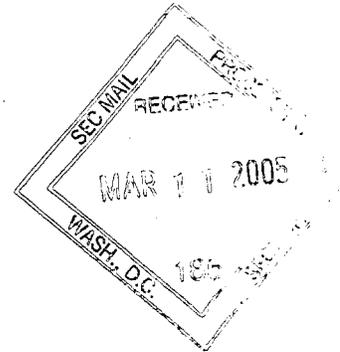
CWABS, Inc.
Exact Name of Registrant as Specified in Charter
Form 8-K, March 10, 2005, Encore Credit
Receivables Trust 2005-1, Asset Backed Notes, Series
2005-1

0001021913
Registrant CIK Number
333-118926

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



05047151



✓ PROCESSED
MAR 15 2005
THOMSON
FINANCIAL

PROCESSED
MAR 15 2005
THOMSON
FINANCIAL

SIGNATURE

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.

CWABS, INC.

By: 
Name: Ruben Avilez
Title: Vice President

Dated: March 10, 2005

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 requirements.

From: Schuman, Scott
Sent: Monday, March 07, 2005 9:53 AM
To: Hanckel, Robert
Subject: ECR 2005-1: Group 2 DTI
Weighted Average Debt to Income for Group 2 is approximately 42%.

Thank you

Scott Schuman
Wachovia Securities
Corporate and Investment Banking Group
301 South College Street, 10th Floor
One Wachovia Center
Mail Code: NC0610
Charlotte, NC 28288
(704) 374-4398

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