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

IndyMac ABS, Inc.  
Exact Name of Registrant as Specified in Charter  
Form 8-K, May 19, 2005, Series INABS 2005-B

0001060764  
Registrant CIK Number  
333-120706

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



PROCESSED

JUN 01 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 hereunto duly authorized.

Dated: May 19, 2005

INDYMAC ABS, INC.

By:   
Name: **Isaac Carrillo**  
Title: **Vice President**

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

**EXHIBIT INDEX**

<u>Exhibit No.</u>	<u>Description</u>	<u>Format</u>
99.1	Collateral Term Sheets	P*

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\* The Collateral Term Sheets have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

**IndyMac INABS 2005-B**  
All records

**MORGAN STANLEY**  
3,089 records  
Balance: 634,724,288

Summary Statistics	
Number of Mortgage/Loans:	3,089
Average/Cut-off/Date/Principal/Balance (\$):	634,724,288
Average/Current/Balance:	205,479
Weighted/Average/Gross/Interest/Rate (%):	7.165
Weighted/Average/Gross/Interest/Rate (%):	6.655
Weighted/Average/FICO/Score:	633
Weighted/Average/Original/LTV:	77.20
Weighted/Average/Remaining/Term/(months):	357
Weighted/Average/Seasoning (months):	2
Weighted/Average/Months/Next/Rate/Adjustment:	24
Weighted/Average/Gross/Margin:	5.50
Weighted/Average/Initial/Rate/Cap:	2.99
Weighted/Average/Periodic/Rate/Cap:	1.02
Weighted/Average/Gross/Maximum/Lifetime/Rate:	13.49
Weighted/Average/Gross/Minimum/Lifetime/Rate:	5.52
% Interest Only Loans:	24.97

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Range of Original LTV Ratios (%)	Number of Mortgage Loans	Aggregate Principal Balance (\$)	Aggregate Cut-off Date	% of Mortgage Pool by Aggregate Cut-off Date	Average Current Balance	Weighted Average Gross Interest Rate (%)	Weighted Average Original LTV	Weighted Average FICO Score	% Full Doc Loans	Weighted Average DTTI (%)
50 or below	161	30,896,176		4.87	191,901.72	6.421	40.97	662	68.80	34.34
50.01 - 55.00	85	16,732,730		2.64	196,855.65	7.430	52.56	624	49.02	38.91
55.01 - 60.00	97	22,977,826		3.62	226,884.81	6.577	57.84	659	60.77	37.46
60.01 - 65.00	144	34,922,758		5.50	242,519.15	6.808	63.26	652	74.35	38.21
65.01 - 70.00	257	49,215,879		7.75	191,501.47	8.125	69.02	606	65.64	38.75
70.01 - 75.00	178	41,628,542		6.56	233,868.21	7.222	73.83	617	58.35	41.50
75.01 - 80.00	1,188	241,869,724		38.11	203,594.04	6.945	79.67	637	55.72	40.10
80.01 - 85.00	246	53,308,490		8.40	216,701.18	7.138	84.33	617	56.13	39.95
85.01 - 90.00	502	99,807,168		15.72	198,819.06	7.423	89.56	629	48.08	39.64
90.01 - 95.00	176	35,318,990		5.56	200,676.08	7.545	94.59	632	56.53	40.56
95.01 - 100.00	55	8,046,005		1.27	146,290.99	8.445	99.95	643	77.29	41.02
<b>Total:</b>	<b>3,089</b>	<b>634,724,288</b>		<b>100.00</b>	<b>205,478.89</b>	<b>7.165</b>	<b>77.20</b>	<b>633</b>	<b>57.48</b>	<b>39.53</b>

Documentation Level	Number of Mortgage Loans	Aggregate Principal Balance (\$)	Aggregate Cut-off Date	% of Mortgage Pool by Aggregate Cut-off Date	Average Current Balance	Weighted Average Gross Interest Rate (%)	Weighted Average Original LTV	Weighted Average FICO Score	% Full Doc Loans	Weighted Average DTTI (%)
Full Documentation	1,864	364,837,324		57.48	195,728.18	6.972	76.25	626	100.00	39.40
Stated Documentation	1,152	252,693,454		39.81	219,351.96	7.479	78.64	641	0.00	40.05
Limited	65	14,491,139		2.28	222,940.60	6.991	79.80	639	0.00	35.37
Fast Forward	8	2,702,371		0.43	337,796.38	4.807	57.62	773	0.00	29.95
<b>Total:</b>	<b>3,089</b>	<b>634,724,288</b>		<b>100.00</b>	<b>205,478.89</b>	<b>7.165</b>	<b>77.20</b>	<b>633</b>	<b>57.48</b>	<b>39.53</b>

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Product Types	Number of Mortgage Loans	Aggregate Cut-off Date Principal Balance (\$)	% of Mortgage Pool by Aggregate Cut-off Date Principal Balance	Average Current Balance	Weighted Average Gross Interest Rate (%)	Weighted Average Original LTV	Weighted Average FICO Score	% Full Doc Loans	Weighted Average DIT (%)
Fixed - 15 Year	33	6,364,241	1.00	192,855.78	5.700	58.61	700	60.04	32.61
Fixed - 30 Year	495	119,303,382	18.80	241,016.93	5.990	68.05	685	72.34	37.85
Fixed - 30 Year IO	5	1,788,115	0.28	357,623.02	6.147	75.69	680	50.57	36.77
ARM - 2 Year/6 Month	1,787	327,687,076	51.63	183,372.73	7.688	78.44	617	50.08	39.54
ARM - 3 Year/6 Month	53	11,908,783	1.88	224,694.03	7.233	76.46	591	52.40	39.89
ARM - 5 Year/6 Month	9	1,638,184	0.26	182,020.40	6.979	79.56	633	84.66	41.09
ARM - 3 Year/1 Year	42	8,226,854	1.30	195,877.48	8.065	76.14	585	48.69	40.80
ARM - 5 Year/1 Year	2	407,659	0.06	203,829.45	6.384	78.75	607	46.47	44.61
ARM - 7 Year/1 Year	1	387,744	0.06	387,743.64	5.250	55.79	744	100.00	29.06
ARM - 10 Year/6 Month	1	314,639	0.05	314,638.69	5.250	70.00	625	0.00	35.14
ARM - 10 Year/6 Month IO	1	245,000	0.04	245,000.00	6.000	80.00	583	100.00	41.46
ARM - 2 Year/6 Month IO	616	145,364,300	22.90	235,981.01	7.021	82.49	630	61.10	41.00
ARM - 3 Year/6 Month IO	37	9,447,786	1.49	255,345.58	6.784	84.05	622	72.00	40.64
ARM - 5 Year/6 Month IO	5	1,061,400	0.17	212,280.00	5.922	73.76	624	100.00	43.03
ARM - 3 Year/1 Year IO	1	300,000	0.05	300,000.00	7.000	84.51	629	100.00	44.50
ARM - 5 Year/1 Year IO	1	279,125	0.04	279,125.00	6.500	79.75	635	100.00	37.83
Total:	3,089	634,724,288	100.00	205,478.89	7.165	77.20	633	57.48	39.53

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Initial Periodic Cap (%)	Number of Mortgage Loans	Aggregate Cut-off Date Principal Balance (\$)	Mortgage Pool by Aggregate Cut-off Date Principal Balance	Weighted Average Current Balance	Weighted Average Gross Interest Rate (%)	Weighted Average Original LTV	Weighted Average FICO Score	Full Doc Loans	Weighted Average DIT (%)
Fixed Rate Loans	533	127,455,737	20.08	239,128.96	5.977	67.68	686	71.42	37.58
1,500	1	358,649	0.06	358,649.13	6.350	75.00	528	100.00	50.39
2,000	40	11,595,158	1.83	289,878.94	6.528	85.16	612	72.61	40.57
3,000	2,496	491,408,593	77.42	196,878.44	7.494	79.49	620	53.30	40.00
5,000	19	3,906,150	0.62	205,586.83	6.416	76.63	635	79.93	39.41
<b>Total:</b>	<b>3,089</b>	<b>634,724,288</b>	<b>100.00</b>	<b>205,478.89</b>	<b>7.165</b>	<b>77.20</b>	<b>633</b>	<b>57.48</b>	<b>39.53</b>

Subsequent Periodic Cap (%)	Number of Mortgage Loans	Aggregate Cut-off Date Principal Balance (\$)	Mortgage Pool by Aggregate Cut-off Date Principal Balance	Weighted Average Current Balance	Weighted Average Gross Interest Rate (%)	Weighted Average Original LTV	Weighted Average FICO Score	Full Doc Loans	Weighted Average DIT (%)
Fixed Rate Loans	533	127,455,737	20.08	239,128.96	5.977	67.68	686	71.42	37.58
1,000	2,504	496,570,090	78.23	198,310.74	7.459	79.67	620	53.91	40.00
1,500	3	869,440	0.14	289,813.34	6.374	76.74	547	81.64	43.02
2,000	49	9,829,020	1.55	200,592.25	7.767	75.78	593	54.84	40.94
<b>Total:</b>	<b>3,089</b>	<b>634,724,288</b>	<b>100.00</b>	<b>205,478.89</b>	<b>7.165</b>	<b>77.20</b>	<b>633</b>	<b>57.48</b>	<b>39.53</b>

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Range of Maximum Loan Rates (%)	Number of Mortgage Loans	Aggregate Out-of Date Principal Balance (\$)	Mortgage Pool by		Average Current Balance	Weighted Average Gross Interest Rate (%)	Weighted Average Original LTV	Weighted Average FICO Score	% Full Doc Loans	Weighted Average DTI (%)
			Aggregate Out-of Date Principal Balance	% of Pool						
Fixed Rate Loans	533	127,455,737	20.08		239,128.96	5.977	67.68	686	71.42	37.58
<= 12.500	463	119,008,325	18.75		257,037.42	6.036	78.76	651	64.19	40.68
12.501 - 13.000	411	94,035,025	14.82		228,795.68	6.796	81.27	634	55.81	40.71
13.001 - 13.500	464	97,952,116	15.43		211,103.70	7.299	80.92	623	52.91	40.02
13.501 - 14.000	369	67,052,482	10.56		181,714.04	7.772	80.89	619	43.76	39.08
14.001 - 14.500	241	41,662,461	6.56		172,873.28	8.277	82.37	601	44.19	39.04
14.501 - 15.000	218	33,827,938	5.33		155,174.03	8.763	83.08	595	37.48	39.12
15.001 - 15.500	107	15,822,107	2.49		147,870.16	9.261	76.59	565	47.31	40.54
15.501 - 16.000	78	10,200,882	1.61		130,780.53	9.722	70.65	566	67.54	40.48
16.001 - 16.500	54	8,238,062	1.30		152,556.70	10.318	68.88	558	51.92	41.45
16.501 - 17.000	57	8,305,044	1.31		145,702.53	10.818	65.04	530	73.87	37.24
17.001 - 17.500	41	5,454,147	0.86		133,027.99	11.334	64.71	529	73.48	38.21
17.501 - 18.000	34	3,790,002	0.60		111,470.64	11.769	64.17	526	62.49	38.63
18.001 - 18.500	10	1,107,389	0.17		110,738.93	12.282	70.13	519	85.96	43.42
18.501 - 19.000	7	621,245	0.10		88,749.25	12.705	64.38	519	59.83	41.76
19.001 - 19.500	1	127,500	0.02		127,500.00	13.500	75.00	556	100.00	41.10
19.501 - 20.000	1	63,825	0.01		63,825.00	13.750	75.00	510	100.00	27.87
Total:	3,089	634,724,288	100.00		205,478.89	7.165	77.20	633	57.48	39.53

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IndyMac INABS 2005-B  
All records

MORGAN STANLEY  
3,089 records  
Balance: 634,724,288

Next Rate Adjustment Dates (ARMs)	Number of Mortgage Loans	Aggregate Principal Balance (\$)	Aggregate Cutoff Date	% of Mortgage Pool by Cutoff Date	Average Current Balance	Weighted Average Gross Interest Rate (%)	Weighted Average Original LTV	Weighted Average FICO Score	% Full Docs Loans	Weighted Average DIT (%)
Fixed Rate Loans	533	127,455,737	20.08	229,128.96	5.977	67.68	686	71.42	37.58	
September 2006	1	240,410	0.04	240,410.44	11.125	70.00	505	0.00	47.11	
October 2006	2	548,477	0.09	274,238.46	7.332	90.27	571	65.64	41.99	
November 2006	12	3,541,609	0.56	295,134.07	6.907	86.58	612	47.94	40.95	
December 2006	39	10,663,312	1.68	273,418.26	6.383	86.18	618	77.80	39.71	
January 2007	109	28,114,411	4.43	257,930.38	6.817	84.01	627	54.91	40.46	
February 2007	69	16,524,446	2.60	239,484.73	6.848	86.88	641	57.40	41.36	
March 2007	59	12,469,282	1.96	211,343.76	6.928	83.74	608	76.69	43.21	
April 2007	260	48,726,559	7.68	187,409.84	7.515	84.49	611	55.66	40.74	
May 2007	776	143,739,596	22.65	185,231.44	7.616	78.13	621	49.42	40.48	
June 2007	1,076	208,483,275	32.85	193,757.69	7.619	77.77	622	52.72	39.10	
September 2007	1	125,457	0.02	125,457.00	5.250	95.00	606	100.00	48.12	
October 2007	1	142,800	0.02	142,799.98	6.625	85.00	591	100.00	42.59	
November 2007	4	1,355,269	0.21	338,817.29	6.970	82.08	607	22.14	41.84	
December 2007	7	2,029,425	0.32	289,917.88	6.323	90.05	619	65.04	41.81	
January 2008	9	2,817,453	0.44	313,050.37	7.029	87.67	600	58.99	38.43	
February 2008	5	1,644,151	0.26	328,830.17	6.942	85.73	606	75.78	37.52	
March 2008	6	1,294,211	0.20	209,035.14	6.396	84.38	594	87.28	39.73	
April 2008	10	2,644,096	0.42	264,409.60	6.999	82.38	613	63.19	42.08	
May 2008	40	7,041,985	1.11	176,049.62	7.692	73.93	599	52.00	38.76	
June 2008	50	10,828,577	1.71	216,571.54	7.654	74.44	592	56.56	41.58	
June 2009	1	228,000	0.04	228,000.00	5.250	87.02	610	100.00	33.39	
February 2010	1	305,000	0.05	305,000.00	5.300	60.16	666	100.00	51.50	
April 2010	1	189,456	0.03	189,456.34	6.250	77.31	579	100.00	45.40	
May 2010	6	1,204,711	0.19	200,785.19	6.630	79.94	659	81.89	40.29	
June 2010	8	1,459,200	0.23	182,400.00	6.956	78.02	602	82.78	41.99	
December 2012	2	702,382	0.11	351,191.17	5.250	62.16	691	55.20	31.78	
November 2014	1	245,000	0.04	245,000.00	6.000	80.00	583	100.00	41.46	
Total:	3,089	634,724,288	100.00	205,478.89	7.165	77.20	633	57.48	39.53	

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**IndyMac INABS 2005-B**  
All records

**MORGAN STANLEY**

3,089 records  
Balance: 634,724,288

Geographic Distribution of Mortgaged Properties	Number of Mortgage Loans	Aggregate Cut-off Date	Aggregate Principal Balance (\$)	% of Mortgage Pool by Aggregate Cut-off Date	Average Current Balance	Weighted Average Gross Interest Rate (%)	Weighted Average Original LTV	Weighted Average FICO Score	% Full Doc Loans	Weighted Average DTI (%)
New York	405	121,856,461	19.20	300,880.15	6.177	71.37	668	60.74	39.15	
California	365	106,169,044	16.73	290,874.09	6.943	77.62	633	47.06	41.08	
New Jersey	269	67,622,668	10.65	251,385.38	6.804	72.76	652	63.02	40.08	
Florida	302	56,025,145	8.83	185,513.73	7.602	80.58	625	50.02	38.61	
Maryland	175	36,667,292	5.78	209,527.38	7.217	78.09	614	54.38	38.93	
Virginia	132	29,563,201	4.66	223,963.65	7.119	80.27	636	57.04	40.58	
Georgia	167	25,963,014	4.09	155,467.15	7.397	83.51	619	63.55	38.12	
Massachusetts	105	21,653,141	3.41	206,220.39	7.625	82.65	622	56.79	39.87	
Texas	58	12,963,602	2.04	223,510.39	8.193	75.77	598	61.38	42.04	
Arizona	110	12,858,416	2.03	116,894.69	8.113	80.89	617	58.13	39.31	
Colorado	62	11,497,123	1.81	185,437.47	7.398	81.17	620	59.59	43.32	
Illinois	59	9,780,832	1.54	165,776.81	7.737	81.75	622	51.65	37.54	
Pennsylvania	76	9,432,119	1.49	124,106.82	8.078	80.84	610	68.77	38.65	
Michigan	78	9,318,143	1.47	119,463.37	8.206	82.36	609	55.27	40.27	
Nevada	42	8,978,528	1.41	213,774.47	7.425	77.71	608	65.72	39.06	
Other	684	94,375,559	14.87	137,975.96	7.937	78.95	608	63.31	38.13	
<b>Total:</b>	<b>3,089</b>	<b>634,724,288</b>	<b>100.00</b>	<b>205,478.89</b>	<b>7.165</b>	<b>77.20</b>	<b>633</b>	<b>57.48</b>	<b>39.53</b>	

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