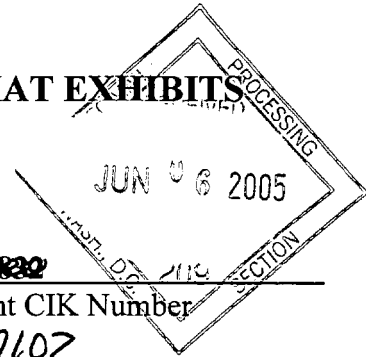


FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS



Citigroup Mortgage Loan Trust Inc.

Exact Name of Registrant as Specified in Charter

~~00012102202~~

Registrant CIK Number

1257102

Form 8-K, June 3, 2005, Series 2005-2

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)



05057207

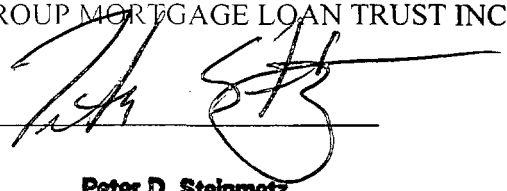
 **PROCESSED**
JUN 08 2005
THOMSON
FINANCIAL

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Dated: June 3, 2005

CITIGROUP MORTGAGE LOAN TRUST INC.

By: 

Name:

Title:

Peter D. Steinmetz
Vice President
Citigroup Mortgage Loan Trust

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

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>	<u>Format</u>
99.1	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

\$1,282,516,100*
(APPROXIMATE)

Citigroup Mortgage Loan Trust Inc.
2005-2
Issuer

Mortgage Pass-Through Certificates
Series 2005-2

CitiMortgage, Inc.
Master Servicer

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

Citigroup Mortgage Loan Trust Inc.
Depositor

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

*Total size of Group I Certificates Only

citigroup
May 9, 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 Issuer and its affiliates. Neither the Issuer nor any of its 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 The information herein is preliminary and supersedes any prior information and will be superseded by the prospectus supplement and prospectus and by any other information subsequently filed with the Securities and Exchange Commission (SEC).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.

Name:	Telephone:	E-Mail:
Brian Delany <i>Director, Trading</i>	(212) 723-6217	brian.delany@citigroup.com
Matt Cherwin <i>Director, Trading</i>	(212) 723-6217	matthew.cherwin@citigroup.com
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Certificates*

Certificates	Collateral Pool/Group	Size**	Ratings (Moody's/Fitch)**
I-A1	Subgroup I-1 (3/1 Conforming Hybrid ARMs)	\$91,956,000	Aaa / AAA
I-A2A	Subgroup I-2 (5/1 Conforming Hybrid ARMs)	\$370,696,000	Aaa / AAA
I-A2B	Subgroup I-2 (5/1 Conforming Hybrid ARMs)	\$43,305,000	Aaa / AAA
I-A3	Subgroup I-3 (7/1 and 7/6 Conforming Hybrid ARMs)	\$259,088,000	Aaa / AAA
I-A4	Subgroup I-4 (7/1 and 7/6 Jumbo Hybrid ARMs)	\$299,551,000	Aaa / AAA
I-A5	Subgroup I-5 (10/1 and 10/6 Jumbo and Conforming ARMs)	\$175,628,000	Aaa / AAA
I-R	Subgroup I-2 (5/1 Conforming Hybrid ARMs)	\$100	— / AAA
I-B1	Group I Aggregate	\$19,330,000	— / AA
I-B2	Group I Aggregate	\$13,362,000	— / A
I-B3	Group I Aggregate	\$9,600,000	— / BBB
I-B4***			
I-B5***			
I-B6***			

*This transaction has two groups of collateral (Group I and Group II Mortgage Loans). Only Group I Certificates are offered pursuant to this term sheet.

** The bond sizes are approximate and subject to +/- 5% variance and final rating agency levels.

*** These Classes of Certificates are not available pursuant to this term sheet.

The representations and covenants, cashflows and structure with respect to the transaction will comply in all respects with Freddie Mac's Investment Requirements, April 2005 Version. The transaction is anticipated to be structured as a QSPE.

Transaction Overview

The Group I Offered Certificates:	Approximately \$1,282,516,100 adjustable Class IA, IB and IR Certificates. The Certificates are backed by 3/1, 5/1, 7/1, 7/6, 10/1 and 10/6 hybrid, first lien, prime and A - mortgage loans.
Cut-Off Date:	May 1, 2005
Settlement Date:	On or about May 31, 2005
1st Distribution Date:	June 27, 2005
Depositor:	Citigroup Mortgage Loan Trust Inc.
Lead & Sole Underwriter:	Citigroup Global Markets Inc.
Master Servicer:	CitiMortgage, Inc.
Originators:	Countrywide Home Loans, Inc. Wells Fargo Bank N.A. Quicken Loans Inc. Mortgage IT, Inc.
Servicers:	Countrywide Home Loans Servicing LP, Wells Fargo Bank N.A., GMAC Mortgage Corporation
Trust Administrator:	CitiMortgage, Inc.
Paying Agent, Certificate Registrar and Authenticating Agent:	Citibank, N.A.
Trustee:	U.S. Bank National Association
The Group I Collateral:	Comprised of adjustable-rate, first lien, prime and A- hybrid mortgage loans, totaling approximately \$1,297,306,165. The Group I mortgage loans are One-Year CMT, 6Month LIBOR, and 12-Month LIBOR indexed with initial rate adjustments occurring three, five, seven, or ten years after the date of origination ("Mortgage Loans" or "Hybrid ARMs") that will be divided into five collateral subgroups.

Transaction Overview

Structure:	Senior/Subordinate, shifting interest.								
The Group I Offered Certificates:	Class I-A1, I-A2A (referred to as the “Super Senior Certificates”), I-A2B (referred to as the “Senior Support Certificates”), I-A3, I-A4 and I-A5 (collectively referred to as the “Class I-A Certificates” or the “Senior Certificates”), I-B1, I-B2, I-B3 (collectively referred to as the “Group I Offered Subordinate Certificates”) and I-R (the “Residual Certificates”) Certificates will be offered.								
Non-Offered Certificates:	Class I-B4, I-B5 and I-B6 Certificates (together with the Group I Offered Subordinate Certificates referred to as the “Class I-B Certificates”).								
Pass-Through Rate:	♦ For all the Class I-A and Class I-R Certificates, is the weighted average of the Net Mortgage Rates (Gross Mortgage Rate less Servicing Fee Rate and Administration Fee Rate) of the Mortgage Loans in the related Subgroup within the Group I Collateral Pool; ♦ In the case of each class of Class I-B Certificates, the weighted average, weighted in proportion to the results of subtracting from the aggregate principal balance of each Subgroup the aggregate Certificate Principal Balance of the related Class A Certificates of the weighted average net mortgage rates of each Subgroup.								
Credit Enhancement:	Credit enhancement for the Certificates will be provided by a senior/subordinate, shifting interest structure. The Class I-B Certificates are subordinate to, and provide credit enhancement for, the Class I-A Certificates. The Super Senior Certificates will also have additional credit enhancement from the Senior Support Certificates with respect to loss allocation (See “Loss Protection” percentages in the “Allocation of Losses” section).								
Subordination:	<table><tr><th>Class</th><th>Ratings (Moody’s/Fitch)</th><th>Initial Subordination Percentage</th></tr><tr><td>Class I-A Certificates</td><td>Aaa / AAA</td><td>4.40% (+/- 50 bps)</td></tr></table> *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.	Class	Ratings (Moody’s/Fitch)	Initial Subordination Percentage	Class I-A Certificates	Aaa / AAA	4.40% (+/- 50 bps)		
Class	Ratings (Moody’s/Fitch)	Initial Subordination Percentage							
Class I-A Certificates	Aaa / AAA	4.40% (+/- 50 bps)							
Distribution Priority:	Distributions on the Certificates will be made on the 25 th day of each month (or next business day) commencing in June 2005. On each distribution date, the Paying Agent will first distribute to Senior Certificates of each certificate group the amounts of interest and principal distributable to them from available funds from the corresponding mortgage group. The Paying Agent will then distribute interest and principal to the Subordinate Certificates from the remaining available funds from each mortgage group.								
	Available Funds: The distribution to the Certificates, to the extent of available funds, will be made according to the following priority: 1. Distribution of interest, <i>concurrently</i>, to the holders of the Class I-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 I-A Certificates (and on the first distribution date, the Class I-R Certificates), each class’s allocable share of principal; and 3. Distribution of interest and principal sequentially to the Class I-B Certificates in order of their numerical class designations, beginning with the Class I-B1, until each Class I-B certificate shall have received (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 I-B certificates in order of their reverse numerical class designations, until the Certificate Principal Balance of each Class I-B certificate has been reduced to zero. Thereafter, Realized Losses on the mortgage loans will be allocated to the Class I-A1 Certificates (if the realized loss is on a Subgroup I-1 Mortgage Loan), Class I-A3 Certificates (if the realized loss is on a Subgroup I-3 Mortgage Loan), Class I-A4 Certificates (if the realized loss is on a Subgroup I-4 Mortgage Loan), and Class I-A5 Certificates (if the realized loss is on a Subgroup I-5 Mortgage Loan) or with respect to Class I-A2A and I-A2B Certificates, Realized Losses on the Mortgage Loans will be allocated to the Senior Support Certificates and then to the Super Senior Certificates (if the realized loss is on a Subgroup I-2 Mortgage Loan).

<u>Class</u>	<u>Loss Protection (+/- 25 bps)</u>
Super Senior Certificates	10.00%
Senior Support Certificates	4.40%

Cross Collateralization: In certain limited circumstances, certain amounts received on the mortgage loans from one Subgroup may be available to distribute interest and principal due on the unrelated Class A Certificates.

Shifting Interest: The 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 May 2010. After such time the prepayment percentages on the Class B Certificates will be as follows:

June 2010 – May 2011	30% of their <i>pro rata</i> share
June 2011 – May 2012	40% of their <i>pro rata</i> share
June 2012 – May 2013	60% of their <i>pro rata</i> share
June 2013 – May 2014	80% of their <i>pro rata</i> share
June 2014 – and after	100% of their <i>pro rata</i> share

In addition,

- (i) if on any distribution date before June 2008, the subordinate percentage is equal to or greater than twice the initial subordination percentage as of the Cut-Off Date, then the Class I-B certificates will receive 50% of their *pro rata* share of unscheduled principal from the mortgage loans; and
- (ii) if on any distribution date on or after June 2008, the subordinate percentage is equal to or greater than twice the initial subordination percentage as of the Cut-Off Date, then the Class I-B certificates will receive 100% of their *pro rata* share of unscheduled principal from the mortgage loans;

provided that:

- (iii) 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
- (iv) the cumulative realized losses do not exceed the then applicable Trigger Amount.

Transaction Overview

Trigger Amount:	Distribution Date Occurring in the Period:	Losses as a % of Initial Sum of the Certificate
		Principal Balances of the Subordinate Certificates
	June 2010 – May 2011	30%
	June 2011 – May 2012	35%
	June 2012 – May 2013	40%
	June 2013 – May 2014	45%
	June 2014 – and after	50%
Call Provision:	At its option, the holder of the Residual Certificates (unless such holder is the seller, Citigroup Global Markets Inc. or an affiliate of either of them) may purchase all of the mortgage loans (and properties acquired on behalf of the trust) when the mortgage loans remaining in the trust; as of the last day of the related collection period, have been reduced to less than 10% of the principal balance of the mortgage loans in all of the loan groups as of the Cut-Off Date. The Class 1A Certificates and Class 1B Certificates will be redeemed at par plus accrued interest, to the extent of funds available.	
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:	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 (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) one-half of the aggregate servicing fee actually received for such month for the Mortgage Loans. 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. 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. The amount of Compensating Interest payable by the servicers may be limited as per the Pooling and Servicing Agreement.	
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 Senior Certificates and the Group I Offered Subordinate 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. The Class 1B4, Class 1B5 and Class 1B6 Certificates are NOT expected to be ERISA eligible.	
SMMEA Considerations:	The Senior Certificates and Class I-B1 Certificates are expected to constitute "mortgage related securities" for purposes of the Secondary Mortgage Market Enhancement Act of 1984 (SMMEA). The Class I-B2, Class I-B3, Class I-B4, Class I-B5 and Class I-B6 Certificates will NOT be SMMEA eligible.	

Transaction Overview

Form of Registration:	The Senior Certificates and the Group I Offered Subordinate Certificates will be issued in book-entry form through DTC. The Class IB4, IB5 and IB6 Certificates will be issued in fully registered, certificated form.
Minimum Denominations:	The Senior Certificates and the Group I Offered Subordinate Certificates will be issued with a minimum denomination of \$100,000 with incremental denominations of \$1.

Subgroup I-1: Conforming 3.1s - 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:	511		
Aggregate Original Principal Balance:	\$97,194,243.00	(+/-) 7%	
Aggregate Current Principal Balance:	\$96,188,041.18	(+/-) 7%	
Average Original Loan Balance:	\$190,204.00	Approx.	
Average Current Loan Balance:	\$188,234.91	Approx.	
Conforming:	100.00%		
Percent of Interest Only Loans:	0.00%		
1st Lien:	100.00%		
Wtd. Avg. Net/Gross Coupon:	4.358/4.611%	(+/-) 7 bps	
GWAC Range:	2.750-6.750%	Approx.	
Index:	1yrCMT: 92.84% 1yrLIBOR: 7.16%	Approx.	
Wtd. Avg. Net/Gross Margin by Index:	1yrCMT: 2.497/2.750% 1yrLIBOR: 2.001/2.253%	(+/-) 7 bps	
Reset Frequency:	Annually: 100.00%		
Wtd. Avg. Original Term (months):	360		
Wtd. Avg. Remaining Term (months):	353	(+/-) 1 month	
Wtd. Avg. Months to Roll:	28.9	(+/-) 1 month	
Wtd. Avg. Next Change Date:	28-Sep-2007	Approx.	
Initial Cap:	2.000%		
Periodic Cap:	2.000%		
Wtd. Avg. Minimum Mortgage Net/Gross Rate:	2.462/2.714%	(+/-) 7 bps	
Wtd. Avg. Maximum Mortgage Net/Gross Rate:	10.358/10.611%	(+/-) 7 bps	
Wtd. Avg. Original LTV:	78.58%	Approx.	
Wtd. Avg. Borrower FICO: (FICO>0)	687	Approx.	
Geographic Distribution: (>5%)	California	18.38%	Approx.
	Florida	9.62%	Approx.
	Illinois	6.95%	Approx.
	Minnesota	6.74%	Approx.
Relocation:	3.99%		
Originator/Product Type:	Wells Fargo 3.1 A-	100.00%	



CMLTI 05-2: Subgroup I-1

Original Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
41,310 - 50,000	2	86,408.64	0.09	4.209	707	74.78
50,001 - 75,000	19	1,176,104.13	1.22	4.685	684	74.19
75,001 - 100,000	42	3,733,261.49	3.88	4.599	684	77.37
100,001 - 125,000	53	5,925,053.40	6.16	4.616	694	77.41
125,001 - 150,000	65	8,849,595.19	9.20	4.613	703	78.93
150,001 - 175,000	67	10,755,427.26	11.18	4.543	684	80.29
175,001 - 200,000	56	10,343,688.55	10.75	4.666	684	78.38
200,001 - 225,000	51	10,782,621.57	11.21	4.644	687	79.36
225,001 - 250,000	30	7,053,205.14	7.33	4.527	687	79.09
250,001 - 275,000	40	10,435,430.34	10.85	4.625	690	78.87
275,001 - 300,000	28	8,013,869.76	8.33	4.478	673	80.40
300,001 - 333,700	44	14,087,373.39	14.65	4.612	677	75.32
333,701 - 350,000	8	2,692,553.10	2.80	4.891	696	81.57
350,001 - 400,000	5	1,847,984.69	1.92	5.012	744	79.15
400,001 - 412,106	1	405,464.53	0.42	4.000	707	90.00
	511	96,188,041.18	100.00	4.611	687	78.58

Current Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
40,856 - 50,000	2	86,408.64	0.09	4.209	707	74.78
50,001 - 75,000	20	1,251,017.64	1.30	4.734	687	74.50
75,001 - 100,000	41	3,658,347.98	3.80	4.581	683	77.33
100,001 - 125,000	57	6,424,595.26	6.68	4.648	696	77.78
125,001 - 150,000	67	9,227,334.07	9.59	4.583	698	78.66
150,001 - 175,000	66	10,706,903.54	11.13	4.540	687	80.36
175,001 - 200,000	54	10,110,198.77	10.51	4.667	686	78.46
200,001 - 225,000	52	11,079,733.95	11.52	4.613	685	79.68
225,001 - 250,000	29	6,905,327.53	7.18	4.509	688	78.92
250,001 - 275,000	39	10,237,479.38	10.64	4.706	691	78.05
275,001 - 300,000	28	8,066,279.69	8.39	4.478	672	80.58
300,001 - 333,700	44	14,155,061.48	14.72	4.602	679	75.62
333,701 - 350,000	7	2,373,756.07	2.47	4.837	698	81.94
350,001 - 400,000	4	1,500,132.65	1.56	5.159	734	78.95
400,001 - 405,465	1	405,464.53	0.42	4.000	707	90.00
	511	96,188,041.18	100.00	4.611	687	78.58

Coupon Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
2.750 - 2.999	2	373,568.75	0.39	2.793	712	79.48
3.000 - 3.499	18	3,881,313.75	4.04	3.252	713	80.55
3.500 - 3.999	50	8,841,996.56	9.19	3.707	701	79.79
4.000 - 4.499	116	21,724,843.47	22.59	4.214	697	80.47
4.500 - 4.999	198	37,573,082.34	39.06	4.710	684	76.99
5.000 - 5.499	76	13,570,104.11	14.11	5.125	678	77.62
5.500 - 5.999	41	8,157,627.62	8.48	5.651	668	79.99
6.000 - 6.499	9	1,669,109.00	1.74	6.139	643	79.05
6.500 - 6.750	1	396,395.58	0.41	6.750	788	80.00
	511	96,188,041.18	100.00	4.611	687	78.58

Original LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
28.71 - 30.00	1	52,459.04	0.05	4.750	814	28.71
35.01 - 40.00	1	198,475.25	0.21	4.750	767	36.36
40.01 - 45.00	2	370,009.30	0.38	4.795	667	42.70
45.01 - 50.00	7	1,194,203.25	1.24	4.867	675	47.90
50.01 - 55.00	6	1,181,120.55	1.23	4.576	666	53.93
55.01 - 60.00	7	1,615,649.74	1.68	4.790	636	57.14
60.01 - 65.00	8	1,555,577.42	1.62	4.662	702	62.10
65.01 - 70.00	28	5,217,593.88	5.42	5.041	652	68.42
70.01 - 75.00	41	7,912,365.41	8.23	4.767	671	73.40
75.01 - 80.00	339	62,587,997.60	65.07	4.494	696	79.69
80.01 - 85.00	11	1,908,900.35	1.98	5.106	645	83.84
85.01 - 90.00	34	6,864,620.13	7.14	4.987	682	89.44
90.01 - 95.00	26	5,529,069.26	5.75	4.538	679	94.93
	511	96,188,041.18	100.00	4.611	687	78.58

Property Type	#	Curr UPB	% Total	WAC	FICO	OLTV
1 FAMILY	366	70,520,656.79	73.32	4.609	682	78.36
2 - 4 FAM	17	4,245,408.43	4.41	4.981	723	78.05
CONDO	127	21,211,964.46	22.05	4.541	697	79.40
PUD	1	210,011.50	0.22	4.750	711	79.99
	511	96,188,041.18	100.00	4.611	687	78.58

Occupancy Type	#	Curr UPB	% Total	WAC	FICO	OLTV
INVESTOR	41	6,921,354.78	7.20	5.067	722	78.67
OWNER OCCUPIED	457	87,021,999.97	90.47	4.564	685	78.54
SECOND HOME	13	2,244,686.43	2.33	5.020	663	79.84
	511	96,188,041.18	100.00	4.611	687	78.58

Loan Purpose	#	Curr UPB	% Total	WAC	FICO	OLTV
CASH OUT	91	18,695,428.13	19.44	4.990	675	71.30
PURCHASE	324	61,016,309.26	63.43	4.467	696	81.08
REFINANCE	96	16,476,303.79	17.13	4.712	670	77.57
	511	96,188,041.18	100.00	4.611	687	78.58

Income - Asset - Employment	#	Curr UPB	% Total	WAC	FICO	OLTV
FULL-FULL-VERBAL	389	72,872,599.38	75.76	4.597	684	78.64
FULL-STATED-VERBAL	74	14,508,243.63	15.08	4.670	688	76.00
STATED-FULL-VERBAL	31	5,170,943.99	5.38	4.851	726	80.63
STATED-STATED-VERBAL	17	3,636,254.18	3.78	4.319	701	84.79
	511	96,188,041.18	100.00	4.611	687	78.58

FICO Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
547 - 549	1	329,655.90	0.34	4.875	547	57.00
550 - 574	3	375,102.16	0.39	4.129	565	69.01
575 - 599	7	1,626,067.87	1.69	5.100	591	72.11
600 - 624	29	5,544,116.02	5.76	5.145	618	73.66
625 - 649	48	9,725,287.39	10.11	4.907	637	78.84
650 - 674	123	23,474,769.06	24.41	4.562	664	79.69
675 - 699	107	19,151,386.26	19.91	4.542	687	78.90
700 - 724	81	15,671,343.56	16.29	4.518	712	79.46
725 - 749	58	10,364,616.89	10.78	4.480	735	80.61
750 - 774	41	7,065,329.79	7.35	4.409	760	74.94
775 - 799	11	2,588,832.63	2.69	4.584	785	81.56
800 - 814	2	271,533.65	0.28	5.557	813	66.75
	511	96,188,041.18	100.00	4.611	687	78.58

Original Term	#	Curr UPB	% Total	WAC	FICO	OLTV
360 - 360	511	96,188,041.18	100.00	4.611	687	78.58
	511	96,188,041.18	100.00	4.611	687	78.58

Remaining Term	#	Curr UPB	% Total	WAC	FICO	OLTV
348 - 348	15	2,404,428.60	2.50	3.564	699	78.48
349 - 357	496	93,783,612.58	97.50	4.638	687	78.58
	511	96,188,041.18	100.00	4.611	687	78.58

State	#	Curr UPB	% Total	WAC	FICO	OLTV
California	72	17,674,897.80	18.38	4.699	683	76.83
Florida	58	9,248,972.01	9.62	4.652	696	80.63
Illinois	33	6,689,483.85	6.95	4.580	683	77.33
Minnesota	36	6,486,187.89	6.74	4.363	704	77.52
Georgia	24	4,469,125.24	4.65	4.256	672	83.87
New Jersey	18	4,014,239.82	4.17	5.140	693	77.71
Colorado	19	3,266,277.97	3.40	4.450	710	77.05
Washington	18	2,972,813.15	3.09	4.229	692	79.77
North Carolina	18	2,924,370.80	3.04	4.364	675	79.96
Virginia	13	2,923,953.88	3.04	4.775	693	78.55
Massachusetts	12	2,885,131.31	3.00	4.717	693	78.97
Nevada	13	2,515,421.22	2.62	4.903	686	77.00
Wisconsin	13	2,155,237.49	2.24	4.625	710	75.75
New York	8	2,089,043.56	2.17	4.910	710	79.96
Michigan	13	2,085,512.13	2.17	4.628	680	80.17
Ohio	14	1,998,767.05	2.08	4.403	675	79.27
Oregon	11	1,889,967.90	1.96	4.428	691	79.00
Indiana	9	1,743,242.53	1.81	4.797	675	84.66
Maryland	7	1,526,025.84	1.59	5.082	622	75.86
Arizona	11	1,357,501.14	1.41	4.593	681	80.01
New Hampshire	6	1,272,588.02	1.32	4.891	674	75.62
Missouri	7	1,118,311.59	1.16	4.894	671	79.71
Connecticut	5	1,082,919.24	1.13	4.592	706	86.18
Idaho	7	1,080,969.53	1.12	4.596	690	75.89
Wyoming	6	1,079,780.07	1.12	4.628	660	76.71
<Others>	60	9,637,300.15	10.02	4.466	687	78.15
	511	96,188,041.18	100.00	4.611	687	78.58

Loan Type	#	Curr UPB	% Total	WAC	FICO	OLTV
Arm	511	96,188,041.18	100.00	4.611	687	78.58
	511	96,188,041.18	100.00	4.611	687	78.58

Index	#	Curr UPB	% Total	WAC	FICO	OLTV
1 Yr CMT	480	89,301,539.87	92.84	4.621	688	78.58
12 Mo LIB	31	6,886,501.31	7.16	4.486	681	78.58
	511	96,188,041.18	100.00	4.611	687	78.58

Rate Adj Freq	#	Curr UPB	% Total	WAC	FICO	OLTV
12	511	96,188,041.18	100.00	4.611	687	78.58
	511	96,188,041.18	100.00	4.611	687	78.58

Margin	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.500	31	6,886,501.31	7.16	4.486	681	78.58
2.501 - 2.750	480	89,301,539.87	92.84	4.621	688	78.58
	511	96,188,041.18	100.00	4.611	687	78.58

Life Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
8.750 - 8.999	2	373,568.75	0.39	2.793	712	79.48
9.000 - 9.499	18	3,881,313.75	4.04	3.252	713	80.55
9.500 - 9.999	50	8,841,996.56	9.19	3.707	701	79.79
10.000 - 10.499	116	21,724,843.47	22.59	4.214	697	80.47
10.500 - 10.999	198	37,573,082.34	39.06	4.710	684	76.99
11.000 - 11.499	76	13,570,104.11	14.11	5.125	678	77.62
11.500 - 11.999	41	8,157,627.62	8.48	5.651	668	79.99
12.000 - 12.499	9	1,669,109.00	1.74	6.139	643	79.05
12.500 - 12.750	1	396,395.58	0.41	6.750	788	80.00
	511	96,188,041.18	100.00	4.611	687	78.58

Life Floor	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.499	31	6,886,501.31	7.16	4.486	681	78.58
2.750 - 2.750	480	89,301,539.87	92.84	4.621	688	78.58
	511	96,188,041.18	100.00	4.611	687	78.58

Next Rate Adjustment Date	#	Curr UPB	% Total	WAC	FICO	OLTV
2007-05	15	2,404,428.60	2.50	3.564	699	78.48
2007-06	31	5,860,181.22	6.09	4.070	701	80.40
2007-07	78	13,168,453.04	13.69	4.310	696	80.91
2007-08	46	8,374,090.09	8.71	4.532	684	79.15
2007-09	52	8,806,472.68	9.16	4.824	708	78.67
2007-10	80	16,226,596.58	16.87	4.646	688	78.73
2007-11	74	14,813,217.47	15.40	4.659	687	77.31
2007-12	48	8,951,208.22	9.31	4.652	673	78.50
2008-01	61	12,054,845.00	12.53	5.001	671	76.70
2008-02	26	5,528,548.28	5.75	4.988	677	77.32
	511	96,188,041.18	100.00	4.611	687	78.58

Initial Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
2	511	96,188,041.18	100.00	4.611	687	78.58
	511	96,188,041.18	100.00	4.611	687	78.58

Periodic Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
2	511	96,188,041.18	100.00	4.611	687	78.58
	511	96,188,041.18	100.00	4.611	687	78.58

IO Flag	#	Curr UPB	% Total	WAC	FICO	OLTV
No	511	96,188,041.18	100.00	4.611	687	78.58
	511	96,188,041.18	100.00	4.611	687	78.58

IO Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	511	96,188,041.18	100.00	4.611	687	78.58
	511	96,188,041.18	100.00	4.611	687	78.58

Prepay Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	511	96,188,041.18	100.00	4.611	687	78.58
	511	96,188,041.18	100.00	4.611	687	78.58

PMI Status	#	Curr UPB	% Total	WAC	FICO	OLTV
CurLtv<=80	440	81,885,451.44	85.13	4.573	689	76.44
GENERAL ELECTRIC MTG	7	1,690,139.72	1.76	4.809	675	91.14
MORTGAGE GUARANTY IN	3	759,257.01	0.79	4.144	714	90.00
PMI MORTGAGE INSURAN	6	915,260.30	0.95	4.467	694	91.67
RADIAN GUARANTY INS	20	4,165,203.63	4.33	4.903	667	90.37
REPUBLIC MORTGAGE IN	12	2,453,569.76	2.55	4.917	681	91.58
TRIAD GUARANTY	13	2,760,775.54	2.87	4.876	669	90.37
UNITED GUARANTY CORP	10	1,558,383.78	1.62	4.983	676	91.12
	511	96,188,041.18	100.00	4.611	687	78.58

Lease Hold	#	Curr UPB	% Total	WAC	FICO	OLTV
N	486	91,839,609.17	95.48	4.610	688	78.70
Y	25	4,348,432.01	4.52	4.632	678	75.95
	511	96,188,041.18	100.00	4.611	687	78.58

Subgroup I-2: Conforming 5.1s - Collateral Summary			
<i>Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date</i>			
	Summary Statistics	Tolerances	
Number of Mortgage Loans:	2,464		
Aggregate Original Principal Balance:	\$437,222,406.00	(+/-) 7%	
Aggregate Current Principal Balance:	\$433,056,303.37	(+/-) 7%	
Average Original Loan Balance:	\$177,444.16	Approx.	
Average Current Loan Balance:	\$175,753.37	Approx.	
Conforming:	100.00%		
Percent of Interest Only Loans:	0.00%		
1st Lien:	100.00%		
Wtd. Avg. Net/Gross Coupon:	4.601/4.854%	(+/-) 7 bps	
GWAC Range:	2.000-6.625%	Approx.	
Index:	1yrCMT: 91.41% 1yrLIBOR: 8.59%	Approx.	
Wtd. Avg. Net/Gross Margin by Index:	1yrCMT: 2.498/2.750% 1yrLIBOR: 1.998/2.250%	(+/-) 7 bps	
Reset Frequency:	Annually: 100.00%		
Wtd. Avg. Original Term (months):	360		
Wtd. Avg. Remaining Term (months):	353	(+/-) 1 month	
Wtd. Avg. Months to Roll:	53.5	(+/-) 1 month	
Wtd. Avg. Next Change Date:	17-Oct-2009	Approx.	
Initial Cap:	5.000%		
Periodic Cap:	2.000%		
Wtd. Avg. Minimum Mortgage Net/Gross Rate:	2.455/2.707%	(+/-) 7 bps	
Wtd. Avg. Maximum Mortgage Net/Gross Rate:	9.601/9.854%	(+/-) 7 bps	
Wtd. Avg. Original LTV:	78.81%	Approx.	
Wtd. Avg. Borrower FICO: (FICO>0)	703	Approx.	
Geographic Distribution: (>5%)	California Florida Washington Minnesota	11.68% 9.83% 5.81% 5.39%	Approx. Approx. Approx. Approx.
Relocation:	7.31%		
Originator/Product Type:	Wells Fargo 5.1 A-		



CMLTI 05-2: Subgroup I-2

Original Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
31,500 - 50,000	11	429,212.06	0.10	5.164	703	74.05
50,001 - 75,000	71	4,584,011.35	1.06	5.017	710	76.24
75,001 - 100,000	237	21,184,762.64	4.89	4.984	705	78.51
100,001 - 125,000	389	43,791,459.00	10.11	4.943	707	79.64
125,001 - 150,000	391	53,453,109.41	12.34	4.883	704	79.77
150,001 - 175,000	297	47,564,738.93	10.98	4.869	703	79.32
175,001 - 200,000	280	51,980,105.07	12.00	4.849	704	79.17
200,001 - 225,000	166	35,139,213.49	8.11	4.831	704	79.19
225,001 - 250,000	168	39,494,987.37	9.12	4.777	703	78.35
250,001 - 275,000	146	37,765,862.91	8.72	4.777	705	79.01
275,001 - 300,000	118	33,615,668.02	7.76	4.876	695	79.63
300,001 - 333,700	144	45,798,520.55	10.58	4.760	700	76.62
333,701 - 350,000	11	3,739,291.25	0.86	4.640	715	75.78
350,001 - 400,000	18	6,482,833.00	1.50	4.767	699	78.41
400,001 - 500,000	13	5,735,491.54	1.32	5.029	694	76.60
500,001 - 600,000	2	1,042,326.72	0.24	5.381	746	79.42
600,001 - 641,650	2	1,254,710.06	0.29	5.187	680	67.66
	2,464	433,056,303.37	100.00	4.854	703	78.81

Current Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
10,915 - 25,000	1	10,914.68	0.00	5.125	781	14.52
25,001 - 50,000	12	498,080.95	0.12	5.090	710	76.31
50,001 - 75,000	78	5,105,964.13	1.18	5.014	710	77.13
75,001 - 100,000	238	21,489,688.57	4.96	4.982	705	78.26
100,001 - 125,000	398	45,108,280.54	10.42	4.932	707	79.81
125,001 - 150,000	392	54,021,427.16	12.47	4.890	703	79.64
150,001 - 175,000	299	48,465,179.87	11.19	4.863	704	79.50
175,001 - 200,000	265	49,517,271.07	11.43	4.847	704	79.02
200,001 - 225,000	173	36,851,167.42	8.51	4.822	703	78.90
225,001 - 250,000	171	40,571,220.59	9.37	4.786	703	78.72
250,001 - 275,000	139	36,489,075.22	8.43	4.792	705	78.70
275,001 - 300,000	116	33,255,031.15	7.68	4.856	696	79.58
300,001 - 333,700	138	44,081,846.13	10.18	4.757	701	76.73
333,701 - 350,000	13	4,469,615.34	1.03	4.674	706	76.44
350,001 - 400,000	14	5,089,012.23	1.18	4.815	700	77.99
400,001 - 500,000	13	5,735,491.54	1.32	5.029	694	76.60
500,001 - 600,000	2	1,042,326.72	0.24	5.381	746	79.42
600,001 - 636,309	2	1,254,710.06	0.29	5.187	680	67.66
	2,464	433,056,303.37	100.00	4.854	703	78.81

Coupon Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
2.000 - 2.499	1	194,928.15	0.05	2.000	707	80.00
2.500 - 2.999	2	498,056.64	0.12	2.746	692	76.04
3.000 - 3.499	5	882,380.75	0.20	3.224	718	81.62
3.500 - 3.999	33	6,941,662.70	1.60	3.794	722	77.83
4.000 - 4.499	228	46,304,785.94	10.69	4.255	711	78.69
4.500 - 4.999	1,183	208,356,320.25	48.11	4.735	706	79.09
5.000 - 5.499	846	143,935,019.89	33.24	5.150	698	78.43
5.500 - 5.999	157	24,824,702.22	5.73	5.600	691	79.23
6.000 - 6.499	5	533,851.47	0.12	6.230	649	78.88
6.500 - 6.625	4	584,595.36	0.13	6.547	691	75.64
	2,464	433,056,303.37	100.00	4.854	703	78.81

Original LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
14.52 - 15.00	1	10,914.68	0.00	5.125	781	14.52
20.01 - 25.00	4	765,106.25	0.18	4.799	711	21.80
25.01 - 30.00	3	309,237.84	0.07	4.949	751	27.78
30.01 - 35.00	1	266,260.72	0.06	4.250	717	33.15
35.01 - 40.00	3	676,060.02	0.16	5.005	740	39.81
40.01 - 45.00	7	1,463,991.27	0.34	4.924	687	43.39
45.01 - 50.00	13	1,904,183.24	0.44	4.999	726	48.42
50.01 - 55.00	16	3,163,222.72	0.73	4.814	696	52.25
55.01 - 60.00	11	2,257,937.43	0.52	4.878	679	57.65
60.01 - 65.00	36	7,836,675.16	1.81	4.907	699	62.59
65.01 - 70.00	67	14,239,959.60	3.29	5.021	682	68.44
70.01 - 75.00	94	19,414,303.49	4.48	4.954	683	73.61
75.01 - 80.00	2,063	353,628,141.83	81.66	4.825	707	79.83
80.01 - 85.00	9	1,687,516.04	0.39	4.945	675	84.31
85.01 - 90.00	62	10,883,931.33	2.51	5.021	679	89.42
90.01 - 95.00	74	14,548,861.75	3.36	5.068	686	94.75
	2,464	433,056,303.37	100.00	4.854	703	78.81

Property Type	#	Curr UPB	% Total	WAC	FICO	OLTV
1 FAMILY	1,783	313,537,752.39	72.40	4.834	701	78.76
2 - 4 FAM	46	14,038,833.74	3.24	5.116	704	76.29
CO-OP	7	1,342,237.38	0.31	5.138	733	74.10
CONDO	624	102,851,459.21	23.75	4.871	709	79.31
PUD	4	1,286,020.65	0.30	5.121	670	83.04
	2,464	433,056,303.37	100.00	4.854	703	78.81

Occupancy Type	#	Curr UPB	% Total	WAC	FICO	OLTV
INVESTOR	65	11,050,997.23	2.55	5.240	711	74.79
OWNER OCCUPIED	2,354	414,276,201.25	95.66	4.839	703	78.96
SECOND HOME	45	7,729,104.89	1.78	5.102	704	76.51
	2,464	433,056,303.37	100.00	4.854	703	78.81

Loan Purpose	#	Curr UPB	% Total	WAC	FICO	OLTV
CASH OUT	209	40,565,632.92	9.37	5.118	681	71.24
PURCHASE	2,008	347,610,772.05	80.27	4.811	708	79.89
REFINANCE	247	44,879,898.40	10.36	4.949	681	77.33
	2,464	433,056,303.37	100.00	4.854	703	78.81

Income - Asset - Employment	#	Curr UPB	% Total	WAC	FICO	OLTV
FULL-FULL-VERBAL	2,041	355,337,596.25	82.05	4.878	700	79.04
FULL-STATED-VERBAL	156	26,871,484.85	6.21	4.796	695	76.99
STATED-FULL-VERBAL	176	31,370,845.18	7.24	4.841	727	77.86
STATED-STATED-VERBAL	87	18,613,653.40	4.30	4.492	727	78.70
STREAMLINE	4	862,723.69	0.20	4.830	690	78.76
	2,464	433,056,303.37	100.00	4.854	703	78.81

FICO Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
620 - 624	22	3,933,059.62	0.91	5.089	622	76.35
625 - 649	156	29,816,254.72	6.89	5.028	638	77.55
650 - 674	378	71,473,422.01	16.50	4.928	664	78.76
675 - 699	610	103,693,273.89	23.94	4.861	687	79.11
700 - 724	553	94,589,941.93	21.84	4.808	711	79.14
725 - 749	443	76,809,214.36	17.74	4.795	736	79.50
750 - 774	236	40,066,743.66	9.25	4.796	760	78.50
775 - 799	62	12,049,702.47	2.78	4.755	782	75.37
800 - 809	4	624,690.71	0.14	5.166	805	60.93
	2,464	433,056,303.37	100.00	4.854	703	78.81

Original Term	#	Curr UPB	% Total	WAC	FICO	OLTV
240 - 240	2	230,376.16	0.05	4.788	694	80.00
241 - 360	2,462	432,825,927.21	99.95	4.854	703	78.81
	2,464	433,056,303.37	100.00	4.854	703	78.81

Remaining Term	#	Curr UPB	% Total	WAC	FICO	OLTV
231 - 240	2	230,376.16	0.05	4.788	694	80.00
289 - 300	2	281,886.25	0.07	4.713	691	68.59
337 - 348	54	9,245,210.68	2.13	4.364	697	78.32
349 - 357	2,406	423,298,830.28	97.75	4.864	703	78.83
	2,464	433,056,303.37	100.00	4.854	703	78.81

State	#	Curr UPB	% Total	WAC	FICO	OLTV
California	204	50,589,350.69	11.68	4.929	697	75.20
Florida	262	42,577,388.48	9.83	5.002	707	79.03
Washington	136	25,165,360.99	5.81	4.707	708	79.73
Minnesota	140	23,347,197.08	5.39	4.751	714	78.78
Georgia	132	20,888,051.62	4.82	4.733	703	80.16
Illinois	91	18,172,773.45	4.20	4.886	700	79.50
Colorado	98	17,555,433.88	4.05	4.819	695	79.96
North Carolina	125	17,135,373.19	3.96	4.753	707	80.01
Virginia	78	16,197,080.89	3.74	4.840	708	79.80
New Jersey	73	16,152,802.58	3.73	4.902	690	76.52
Massachusetts	69	15,701,005.03	3.63	4.907	704	78.12
Ohio	99	14,435,094.20	3.33	4.697	703	80.38
Maryland	75	14,067,662.22	3.25	5.021	701	79.26
Arizona	64	9,967,843.38	2.30	4.868	698	80.87
New York	34	9,030,231.06	2.09	5.077	698	77.91
Michigan	58	8,631,608.21	1.99	4.823	696	78.91
Nevada	41	8,535,048.92	1.97	4.916	688	75.54
Pennsylvania	46	7,940,584.91	1.83	4.848	702	78.41
Oregon	48	7,810,961.43	1.80	4.869	703	80.25
Texas	43	7,433,078.37	1.72	4.736	705	80.47
Missouri	52	7,418,093.68	1.71	4.942	706	80.58
Iowa	58	7,272,483.18	1.68	4.767	715	80.59
Wisconsin	36	5,801,553.45	1.34	4.791	716	79.24
Kansas	33	4,733,598.32	1.09	4.973	700	81.60
Kentucky	33	4,685,410.79	1.08	4.780	706	80.20
South Carolina	35	4,448,371.91	1.03	4.762	708	79.98
<Others>	301	47,362,861.46	10.94	4.803	706	79.09
	2,464	433,056,303.37	100.00	4.854	703	78.81

Loan Type	#	Curr UPB	% Total	WAC	FICO	OLTV
Arm	2,464	433,056,303.37	100.00	4.854	703	78.81
	2,464	433,056,303.37	100.00	4.854	703	78.81

Index	#	Curr UPB	% Total	WAC	FICO	OLTV
1 Yr CMT	2,284	395,864,830.27	91.41	4.869	703	78.80
12 Mo LIB	180	37,191,473.10	8.59	4.690	706	78.96
	2,464	433,056,303.37	100.00	4.854	703	78.81

Rate Adj Freq	#	Curr UPB	% Total	WAC	FICO	OLTV
12	2,464	433,056,303.37	100.00	4.854	703	78.81
	2,464	433,056,303.37	100.00	4.854	703	78.81

Margin	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.500	180	37,191,473.10	8.59	4.690	706	78.96
2.501 - 2.750	2,284	395,864,830.27	91.41	4.869	703	78.80
	2,464	433,056,303.37	100.00	4.854	703	78.81

Life Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
7.000 - 7.499	1	194,928.15	0.05	2.000	707	80.00
7.500 - 7.999	2	498,056.64	0.12	2.746	692	76.04
8.000 - 8.499	5	882,380.75	0.20	3.224	718	81.62
8.500 - 8.999	33	6,941,662.70	1.60	3.794	722	77.83
9.000 - 9.499	228	46,304,785.94	10.69	4.255	711	78.69
9.500 - 9.999	1,183	208,356,320.25	48.11	4.735	706	79.09
10.000 - 10.499	846	143,935,019.89	33.24	5.150	698	78.43
10.500 - 10.999	157	24,824,702.22	5.73	5.600	691	79.23
11.000 - 11.499	5	533,851.47	0.12	6.230	649	78.88
11.500 - 11.625	4	584,595.36	0.13	6.547	691	75.64
	2,464	433,056,303.37	100.00	4.854	703	78.81

Life Floor	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.499	180	37,191,473.10	8.59	4.690	706	78.96
2.750 - 2.750	2,284	395,864,830.27	91.41	4.869	703	78.80
	2,464	433,056,303.37	100.00	4.854	703	78.81

Next Rate Adjustment Date	#	Curr UPB	% Total	WAC	FICO	OLTV
2008-07	1	364,138.53	0.08	4.000	620	75.00
2008-09	1	125,323.35	0.03	4.250	706	80.00
2009-01	1	99,460.79	0.02	4.875	738	80.00
2009-04	2	489,831.54	0.11	4.832	654	73.66
2009-05	49	8,166,456.47	1.89	4.347	703	78.70
2009-06	87	13,830,058.57	3.19	4.587	710	80.45
2009-07	166	28,796,007.11	6.65	4.758	708	79.88
2009-08	124	22,404,294.89	5.17	4.994	694	78.94
2009-09	299	52,564,692.17	12.14	4.950	705	79.07
2009-10	446	75,786,950.16	17.50	4.845	705	78.93
2009-11	390	69,057,915.11	15.95	4.821	704	78.32
2009-12	380	70,677,332.28	16.32	4.816	699	78.33
2010-01	336	60,361,547.18	13.94	4.911	701	78.82
2010-02	182	30,332,295.22	7.00	5.012	704	78.58
	2,464	433,056,303.37	100.00	4.854	703	78.81

Initial Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
5	2,464	433,056,303.37	100.00	4.854	703	78.81
	2,464	433,056,303.37	100.00	4.854	703	78.81

Periodic Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
2	2,464	433,056,303.37	100.00	4.854	703	78.81
	2,464	433,056,303.37	100.00	4.854	703	78.81

IO Flag	#	Curr UPB	% Total	WAC	FICO	OLTV
No	2,464	433,056,303.37	100.00	4.854	703	78.81
	2,464	433,056,303.37	100.00	4.854	703	78.81

IO Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	2,464	433,056,303.37	100.00	4.854	703	78.81
	2,464	433,056,303.37	100.00	4.854	703	78.81

Prepay Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	2,464	433,056,303.37	100.00	4.854	703	78.81
	2,464	433,056,303.37	100.00	4.854	703	78.81

PMI Status	#	Curr UPB	% Total	WAC	FICO	OLTV
CurLtv<=80	2,319	405,935,994.25	93.74	4.841	704	77.93
GENERAL ELECTRIC MTG	11	1,724,905.95	0.40	5.057	697	92.49
MORTGAGE GUARANTY IN	8	1,977,881.81	0.46	5.027	679	94.51
PMI MORTGAGE INSURAN	9	1,513,818.50	0.35	5.067	681	91.36
RADIAN GUARANTY INS	45	9,158,475.92	2.11	5.038	683	91.65
REPUBLIC MORTGAGE IN	24	4,058,158.41	0.94	5.225	675	92.31
TRIAD GUARANTY	21	3,943,389.07	0.91	4.919	680	92.05
UNITED GUARANTY CORP	27	4,743,679.46	1.10	4.986	688	91.10
	2,464	433,056,303.37	100.00	4.854	703	78.81

Lease Hold	#	Curr UPB	% Total	WAC	FICO	OLTV
N	2,224	392,379,639.15	90.61	4.863	703	78.85
Y	240	40,676,664.22	9.39	4.761	702	78.41
	2,464	433,056,303.37	100.00	4.854	703	78.81

Subgroup I-3: Conforming 7.1s and 7.6s - Collateral Summary			
<i>Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date</i>			
	Summary Statistics		Tolerances
Number of Mortgage Loans:	1,463		
Aggregate Original Principal Balance:	\$272,842,114.00		(+/-) 7%
Aggregate Current Principal Balance:	\$271,012,219.60		(+/-) 7%
Average Original Loan Balance:	\$186,494.95		Approx.
Average Current Loan Balance:	\$185,244.17		Approx.
Conforming:	100.00%		
Percent of Interest Only Loans:	28.15%		Approx.
1st Lien:	100.00%		
Wtd. Avg. Net/Gross Coupon:	4.965/5.219%		(+/-) 7 bps
GWAC Range:	3.625-6.625%		Approx.
Index:	1yrCMT: 99.35% 6moLIBOR: 0.65%		Approx.
Wtd. Avg. Net/Gross Margin by Index:	1yrCMT: 2.497/2.750% 6moLIBOR: 1.873/2.250%		(+/-) 7 bps
Reset Frequency:	Annually: 99.35% Semi-Annually: 0.65%		Approx.
Wtd. Avg. Original Term (months):	360		
Wtd. Avg. Remaining Term (months):	355		(+/-) 1 month
Wtd. Avg. Months to Roll:	78.8		(+/-) 1 month
Wtd. Avg. Next Change Date:	27-Nov-2011		Approx.
Initial Cap:	5.000%	99.89%	Approx.
	6.000%	0.11%	
Periodic Cap:	2.000%	99.46%	Approx.
	1.000%	0.54%	
Wtd. Avg. Minimum Mortgage Net/Gross Rate:	2.493/2.747%		(+/-) 7 bps
Wtd. Avg. Maximum Mortgage Net/Gross Rate:	9.930/10.184%		(+/-) 7 bps
Wtd. Avg. Original LTV:	77.14%		Approx.
Wtd. Avg. Borrower FICO: (FICO>0)	703		Approx.
Geographic Distribution: (>5%)	California	11.93%	Approx.
	Florida	8.11%	Approx.
	Minnesota	6.54%	Approx.
	Georgia	5.87%	Approx.
	Washington	5.37%	Approx.
Relocation:	10.37%		
Originator/Product Type:	Wells Fargo 7.1 A-	69.41%	Approx.
	Wells Fargo 7.1 Prime	29.94%	Approx.
	Quicken 7.6 Prime	0.54%	Approx.
	Mortgage IT 7.6 Alt-A	0.11%	Approx.



CMLTI 05-2: Subgroup I-3

Original Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
32,800 - 50,000	8	330,596.48	0.12	5.456	721	73.00
50,001 - 75,000	48	3,131,687.24	1.16	5.410	677	74.98
75,001 - 100,000	124	10,968,003.38	4.05	5.286	679	78.29
100,001 - 125,000	197	22,074,947.65	8.15	5.217	701	78.69
125,001 - 150,000	189	26,070,398.76	9.62	5.198	696	77.87
150,001 - 175,000	184	29,716,834.73	10.97	5.190	701	78.50
175,001 - 200,000	163	30,421,469.19	11.23	5.203	691	78.07
200,001 - 225,000	120	25,394,291.21	9.37	5.205	703	78.21
225,001 - 250,000	92	21,773,284.43	8.03	5.205	702	76.86
250,001 - 275,000	100	26,049,749.25	9.61	5.214	693	76.52
275,001 - 300,000	80	22,867,735.77	8.44	5.163	714	76.44
300,001 - 333,700	106	33,833,858.45	12.48	5.219	712	76.53
333,701 - 350,000	24	8,190,849.57	3.02	5.369	738	75.08
350,001 - 400,000	26	9,306,263.49	3.43	5.284	736	69.52
400,001 - 450,000	2	882,250.00	0.33	6.006	793	68.58
	1,463	271,012,219.60	100.00	5.219	703	77.14

Current Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
30,610 - 50,000	8	330,596.48	0.12	5.456	721	73.00
50,001 - 75,000	51	3,355,994.92	1.24	5.414	675	75.43
75,001 - 100,000	122	10,842,795.60	4.00	5.282	680	78.24
100,001 - 125,000	198	22,223,907.39	8.20	5.211	701	78.70
125,001 - 150,000	195	27,010,429.47	9.97	5.192	695	77.68
150,001 - 175,000	189	30,774,216.63	11.36	5.196	700	78.65
175,001 - 200,000	154	28,929,800.55	10.67	5.204	691	78.13
200,001 - 225,000	120	25,466,493.65	9.40	5.215	704	78.07
225,001 - 250,000	95	22,562,738.53	8.33	5.179	704	77.08
250,001 - 275,000	102	26,840,875.41	9.90	5.223	692	76.78
275,001 - 300,000	74	21,285,891.21	7.85	5.177	714	75.41
300,001 - 333,700	104	33,342,194.68	12.30	5.207	712	76.85
333,701 - 350,000	23	7,857,771.59	2.90	5.406	742	74.87
350,001 - 400,000	26	9,306,263.49	3.43	5.284	736	69.52
400,001 - 446,683	2	882,250.00	0.33	6.006	793	68.58
	1,463	271,012,219.60	100.00	5.219	703	77.14

Coupon Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
3.625 - 3.999	4	1,039,045.51	0.38	3.738	741	83.14
4.000 - 4.499	33	6,827,656.64	2.52	4.258	706	77.61
4.500 - 4.999	308	57,680,403.78	21.28	4.766	697	78.98
5.000 - 5.499	693	123,975,715.75	45.75	5.199	702	76.82
5.500 - 5.999	386	75,266,085.87	27.77	5.627	711	75.97
6.000 - 6.499	35	5,115,843.57	1.89	6.100	662	80.35
6.500 - 6.625	4	1,107,468.48	0.41	6.540	715	71.75
	1,463	271,012,219.60	100.00	5.219	703	77.14

Original LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
21.11 - 25.00	4	437,134.80	0.16	5.407	730	23.58
25.01 - 30.00	1	149,189.55	0.06	5.500	717	26.23
30.01 - 35.00	7	1,782,846.92	0.66	5.473	770	32.66
35.01 - 40.00	10	1,716,915.31	0.63	5.185	752	38.54
40.01 - 45.00	15	3,446,446.60	1.27	5.184	752	42.66
45.01 - 50.00	11	1,932,836.10	0.71	5.559	691	48.45
50.01 - 55.00	19	3,937,439.19	1.45	5.360	707	52.11
55.01 - 60.00	31	6,767,039.03	2.50	5.296	700	58.26
60.01 - 65.00	34	6,923,749.02	2.55	5.531	714	62.92
65.01 - 70.00	58	11,410,360.87	4.21	5.294	688	68.21
70.01 - 75.00	93	18,947,999.17	6.99	5.360	710	73.36
75.01 - 80.00	1,015	185,151,326.66	68.32	5.166	707	79.64
80.01 - 85.00	18	3,241,505.62	1.20	5.204	639	82.61
85.01 - 90.00	81	13,065,271.24	4.82	5.260	662	89.15
90.01 - 95.00	64	11,603,273.81	4.28	5.335	664	94.36
95.01 - 100.00	2	498,885.71	0.18	5.331	695	100.00
	1,463	271,012,219.60	100.00	5.219	703	77.14

Property Type	#	Curr UPB	% Total	WAC	FICO	OLTV
1 FAMILY	1,179	220,540,507.90	81.38	5.197	701	77.17
2 - 4 FAM	29	5,941,750.55	2.19	5.436	709	71.88
CO-OP	2	268,800.00	0.10	5.549	782	69.14
CONDO	206	37,122,375.22	13.70	5.256	718	77.70
MANUFACTUR	42	5,906,669.81	2.18	5.482	668	80.26
PUD	5	1,232,116.12	0.45	5.634	704	67.12
	1,463	271,012,219.60	100.00	5.219	703	77.14

Occupancy Type	#	Curr UPB	% Total	WAC	FICO	OLTV
INVESTOR	66	10,697,478.41	3.95	5.591	723	74.12
OWNER OCCUPIED	1,343	250,578,225.57	92.46	5.196	701	77.41
SECOND HOME	54	9,736,515.62	3.59	5.400	729	73.44
	1,463	271,012,219.60	100.00	5.219	703	77.14

Loan Purpose	#	Curr UPB	% Total	WAC	FICO	OLTV
CASH OUT	168	34,405,633.52	12.70	5.495	704	68.50
PURCHASE	969	182,559,905.23	67.36	5.163	713	79.21
REFINANCE	326	54,046,680.85	19.94	5.232	667	75.63
	1,463	271,012,219.60	100.00	5.219	703	77.14

Income - Asset - Employment	#	Curr UPB	% Total	WAC	FICO	OLTV
FULL-FULL-VERBAL	883	159,499,174.29	58.85	5.210	702	78.27
FULL-STAT-VERBAL	104	20,171,802.23	7.44	5.067	698	76.07
NONE-NONE-NONE	1	64,814.00	0.02	6.250	731	35.14
STAT-STAT-STAT	3	776,547.03	0.29	5.279	688	70.63
STAT-STAT-VERBAL	176	37,848,084.66	13.97	5.399	742	72.50
STAT-STAT-VERBAL	104	22,354,634.97	8.25	5.170	735	77.82
STREAMLINE	192	30,297,162.42	11.18	5.175	639	77.44
	1,463	271,012,219.60	100.00	5.219	703	77.14

FICO Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
490 - 499	2	219,017.36	0.08	5.285	491	81.95
500 - 524	3	504,650.73	0.19	5.381	515	66.95
525 - 549	12	1,661,261.18	0.61	5.150	539	79.90
550 - 574	18	2,941,406.96	1.09	5.310	567	72.65
575 - 599	40	6,329,789.04	2.34	5.358	586	78.86
600 - 624	53	9,336,729.68	3.45	5.188	613	80.84
625 - 649	93	16,234,202.15	5.99	5.269	639	79.34
650 - 674	179	34,438,208.60	12.71	5.217	664	78.06
675 - 699	333	59,447,853.28	21.94	5.135	687	78.89
700 - 724	263	45,946,670.86	16.95	5.237	712	78.09
725 - 749	212	38,942,000.42	14.37	5.183	736	76.88
750 - 774	143	29,034,260.17	10.71	5.254	761	74.80
775 - 799	90	21,705,005.29	8.01	5.330	786	71.26
800 - 816	22	4,271,163.88	1.58	5.329	806	67.19
	1,463	271,012,219.60	100.00	5.219	703	77.14

Original Term	#	Curr UPB	% Total	WAC	FICO	OLTV
240 - 240	2	133,267.32	0.05	5.533	703	76.12
241 - 360	1,461	270,878,952.28	99.95	5.219	703	77.14
	1,463	271,012,219.60	100.00	5.219	703	77.14

Remaining Term	#	Curr UPB	% Total	WAC	FICO	OLTV
229 - 240	2	133,267.32	0.05	5.533	703	76.12
337 - 348	18	2,596,684.27	0.96	4.600	683	78.92
349 - 360	1,443	268,282,268.01	98.99	5.225	703	77.12
	1,463	271,012,219.60	100.00	5.219	703	77.14

State	#	Curr UPB	% Total	WAC	FICO	OLTV
California	132	32,325,207.69	11.93	5.373	714	70.47
Florida	119	21,985,169.33	8.11	5.330	714	77.95
Minnesota	100	17,728,146.27	6.54	5.097	701	77.07
Georgia	83	15,910,916.39	5.87	5.146	702	79.58
Washington	74	14,557,238.64	5.37	5.235	705	77.16
Ohio	72	12,501,649.35	4.61	4.903	702	80.65
New Jersey	49	11,931,386.57	4.40	5.287	712	73.20
Virginia	53	10,998,279.94	4.06	5.328	708	76.61
North Carolina	66	10,565,562.93	3.90	5.126	691	82.02
Colorado	50	10,281,972.76	3.79	5.209	708	77.35
Arizona	56	9,372,881.61	3.46	5.345	698	74.84
Texas	41	7,164,523.96	2.64	5.145	692	82.48
Illinois	35	6,635,123.91	2.45	5.193	676	77.60
Oregon	36	6,485,952.92	2.39	5.099	694	77.84
Pennsylvania	36	6,368,274.78	2.35	5.289	691	79.04
Iowa	43	5,756,487.29	2.12	5.080	712	79.01
Wisconsin	36	5,717,372.72	2.11	5.225	682	80.38
South Carolina	29	5,204,227.09	1.92	5.166	721	78.96
New York	24	5,126,070.87	1.89	5.254	719	71.64
Maryland	25	5,065,112.12	1.87	5.220	716	77.44
Michigan	27	4,338,796.74	1.60	5.220	689	79.68
Nevada	20	4,245,251.39	1.57	5.493	712	73.64
Massachusetts	18	4,141,791.97	1.53	5.363	706	75.74
Nebraska	23	3,809,700.60	1.41	5.048	712	81.24
Missouri	22	3,048,353.88	1.12	5.159	683	79.99
Utah	20	2,775,327.09	1.02	5.085	670	77.99
Alabama	19	2,766,058.88	1.02	5.081	679	80.88
<Others>	155	24,205,381.91	8.93	5.185	693	78.73
	1,463	271,012,219.60	100.00	5.219	703	77.14

Loan Type	#	Curr UPB	% Total	WAC	FICO	OLTV
Arm	1,463	271,012,219.60	100.00	5.219	703	77.14
	1,463	271,012,219.60	100.00	5.219	703	77.14

Index	#	Curr UPB	% Total	WAC	FICO	OLTV
1 Yr CMT	1,453	269,258,760.11	99.35	5.216	703	77.18
6 Mo LIB	10	1,753,459.49	0.65	5.566	705	71.29
	1,463	271,012,219.60	100.00	5.219	703	77.14

Rate Adj Freq	#	Curr UPB	% Total	WAC	FICO	OLTV
6	10	1,753,459.49	0.65	5.566	705	71.29
12	1,453	269,258,760.11	99.35	5.216	703	77.18
	1,463	271,012,219.60	100.00	5.219	703	77.14

Margin	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.500	10	1,753,459.49	0.65	5.566	705	71.29
2.501 - 2.750	1,453	269,258,760.11	99.35	5.216	703	77.18
	1,463	271,012,219.60	100.00	5.219	703	77.14

Life Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
5.000 - 5.499	8	1,461,645.49	0.54	5.546	707	74.92
6.000 - 6.499	2	291,814.00	0.11	5.667	692	53.09
8.500 - 8.999	4	1,039,045.51	0.38	3.738	741	83.14
9.000 - 9.499	33	6,827,656.64	2.52	4.258	706	77.61
9.500 - 9.999	307	57,514,413.78	21.22	4.767	697	78.98
10.000 - 10.499	692	123,648,115.75	45.62	5.198	702	76.83
10.500 - 10.999	381	74,310,721.64	27.42	5.627	711	76.06
11.000 - 11.499	32	4,811,338.31	1.78	6.096	659	81.00
11.500 - 11.625	4	1,107,468.48	0.41	6.540	715	71.75
	1,463	271,012,219.60	100.00	5.219	703	77.14

Life Floor	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.499	10	1,753,459.49	0.65	5.566	705	71.29
2.750 - 2.750	1,453	269,258,760.11	99.35	5.216	703	77.18
	1,463	271,012,219.60	100.00	5.219	703	77.14

Next Rate Adjustment Date	#	Curr UPB	% Total	WAC	FICO	OLTV
2010-07	1	308,000.00	0.11	4.375	684	80.00
2010-09	1	142,265.86	0.05	4.125	788	39.29
2011-01	1	168,000.00	0.06	5.500	725	80.00
2011-04	1	158,503.47	0.06	5.500	622	90.00
2011-05	15	1,987,914.94	0.73	4.597	680	80.71
2011-06	39	6,423,528.75	2.37	5.075	706	80.45
2011-07	46	8,174,276.03	3.02	5.188	680	79.24
2011-08	34	6,141,191.19	2.27	5.558	694	77.71
2011-09	140	23,674,603.88	8.74	5.283	693	79.46
2011-10	207	36,004,448.75	13.29	5.121	694	77.86
2011-11	203	33,804,726.75	12.47	5.092	693	78.39
2011-12	189	33,880,812.22	12.50	5.101	683	77.96
2012-01	207	37,327,999.10	13.77	5.228	699	77.49
2012-02	185	37,831,218.30	13.96	5.325	710	74.61
2012-03	127	28,968,613.79	10.69	5.365	741	74.72
2012-04	66	15,696,116.57	5.79	5.366	738	74.26
2012-05	1	320,000.00	0.12	5.375	773	73.84
	1,463	271,012,219.60	100.00	5.219	703	77.14

Initial Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
5	1,461	270,720,405.60	99.89	5.218	703	77.16
6	2	291,814.00	0.11	5.667	692	53.09
	1,463	271,012,219.60	100.00	5.219	703	77.14

Periodic Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
1	8	1,461,645.49	0.54	5.546	707	74.92
2	1,455	269,550,574.11	99.46	5.217	703	77.15
	1,463	271,012,219.60	100.00	5.219	703	77.14

IO Flag	#	Curr UPB	% Total	WAC	FICO	OLTV
No	1,138	194,724,052.15	71.85	5.144	689	78.17
Yes	325	76,288,167.45	28.15	5.411	737	74.49
	1,463	271,012,219.60	100.00	5.219	703	77.14

IO Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	1,138	194,724,052.15	71.85	5.144	689	78.17
84	324	76,061,167.45	28.07	5.410	737	74.54
120	1	227,000.00	0.08	5.500	681	58.22
	1,463	271,012,219.60	100.00	5.219	703	77.14

Prepay Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	1,463	271,012,219.60	100.00	5.219	703	77.14
	1,463	271,012,219.60	100.00	5.219	703	77.14

PMI Status	#	Curr UPB	% Total	WAC	FICO	OLTV
AMERIN GUARANTY CORP	5	1,094,489.89	0.40	4.895	737	90.47
CurLtv<=80	1,301	243,297,685.92	89.77	5.210	708	75.57
GENERAL ELECTRIC MTG	12	1,900,954.04	0.70	5.364	655	89.92
MORTGAGE GUARANTY N	2	402,267.00	0.15	4.653	671	92.60
No PMI	1	107,180.33	0.04	5.625	738	83.08
PLEDGED ASSET LOAN	2	498,885.71	0.18	5.331	695	100.00
PMI MORTGAGE INSURAN	11	1,826,226.72	0.67	4.920	675	90.28
RADIAN GUARANTY INS	45	7,171,421.97	2.65	5.418	657	91.08
REPUBLIC MORTGAGE IN	24	4,316,453.45	1.59	5.233	650	91.47
TRIAD GUARANTY	26	4,440,141.72	1.64	5.414	659	90.99
UNITED GUARANTY CORP	34	5,956,512.85	2.20	5.312	651	90.00
	1,463	271,012,219.60	100.00	5.219	703	77.14

Lease Hold	#	Curr UPB	% Total	WAC	FICO	OLTV
N	1,350	252,715,539.35	93.25	5.231	704	77.07
Y	113	18,296,680.25	6.75	5.046	684	78.10
	1,463	271,012,219.60	100.00	5.219	703	77.14

Subgroup I-4: Jumbo 7.1s and 7.6s - Collateral Summary			
Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date			
	Summary Statistics		Tolerances
Number of Mortgage Loans:	570		
Aggregate Original Principal Balance:	\$314,710,689.00		(+/-) 7%
Aggregate Current Principal Balance:	\$313,338,355.98		(+/-) 7%
Average Original Loan Balance:	\$552,124.02		Approx.
Average Current Loan Balance:	\$549,716.41		Approx.
Conforming:	0.00%		
Percent of Interest Only Loans:	79.28%		Approx.
1 st Lien:	100.00%		
Wtd. Avg. Net/Gross Coupon:	5.147/5.400%		(+/-) 7 bps
GWAC Range:	4.125-6.625%		Approx.
Index:	1yrCMT: 68.84% 1yrLIBOR: 30.58% 6moLIBOR: 0.58%		Approx.
Wtd. Avg. Net/Gross Margin by Index:	1yrCMT: 2.498/2.750% 1yrLIBOR: 2.002/2.254% 6moLIBOR: 1.873/2.250%		(+/-) 7 bps
Reset Frequency:	Annually: 99.42% Semi-Annually: 0.58%		Approx.
Wtd. Avg. Original Term (months):	360		
Wtd. Avg. Remaining Term (months):	357		(+/-) 1 month
Wtd. Avg. Months to Roll:	81.4		(+/-) 1 month
Wtd. Avg. Next Change Date:	12-Feb-2012		Approx.
Initial Cap:	5.000%	99.70%	Approx.
	6.000%	0.30%	
Periodic Cap:	2.000%	99.72%	Approx.
	1.000%	0.28%	
Wtd. Avg. Minimum Mortgage Net/Gross Rate:	2.342/2.596%		(+/-) 7 bps
Wtd. Avg. Maximum Mortgage Net/Gross Rate:	10.116/10.369%		(+/-) 7 bps
Wtd. Avg. Original LTV:	71.90%		Approx.
Wtd. Avg. Borrower FICO: (FICO>0)	743		Approx.
Geographic Distribution: (>5%)	California	42.46%	Approx.
	New York	7.26%	Approx.
	Virginia	5.17%	Approx.
Relocation:	5.55%		
Originator/Product Type:	Wells Fargo 7.1 Prime	68.39%	Approx.
	Countrywide 7.1 Prime	31.03%	Approx.
	Mortgage IT 7.6 Alt-A	0.30%	Approx.
	Quicken 7.6 Prime	0.28%	Approx.



CMLTI 05-2: Subgroup I-4

Original Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
359,880 - 400,000	94	35,749,594.99	11.41	5.390	736	76.36
400,001 - 500,000	206	93,072,697.22	29.70	5.409	742	73.98
500,001 - 600,000	117	63,973,748.68	20.42	5.390	742	73.64
600,001 - 700,000	61	39,522,289.93	12.61	5.313	744	68.22
700,001 - 800,000	40	29,529,875.29	9.42	5.475	741	70.50
800,001 - 900,000	13	11,192,007.89	3.57	5.350	743	68.28
900,001 - 1,000,000	30	28,885,459.84	9.22	5.434	756	67.37
1,000,001 - 1,500,000	7	8,137,682.14	2.60	5.439	745	64.42
1,500,001 - 1,750,000	2	3,275,000.00	1.05	5.625	779	58.16
	570	313,338,355.98	100.00	5.400	743	71.90

Current Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
359,336 - 400,000	96	36,529,577.69	11.66	5.391	737	76.02
400,001 - 500,000	207	93,571,462.47	29.86	5.411	741	73.96
500,001 - 600,000	117	64,054,415.57	20.44	5.377	743	73.61
600,001 - 700,000	60	38,942,857.79	12.43	5.328	744	68.23
700,001 - 800,000	39	29,132,314.17	9.30	5.474	741	70.76
800,001 - 900,000	13	11,192,007.89	3.57	5.350	743	68.28
900,001 - 1,000,000	29	28,503,038.26	9.10	5.434	756	67.33
1,000,001 - 1,500,000	7	8,137,682.14	2.60	5.439	745	64.42
1,500,001 - 1,750,000	2	3,275,000.00	1.05	5.625	779	58.16
	570	313,338,355.98	100.00	5.400	743	71.90

Coupon Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
4.125 - 4.499	8	4,592,392.43	1.47	4.247	737	72.35
4.500 - 4.999	54	29,958,151.20	9.56	4.739	757	74.37
5.000 - 5.499	225	124,315,256.13	39.67	5.274	746	70.46
5.500 - 5.999	266	144,209,194.89	46.02	5.621	740	72.06
6.000 - 6.499	12	6,578,147.33	2.10	6.146	714	81.24
6.500 - 6.625	5	3,685,214.00	1.18	6.524	737	76.91
	570	313,338,355.98	100.00	5.400	743	71.90

Original LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
21.10 - 25.00	2	1,282,236.87	0.41	5.187	712	21.77
25.01 - 30.00	2	1,569,894.32	0.50	5.300	725	28.38
35.01 - 40.00	9	5,443,880.53	1.74	5.356	752	37.60
40.01 - 45.00	12	7,824,934.18	2.50	5.478	750	42.75
45.01 - 50.00	8	6,369,708.77	2.03	5.538	739	48.00
50.01 - 55.00	16	8,498,968.69	2.71	5.456	739	53.11
55.01 - 60.00	23	13,340,982.20	4.26	5.355	734	57.46
60.01 - 65.00	34	21,553,541.77	6.88	5.408	740	62.71
65.01 - 70.00	69	41,039,408.11	13.10	5.322	745	68.37
70.01 - 75.00	66	39,643,416.70	12.65	5.398	750	73.00
75.01 - 80.00	315	160,157,337.69	51.11	5.407	743	79.55
80.01 - 85.00	1	973,000.00	0.31	5.500	805	84.78
85.01 - 90.00	9	3,764,146.15	1.20	5.653	706	89.88
90.01 - 95.00	3	1,463,900.00	0.47	5.574	696	94.80
95.01 - 100.00	1	413,000.00	0.13	5.500	773	100.00
	570	313,338,355.98	100.00	5.400	743	71.90

Property Type	#	Curr UPB	% Total	WAC	FICO	OLTV
1 FAMILY	419	232,205,193.40	74.11	5.363	742	71.43
2 - 4 FAM	4	2,492,833.92	0.80	5.461	743	62.37
CO-OP	14	7,731,403.88	2.47	5.401	736	66.72
CONDO	72	37,136,445.24	11.85	5.530	748	72.40
PUD	61	33,772,479.54	10.78	5.508	747	76.46
	570	313,338,355.98	100.00	5.400	743	71.90

Occupancy Type	#	Curr UPB	% Total	WAC	FICO	OLTV
OWNER OCCUPIED	539	294,375,853.49	93.95	5.391	743	72.16
SECOND HOME	31	18,962,502.49	6.05	5.544	742	67.89
	570	313,338,355.98	100.00	5.400	743	71.90

Loan Purpose	#	Curr UPB	% Total	WAC	FICO	OLTV
CASH OUT	82	45,757,996.83	14.60	5.474	731	64.19
PURCHASE	384	209,983,668.05	67.01	5.371	747	74.62
REFINANCE	104	57,596,691.10	18.38	5.448	738	68.10
	570	313,338,355.98	100.00	5.400	743	71.90

Income - Asset - Employment	#	Curr UPB	% Total	WAC	FICO	OLTV
ALT-FULL-VERBAL	21	10,383,529.15	3.31	5.613	713	79.62
FULL-FULL-VERBAL	237	133,705,174.91	42.67	5.359	737	71.34
FULL-STATED-VERBAL	25	12,996,355.00	4.15	5.436	727	71.23
PREFERRED	127	72,143,217.05	23.02	5.549	755	74.28
STATED-FULL-STATED	1	489,500.00	0.16	5.500	760	69.93
STATED-FULL-VERBAL	125	68,270,880.60	21.79	5.355	746	69.56
STATED-STATED-VERBAL	32	14,292,676.39	4.56	5.073	762	73.87
STREAMLINE	2	1,057,022.88	0.34	5.250	722	38.27
	570	313,338,355.98	100.00	5.400	743	71.90

FICO Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
0 - 0	1	419,611.06	0.13	4.875		80.00
625 - 649	6	3,103,943.44	0.99	5.409	642	74.77
650 - 674	23	10,807,666.89	3.45	5.527	666	76.31
675 - 699	67	34,630,108.53	11.05	5.420	689	71.43
700 - 724	98	54,622,484.91	17.43	5.452	711	68.08
725 - 749	107	59,120,690.41	18.87	5.446	738	74.40
750 - 774	127	70,686,328.96	22.56	5.376	763	73.45
775 - 799	120	66,985,551.75	21.38	5.333	786	70.04
800 - 814	21	12,961,970.03	4.14	5.315	804	74.32
	570	313,338,355.98	100.00	5.400	743	71.90

Original Term	#	Curr UPB	% Total	WAC	FICO	OLTV
360 - 360	570	313,338,355.98	100.00	5.400	743	71.90
	570	313,338,355.98	100.00	5.400	743	71.90

Remaining Term	#	Curr UPB	% Total	WAC	FICO	OLTV
338 - 348	6	3,348,809.39	1.07	4.200	732	70.01
349 - 360	564	309,989,546.59	98.93	5.413	743	71.92
	570	313,338,355.98	100.00	5.400	743	71.90

State	#	Curr UPB	% Total	WAC	FICO	OLTV
California	236	133,059,032.32	42.46	5.485	741	71.33
New York	38	22,744,485.73	7.26	5.422	741	64.74
Virginia	31	16,195,883.43	5.17	5.355	751	75.88
New Jersey	22	12,233,372.28	3.90	5.334	745	72.66
Florida	24	12,195,319.18	3.89	5.303	740	77.63
Minnesota	18	9,956,266.42	3.18	5.134	761	71.23
Maryland	15	9,248,385.90	2.95	5.559	738	72.73
Massachusetts	17	8,601,232.54	2.75	5.515	759	72.74
Pennsylvania	17	8,114,446.94	2.59	5.317	727	75.56
Illinois	13	7,723,057.42	2.46	5.310	748	69.03
Colorado	13	7,561,811.71	2.41	5.335	730	63.51
Washington	13	6,399,100.88	2.04	5.380	736	65.42
North Carolina	12	6,334,068.81	2.02	5.045	752	76.13
Arizona	13	6,331,324.00	2.02	5.393	733	78.94
Nevada	13	5,917,408.82	1.89	5.416	725	77.31
Georgia	12	5,649,890.48	1.80	5.229	750	77.67
Texas	9	4,835,417.95	1.54	5.091	731	71.84
Tennessee	7	3,921,416.01	1.25	5.308	755	74.75
Oregon	6	3,265,871.11	1.04	5.665	757	69.73
Connecticut	5	3,210,900.00	1.02	5.245	771	69.55
<Others>	36	19,839,664.05	6.33	5.289	749	74.50
	570	313,338,355.98	100.00	5.400	743	71.90

Loan Type	#	Curr UPB	% Total	WAC	FICO	OLTV
Arm	570	313,338,355.98	100.00	5.400	743	71.90
	570	313,338,355.98	100.00	5.400	743	71.90

Index	#	Curr UPB	% Total	WAC	FICO	OLTV
1 Yr CMT	395	215,711,470.62	68.84	5.329	742	70.46
12 Mo LIB	172	95,816,840.01	30.58	5.550	746	75.12
6 Mo LIB	3	1,810,045.35	0.58	5.984	747	72.74
	570	313,338,355.98	100.00	5.400	743	71.90

Rate Adj Freq	#	Curr UPB	% Total	WAC	FICO	OLTV
6	3	1,810,045.35	0.58	5.984	747	72.74
12	567	311,528,310.63	99.42	5.397	743	71.89
	570	313,338,355.98	100.00	5.400	743	71.90

Margin	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.500	173	96,804,885.36	30.89	5.553	746	74.98
2.501 - 2.750	397	216,533,470.62	69.11	5.332	742	70.52
	570	313,338,355.98	100.00	5.400	743	71.90

Life Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
5.000 - 5.499	2	885,045.35	0.28	5.444	766	74.39
6.000 - 6.499	1	925,000.00	0.30	6.500	728	71.15
9.000 - 9.499	8	4,592,392.43	1.47	4.247	737	72.35
9.500 - 9.999	54	29,958,151.20	9.56	4.739	757	74.37
10.000 - 10.499	224	123,919,710.78	39.55	5.273	746	70.43
10.500 - 10.999	265	143,719,694.89	45.87	5.621	740	72.06
11.000 - 11.499	12	6,578,147.33	2.10	6.146	714	81.24
11.500 - 11.625	4	2,760,214.00	0.88	6.532	740	78.84
	570	313,338,355.98	100.00	5.400	743	71.90

Life Floor	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.499	173	96,804,885.36	30.89	5.553	746	74.98
2.750 - 2.750	397	216,533,470.62	69.11	5.332	742	70.52
	570	313,338,355.98	100.00	5.400	743	71.90

Next Rate Adjustment Date	#	Curr UPB	% Total	WAC	FICO	OLTV
2010-07	1	401,078.95	0.13	4.375	712	76.33
2010-09	3	2,110,905.96	0.67	4.197	752	65.42
2010-11	1	368,790.23	0.12	4.125	746	76.77
2010-12	1	468,034.25	0.15	4.125	649	80.00
2011-08	15	7,822,051.42	2.50	5.530	762	64.50
2011-09	9	4,498,954.54	1.44	5.604	737	70.73
2011-10	3	1,216,246.30	0.39	5.452	701	81.17
2011-11	7	3,813,848.15	1.22	5.356	749	71.62
2011-12	11	6,803,442.66	2.17	5.203	742	62.57
2012-01	47	27,638,364.97	8.82	5.460	738	66.39
2012-02	124	67,093,475.31	21.41	5.385	741	69.37
2012-03	156	85,499,976.39	27.29	5.355	741	72.70
2012-04	186	101,399,395.40	32.36	5.448	748	75.44
2012-05	6	4,203,791.45	1.34	5.862	737	75.96
	570	313,338,355.98	100.00	5.400	743	71.90

Initial Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
5	569	312,413,355.98	99.70	5.397	743	71.90
6	1	925,000.00	0.30	6.500	728	71.15
	570	313,338,355.98	100.00	5.400	743	71.90

Periodic Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
1	2	885,045.35	0.28	5.444	766	74.39
2	568	312,453,310.63	99.72	5.400	743	71.89
	570	313,338,355.98	100.00	5.400	743	71.90

IO Flag	#	Curr UPB	% Total	WAC	FICO	OLTV
No	123	64,926,936.86	20.72	5.262	739	70.70
Yes	447	248,411,419.12	79.28	5.437	744	72.21
	570	313,338,355.98	100.00	5.400	743	71.90

IO Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	123	64,926,936.86	20.72	5.262	739	70.70
84	446	247,486,419.12	78.98	5.433	744	72.22
120	1	925,000.00	0.30	6.500	728	71.15
	570	313,338,355.98	100.00	5.400	743	71.90

Prepay Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	570	313,338,355.98	100.00	5.400	743	71.90
	570	313,338,355.98	100.00	5.400	743	71.90

PMI Status	#	Curr UPB	% Total	WAC	FICO	OLTV
AMERIN GUARANTY CORP	2	859,747.00	0.27	5.212	730	90.00
CurLtv<=80	555	305,963,714.00	97.65	5.396	744	71.47
GENERAL ELECTRIC	1	409,000.00	0.13	5.500	720	94.99
No PMI	1	760,595.83	0.24	5.500	748	80.00
PLEDGED ASSET LOAN	2	1,386,000.00	0.44	5.500	795	89.32
PMI MORTGAGE INSURAN	2	974,550.00	0.31	6.010	694	92.89
REPUBLIC MORTGAGE IN	2	934,740.33	0.30	5.392	696	92.33
TRIAD GUARANTY	4	1,656,808.82	0.53	5.766	683	89.74
UNITED GUARANTY CORP	1	393,200.00	0.13	5.750	757	90.00
	570	313,338,355.98	100.00	5.400	743	71.90

Lease Hold	#	Curr UPB	% Total	WAC	FICO	OLTV
N	566	311,389,117.09	99.38	5.402	743	71.85
Y	4	1,949,238.89	0.62	5.142	724	79.22
	570	313,338,355.98	100.00	5.400	743	71.90

Subgroup I-5: Conforming and Jumbo 10.1s and 10.6s - Collateral Summary			
Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date			
	Summary Statistics		Tolerances
Number of Mortgage Loans:	590		
Aggregate Original Principal Balance:	\$184,733,215.00		(+/-) 7%
Aggregate Current Principal Balance:	\$183,711,245.45		(+/-) 7%
Average Original Loan Balance:	\$313,107.14		Approx.
Average Current Loan Balance:	\$311,374.99		Approx.
Conforming:	43.91%		
Percent of Interest Only Loans:	45.94%		Approx.
1 st Lien:	100.00%		
Wtd. Avg. Net/Gross Coupon:	5.253/5.505%		(+/-) 7 bps
GWAC Range:	4.000-6.750%		Approx.
Index:	1yrLIBOR: 53.88% 1yrCMT: 45.80% 6moLIBOR: 0.32%		Approx.
Wtd. Avg. Net/Gross Margin by Index:	1yrLIBOR: 1.997/2.250% 1yrCMT: 2.498/2.750% 6moLIBOR: 1.873/2.250%		(+/-) 7 bps
Reset Frequency:	Annually: 99.68% Semi-Annually: 0.32%		Approx.
Wtd. Avg. Original Term (months):	360		
Wtd. Avg. Remaining Term (months):	356		(+/-) 1 month
Wtd. Avg. Months to Roll:	116.6		(+/-) 1 month
Wtd. Avg. Next Change Date:	18-Jan-2015		Approx.
Initial Cap:	5.000%	99.37%	Approx.
	6.000%	0.63%	Approx.
Periodic Cap:	2.000%		
Wtd. Avg. Minimum Mortgage Net/Gross Rate:	2.226/2.479%		(+/-) 7 bps
Wtd. Avg. Maximum Mortgage Net/Gross Rate:	10.240/10.493%		(+/-) 7 bps
Wtd. Avg. Original LTV:	73.70%		Approx.
Wtd. Avg. Borrower FICO: (FICO>0)	722		Approx.
Geographic Distribution: (>5%)	California	40.88%	Approx.
	Virginia	5.88%	Approx.
Relocation	4.40%		
Originator/Product Type:	Countrywide 10.1 Prime	53.88%	Approx.
	Wells Fargo 10.1 A-	45.80%	Approx.
	Mortgage IT 10.6 Alt-A	0.32%	Approx.



CMLTI 05-2: Subgroup I-5

Original Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
27,050 - 50,000	2	66,926.04	0.04	5.325	673	73.24
50,001 - 75,000	9	573,245.44	0.31	5.611	668	74.70
75,001 - 100,000	27	2,414,247.31	1.31	5.499	703	77.33
100,001 - 125,000	50	5,676,000.09	3.09	5.452	688	74.95
125,001 - 150,000	59	8,057,014.30	4.39	5.499	691	77.13
150,001 - 175,000	43	6,916,859.51	3.77	5.424	706	78.61
175,001 - 200,000	53	9,847,824.46	5.36	5.365	687	79.10
200,001 - 225,000	36	7,588,043.47	4.13	5.484	683	81.71
225,001 - 250,000	33	7,730,541.41	4.21	5.375	692	77.69
250,001 - 275,000	33	8,486,925.65	4.62	5.286	694	78.12
275,001 - 300,000	22	6,322,945.26	3.44	5.431	706	74.10
300,001 - 333,700	42	13,470,138.34	7.33	5.438	698	74.06
333,701 - 350,000	5	1,703,480.86	0.93	5.577	670	71.43
350,001 - 400,000	26	9,896,755.75	5.39	5.586	729	73.26
400,001 - 500,000	52	23,463,173.75	12.77	5.670	741	70.67
500,001 - 600,000	34	18,700,969.80	10.18	5.593	730	71.86
600,001 - 700,000	21	13,656,419.15	7.43	5.642	728	74.83
700,001 - 800,000	20	14,735,285.89	8.02	5.556	759	75.35
800,001 - 900,000	10	8,615,554.85	4.69	5.475	736	72.12
900,001 - 1,000,000	5	4,877,600.00	2.66	5.324	775	68.70
1,000,001 - 1,500,000	6	7,446,294.12	4.05	5.440	776	56.33
1,500,001 - 1,880,000	2	3,465,000.00	1.89	5.307	745	66.06
	590	183,711,245.45	100.00	5.505	722	73.70

Current Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
26,862 - 50,000	2	66,926.04	0.04	5.325	673	73.24
50,001 - 75,000	9	573,245.44	0.31	5.611	668	74.70
75,001 - 100,000	27	2,414,247.31	1.31	5.499	703	77.33
100,001 - 125,000	53	6,045,168.43	3.29	5.455	691	75.22
125,001 - 150,000	58	7,987,644.85	4.35	5.483	691	76.71
150,001 - 175,000	48	7,835,477.77	4.27	5.447	699	79.45
175,001 - 200,000	49	9,224,611.61	5.02	5.345	690	78.79
200,001 - 225,000	37	7,863,110.64	4.28	5.455	684	80.61
225,001 - 250,000	32	7,583,284.37	4.13	5.391	691	78.54
250,001 - 275,000	31	8,038,350.89	4.38	5.297	694	78.23
275,001 - 300,000	23	6,646,847.09	3.62	5.439	705	74.02
300,001 - 333,700	41	13,203,906.72	7.19	5.433	698	73.55
333,701 - 350,000	4	1,371,370.98	0.75	5.626	666	74.95
350,001 - 400,000	26	9,896,755.75	5.39	5.586	729	73.26
400,001 - 500,000	52	23,463,173.75	12.77	5.670	741	70.67
500,001 - 600,000	35	19,223,663.55	10.46	5.593	730	72.08
600,001 - 700,000	21	13,656,419.15	7.43	5.642	728	74.83
700,001 - 800,000	19	14,212,592.14	7.74	5.553	760	75.18
800,001 - 900,000	10	8,615,554.85	4.69	5.475	736	72.12
900,001 - 1,000,000	5	4,877,600.00	2.66	5.324	775	68.70
1,000,001 - 1,500,000	6	7,446,294.12	4.05	5.440	776	56.33
1,500,001 - 1,880,000	2	3,465,000.00	1.89	5.307	745	66.06
	590	183,711,245.45	100.00	5.505	722	73.70

Coupon Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
4.000 - 4.499	2	398,783.44	0.22	4.208	726	80.00
4.500 - 4.999	13	2,929,720.23	1.59	4.789	686	77.56
5.000 - 5.499	259	73,778,509.47	40.16	5.269	722	73.34
5.500 - 5.999	284	96,907,784.36	52.75	5.650	725	73.31
6.000 - 6.499	31	9,569,914.40	5.21	6.125	700	78.85
6.500 - 6.750	1	126,533.55	0.07	6.750	589	80.00
	590	183,711,245.45	100.00	5.505	722	73.70

Original LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
25.19 - 30.00	4	1,380,259.13	0.75	5.609	739	26.29
30.01 - 35.00	4	2,037,528.38	1.11	5.567	733	34.00
35.01 - 40.00	2	831,364.92	0.45	5.625	698	38.85
40.01 - 45.00	5	2,726,897.91	1.48	5.512	765	42.24
45.01 - 50.00	9	4,379,951.73	2.38	5.455	720	48.33
50.01 - 55.00	12	5,083,784.43	2.77	5.356	736	52.48
55.01 - 60.00	20	7,909,379.47	4.31	5.434	737	56.78
60.01 - 65.00	22	10,127,750.79	5.51	5.488	737	63.05
65.01 - 70.00	32	10,321,261.85	5.62	5.561	721	68.51
70.01 - 75.00	42	16,263,566.58	8.85	5.518	720	73.20
75.01 - 80.00	409	117,253,249.26	63.82	5.506	721	79.57
80.01 - 85.00	2	352,836.27	0.19	5.574	651	83.68
85.01 - 90.00	16	2,828,814.17	1.54	5.681	650	89.48
90.01 - 95.00	11	2,214,600.56	1.21	5.474	662	94.84
	590	183,711,245.45	100.00	5.505	722	73.70

Property Type	#	Curr UPB	% Total	WAC	FICO	OLTV
1 FAMILY	446	123,681,100.43	67.32	5.473	715	73.01
2 - 4 FAM	10	2,466,746.46	1.34	5.545	719	75.39
CONDO	67	19,875,857.85	10.82	5.483	726	74.61
MANUFACTUR	6	767,910.33	0.42	5.830	682	75.77
NONE	1	492,000.00	0.27	5.500	741	80.00
PUD	60	36,427,630.38	19.83	5.617	742	75.30
	590	183,711,245.45	100.00	5.505	722	73.70

Occupancy Type	#	Curr UPB	% Total	WAC	FICO	OLTV
INVESTOR	21	4,300,228.61	2.34	5.654	727	69.92
OWNER OCCUPIED	548	172,446,038.56	93.87	5.496	721	73.76
SECOND HOME	21	6,964,978.28	3.79	5.637	741	74.63
	590	183,711,245.45	100.00	5.505	722	73.70

Loan Purpose	#	Curr UPB	% Total	WAC	FICO	OLTV
CASH OUT	78	25,398,895.64	13.83	5.611	707	66.20
PURCHASE	400	122,505,490.12	66.68	5.480	727	77.25
REFINANCE	112	35,806,859.69	19.49	5.519	712	66.86
	590	183,711,245.45	100.00	5.505	722	73.70

Income - Asset - Employment	#	Curr UPB	% Total	WAC	FICO	OLTV
ALT-FULL-VERBAL	23	13,955,037.64	7.60	5.560	727	70.28
FULL-FULL-FULL	1	1,393,229.12	0.76	5.000	791	74.72
FULL-FULL-VERBAL	337	79,478,546.29	43.26	5.466	705	74.57
FULL-STATD-VERBAL	39	7,741,460.79	4.21	5.398	691	77.54
NONE-FULL-STATD	1	625,616.51	0.34	5.250	731	45.82
PREFERRED	110	64,642,709.96	35.19	5.589	750	72.78
STATD-FULL-VERBAL	20	4,847,419.07	2.64	5.539	713	75.70
STATD-STATD-VERBAL	22	4,237,651.82	2.31	5.265	703	79.67
STREAMLINE	37	6,789,574.25	3.70	5.442	666	72.09
	590	183,711,245.45	100.00	5.505	722	73.70

FICO Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
469 - 474	1	268,016.92	0.15	5.375	469	59.76
525 - 549	1	111,573.03	0.06	5.875	543	86.64
550 - 574	2	327,208.33	0.18	5.412	558	78.17
575 - 599	13	2,593,902.81	1.41	5.538	588	76.06
600 - 624	17	3,009,737.73	1.64	5.588	611	75.67
625 - 649	22	4,516,638.96	2.46	5.573	640	76.04
650 - 674	80	19,329,432.90	10.52	5.500	665	75.70
675 - 699	110	24,569,438.14	13.37	5.448	687	75.77
700 - 724	126	35,091,725.61	19.10	5.490	710	76.07
725 - 749	104	39,643,215.75	21.58	5.525	738	72.03
750 - 774	63	26,794,757.33	14.59	5.558	762	72.02
775 - 799	46	24,825,268.98	13.51	5.489	786	71.88
800 - 814	5	2,630,328.96	1.43	5.379	809	59.19
	590	183,711,245.45	100.00	5.505	722	73.70

Original Term	#	Curr UPB	% Total	WAC	FICO	OLTV
240 - 240	2	292,409.48	0.16	5.920	734	74.12
241 - 360	588	183,418,835.97	99.84	5.505	722	73.70
	590	183,711,245.45	100.00	5.505	722	73.70

Remaining Term	#	Curr UPB	% Total	WAC	FICO	OLTV
230 - 240	2	292,409.48	0.16	5.920	734	74.12
289 - 300	1	133,353.28	0.07	5.750	640	72.58
325 - 336	9	1,474,332.65	0.80	5.581	723	72.70
337 - 348	7	1,512,077.50	0.82	5.150	693	78.01
349 - 360	571	180,299,072.54	98.14	5.507	722	73.67
	590	183,711,245.45	100.00	5.505	722	73.70

State	#	Curr UPB	% Total	WAC	FICO	OLTV
California	149	75,095,872.14	40.88	5.574	735	70.98
Virginia	29	10,801,206.75	5.88	5.548	735	71.19
Florida	35	8,386,249.08	4.56	5.494	717	78.71
Washington	32	7,388,913.74	4.02	5.493	715	78.78
Georgia	24	5,524,136.80	3.01	5.320	704	77.34
Colorado	18	4,898,464.58	2.67	5.458	712	74.93
Minnesota	24	4,878,116.47	2.66	5.296	672	77.10
New Jersey	17	4,711,041.31	2.56	5.627	695	74.31
Maryland	16	4,544,031.02	2.47	5.415	707	74.67
Texas	12	4,480,997.72	2.44	5.455	718	75.81
New York	14	4,295,976.80	2.34	5.366	732	76.09
Illinois	14	4,180,569.26	2.28	5.448	703	77.39
North Carolina	15	3,670,073.19	2.00	5.427	715	79.26
Michigan	11	3,315,563.77	1.80	5.340	737	61.37
Connecticut	7	3,119,512.94	1.70	5.585	721	60.05
Massachusetts	10	2,962,949.10	1.61	5.559	716	75.74
Arizona	10	2,485,483.14	1.35	5.525	715	72.70
Alabama	12	2,256,193.54	1.23	5.322	694	79.60
Iowa	16	2,243,561.51	1.22	5.324	698	81.65
Pennsylvania	11	1,984,493.40	1.08	5.400	706	79.41
Ohio	11	1,867,845.37	1.02	5.244	673	81.16
<Others>	103	20,619,993.82	11.22	5.488	712	77.09
	590	183,711,245.45	100.00	5.505	722	73.70

Loan Type	#	Curr UPB	% Total	WAC	FICO	OLTV
Arm	590	183,711,245.45	100.00	5.505	722	73.70
	590	183,711,245.45	100.00	5.505	722	73.70

Index	#	Curr UPB	% Total	WAC	FICO	OLTV
1 Yr CMT	424	84,134,978.63	45.80	5.410	695	76.66
12 Mo LIB	165	98,986,266.82	53.88	5.583	744	71.15
6 Mo LIB	1	590,000.00	0.32	6.000	697	78.67
	590	183,711,245.45	100.00	5.505	722	73.70

Rate Adj Freq	#	Curr UPB	% Total	WAC	FICO	OLTV
6	1	590,000.00	0.32	6.000	697	78.67
12	589	183,121,245.45	99.68	5.504	722	73.68
	590	183,711,245.45	100.00	5.505	722	73.70

Margin	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.500	166	99,576,266.82	54.20	5.586	744	71.19
2.501 - 2.750	424	84,134,978.63	45.80	5.410	695	76.66
	590	183,711,245.45	100.00	5.505	722	73.70

Life Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
6.000 - 6.499	1	590,000.00	0.32	6.000	697	78.67
9.000 - 9.499	2	398,783.44	0.22	4.208	726	80.00
9.500 - 9.999	13	2,929,720.23	1.59	4.789	686	77.56
10.000 - 10.499	258	73,202,461.20	39.85	5.268	722	73.36
10.500 - 10.999	284	96,907,784.36	52.75	5.650	725	73.31
11.000 - 11.499	31	9,555,962.67	5.20	6.088	700	78.33
11.500 - 11.750	1	126,533.55	0.07	6.750	589	80.00
	590	183,711,245.45	100.00	5.505	722	73.70

Life Floor	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.499	166	99,576,266.82	54.20	5.586	744	71.19
2.750 - 2.750	424	84,134,978.63	45.80	5.410	695	76.66
	590	183,711,245.45	100.00	5.505	722	73.70

Next Rate Adjustment Date	#	Curr UPB	% Total	WAC	FICO	OLTV
2013-01	1	121,760.17	0.07	5.625	792	78.05
2013-02	3	587,746.93	0.32	5.750	731	77.29
2013-03	3	403,554.38	0.22	5.528	730	77.14
2013-04	2	361,271.17	0.20	5.351	679	58.49
2013-11	1	225,006.75	0.12	5.750	666	79.94
2014-03	1	225,119.42	0.12	5.500	718	80.00
2014-05	5	1,061,951.33	0.58	4.949	693	77.17
2014-06	10	1,688,084.65	0.92	5.542	704	80.45
2014-07	10	1,800,671.96	0.98	5.641	699	80.41
2014-08	13	2,709,255.95	1.47	5.654	698	75.83
2014-09	51	10,056,600.04	5.47	5.437	702	78.41
2014-10	73	13,342,856.77	7.26	5.439	691	77.35
2014-11	73	14,596,370.45	7.95	5.345	689	76.47
2014-12	71	13,728,243.02	7.47	5.380	690	74.61
2015-01	59	13,463,844.10	7.33	5.377	702	75.80
2015-02	51	11,928,689.81	6.49	5.416	704	75.84
2015-03	18	10,491,458.18	5.71	5.506	738	73.50
2015-04	119	69,212,766.61	37.67	5.580	743	69.96
2015-05	26	17,705,993.76	9.64	5.675	751	75.06
	590	183,711,245.45	100.00	5.505	722	73.70

Lease Hold	#	Curr UPB	% Total	WAC	FICO	OLTV
N	545	175,937,197.73	95.77	5.514	723	73.48
Y	45	7,774,047.72	4.23	5.311	699	78.65
	590	183,711,245.45	100.00	5.505	722	73.70

Initial Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
5	588	182,545,197.18	99.37	5.504	722	73.69
6	2	1,166,048.27	0.63	5.691	700	74.42
	590	183,711,245.45	100.00	5.505	722	73.70

Periodic Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
2	590	183,711,245.45	100.00	5.505	722	73.70
	590	183,711,245.45	100.00	5.505	722	73.70

IO Flag	#	Curr UPB	% Total	WAC	FICO	OLTV
No	452	99,312,782.30	54.06	5.429	701	75.66
Yes	138	84,398,463.15	45.94	5.596	746	71.40
	590	183,711,245.45	100.00	5.505	722	73.70

IO Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	452	99,312,782.30	54.06	5.429	701	75.66
120	138	84,398,463.15	45.94	5.596	746	71.40
	590	183,711,245.45	100.00	5.505	722	73.70

Prepay Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	590	183,711,245.45	100.00	5.505	722	73.70
	590	183,711,245.45	100.00	5.505	722	73.70

PMI Status	#	Curr UPB	% Total	WAC	FICO	OLTV
Cur.Ltv<=80	560	177,567,507.30	96.66	5.503	723	73.14
GENERAL ELECTRIC MTG	2	428,873.30	0.23	5.543	630	95.00
MORTGAGE GUARANTY IN	2	201,064.22	0.11	5.652	596	88.14
No PMI	1	747,487.15	0.41	5.500	762	79.99
PMI MORTGAGE INSURAN	1	204,256.83	0.11	5.250	678	95.00
RADIAN GUARANTY INS	5	1,006,877.45	0.55	5.645	669	91.69
REPUBLIC MORTGAGE IN	3	409,115.25	0.22	5.452	651	89.76
TRIAD GUARANTY	8	1,588,598.12	0.86	5.669	663	91.78
UNITED GUARANTY CORP	8	1,557,465.83	0.85	5.557	650	89.88
	590	183,711,245.45	100.00	5.505	722	73.70

Group I Aggregate - Collateral Summary			
Collateral statistics for the Mortgage Loans listed below are as of the Cutoff Date			
	Summary Statistics		Tolerances
Number of Mortgage Loans:	5,598		
Aggregate Original Principal Balance:	\$1,306,702,667.00		(+/-) 7%
Aggregate Current Principal Balance:	\$1,297,306,165.58		(+/-) 7%
Average Original Loan Balance:	\$233,423.13		Approx.
Average Current Loan Balance:	\$231,744.58		Approx.
Conforming:	67.90%		
Percent of Interest Only Loans:	31.53%		Approx.
1 st Lien:	100.00%		
Wtd. Avg. Net/Gross Coupon:	4.883/5.136%		(+/-) 7 bps
GWAC Range:	2.000-6.750%		Approx.
Index:	1yrCMT: 81.27% 1yrLIBOR: 18.41% 6moLIBOR: 0.32%		Approx.
Wtd. Avg. Net/Gross Margin by Index:	1yrCMT: 2.498/2.750% 1yrLIBOR: 1.998/2.250% 6moLIBOR: 1.873/2.250%		(+/-) 7 bps
Reset Frequency:	Annually: 99.68% Semi-Annually: 0.32%		
Wtd. Avg. Original Term (months):	360		
Wtd. Avg. Remaining Term (months):	355		(+/-) 1 month
Wtd. Avg. Months to Roll:	72.7		(+/-) 1 month
Wtd. Avg. Next Change Date:	22-May-2011		Approx.
Initial Cap:	5.000%	92.40%	Approx.
	2.000%	7.41%	Approx.
	6.000%	0.18%	Approx.
Periodic Cap:	2.000%	99.82%	Approx.
	1.000%	0.18%	Approx.
Wtd. Avg. Minimum Mortgage Net/Gross Rate:	2.405/2.657%		(+/-) 7 bps
Wtd. Avg. Maximum Mortgage Net/Gross Rate:	9.941/10.194%		(+/-) 7 bps
Wtd. Avg. Original LTV:	76.05%		Approx.
Wtd. Avg. Borrower FICO: (FICO>0)	714		Approx.
Geographic Distribution: (>5%)	California	23.80%	Approx.
	Florida	7.28%	Approx.
Relocation	6.87%		
Originator/Product Type:	Wells Fargo Hybrid A-	61.78%	Approx.
	Wells Fargo Hybrid Prime	22.77%	Approx.
	Countrywide Hybrid Prime	15.13%	Approx.
	Quicken Hybrid Prime	0.18%	Approx.
	Mortgage IT Hybrid Alt-A	0.14%	Approx.



CMLTI 05-2: Group I Aggregate

Original Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
27,050 - 50,000	23	913,143.22	0.07	5.191	708	73.68
50,001 - 75,000	147	9,465,048.16	0.73	5.142	693	75.48
75,001 - 100,000	430	38,300,274.82	2.95	5.066	696	78.26
100,001 - 125,000	689	77,467,460.14	5.97	5.034	703	78.85
125,001 - 150,000	704	96,430,117.66	7.43	4.995	701	78.96
150,001 - 175,000	591	94,953,860.43	7.32	4.973	701	79.12
175,001 - 200,000	552	102,593,087.27	7.91	4.985	696	78.75
200,001 - 225,000	373	78,904,169.74	6.08	4.989	699	79.14
225,001 - 250,000	323	76,052,018.35	5.86	4.937	700	77.92
250,001 - 275,000	319	82,737,968.15	6.38	4.947	698	78.12
275,001 - 300,000	248	70,820,218.81	5.46	4.973	700	78.19
300,001 - 333,700	336	107,189,890.73	8.26	4.971	701	76.10
333,701 - 350,000	48	16,326,174.78	1.26	5.145	719	75.93
350,001 - 400,000	169	63,283,431.92	4.88	5.330	731	75.16
400,001 - 500,000	274	123,559,077.04	9.52	5.441	740	73.48
500,001 - 600,000	153	83,717,045.20	6.45	5.436	740	73.31
600,001 - 700,000	84	54,433,419.14	4.20	5.392	739	69.86
700,001 - 800,000	60	44,265,161.18	3.41	5.502	747	72.11
800,001 - 900,000	23	19,807,562.74	1.53	5.404	740	69.95
900,001 - 1,000,000	35	33,763,059.84	2.60	5.418	759	67.57
1,000,001 - 1,500,000	13	15,583,976.26	1.20	5.440	760	60.55
1,500,001 - 1,880,000	4	6,740,000.00	0.52	5.462	762	62.22
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Current Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
10,915 - 25,000	1	10,914.68	0.00	5.125	781	14.52
25,001 - 50,000	24	982,012.11	0.08	5.152	711	74.85
50,001 - 75,000	158	10,286,222.13	0.79	5.143	694	76.12
75,001 - 100,000	428	38,405,079.46	2.96	5.061	696	78.11
100,001 - 125,000	706	79,801,951.62	6.15	5.026	704	78.99
125,001 - 150,000	712	98,246,835.55	7.57	4.992	700	78.77
150,001 - 175,000	602	97,781,777.81	7.54	4.979	700	79.32
175,001 - 200,000	522	97,781,882.00	7.54	4.981	697	78.68
200,001 - 225,000	382	81,260,505.66	6.26	4.978	699	78.91
225,001 - 250,000	327	77,622,571.02	5.98	4.935	701	78.25
250,001 - 275,000	311	81,605,780.90	6.29	4.973	698	77.94
275,001 - 300,000	241	69,254,049.14	5.34	4.967	700	77.88
300,001 - 333,700	327	104,783,009.01	8.08	4.964	701	76.21
333,701 - 350,000	47	16,072,513.98	1.24	5.137	719	76.36
350,001 - 400,000	166	62,321,741.81	4.80	5.353	732	74.85
400,001 - 500,000	275	124,057,842.29	9.56	5.442	739	73.47
500,001 - 600,000	154	84,320,405.84	6.50	5.427	740	73.33
600,001 - 700,000	83	53,853,987.00	4.15	5.405	739	69.89
700,001 - 800,000	58	43,344,906.31	3.34	5.500	747	72.21
800,001 - 900,000	23	19,807,562.74	1.53	5.404	740	69.95
900,001 - 1,000,000	34	33,380,638.26	2.57	5.418	758	67.53
1,000,001 - 1,500,000	13	15,583,976.26	1.20	5.440	760	60.55
1,500,001 - 1,880,000	4	6,740,000.00	0.52	5.462	762	62.22
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Coupon Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
2.000 - 2.499	1	194,928.15	0.02	2.000	707	80.00
2.500 - 2.999	4	871,625.39	0.07	2.766	701	77.51
3.000 - 3.499	23	4,763,694.50	0.37	3.247	714	80.75
3.500 - 3.999	87	16,822,704.77	1.30	3.745	712	79.19
4.000 - 4.499	387	79,848,461.92	6.15	4.243	709	78.72
4.500 - 4.999	1,756	336,497,677.80	25.94	4.738	706	78.40
5.000 - 5.499	2,099	479,574,605.35	36.97	5.212	714	75.14
5.500 - 5.999	1,134	349,365,394.96	26.93	5.630	724	73.94
6.000 - 6.499	92	23,466,865.77	1.81	6.129	690	79.86
6.500 - 6.750	15	5,900,206.97	0.45	6.550	729	76.09
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Original LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
14.52 - 15.00	1	10,914.68	0.00	5.125	781	14.52
20.01 - 25.00	10	2,484,477.92	0.19	5.106	715	22.10
25.01 - 30.00	11	3,461,039.88	0.27	5.392	734	27.40
30.01 - 35.00	12	4,086,636.02	0.32	5.440	748	33.36
35.01 - 40.00	25	8,866,696.03	0.68	5.308	746	38.04
40.01 - 45.00	41	15,832,279.26	1.22	5.353	745	42.70
45.01 - 50.00	48	15,780,883.09	1.22	5.402	721	48.19
50.01 - 55.00	69	21,864,535.58	1.69	5.275	723	52.70
55.01 - 60.00	92	31,890,987.87	2.46	5.300	719	57.46
60.01 - 65.00	134	47,997,294.16	3.70	5.336	728	62.77
65.01 - 70.00	254	82,228,584.31	6.34	5.278	717	68.38
70.01 - 75.00	336	102,181,651.35	7.88	5.277	719	73.25
75.01 - 80.00	4,141	878,778,053.04	67.74	5.070	715	79.69
80.01 - 85.00	41	8,163,758.28	0.63	5.179	668	83.55
85.01 - 90.00	202	37,406,783.02	2.88	5.212	674	89.38
90.01 - 95.00	178	35,359,705.38	2.73	5.119	677	94.66
95.01 - 100.00	3	911,885.71	0.07	5.408	730	100.00
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Property Type	#	Curr UPB	% Total	WAC	FICO	OLTV
1 FAMILY	4,193	960,485,210.91	74.04	5.111	711	75.85
2 - 4 FAM	106	29,185,573.10	2.25	5.228	712	74.38
CO-OP	23	9,342,441.26	0.72	5.368	737	67.85
CONDO	1,096	218,198,101.98	16.82	5.072	717	77.44
MANUFACTUR	48	6,674,580.14	0.51	5.522	670	79.74
NONE	1	492,000.00	0.04	5.500	741	80.00
PUD	131	72,928,258.19	5.62	5.555	742	75.85
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Occupancy Type	#	Curr UPB	% Total	WAC	FICO	OLTV
INVESTOR	193	32,970,059.03	2.54	5.372	719	74.75
OWNER OCCUPIED	5,241	1,218,698,318.84	93.94	5.119	713	76.23
SECOND HOME	164	45,637,787.71	3.52	5.427	729	72.15
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Loan Purpose	#	Curr UPB	% Total	WAC	FICO	OLTV
CASH OUT	628	164,823,587.04	12.71	5.357	703	67.94
PURCHASE	4,085	923,676,144.71	71.20	5.074	720	78.29
REFINANCE	885	208,806,433.83	16.10	5.239	698	72.57
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Income - Asset - Employment	#	Curr UPB	% Total	WAC	FICO	OLTV
ALT-FULL-VERBAL	44	24,338,566.79	1.88	5.582	721	74.26
FULL-FULL-FULL	1	1,393,229.12	0.11	5.000	791	74.72
FULL-FULL-VERBAL	3,887	800,893,091.12	61.74	5.057	706	77.12
FULL-STATED-VERBAL	398	82,289,346.50	6.34	4.998	699	75.73
NONE-FULL-STATED	1	625,616.51	0.05	5.250	731	45.82
NONE-NONE-NONE	1	64,814.00	0.00	6.250	731	35.14
PREFERRED	237	136,785,927.01	10.54	5.568	753	73.57
STATED-FULL-STATED	4	1,266,047.03	0.10	5.364	716	70.36
STATED-FULL-VERBAL	528	147,508,173.50	11.37	5.246	739	72.67
STATED-STATED-VERBAL	262	63,134,870.76	4.87	4.906	735	77.71
STREAMLINE	235	39,006,483.24	3.01	5.216	647	75.48
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

FICO Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
0 - 0	1	419,611.06	0.03	4.875		80.00
450 - 474	1	268,016.92	0.02	5.375	469	59.76
475 - 499	2	219,017.36	0.02	5.285	491	81.95
500 - 524	3	504,650.73	0.04	5.381	515	66.95
525 - 549	14	2,102,490.11	0.16	5.145	540	76.66
550 - 574	23	3,643,717.45	0.28	5.197	566	72.77
575 - 599	60	10,549,759.72	0.81	5.363	587	77.13
600 - 624	121	21,823,643.05	1.68	5.215	615	77.49
625 - 649	325	63,396,326.66	4.89	5.129	639	77.96
650 - 674	783	159,523,499.46	12.30	5.046	664	78.21
675 - 699	1,227	241,492,060.10	18.61	5.043	687	77.60
700 - 724	1,121	245,922,166.87	18.96	5.110	711	76.07
725 - 749	924	224,879,737.83	17.33	5.147	737	76.44
750 - 774	610	173,647,419.91	13.39	5.210	762	74.68
775 - 799	329	128,154,361.12	9.88	5.293	786	71.34
800 - 816	54	20,759,687.23	1.60	5.325	805	70.43
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Original Term	#	Curr UPB	% Total	WAC	FICO	OLTV
240 - 240	6	656,052.96	0.05	5.444	713	76.59
241 - 360	5,592	1,296,650,112.62	99.95	5.136	714	76.05
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Remaining Term	#	Curr UPB	% Total	WAC	FICO	OLTV
229 - 240	6	656,052.96	0.05	5.444	713	76.59
289 - 300	3	415,239.53	0.03	5.046	675	69.87
325 - 336	9	1,474,332.65	0.11	5.581	723	72.70
337 - 348	100	19,107,210.44	1.47	4.329	701	76.94
349 - 360	5,480	1,275,653,330.00	98.33	5.148	714	76.04
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

State	#	Curr UPB	% Total	WAC	FICO	OLTV
California	793	308,744,360.64	23.80	5.359	726	72.10
Florida	498	94,393,098.08	7.28	5.127	713	78.73
Minnesota	318	62,395,914.13	4.81	4.912	713	76.82
Virginia	204	57,116,404.89	4.40	5.211	724	76.38
Washington	273	56,483,427.40	4.35	4.997	710	77.33
Georgia	275	52,442,120.53	4.04	4.933	705	79.74
New Jersey	179	49,042,842.56	3.78	5.192	710	74.63
Colorado	198	43,563,960.90	3.36	5.045	707	75.71
Illinois	186	43,401,007.89	3.35	5.015	703	76.81
New York	118	43,285,808.02	3.34	5.300	727	70.16
North Carolina	236	40,629,448.92	3.13	4.929	708	79.86
Maryland	138	34,451,217.10	2.66	5.250	710	76.49
Massachusetts	126	34,292,109.95	2.64	5.155	718	76.35
Ohio	201	33,209,828.22	2.56	4.810	701	80.23
Arizona	154	29,515,033.27	2.28	5.175	706	77.81
Pennsylvania	114	24,965,328.91	1.92	5.154	707	77.77
Texas	110	24,682,750.87	1.90	5.059	707	78.49
Nevada	91	22,627,305.70	1.74	5.199	704	76.02
Oregon	109	21,062,748.41	1.62	5.067	709	76.89
Michigan	112	20,411,230.85	1.57	5.026	708	76.69
Iowa	121	16,612,410.55	1.28	4.966	714	79.61
Missouri	90	15,366,012.64	1.18	5.064	712	78.64
Wisconsin	94	15,105,969.83	1.16	4.995	700	79.09
South Carolina	79	14,128,774.37	1.09	5.063	708	77.81
<Others>	781	139,377,050.95	10.74	5.023	707	77.96
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Loan Type	#	Curr UPB	% Total	WAC	FICO	OLTV
Arm	5,598	1,297,306,165.58	100.00	5.136	714	76.05
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Index	#	Curr UPB	% Total	WAC	FICO	OLTV
1 Yr CMT	5,036	1,054,271,579.50	81.27	5.074	709	76.49
12 Mo LIB	548	238,881,081.24	18.41	5.399	737	74.17
6 Mo LIB	14	4,153,504.84	0.32	5.810	722	72.97
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Rate Adj Freq	#	Curr UPB	% Total	WAC	FICO	OLTV
6	14	4,153,504.84	0.32	5.810	722	72.97
12	5,584	1,293,152,660.74	99.68	5.134	714	76.06
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Margin	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.500	560	242,212,586.08	18.67	5.404	737	74.11
2.501 - 2.750	5,038	1,055,093,579.50	81.33	5.075	709	76.50
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Life Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
5.000 - 5.499	10	2,346,690.84	0.18	5.508	729	74.72
6.000 - 6.499	4	1,806,814.00	0.14	6.202	712	70.69
7.000 - 7.499	1	194,928.15	0.02	2.000	707	80.00
7.500 - 7.999	2	498,056.64	0.04	2.746	692	76.04
8.000 - 8.499	5	882,380.75	0.07	3.224	718	81.62
8.500 - 8.999	39	8,354,276.96	0.64	3.742	724	78.57
9.000 - 9.499	289	62,004,932.20	4.78	4.192	713	78.23
9.500 - 9.999	1,607	307,600,602.02	23.71	4.712	708	78.61
10.000 - 10.499	2,136	486,430,151.09	37.50	5.170	715	75.31
10.500 - 10.999	1,285	377,335,985.45	29.09	5.538	722	74.13
11.000 - 11.499	156	35,049,403.89	2.70	5.729	688	78.98
11.500 - 11.999	54	12,736,439.01	0.98	5.972	688	78.83
12.000 - 12.499	9	1,669,109.00	0.13	6.139	643	79.05
12.500 - 12.750	1	396,395.58	0.03	6.750	788	80.00
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Life Floor	#	Curr UPB	% Total	WAC	FICO	OLTV
2.250 - 2.499	560	242,212,586.08	18.67	5.404	737	74.11
2.750 - 2.750	5,038	1,055,093,579.50	81.33	5.075	709	76.50
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Next Rate Adjustment Date	#	Curr UPB	% Total	WAC	FICO	OLTV
2007-05	15	2,404,428.60	0.19	3.564	699	78.48
2007-06	31	5,860,181.22	0.45	4.070	701	80.40
2007-07	78	13,168,453.04	1.02	4.310	696	80.91
2007-08	46	8,374,090.09	0.65	4.532	684	79.15
2007-09	52	8,806,472.68	0.68	4.824	708	78.67
2007-10	80	16,226,596.58	1.25	4.646	688	78.73
2007-11	74	14,813,217.47	1.14	4.659	687	77.31
2007-12	48	8,951,208.22	0.69	4.652	673	78.50
2008-01	61	12,054,845.00	0.93	5.001	671	76.70
2008-02	26	5,528,548.28	0.43	4.988	677	77.32
2008-07	1	364,138.53	0.03	4.000	620	75.00
2008-09	1	125,323.35	0.01	4.250	706	80.00
2009-01	1	99,460.79	0.01	4.875	738	80.00
2009-04	2	489,831.54	0.04	4.832	654	73.66
2009-05	49	8,166,456.47	0.63	4.347	703	78.70
2009-06	87	13,830,058.57	1.07	4.587	710	80.45
2009-07	166	28,796,007.11	2.22	4.758	708	79.88
2009-08	124	22,404,294.89	1.73	4.994	694	78.94
2009-09	299	52,564,692.17	4.05	4.950	705	79.07
2009-10	446	75,786,950.16	5.84	4.845	705	78.93
2009-11	390	69,057,915.11	5.32	4.821	704	78.32
2009-12	380	70,677,332.28	5.45	4.816	699	78.33
2010-01	336	60,361,547.18	4.65	4.911	701	78.82
2010-02	182	30,332,295.22	2.34	5.012	704	78.58
2010-07	2	709,078.95	0.05	4.375	700	77.92
2010-09	4	2,253,171.82	0.17	4.192	754	63.77
2010-11	1	368,790.23	0.03	4.125	746	76.77
2010-12	1	468,034.25	0.04	4.125	649	80.00
2011-01	1	168,000.00	0.01	5.500	725	80.00
2011-04	1	158,503.47	0.01	5.500	622	90.00
2011-05	15	1,987,914.94	0.15	4.597	680	80.71
2011-06	39	6,423,528.75	0.50	5.075	706	80.45
2011-07	46	8,174,276.03	0.63	5.188	680	79.24
2011-08	49	13,963,242.61	1.08	5.542	732	70.31
2011-09	149	28,173,558.42	2.17	5.334	700	78.06
2011-10	210	37,220,695.05	2.87	5.132	694	77.97
2011-11	210	37,618,574.90	2.90	5.119	699	77.71
2011-12	200	40,684,254.88	3.14	5.118	693	75.39
2012-01	254	64,966,364.07	5.01	5.327	715	72.77
2012-02	309	104,924,693.61	8.09	5.363	730	71.26
2012-03	283	114,468,590.18	8.82	5.357	741	73.21
2012-04	252	117,095,511.97	9.03	5.437	747	75.28
2012-05	7	4,523,791.45	0.35	5.828	739	75.81
2013-01	1	121,760.17	0.01	5.625	792	78.05
2013-02	3	587,746.93	0.05	5.750	731	77.29
2013-03	3	403,554.38	0.03	5.528	730	77.14
2013-04	2	361,271.17	0.03	5.351	679	58.49
2013-11	1	225,006.75	0.02	5.750	666	79.94
2014-03	1	225,119.42	0.02	5.500	718	80.00
2014-05	5	1,061,951.33	0.08	4.949	693	77.17
2014-06	10	1,688,084.65	0.13	5.542	704	80.45
2014-07	10	1,800,671.96	0.14	5.641	699	80.41
2014-08	13	2,709,255.95	0.21	5.654	698	75.83
2014-09	51	10,056,600.04	0.78	5.437	702	78.41
2014-10	73	13,342,856.77	1.03	5.439	691	77.35
2014-11	73	14,596,370.45	1.13	5.345	689	76.47
2014-12	71	13,728,243.02	1.06	5.380	690	74.61
2015-01	59	13,463,844.10	1.04	5.377	702	75.80
2015-02	51	11,928,689.81	0.92	5.416	704	75.84
2015-03	18	10,491,458.18	0.81	5.506	738	73.50
2015-04	119	69,212,766.61	5.34	5.580	743	69.96
2015-05	26	17,705,993.76	1.36	5.675	751	75.06
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Initial Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
2	511	96,188,041.18	7.41	4.611	687	78.58
5	5,082	1,198,735,262.13	92.40	5.177	716	75.86
6	5	2,382,862.27	0.18	6.002	710	70.54
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Periodic Cap	#	Curr UPB	% Total	WAC	FICO	OLTV
1	10	2,346,690.84	0.18	5.508	729	74.72
2	5,588	1,294,959,474.74	99.82	5.136	714	76.05
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

IO Flag	#	Curr UPB	% Total	WAC	FICO	OLTV
No	4,688	888,208,115.86	68.47	4.985	701	77.70
Yes	910	409,098,049.72	31.53	5.465	743	72.47
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

IO Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	4,688	888,208,115.86	68.47	4.985	701	77.70
84	770	323,547,586.57	24.94	5.427	743	72.76
120	140	85,550,463.15	6.59	5.605	745	71.36
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Prepay Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	5,598	1,297,306,165.58	100.00	5.136	714	76.05
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

PMI Status	#	Curr UPB	% Total	WAC	FICO	OLTV
AMERIN GUARANTY CORP	7	1,954,236.89	0.15	5.035	734	90.26
CurLtv<=80	5,175	1,214,650,352.91	93.63	5.133	717	75.03
GENERAL ELECTRIC	1	409,000.00	0.03	5.500	720	94.99
GENERAL ELECTRIC MTG	32	5,744,873.01	0.44	5.122	671	91.43
MORTGAGE GUARANTY N	15	3,340,470.04	0.26	4.819	681	92.87
No PMI	3	1,615,263.31	0.12	5.508	754	80.20
PLEDGED ASSET LOAN	4	1,884,885.71	0.15	5.455	769	92.14
PMI MORTGAGE INSURAN	29	5,434,112.35	0.42	5.092	683	91.46
RADIAN GUARANTY INS	115	21,501,978.97	1.66	5.167	671	91.22
REPUBLIC MORTGAGE N	65	12,172,037.20	0.94	5.186	668	91.78
TRIAD GUARANTY	72	14,389,713.27	1.11	5.244	670	91.10
UNITED GUARANTY CORP	80	14,209,241.92	1.10	5.206	669	90.48
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

Lease Hold	#	Curr UPB	% Total	WAC	FICO	OLTV
N	5,171	1,224,261,102.49	94.37	5.151	715	75.82
Y	427	73,045,063.09	5.63	4.893	696	78.23
	5,598	1,297,306,165.58	100.00	5.136	714	76.05

PRELIMINARY TERM SHEET

\$118,166,610*
(APPROXIMATE)

Citigroup Mortgage Loan Trust Inc.
Depositor

Mortgage Pass-Through Certificates
Series 2005-2

CitiMortgage, Inc.
Servicer and Master Servicer

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

***Total size of Group II Certificates Only**



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 Issuer and its affiliates. Neither the Issuer nor any of its 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.

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Offered Certificates*

Certificates	Pass-Through Rates	Size **	Ratings (Moody's/Fitch)**
II-A 1-1	5.500%	\$32,813,000	Aaa/AAA
II-A 1-2	6.000%	\$56,888,000	Aaa/AAA
II-A 2	5.500%	\$22,470,000	Aaa/AAA
II-PO1	NA	\$173,222	Aaa/AAA
II-PO2	NA	\$1,093,388	Aaa/AAA
II-XS1	Variable	\$29,581,779***	Aaa/AAA
II-XS2	Variable	\$5,986,880***	Aaa/AAA
II-R	Variable	\$100	-/AAA
II-B1	Variable	\$2,574,000	/AA
II-B2	Variable	\$1,197,000	-/A
II-B3	Variable	\$958,000	-/BBB
II-B4****			
II-B5****			
II-B6****			

*This transaction has two groups of collateral (Group I and Group II Mortgage Loans). Only the Group II Certificates are offered.

** The bond sizes are preliminary and approximate and are subject to +/- 5% variance and final rating agency levels.

*** Notional

****These Classes of Certificates are not available pursuant to this term sheet.

Transaction Overview

Offered Certificates: Approximately \$118,166,610 fixed-rate certificates backed by residential, first lien, fixed-rate investment property mortgage loans.

Class II-A1-1, II-A1-2, II-A2 (collectively, the "Class II-A Certificates"), II-PO1, II-PO2, II-XS1, II-XS2, II-R (collectively with the Class II-A Certificates, the "Senior Certificates"), II-B1, II-B2, II-B3 (collectively referred to as the "Group II Offered Subordinate Certificates") will be offered.

Non-Offered Certificates: Class II-B4, II-B5 and II-B6 Certificates (the "Group II Non-Offered Subordinate Certificates" and with the Group II Offered Subordinate Certificates, the "Subordinate Certificates").

Cut-Off Date: May 1, 2005

Settlement Date: On or about May 31, 2005

1st Distribution Date: June 27, 2005

Depositor: Citigroup Mortgage Loan Trust Inc.

Lead & Sole Underwriter: Citigroup Global Markets Inc.

Servicer and Master Servicer: CitiMortgage, Inc.

Originators: CitiMortgage, Inc.

Trust Administrator: CitiMortgage, Inc.

Paying Agent, Certificate Registrar and Authenticating Agent: Citibank, N.A.

Trustee: U.S. Bank National Association

The Group II Collateral: Comprised of residential, first lien, fixed-rate investment property mortgage loans, totaling approximately \$119,723,565.43 (the "Mortgage Loans" or the "Group II Collateral Pool").

The Mortgage Loans will be divided into two loan groups: Loan Group II-1 and Loan Group II-2. The Group II-1 Mortgage Loans will be further divided into two separate subgroups (Subgroup II-1-1 and Subgroup II-1-2), each comprised of mortgage loans and Mortgage Loan Components representing a fraction of mortgage loans related to such subgroup.

Subgroup II-1-1 contains all the Group II-1 Mortgage Loans with net mortgage rates of less than or equal to 5.500% and Mortgage Loan Components representing a portion of all Group II-1 Mortgage Loans, based on certain Applicable Fractions (as defined in the Prospectus Supplement) of such mortgage loans, with net mortgage rates greater than 5.500% and less than 6.000%. Subgroup II-1-2 contains all the Group II-1 Mortgage Loans with net mortgage rates of greater than 6.000% and Mortgage Loan Components representing a portion of all Group II-1 Mortgage Loans, based on certain Applicable Fractions (as described in the Prospectus Supplement) of such mortgage loans, with net mortgage rates greater than 5.500% and less than 6.000%.

Each Group II-1 Mortgage Loan consists of two components (except for Group II-1 Mortgage Loans with a net mortgage rate of (i) less than or equal to 5.500% or (ii) greater than or equal to 6.000%), each referred to as a Mortgage Loan Component. Principal received with respect to any Group II-1 Mortgage Loan that has Mortgage Loan Components will be allocated to its two Mortgage Loan Components pro-rata based on the Applicable Fractions. Subgroup II-1-1 is comprised of Mortgage

Loans with net mortgage rates of less than or equal to 5.500% and Mortgage Loan Components that bear net interest at 5.500% (for purposes of allocations to the Class II-A1-1 Certificates). Subgroup II-1-2 is comprised of Mortgage Loan Components that bear net interest at 6.000% (for purposes of allocations to the Class II-A1-2 Certificates) and Mortgage Loans with net mortgage rates greater than or equal to 6.000%.

Structure:

Senior/subordinate, shifting interest.

Payment Allocation:

The Class II-A1-1 Certificates and the Class II-PO1 Certificates will be primarily entitled to payments received on the mortgage loans and mortgage loan components in Subgroup II-1-1.

The Class II-A1-2 Certificates and the Class II-XS1 Certificates will be primarily entitled to payments received on the mortgage loans and mortgage loan components in Subgroup II-1-2.

The Class II-A2 Certificates, the II-PO2 Certificates and the Class II-XS2 Certificates will be primarily entitled to payments received on the mortgage loans in Loan Group II-2.

The Subordinate Certificates will be entitled to payments received on all of the Mortgage Loans.

Pass-Through Rate:

- The pass through rates on the Class II-A1-1, II-A1-2, and II-A2 Certificates are fixed at 5.500%, 6.000%, and 5.500%, respectively.
- For the Class II-B Certificates, a rate equal to the weighted average (weighted in proportion to the results of subtracting from the aggregate principal balance of each loan group the aggregate Certificate Principal Balance of the related Class A Certificates) of 5.500% (with respect to Subgroup II-1-1), 6.000% (with respect to Subgroup II-1-2), and 5.500% (with respect to Group II-2).
- The pass-through rates on the class XS Certificates are variable and will be calculated for each distribution date. The Class II-XS1 Certificates will receive a portion of the interest payments only from the Group II-1 Mortgage Loans that have net mortgage rates higher than 6.000% per annum, and the Class II-XS2 Certificates will receive a portion of the interest payments only from the Group II-2 Mortgage Loans that have net mortgage rates higher than 5.500% per annum.
- The PO Certificates do not bear interest and thus do not have pass-through rates. The Class II-PO1 Certificates will receive a portion of the principal payments only on the Group II-1 Mortgage Loans that have net mortgage rates lower than 5.500% per annum as of the Cut-off Date, and the Class II-PO2 Certificates will receive a portion of the principal payments only on the Group II-2 Mortgage Loans that have net mortgage rates lower than 5.500% per annum as of the cut-off date.

Credit Enhancement:

Credit enhancement for the Certificates will be provided by subordination. The Subordinate Certificates are subordinate to, and provide credit enhancement for, the Senior Certificates.

Subordination:

<u>Class</u>	<u>Ratings (Moody's/Fitch)</u>	<u>Initial Subordination Percentage</u>
Class II-A Certificates	Aaa/AAA	5.25 % (+/- 50 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:

Distributions on the Certificates will be made on the 25th day of each month (or next business day) commencing in June 2005. On each distribution date, the Paying Agent will first distribute to the Senior Certificates of each certificate group the amounts of interest and principal distributable to them from available funds relating to the corresponding loan group. The Paying Agent will then distribute interest and principal to the Subordinate Certificates from the remaining available funds relating to both groups.

The distribution to the Certificates, to the extent of available funds, will be made according to the following priority:

first, concurrently, to the related Senior Certificates (and on the first distribution date, from the subgroup II-1-1 available distribution amount, to the Class II-R Certificates), the interest distribution amount for each such class, on a pro rata basis based on their respective entitlements to such interest;

second, to the related Class PO Certificates, such class's allocable share of principal;

third, concurrently, to the related Senior Certificates (and on the first distribution date, from the Group II Available Distribution Amount, to the Class II-R Certificates), each such class's allocable share of principal;

fourth, interest sequentially to the Subordinate Certificates in order of their numerical class designations (except for the class with the lowest priority), beginning with the Class II-B1;

fifth, concurrently, to the related Class PO Certificates, any carry forward amounts, on a pro rata basis based on their respective entitlements to such amounts;

sixth, interest to the class of Subordinate Certificates with the lowest priority; and

seventh, sequentially to the Subordinate Certificates in order of their numerical class designations, beginning with the Class II-B1, such class' allocable share of principal.

Allocation of Losses:

Realized Losses on the mortgage loans will first be allocated to the Subordinate 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, the non-PO portion of Realized Losses on the mortgage loans will be allocated to the Class II-A1-1 Certificates (if the realized loss is on a Subgroup II-1-1 Mortgage Loan), Class II-A1-2 Certificates (if the realized loss is on a Subgroup II-1-2 Mortgage Loan), and Class II-A2 Certificates (if the realized loss is on a II-A2 Mortgage Loan), and the PO portion of Realized Losses will be allocated to the related Class PO Certificates.

**Cross
Collateralization:**

In certain limited circumstances, certain amounts received on the mortgage loans and mortgage loan components in one or more of the subgroups related to Loan Group II-1 or mortgage loans in Loan Group II-2 may be available to distribute interest and principal due on the unrelated Class A Certificates.

Shifting Interest:

The 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 May 2010. After such time the prepayment percentages on the Class B Certificates will be as follows:

June 2010 – May 2011	30% of their <i>pro rata</i> share
June 2011 – May 2012	40% of their <i>pro rata</i> share
June 2012 – May 2013	60% of their <i>pro rata</i> share
June 2013 – May 2014	80% of their <i>pro rata</i> share
June 2014 – and after	100% of their <i>pro rata</i> share

In addition,

- (i) if on any distribution date before June 2008, the subordinate percentage is equal to or greater than twice the initial subordination percentage as of the Cut-Off Date, then the Subordinate Certificates will receive 50% of their *pro rata* share of unscheduled principal from the mortgage loans; and
- (ii) if on any distribution date on or after June 2008, the subordinate percentage is equal to or greater than twice the initial subordination percentage as of the Cut-Off Date, then the Subordinate Certificates will receive 100% of their *pro rata* share of unscheduled principal from the mortgage loans;

provided that:

- (iii) 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
- (iv) the cumulative realized losses do not exceed the then applicable Trigger Amount below.

Distribution Date Occurring in the Period:	Losses as a % of Initial Sum of the Certificate Principal Balances of the Subordinate Certificates
June 2010 – May 2011	30%
June 2011 – May 2012	35%
June 2012 – May 2013	40%
June 2013 – May 2014	45%
June 2014 – and after	50%

Call Provision:

At its option, the holder of the Class II-R Certificates (unless such holder is the seller, Citigroup Global Markets Inc. or an affiliate of either of them) may purchase all of the mortgage loans (and properties acquired on behalf of the trust) when the mortgage loans remaining in the trust, as of the last day of the related collection period, have been reduced to less than 10% of the principal balance of the mortgage loans in all of the loan groups as of the Cut-Off Date. If the holder of the Class II-R Certificates does not wish to exercise such option, the Master Servicer may purchase such mortgage loans. The certificates will be redeemed at par plus accrued interest to the extent of funds available.

P&I Advances:

The Servicer will be required to advance delinquent payments of principal and interest on the mortgage loans to the extent such amounts are deemed recoverable. The Servicer will be entitled to be reimbursed for these advances, and therefore these advances are not a form of credit enhancement.

Compensating Interest:

The Servicer is required to cover any shortfall in interest collections that are attributable to prepayments in full or in part on the related mortgage loans, but only in an amount which, when added to all amounts allocable to interest received in connection with such prepayment, equals one month's interest on the amount of principal so prepaid at the related mortgage rate net of the related servicing fee rate (but not in excess of the aggregate servicing fee actually received for the applicable month for such mortgage loans).

Underwriting Standards:

The Mortgage Loans were underwritten to the guidelines of the Originator as more fully described in the prospectus supplement.

CMLTI 2005-2



Legal Structure:	Designated portions of the trust will be established as one or more REMICs for federal income tax purposes.
ERISA Considerations:	The Senior Certificates and the Group II Offered Subordinate 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 Senior Certificates and Class II-B1 Certificates are expected to constitute "mortgage related securities" for purposes of the Secondary Mortgage Market Enhancement Act of 1984 (SMMEA). The Class II-B2 and Class II-B3 Certificates will <u>NOT</u> be SMMEA eligible.
Form of Registration:	The Senior Certificates and the Group II Offered Subordinate Certificates will be issued in book-entry form through DTC.
Minimum Denominations:	The Senior Certificates and the Group II Offered Subordinate Certificates will be issued with a minimum denomination of \$100,000 with incremental denominations of \$1.



CMLTI 05-2: Group II-1

Summary for All Loans	Values
Number of Loans	640
Dollars Outstanding	94,853,589.56
Average UPB	148,208.73
Original Amount	95,452,622.00
Average OPB	149,144.72
WA Gross Rate	6.133
WA Net Rate	5.873
WA Origterm	360
WA Scheduled Term	355
WA Seasoning	5
WA Original LTV	70.28
WA Current LTV	69.90
WA FICO (Fico>0)	721
WA Origination Date	12/01/2004

Original Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
50,000.00 - 50,000.00	5	248,576.86	0.26	6.275	735	51.45
50,000.01 - 75,000.00	113	7,074,823.82	7.46	6.246	716	75.81
75,000.01 - 100,000.00	112	9,801,311.28	10.33	6.227	725	71.62
100,000.01 - 125,000.00	102	11,503,144.88	12.13	6.211	717	75.12
125,000.01 - 150,000.00	75	10,128,671.61	10.68	6.122	724	71.25
150,000.01 - 175,000.00	53	8,471,123.56	8.93	6.220	722	76.59
175,000.01 - 200,000.00	44	8,210,481.22	8.66	6.117	723	71.98
200,000.01 - 225,000.00	22	4,697,111.39	4.95	6.095	697	72.05
225,000.01 - 250,000.00	22	5,208,458.63	5.49	6.029	740	66.10
250,000.01 - 275,000.00	23	6,036,020.39	6.36	5.922	704	55.81
275,000.01 - 300,000.00	18	5,155,875.81	5.44	6.070	730	69.11
300,000.01 - 333,700.00	28	8,961,456.07	9.45	6.082	715	68.47
333,700.01 - 350,000.00	4	1,358,786.75	1.43	6.006	711	64.59
350,000.01 - 400,000.00	8	2,935,274.73	3.09	6.101	714	62.08
400,000.01 - 500,000.00	9	3,909,132.87	4.12	6.073	735	69.08
500,000.01 - 600,000.00	1	513,525.68	0.54	6.250	814	36.86
600,000.01 - 641,650.00	1	639,814.01	0.67	6.250	744	64.17
Sum 95,452,622.00	640	94,853,589.56	100.00	6.133	721	70.28

Current Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
27,488.49 - 50,000.00	6	276,065.35	0.29	6.235	733	52.95
50,000.01 - 75,000.00	113	7,074,823.82	7.46	6.246	716	75.81
75,000.01 - 100,000.00	112	9,801,311.28	10.33	6.227	725	71.62
100,000.01 - 125,000.00	103	11,622,486.32	12.25	6.214	718	75.27
125,000.01 - 150,000.00	75	10,281,782.10	10.84	6.130	723	71.16
150,000.01 - 175,000.00	51	8,171,183.14	8.61	6.209	723	76.65
175,000.01 - 200,000.00	44	8,210,481.22	8.66	6.117	723	71.98
200,000.01 - 225,000.00	24	5,145,861.49	5.43	6.071	698	71.78
225,000.01 - 250,000.00	21	5,009,011.45	5.28	6.041	739	63.60
250,000.01 - 275,000.00	23	6,061,455.61	6.39	5.950	706	58.34
275,000.01 - 300,000.00	17	4,881,137.67	5.15	6.046	731	68.49
300,000.01 - 333,700.00	29	9,293,768.09	9.80	6.066	718	68.70
333,700.01 - 350,000.00	3	1,026,474.73	1.08	6.129	690	61.22
350,000.01 - 400,000.00	8	2,935,274.73	3.09	6.101	714	62.08
400,000.01 - 500,000.00	9	3,909,132.87	4.12	6.073	735	69.08
500,000.01 - 600,000.00	1	513,525.68	0.54	6.250	814	36.86
600,000.01 - 639,814.01	1	639,814.01	0.67	6.250	744	64.17
Avg 148,208.73	640	94,853,589.56	100.00	6.133	721	70.28

Coupon Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
5.500 - 5.999	167	28,526,955.86	30.07	5.788	721	63.15
6.000 - 6.499	326	48,937,222.99	51.59	6.189	722	71.09
6.500 - 6.999	146	17,324,017.69	18.26	6.541	718	79.66
7.000 - 7.000	1	65,393.02	0.07	7.000	759	90.00
WtAvg 6.133	640	94,853,589.56	100.00	6.133	721	70.28

Net Rate	#	Curr UPB	% Total	WAC	FICO	OLTV
5.240 - 5.499	80	13,459,694.40	14.19	5.689	728	65.79
5.500 - 5.999	323	51,812,115.89	54.62	6.054	719	67.60
6.000 - 6.499	232	29,052,667.05	30.63	6.466	721	76.82
6.500 - 6.740	5	529,112.22	0.56	6.890	714	87.66
WtAvg 5.873	640	94,853,589.56	100.00	6.133	721	70.28

Original LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
11.24 - 15.00	1	49,411.19	0.05	6.500	770	11.24
15.01 - 20.00	1	94,600.42	0.10	5.750	743	20.00
20.01 - 25.00	6	944,209.59	1.00	5.869	691	21.41
25.01 - 30.00	3	493,087.13	0.52	5.812	782	25.52
30.01 - 35.00	14	2,024,168.06	2.13	5.990	737	32.66
35.01 - 40.00	13	2,571,943.56	2.71	6.080	767	37.78
40.01 - 45.00	19	2,946,988.52	3.11	5.985	731	43.36
45.01 - 50.00	19	2,982,519.49	3.14	6.093	711	48.23
50.01 - 55.00	20	3,746,258.34	3.95	6.023	696	52.69
55.01 - 60.00	17	3,481,761.97	3.67	6.022	724	57.20
60.01 - 65.00	34	7,373,270.11	7.77	6.164	716	63.38
65.01 - 70.00	88	15,054,796.51	15.87	6.016	713	68.95
70.01 - 75.00	94	14,617,731.74	15.41	6.040	722	74.20
75.01 - 80.00	183	23,308,995.07	24.57	6.208	725	79.66
80.01 - 85.00	14	1,570,909.06	1.66	6.373	700	84.01
85.01 - 90.00	114	13,592,938.80	14.33	6.352	722	89.81
WtAvg 70.28	640	94,853,589.56	100.00	6.133	721	70.28

Current LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
11.10 - 15.00	2	76,899.68	0.08	6.277	749	30.99
15.01 - 20.00	1	94,600.42	0.10	5.750	743	20.00
20.01 - 25.00	6	944,209.59	1.00	5.869	691	21.41
25.01 - 30.00	3	493,087.13	0.52	5.812	782	25.52
30.01 - 35.00	15	2,130,484.20	2.25	5.965	741	32.80
35.01 - 40.00	12	2,465,627.42	2.60	6.105	765	37.88
40.01 - 45.00	20	3,011,661.72	3.18	5.985	732	43.40
45.01 - 50.00	18	2,917,846.29	3.08	6.095	709	48.30
50.01 - 55.00	20	3,746,258.34	3.95	6.023	696	52.69
55.01 - 60.00	18	3,590,929.79	3.79	6.025	726	57.31
60.01 - 65.00	37	8,094,616.67	8.53	6.148	713	63.60
65.01 - 70.00	83	14,196,793.64	14.97	6.017	714	69.17
70.01 - 75.00	97	15,054,059.94	15.87	6.040	721	74.23
75.01 - 80.00	181	22,979,027.31	24.23	6.212	725	79.79
80.01 - 85.00	14	1,570,909.06	1.66	6.373	700	84.01
85.01 - 89.75	113	13,486,578.36	14.22	6.352	721	89.81
WtAvg 69.90	640	94,853,589.56	100.00	6.133	721	70.28

Property Type	#	Curr UPB	% Total	WAC	FICO	OLTV
1 FAMILY	324	41,056,622.92	43.28	6.158	714	70.95
2 - 4 FAM	153	29,758,599.62	31.37	6.101	722	66.68
CONDO	62	9,609,574.38	10.13	6.094	742	72.16
PUD	64	10,270,295.07	10.83	6.110	726	72.60
TOWNHOUSE	37	4,158,497.57	4.38	6.270	719	79.30
	640	94,853,589.56	100.00	6.133	721	70.28

Occupancy Type	#	Curr UPB	% Total	WAC	FICO	OLTV
INVESTOR	640	94,853,589.56	100.00	6.133	721	70.28
	640	94,853,589.56	100.00	6.133	721	70.28

Loan Purpose	#	Curr UPB	% Total	WAC	FICO	OLTV
CASH OUT	222	34,723,270.85	36.61	6.103	713	62.96
PURCHASE	332	47,013,313.06	49.56	6.158	729	77.38
REFINANCE	86	13,117,005.65	13.83	6.124	714	64.21
	640	94,853,589.56	100.00	6.133	721	70.28

Documentation Code	#	Curr UPB	% Total	WAC	FICO	OLTV
AI-FA-FE	110	18,099,996.42	19.08	6.131	711	61.90
AI-FA-NE	68	7,912,395.82	8.34	6.132	737	76.66
AI-FA-VE	56	7,031,243.55	7.41	6.158	721	72.78
AI-NA-FE	3	327,289.55	0.35	6.402	665	84.56
AI-NA-NE	29	3,949,196.37	4.16	6.102	731	73.41
AI-NA-VE	36	5,245,742.39	5.50	6.119	716	74.41
DU-LP	25	3,511,347.60	3.70	6.185	714	74.99
FI-FA-FE	32	4,989,641.51	5.26	5.975	730	66.34
FI-FA-NE	35	5,977,317.05	6.30	6.188	697	74.21
FI-FA-VE	27	3,883,554.88	4.09	6.165	713	80.00
FI-NA-FE	4	887,802.34	0.94	6.320	648	75.70
FI-NA-NE	14	2,167,780.96	2.29	6.051	696	76.43
FI-NA-VE	8	1,242,632.35	1.31	6.249	750	74.63
LI-FA-FE	24	3,935,095.09	4.15	6.107	726	75.32
LI-FA-NE	2	239,965.80	0.25	6.548	660	77.39
LI-FA-VE	21	3,821,385.53	4.03	6.129	728	75.93
LI-NA-FE	4	642,530.73	0.68	6.332	747	76.98
LI-NA-NE	2	344,591.79	0.36	6.043	736	70.47
LI-NA-VE	75	11,208,164.79	11.82	6.167	725	70.35
NI-FA-FE	1	418,391.94	0.44	6.250	698	70.00
NI-FA-NE	5	504,378.43	0.53	6.200	739	73.32
NI-FA-VE	14	1,919,568.91	2.02	6.054	736	65.33
NI-NA-FE	1	198,846.49	0.21	6.250	645	67.80
NI-NA-NE	8	965,170.03	1.02	5.939	765	48.35
NI-NA-VE	23	3,674,738.25	3.87	6.096	750	62.40
SI-NA-VE	1	70,708.32	0.07	5.875	778	35.32
Streamline	12	1,714,112.67	1.81	6.097	721	56.45
	640	94,853,589.56	100.00	6.133	721	70.28

FICO Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
0 - 0	5	577,054.48	0.61	6.317		86.37
575 - 599	11	1,781,054.63	1.88	6.200	590	70.04
600 - 624	14	2,232,421.31	2.35	6.085	617	63.32
625 - 649	31	4,489,003.50	4.73	6.173	640	68.07
650 - 674	67	9,127,789.87	9.62	6.152	665	73.34
675 - 699	89	12,561,254.94	13.24	6.146	687	72.43
700 - 724	113	17,936,290.25	18.91	6.104	713	70.41
725 - 749	103	15,947,179.44	16.81	6.148	738	69.36
750 - 774	120	16,911,021.70	17.83	6.128	762	70.37
775 - 799	64	9,352,084.62	9.86	6.135	786	68.67
800 - 814	23	3,938,434.82	4.15	6.063	807	67.09
WtAvg>0 721	640	94,853,589.56	100.00	6.133	721	70.28

Original Term	#	Curr UPB	% Total	WAC	FICO	OLTV
300 - 360	640	94,853,589.56	100.00	6.133	721	70.28
WtAvg 360	640	94,853,589.56	100.00	6.133	721	70.28

Remaining Term	#	Curr UPB	% Total	WAC	FICO	OLTV
296 - 312	1	191,359.01	0.20	5.875	697	58.33
313 - 336	1	276,002.74	0.29	6.000	711	70.00
337 - 357	638	94,386,227.81	99.51	6.134	721	70.30
WtAvg 355	640	94,853,589.56	100.00	6.133	721	70.28

Seasoning	#	Curr UPB	% Total	WAC	FICO	OLTV
3 - 12	639	94,577,586.82	99.71	6.134	721	70.28
25 - 25	1	276,002.74	0.29	6.000	711	70.00
	640	94,853,589.56	100.00	6.133	721	70.28

State	#	Curr UPB	% Total	WAC	FICO	OLTV
California	110	23,821,863.26	25.11	6.038	728	62.04
Florida	56	6,761,006.73	7.13	6.235	722	76.86
New York	28	6,590,998.53	6.95	6.130	708	63.82
Massachusetts	21	4,835,957.12	5.10	6.182	727	68.69
Pennsylvania	38	4,215,995.64	4.44	6.314	725	79.03
Maryland	28	4,022,616.85	4.24	6.298	715	76.08
Texas	31	3,584,045.97	3.78	6.078	720	79.65
New Jersey	19	3,391,483.37	3.58	6.205	694	70.37
Illinois	17	2,656,479.02	2.80	6.293	719	69.50
North Carolina	26	2,569,322.99	2.71	6.031	731	71.78
Arizona	19	2,393,731.68	2.52	6.132	726	71.45
Washington	16	2,377,430.16	2.51	6.009	737	74.66
Oregon	18	2,341,368.85	2.47	6.109	701	75.99
Virginia	18	2,282,496.97	2.41	6.218	729	68.15
Hawaii	8	1,984,996.45	2.09	5.744	706	59.82
Ohio	21	1,725,890.28	1.82	6.285	714	77.96
Minnesota	10	1,381,110.74	1.46	6.124	729	77.87
Utah	9	1,353,390.60	1.43	6.048	739	72.30
Nevada	8	1,277,931.85	1.35	6.058	691	69.44
Delaware	10	1,238,855.35	1.31	6.161	739	77.08
Missouri	14	1,099,222.51	1.16	6.341	743	81.10
Georgia	11	1,045,180.36	1.10	6.224	714	82.06
Indiana	9	1,018,559.53	1.07	6.320	712	84.64
Michigan	10	1,005,792.03	1.06	6.411	702	71.00
<Others>	85	9,877,862.72	10.41	6.112	716	73.51
	640	94,853,589.56	100.00	6.133	721	70.28

Loan Type	#	Curr UPB	% Total	WAC	FICO	OLTV
Fix	640	94,853,589.56	100.00	6.133	721	70.28
	640	94,853,589.56	100.00	6.133	721	70.28

Days Late	#	Curr UPB	% Total	WAC	FICO	OLTV
0	640	94,853,589.56	100.00	6.133	721	70.28
	640	94,853,589.56	100.00	6.133	721	70.28

Prepayment Penalty Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	640	94,853,589.56	100.00	6.133	721	70.28
	640	94,853,589.56	100.00	6.133	721	70.28

PMI Status	#	Curr UPB	% Total	WAC	FICO	OLTV
LTV<80	513	79,796,102.14	84.13	6.091	721	66.71
GENERAL ELECTRIC MTG INS. CO	27	2,508,981.38	2.65	6.457	726	89.42
MORTGAGE GUARANTY INSURANCE CO.	41	5,500,281.74	5.80	6.320	709	89.09
PMI MORTGAGE INSURANCE CO.	23	2,840,093.98	2.99	6.366	718	88.88
RADIAN	6	546,487.58	0.58	6.348	730	89.99
REPUBLIC MORTGAGE INSURANCE CO.	9	910,311.40	0.96	6.298	751	89.57
TRIAD GUARANTY	3	202,901.87	0.21	6.354	744	87.71
UNITED GUARANTY CORP.	18	2,548,429.47	2.69	6.336	720	89.45
	640	94,853,589.56	100.00	6.133	721	70.28



CMLTI 05-2: Subgroup II-1-1

Summary for All Loans	Values
Number of Loans	403
Contributed Balance	34,813,713.32
Average Cont Bal	86,386.39
Dollars Outstanding	65,271,810.29
Average UPB	161,964.79
WA Current Balance	217,531.11
Original Amount	65,722,139.00
Average OPB	163,082.23
WA Original Balance	218,720.38
WA Gross Rate	5.848
WA Net Rate	5.588
WA Origterm	360
WA Scheduled Term	355
WA Original LTV	65.52
WA Current LTV	65.14
WA FICO (Fico>0)	723
WA Seasoning	5
WA Origination Date	12/01/2004

Original Balance	#	Cont Bal	% Total	WAC	FICO	OLTV
50,000.00 - 50,000.00	1	49,789.66	0.14	5.750	736	23.26
50,000.01 - 75,000.00	54	1,828,829.38	5.25	5.820	730	71.98
75,000.01 - 100,000.00	61	2,553,318.08	7.33	5.831	730	64.53
100,000.01 - 125,000.00	58	2,905,698.35	8.35	5.894	714	69.30
125,000.01 - 150,000.00	56	3,809,356.02	10.94	5.871	731	65.91
150,000.01 - 175,000.00	30	2,263,512.05	6.50	5.837	725	70.91
175,000.01 - 200,000.00	36	2,762,981.27	7.94	5.918	727	68.26
200,000.01 - 225,000.00	16	2,043,323.38	5.87	5.891	707	67.15
225,000.01 - 250,000.00	19	2,489,525.29	7.15	5.856	743	65.67
250,000.01 - 275,000.00	21	4,026,183.30	11.56	5.802	703	54.41
275,000.01 - 300,000.00	13	2,476,835.27	7.11	5.829	721	63.47
300,000.01 - 333,700.00	21	3,848,535.29	11.05	5.857	712	65.49
333,700.01 - 350,000.00	2	670,813.02	1.93	5.562	767	65.28
350,000.01 - 400,000.00	6	1,301,642.58	3.74	5.879	687	64.10
400,000.01 - 500,000.00	7	1,760,303.59	5.06	5.808	761	70.79
500,000.01 - 600,000.00	1	10,270.51	0.03	6.250	814	36.86
600,000.01 - 641,650.00	1	12,796.28	0.04	6.250	744	64.17
WtAvg 218,720.38	403	34,813,713.32	100.00	5.848	723	65.52

Current Balance	#	Cont Bal	% Total	WAC	FICO	OLTV
27,488.49 - 50,000.00	2	70,955.80	0.20	5.787	728	36.15
50,000.01 - 75,000.00	54	1,828,829.38	5.25	5.820	730	71.98
75,000.01 - 100,000.00	61	2,553,318.08	7.33	5.831	730	64.53
100,000.01 - 125,000.00	58	2,905,698.35	8.35	5.894	714	69.30
125,000.01 - 150,000.00	55	3,788,189.88	10.88	5.871	731	65.90
150,000.01 - 175,000.00	30	2,263,512.05	6.50	5.837	725	70.91
175,000.01 - 200,000.00	36	2,762,981.27	7.94	5.918	727	68.26
200,000.01 - 225,000.00	18	2,384,542.43	6.85	5.871	707	67.43
225,000.01 - 250,000.00	18	2,340,269.49	6.72	5.872	742	61.50
250,000.01 - 275,000.00	20	3,834,220.05	11.01	5.799	705	56.09
275,000.01 - 300,000.00	13	2,476,835.27	7.11	5.829	721	63.47
300,000.01 - 333,700.00	22	4,180,847.31	12.01	5.839	717	66.25
333,700.01 - 350,000.00	1	338,501.00	0.97	5.500	759	55.74
350,000.01 - 400,000.00	6	1,301,642.58	3.74	5.879	687	64.10
400,000.01 - 500,000.00	7	1,760,303.59	5.06	5.808	761	70.79
500,000.01 - 600,000.00	1	10,270.51	0.03	6.250	814	36.86
600,000.01 - 639,814.01	1	12,796.28	0.04	6.250	744	64.17
WtAvg 217,531.11	403	34,813,713.32	100.00	5.848	723	65.52

Contributed Balance	#	Cont Bal	% Total	WAC	FICO	OLTV
1,003.15 - 25,000.00	112	570,215.22	1.64	6.182	712	69.18
25,000.01 - 50,000.00	51	1,947,242.06	5.59	6.024	716	74.17
50,000.01 - 75,000.00	58	3,555,499.03	10.21	5.914	735	70.86
75,000.01 - 100,000.00	52	4,577,537.70	13.15	5.889	728	64.70
100,000.01 - 125,000.00	32	3,546,120.32	10.19	5.883	717	64.88
125,000.01 - 150,000.00	22	3,036,355.22	8.72	5.847	725	67.90
150,000.01 - 175,000.00	20	3,218,864.81	9.25	5.855	727	66.75
175,000.01 - 200,000.00	11	2,081,958.73	5.98	5.841	691	57.27
200,000.01 - 225,000.00	9	1,925,597.17	5.53	5.832	712	64.79
225,000.01 - 250,000.00	8	1,928,922.38	5.54	5.812	736	60.96
250,000.01 - 275,000.00	11	2,884,303.83	8.28	5.749	727	59.70
275,000.01 - 300,000.00	6	1,711,087.31	4.91	5.751	706	59.03
300,000.01 - 333,700.00	6	1,940,741.86	5.57	5.708	707	69.19
333,700.01 - 350,000.00	1	338,501.00	0.97	5.500	759	55.74
350,000.01 - 400,000.00	2	738,795.31	2.12	5.815	717	72.40
400,000.01 - 407,279.61	2	811,971.37	2.33	5.688	781	69.69
Sum 34,813,713.32	403	34,813,713.32	100.00	5.848	723	65.52

Coupon Distribution	#	Cont Bal	% Total	WAC	FICO	OLTV
5.500 - 5.999	167	25,015,957.01	71.86	5.776	722	63.45
6.000 - 6.250	236	9,797,756.31	28.14	6.032	724	70.81
WtAvg 5.848	403	34,813,713.32	100.00	5.848	723	65.52

Net Rate	#	Cont Bal	% Total	WAC	FICO	OLTV
5.240 - 5.499	80	13,459,694.40	38.66	5.689	728	65.79
5.500 - 5.990	323	21,354,018.92	61.34	5.948	720	65.36
WtAvg 5.588	403	34,813,713.32	100.00	5.848	723	65.52

Original LTV	#	Cont Bal	% Total	WAC	FICO	OLTV
20.00 - 20.00	1	94,600.42	0.27	5.750	743	20.00
20.01 - 25.00	6	706,588.65	2.03	5.851	688	21.52
25.01 - 30.00	3	436,996.13	1.26	5.804	785	25.50
30.01 - 35.00	12	1,194,056.70	3.43	5.863	737	32.96
35.01 - 40.00	11	1,007,222.96	2.89	5.867	752	37.75
40.01 - 45.00	16	1,644,977.60	4.73	5.816	744	43.52
45.01 - 50.00	14	1,154,331.99	3.32	5.863	706	48.15
50.01 - 55.00	18	1,816,787.78	5.22	5.843	705	51.89
55.01 - 60.00	16	1,636,593.58	4.70	5.801	729	57.23
60.01 - 65.00	20	2,341,933.26	6.73	5.832	707	62.68
65.01 - 70.00	70	7,473,313.35	21.47	5.810	713	69.01
70.01 - 75.00	71	6,974,199.48	20.03	5.840	728	74.16
75.01 - 80.00	99	6,545,579.89	18.80	5.896	725	79.60
80.01 - 85.00	4	150,117.58	0.43	6.049	734	82.55
85.01 - 90.00	42	1,636,413.95	4.70	5.914	730	90.00
WtAvg 65.52	403	34,813,713.32	100.00	5.848	723	65.52

Current LTV	#	Cont Bal	% Total	WAC	FICO	OLTV
14.17 - 15.00	1	21,166.14	0.06	5.875	710	66.49
15.01 - 20.00	1	94,600.42	0.27	5.750	743	20.00
20.01 - 25.00	6	706,588.65	2.03	5.851	688	21.52
25.01 - 30.00	3	436,996.13	1.26	5.804	785	25.50
30.01 - 35.00	13	1,300,372.84	3.74	5.833	743	33.17
35.01 - 40.00	10	900,906.82	2.59	5.933	745	38.01
40.01 - 45.00	17	1,678,607.66	4.82	5.819	745	43.55
45.01 - 50.00	13	1,120,701.93	3.22	5.859	703	48.24
50.01 - 55.00	18	1,816,787.78	5.22	5.843	705	51.89
55.01 - 60.00	17	1,666,068.89	4.79	5.807	731	57.29
60.01 - 65.00	23	2,743,291.17	7.88	5.832	707	63.08
65.01 - 70.00	65	7,021,313.99	20.17	5.808	713	69.26
70.01 - 75.00	74	7,188,395.75	20.65	5.844	727	74.20
75.01 - 80.00	96	6,331,383.62	18.19	5.894	726	79.73
80.01 - 85.00	4	150,117.58	0.43	6.049	734	82.55
85.01 - 89.72	42	1,636,413.95	4.70	5.914	730	90.00
WtAvg 65.14	403	34,813,713.32	100.00	5.848	723	65.52

Property Type	#	Cont Bal	% Total	WAC	FICO	OLTV
1 FAMILY	201	13,840,151.57	39.75	5.874	717	64.41
2 - 4 FAM	106	11,975,531.38	34.40	5.829	724	63.11
CONDO	43	3,935,951.41	11.31	5.857	741	69.79
PUD	39	4,139,185.96	11.89	5.790	722	68.62
TOWNHOUSE	14	922,893.00	2.65	5.911	712	81.43
	403	34,813,713.32	100.00	5.848	723	65.52

Occupancy Type	#	Cont Bal	% Total	WAC	FICO	OLTV
INVESTOR	403	34,813,713.32	100.00	5.848	723	65.52
	403	34,813,713.32	100.00	5.848	723	65.52

Loan Purpose	#	Cont Bal	% Total	WAC	FICO	OLTV
CASH OUT	152	13,503,124.67	38.79	5.843	715	58.48
PURCHASE	197	16,572,493.62	47.60	5.855	728	72.54
REFINANCE	54	4,738,095.03	13.61	5.837	726	61.04
	403	34,813,713.32	100.00	5.848	723	65.52

Documentation Code	#	Cont Bal	% Total	WAC	FICO	OLTV
AI-FA-FE	74	6,584,870.00	18.91	5.877	711	55.53
AI-FA-NE	40	2,931,354.39	8.42	5.853	741	73.73
AI-FA-VE	39	2,256,217.55	6.48	5.881	743	72.11
AI-NA-FE	1	33,335.78	0.10	6.000	653	75.00
AI-NA-NE	20	1,555,190.27	4.47	5.868	743	66.30
AI-NA-VE	25	2,061,669.06	5.92	5.853	710	72.23
DU-LP	14	1,055,188.10	3.03	5.915	688	69.06
FI-FA-FE	24	2,873,109.92	8.25	5.770	731	64.44
FI-FA-NE	20	1,853,291.71	5.32	5.895	682	70.21
FI-FA-VE	16	1,371,171.59	3.94	5.862	730	76.56
FI-NA-FE	2	159,765.92	0.46	6.004	674	70.00
FI-NA-NE	11	1,072,860.89	3.08	5.899	680	72.59
FI-NA-VE	2	431,402.58	1.24	5.771	801	68.02
LI-FA-FE	15	1,456,319.35	4.18	5.816	726	69.90
LI-FA-VE	14	1,506,520.85	4.33	5.800	724	71.37
LI-NA-FE	2	36,958.81	0.11	6.134	686	80.00
LI-NA-NE	2	149,642.96	0.43	5.883	702	79.56
LI-NA-VE	38	3,529,947.20	10.14	5.841	711	65.44
NI-FA-FE	1	8,367.84	0.02	6.250	698	70.00
NI-FA-NE	4	128,955.83	0.37	5.932	767	74.85
NI-FA-VE	9	913,265.92	2.62	5.820	735	62.61
NI-NA-FE	1	3,976.93	0.01	6.250	645	67.80
NI-NA-NE	5	644,566.87	1.85	5.737	775	39.53
NI-NA-VE	15	1,439,260.64	4.13	5.759	747	57.20
SI-NA-VE	1	54,445.41	0.16	5.875	778	35.32
Streamline	8	702,056.95	2.02	5.850	749	54.16
	403	34,813,713.32	100.00	5.848	723	65.52

FICO Distribution	#	Cont Bal	% Total	WAC	FICO	OLTV
0 - 0	3	74,092.03	0.21	5.958		82.74
575 - 599	7	615,534.18	1.77	5.819	588	69.13
600 - 624	10	1,063,738.74	3.06	5.878	620	59.11
625 - 649	20	1,456,906.78	4.18	5.896	642	62.21
650 - 674	37	2,945,443.21	8.46	5.859	667	67.90
675 - 699	52	4,508,785.13	12.95	5.864	687	68.14
700 - 724	79	6,952,638.18	19.97	5.842	713	67.83
725 - 749	68	5,545,418.24	15.93	5.864	739	60.48
750 - 774	74	6,522,440.64	18.74	5.833	761	66.18
775 - 799	39	3,391,958.84	9.74	5.817	785	64.98
800 - 814	14	1,736,757.35	4.99	5.818	807	64.89
WtAvg>0 723	403	34,813,713.32	100.00	5.848	723	65.52

Original Term	#	Cont Bal	% Total	WAC	FICO	OLTV
300 - 360	403	34,813,713.32	100.00	5.848	723	65.52
WtAvg 360	403	34,813,713.32	100.00	5.848	723	65.52

Remaining Term	#	Cont Bal	% Total	WAC	FICO	OLTV
296 - 312	1	147,346.44	0.42	5.875	697	58.33
313 - 336	1	143,521.42	0.41	6.000	711	70.00
337 - 357	401	34,522,845.46	99.16	5.847	723	65.54
WtAvg 355	403	34,813,713.32	100.00	5.848	723	65.52

Seasoning	#	Cont Bal	% Total	WAC	FICO	OLTV
3 - 12	402	34,670,191.90	99.59	5.847	723	65.51
25 - 25	1	143,521.42	0.41	6.000	711	70.00
WtAvg 5	403	34,813,713.32	100.00	5.848	723	65.52

State	#	Cont Bal	% Total	WAC	FICO	OLTV
California	93	11,452,886.61	32.90	5.866	734	59.69
New York	20	2,372,009.12	6.81	5.777	689	61.89
Texas	19	1,768,505.69	5.08	5.793	719	74.90
Hawaii	8	1,745,859.10	5.01	5.717	711	59.62
Florida	31	1,732,096.44	4.98	5.873	707	65.13
Massachusetts	12	1,412,533.01	4.06	5.819	712	67.44
North Carolina	20	1,340,961.11	3.85	5.817	744	69.75
Washington	14	1,275,755.67	3.66	5.839	741	75.16
New Jersey	11	1,048,470.42	3.01	5.820	741	51.97
Oregon	15	877,855.56	2.52	5.936	698	75.63
Arizona	14	768,690.96	2.21	5.895	723	74.32
District of Columbia	4	706,199.67	2.03	5.846	687	63.84
Pennsylvania	13	644,093.73	1.85	5.779	736	80.44
Utah	7	634,641.89	1.82	5.880	731	68.53
Nevada	6	619,212.46	1.78	5.884	663	70.02
Maryland	11	540,314.51	1.55	5.994	762	69.22
Illinois	7	490,198.98	1.41	5.964	727	60.76
Minnesota	6	480,770.04	1.38	5.941	725	74.76
New Mexico	2	478,231.22	1.37	5.663	739	70.77
Virginia	10	475,164.49	1.36	5.903	725	64.24
Georgia	6	388,079.76	1.11	5.846	702	79.58
Idaho	5	367,590.33	1.06	5.958	708	77.34
<Others>	69	3,193,592.55	9.17	5.877	722	71.42
	403	34,813,713.32	100.00	5.848	723	65.52

Loan Type	#	Cont Bal	% Total	WAC	FICO	OLTV
Fix	403	34,813,713.32	100.00	5.848	723	65.52
	403	34,813,713.32	100.00	5.848	723	65.52

Days Late	#	Cont Bal	% Total	WAC	FICO	OLTV
0	403	34,813,713.32	100.00	5.848	723	65.52
WtAvg 0	403	34,813,713.32	100.00	5.848	723	65.52

PMI Status	#	Cont Bal	% Total	WAC	FICO	OLTV
LTV<80	357	33,027,181.79	94.87	5.843	722	64.23
GENERAL ELECTRIC MTG INS. CO	5	135,648.79	0.39	5.963	715	89.94
MORTGAGE GUARANTY INSURANCE CO.	18	745,061.86	2.14	5.878	738	88.53
PMI MORTGAGE INSURANCE CO.	9	312,893.18	0.90	5.865	700	89.95
RADIAN	3	68,137.38	0.20	6.076	758	90.00
REPUBLIC MORTGAGE INSURANCE CO.	3	163,964.99	0.47	5.905	801	90.00
TRIAD GUARANTY	1	30,764.08	0.09	6.000	741	90.00
UNITED GUARANTY CORP.	7	330,061.25	0.95	6.047	709	90.00
	403	34,813,713.32	100.00	5.848	723	65.52



CMLTI 05-2: Subgroup II-1-2

Summary for All Loans	Values
Number of Loans	560
Contributed Balance	60,039,876.24
Average Cont Bal	107,214.06
Dollars Outstanding	81,393,895.16
Average UPB	145,346.24
WA Current Balance	190,208.46
Original Amount	81,919,456.00
Average OPB	146,284.74
WA Original Balance	191,169.62
WA Gross Rate	6.299
WA Net Rate	6.039
WA Origterm	360
WA Scheduled Term	355
WA Original LTV	73.04
WA Current LTV	72.66
WA FICO (Fico>0)	720
WA Seasoning	5
WA Origination Date	12/01/2004

Original Balance	#	Cont Bal	% Total	WAC	FICO	OLTV
50,000.00 - 50,000.00	4	198,787.20	0.33	6.406	735	58.51
50,000.01 - 75,000.00	101	5,245,994.44	8.74	6.394	712	77.14
75,000.01 - 100,000.00	97	7,247,993.20	12.07	6.366	723	74.12
100,000.01 - 125,000.00	95	8,597,446.53	14.32	6.319	718	77.08
125,000.01 - 150,000.00	66	6,319,315.59	10.53	6.274	720	74.48
150,000.01 - 175,000.00	47	6,207,611.51	10.34	6.359	721	78.67
175,000.01 - 200,000.00	42	5,447,499.95	9.07	6.218	720	73.87
200,000.01 - 225,000.00	20	2,653,788.01	4.42	6.252	689	75.83
225,000.01 - 250,000.00	17	2,718,933.34	4.53	6.188	736	66.49
250,000.01 - 275,000.00	16	2,009,837.09	3.35	6.161	707	58.62
275,000.01 - 300,000.00	13	2,679,040.54	4.46	6.293	738	74.32
300,000.01 - 333,700.00	24	5,112,920.78	8.52	6.252	718	70.71
333,700.01 - 350,000.00	2	687,973.73	1.15	6.438	656	63.92
350,000.01 - 400,000.00	7	1,633,632.15	2.72	6.277	737	60.47
400,000.01 - 500,000.00	7	2,148,829.28	3.58	6.291	714	67.68
500,000.01 - 600,000.00	1	503,255.17	0.84	6.250	814	36.86
600,000.01 - 641,650.00	1	627,017.73	1.04	6.250	744	64.17
WtAvg 191,169.62	560	60,039,876.24	100.00	6.299	720	73.04

Current Balance	#	Cont Bal	% Total	WAC	FICO	OLTV
27,488.49 - 50,000.00	5	205,109.55	0.34	6.390	734	58.76
50,000.01 - 75,000.00	101	5,245,994.44	8.74	6.394	712	77.14
75,000.01 - 100,000.00	97	7,247,993.20	12.07	6.366	723	74.12
100,000.01 - 125,000.00	96	8,716,787.97	14.52	6.321	719	77.26
125,000.01 - 150,000.00	66	6,493,592.22	10.82	6.280	718	74.22
150,000.01 - 175,000.00	45	5,907,671.09	9.84	6.352	722	78.85
175,000.01 - 200,000.00	42	5,447,499.95	9.07	6.218	720	73.87
200,000.01 - 225,000.00	21	2,761,319.06	4.60	6.242	690	75.54
225,000.01 - 250,000.00	17	2,668,741.96	4.44	6.189	736	65.44
250,000.01 - 275,000.00	16	2,227,235.56	3.71	6.210	708	62.22
275,000.01 - 300,000.00	12	2,404,302.40	4.00	6.269	741	73.67
300,000.01 - 333,700.00	24	5,112,920.78	8.52	6.252	718	70.71
333,700.01 - 350,000.00	2	687,973.73	1.15	6.438	656	63.92
350,000.01 - 400,000.00	7	1,633,632.15	2.72	6.277	737	60.47
400,000.01 - 500,000.00	7	2,148,829.28	3.58	6.291	714	67.68
500,000.01 - 600,000.00	1	503,255.17	0.84	6.250	814	36.86
600,000.01 - 639,814.01	1	627,017.73	1.04	6.250	744	64.17
WtAvg 190,208.46	560	60,039,876.24	100.00	6.299	720	73.04

Contributed Balance	#	Cont Bal	% Total	WAC	FICO	OLTV
6,322.35 - 25,000.00	24	419,809.35	0.70	5.882	717	73.71
25,000.01 - 50,000.00	72	2,698,849.10	4.50	5.986	723	65.18
50,000.01 - 75,000.00	127	7,928,045.18	13.20	6.258	713	73.44
75,000.01 - 100,000.00	107	9,398,119.60	15.65	6.288	726	72.98
100,000.01 - 125,000.00	73	8,209,772.17	13.67	6.334	720	77.17
125,000.01 - 150,000.00	50	6,908,084.30	11.51	6.273	715	74.18
150,000.01 - 175,000.00	37	5,930,664.67	9.88	6.365	722	80.44
175,000.01 - 200,000.00	19	3,481,004.48	5.80	6.315	713	73.41
200,000.01 - 225,000.00	13	2,764,037.73	4.60	6.298	698	74.97
225,000.01 - 250,000.00	7	1,675,916.44	2.79	6.267	746	64.96
250,000.01 - 275,000.00	5	1,295,128.42	2.16	6.402	717	67.10
275,000.01 - 300,000.00	6	1,731,243.83	2.88	6.395	728	76.06
300,000.01 - 333,700.00	9	2,928,091.35	4.88	6.403	724	73.41
333,700.01 - 350,000.00	2	687,973.73	1.15	6.438	656	63.92
350,000.01 - 400,000.00	3	1,120,148.16	1.87	6.423	755	56.55
400,000.01 - 500,000.00	4	1,732,714.83	2.89	6.376	706	66.81
500,000.01 - 600,000.00	1	503,255.17	0.84	6.250	814	36.86
600,000.01 - 627,017.73	1	627,017.73	1.04	6.250	744	64.17
Sum 60,039,876.24	560	60,039,876.24	100.00	6.299	720	73.04

Coupon Distribution	#	Cont Bal	% Total	WAC	FICO	OLTV
5.875 - 5.999	87	3,510,998.85	5.85	5.878	714	60.98
6.000 - 6.499	326	39,139,466.68	65.19	6.228	721	71.16
6.500 - 6.999	146	17,324,017.69	28.85	6.541	718	79.66
7.000 - 7.000	1	65,393.02	0.11	7.000	759	90.00
WtAvg 6.299	560	60,039,876.24	100.00	6.299	720	73.04

Net Rate	#	Cont Bal	% Total	WAC	FICO	OLTV
5.615 - 5.999	323	30,458,096.97	50.73	6.128	719	69.18
6.000 - 6.499	232	29,052,667.05	48.39	6.466	721	76.82
6.500 - 6.740	5	529,112.22	0.88	6.890	714	87.66
WtAvg 6.039	560	60,039,876.24	100.00	6.299	720	73.04

Original LTV	#	Cont Bal	% Total	WAC	FICO	OLTV
11.24 - 15.00	1	49,411.19	0.08	6.500	770	11.24
20.01 - 25.00	4	237,620.94	0.40	5.921	699	21.08
25.01 - 30.00	2	56,091.00	0.09	5.875	761	25.66
30.01 - 35.00	11	830,111.36	1.38	6.172	737	32.23
35.01 - 40.00	11	1,564,720.60	2.61	6.205	776	37.80
40.01 - 45.00	16	1,302,010.92	2.17	6.198	713	43.15
45.01 - 50.00	18	1,828,187.50	3.04	6.238	714	48.29
50.01 - 55.00	16	1,929,470.56	3.21	6.193	688	53.45
55.01 - 60.00	15	1,845,168.39	3.07	6.217	720	57.18
60.01 - 65.00	29	5,031,336.85	8.38	6.319	720	63.71
65.01 - 70.00	69	7,581,483.16	12.63	6.218	714	68.88
70.01 - 75.00	74	7,643,532.26	12.73	6.223	716	74.22
75.01 - 80.00	169	16,763,415.18	27.92	6.330	725	79.69
80.01 - 85.00	14	1,420,791.48	2.37	6.407	696	84.16
85.01 - 90.00	111	11,956,524.85	19.91	6.412	720	89.79
WtAvg 73.04	560	60,039,876.24	100.00	6.299	720	73.04

Current LTV	#	Cont Bal	% Total	WAC	FICO	OLTV
11.10 - 15.00	2	55,733.54	0.09	6.429	763	17.50
20.01 - 25.00	4	237,620.94	0.40	5.921	699	21.08
25.01 - 30.00	2	56,091.00	0.09	5.875	761	25.66
30.01 - 35.00	11	830,111.36	1.38	6.172	737	32.23
35.01 - 40.00	11	1,564,720.60	2.61	6.205	776	37.80
40.01 - 45.00	17	1,333,054.06	2.22	6.194	715	43.20
45.01 - 50.00	17	1,797,144.36	2.99	6.242	712	48.34
50.01 - 55.00	16	1,929,470.56	3.21	6.193	688	53.45
55.01 - 60.00	16	1,924,860.90	3.21	6.214	723	57.33
60.01 - 65.00	31	5,351,325.50	8.91	6.310	716	63.86
65.01 - 70.00	65	7,175,479.65	11.95	6.222	715	69.09
70.01 - 75.00	77	7,865,664.19	13.10	6.219	717	74.26
75.01 - 80.00	167	16,647,643.69	27.73	6.333	725	79.81
80.01 - 85.00	14	1,420,791.48	2.37	6.407	696	84.16
85.01 - 89.75	110	11,850,164.41	19.74	6.413	720	89.79
WtAvg 72.66	560	60,039,876.24	100.00	6.299	720	73.04

Property Type	#	Cont Bal	% Total	WAC	FICO	OLTV
1 FAMILY	292	27,216,471.35	45.33	6.302	712	74.28
2 - 4 FAM	127	17,783,068.24	29.62	6.284	721	69.09
CONDO	53	5,673,622.97	9.45	6.258	744	73.80
PUD	52	6,131,109.11	10.21	6.327	728	75.28
TOWNHOUSE	36	3,235,604.57	5.39	6.372	720	78.69
	560	60,039,876.24	100.00	6.299	720	73.04

Occupancy Type	#	Cont Bal	% Total	WAC	FICO	OLTV
INVESTOR	560	60,039,876.24	100.00	6.299	720	73.04
	560	60,039,876.24	100.00	6.299	720	73.04

Loan Purpose	#	Cont Bal	% Total	WAC	FICO	OLTV
CASH OUT	192	21,220,146.18	35.34	6.269	711	65.81
PURCHASE	291	30,440,819.44	50.70	6.323	729	80.01
REFINANCE	77	8,378,910.62	13.96	6.286	707	66.00
	560	60,039,876.24	100.00	6.299	720	73.04

Documentation Code	#	Cont Bal	% Total	WAC	FICO	OLTV
AI-FA-FE	98	11,515,126.42	19.18	6.276	711	65.54
AI-FA-NE	61	4,981,041.43	8.30	6.297	735	78.38
AI-FA-VE	49	4,775,026.00	7.95	6.288	711	73.09
AI-NA-FE	3	293,953.77	0.49	6.448	669	85.65
AI-NA-NE	26	2,394,006.10	3.99	6.254	724	78.02
AI-NA-VE	32	3,154,073.33	5.25	6.293	719	75.83
DU-LP	23	2,456,159.50	4.09	6.301	724	77.53
FI-FA-FE	20	2,116,531.59	3.53	6.253	729	68.92
FI-FA-NE	32	4,124,025.34	6.87	6.319	704	76.01
FI-FA-VE	25	2,512,383.29	4.18	6.331	705	81.88
FI-NA-FE	4	728,036.42	1.21	6.390	642	76.95
FI-NA-NE	13	1,094,920.07	1.82	6.200	713	80.18
FI-NA-VE	7	811,229.77	1.35	6.502	723	78.14
LI-FA-FE	21	2,478,775.74	4.13	6.278	727	78.50
LI-FA-NE	2	239,965.80	0.40	6.548	660	77.39
LI-FA-VE	18	2,314,864.68	3.86	6.344	731	78.91
LI-NA-FE	4	605,571.92	1.01	6.344	751	76.79
LI-NA-NE	2	194,948.83	0.32	6.166	763	63.49
LI-NA-VE	67	7,678,217.59	12.79	6.317	731	72.61
NI-FA-FE	1	410,024.10	0.68	6.250	698	70.00
NI-FA-NE	5	375,422.60	0.63	6.292	729	72.79
NI-FA-VE	11	1,006,302.99	1.68	6.265	736	67.80
NI-NA-FE	1	194,869.56	0.32	6.250	645	67.80
NI-NA-NE	5	320,603.16	0.53	6.343	745	66.09
NI-NA-VE	18	2,235,477.61	3.72	6.312	752	65.75
SI-NA-VE	1	16,262.91	0.03	5.875	778	35.32
Streamline	11	1,012,055.72	1.69	6.269	701	58.04
	560	60,039,876.24	100.00	6.299	720	73.04

FICO Distribution	#	Cont Bal	% Total	WAC	FICO	OLTV
0 - 0	5	502,962.45	0.84	6.370		86.90
575 - 599	9	1,165,520.45	1.94	6.402	591	70.52
600 - 624	13	1,168,682.57	1.95	6.273	613	67.15
625 - 649	30	3,032,096.72	5.05	6.306	639	70.89
650 - 674	61	6,182,346.66	10.30	6.291	663	75.93
675 - 699	81	8,052,469.81	13.41	6.304	688	74.83
700 - 724	94	10,983,652.07	18.29	6.271	712	72.04
725 - 749	91	10,401,761.20	17.32	6.299	737	74.10
750 - 774	103	10,388,581.06	17.30	6.313	762	73.01
775 - 799	55	5,960,125.78	9.93	6.317	787	70.78
800 - 814	18	2,201,677.47	3.67	6.256	807	68.83
WtAvg>0 720	560	60,039,876.24	100.00	6.299	720	73.04

Original Term	#	Cont Bal	% Total	WAC	FICO	OLTV
300 - 360	560	60,039,876.24	100.00	6.299	720	73.04
WtAvg 360	560	60,039,876.24	100.00	6.299	720	73.04

Remaining Term	#	Cont Bal	% Total	WAC	FICO	OLTV
296 - 312	1	44,012.57	0.07	5.875	697	58.33
313 - 336	1	132,481.32	0.22	6.000	711	70.00
337 - 357	558	59,863,382.35	99.71	6.300	720	73.05
WtAvg 355	560	60,039,876.24	100.00	6.299	720	73.04

Seasoning	#	Cont Bal	% Total	WAC	FICO	OLTV
3 - 12	559	59,907,394.92	99.78	6.299	720	73.04
25 - 25	1	132,481.32	0.22	6.000	711	70.00
WtAvg 5	560	60,039,876.24	100.00	6.299	720	73.04

State	#	Cont Bal	% Total	WAC	FICO	OLTV
California	91	12,368,976.65	20.60	6.198	723	64.21
Florida	52	5,028,910.29	8.38	6.359	728	80.89
New York	21	4,218,989.41	7.03	6.328	719	64.90
Pennsylvania	35	3,571,901.91	5.95	6.411	723	78.78
Maryland	28	3,482,302.34	5.80	6.346	707	77.15
Massachusetts	19	3,423,424.11	5.70	6.331	733	69.21
New Jersey	15	2,343,012.95	3.90	6.378	673	78.60
Illinois	17	2,166,280.04	3.61	6.368	717	71.47
Texas	25	1,815,540.28	3.02	6.356	721	84.28
Virginia	17	1,807,332.48	3.01	6.301	730	69.18
Arizona	18	1,625,040.72	2.71	6.244	728	70.09
Ohio	21	1,472,392.61	2.45	6.341	709	78.44
Oregon	17	1,463,513.29	2.44	6.212	702	76.20
North Carolina	19	1,228,361.88	2.05	6.264	718	74.00
Washington	12	1,101,674.49	1.83	6.205	732	74.10
Indiana	9	1,006,312.60	1.68	6.321	712	84.57
Missouri	13	997,973.01	1.66	6.394	741	81.96
Michigan	10	907,634.44	1.51	6.468	707	71.71
Minnesota	10	900,340.70	1.50	6.222	731	79.54
Delaware	8	893,307.48	1.49	6.339	737	76.63
Utah	8	718,748.71	1.20	6.196	746	75.63
Nevada	7	658,719.39	1.10	6.220	717	68.89
Georgia	10	657,100.60	1.09	6.447	721	83.52
Louisiana	7	617,014.87	1.03	6.291	704	77.26
Kansas	7	603,965.41	1.01	6.483	747	82.17
<Others>	64	4,961,105.58	8.26	6.233	714	74.36
	560	60,039,876.24	100.00	6.299	720	73.04

Loan Type	#	Cont Bal	% Total	WAC	FICO	OLTV
Fix	560	60,039,876.24	100.00	6.299	720	73.04
	560	60,039,876.24	100.00	6.299	720	73.04

Days Late	#	Cont Bal	% Total	WAC	FICO	OLTV
0	560	60,039,876.24	100.00	6.299	720	73.04
WtAvg 0	560	60,039,876.24	100.00	6.299	720	73.04

PMI Status	#	Cont Bal	% Total	WAC	FICO	OLTV
LTV<80	436	46,768,920.35	77.90	6.266	720	68.45
GENERAL ELECTRIC MTG INS. CO	27	2,373,332.59	3.95	6.486	727	89.39
MORTGAGE GUARANTY INSURANCE CO.	39	4,755,219.88	7.92	6.389	704	89.17
PMI MORTGAGE INSURANCE CO.	22	2,527,200.80	4.21	6.428	720	88.74
RADIAN	6	478,350.20	0.80	6.387	727	89.99
REPUBLIC MORTGAGE INSURANCE CO.	9	746,346.41	1.24	6.385	740	89.48
TRIAD GUARANTY	3	172,137.79	0.29	6.418	744	87.30
UNITED GUARANTY CORP.	18	2,218,368.22	3.69	6.379	722	89.37
	560	60,039,876.24	100.00	6.299	720	73.04



CMLTI 05-2: Group II-2

Summary for All Loans	Values
Number of Loans	195
Dollars Outstanding	24,869,975.87
Average UPB	127,538.34
Original Amount	25,355,111.00
Average OPB	130,026.21
WA Gross Rate	5.565
WA Net Rate	5.305
WA Origterm	180
WA Scheduled Term	175
WA Seasoning	5
WA Original LTV	60.81
WA Current LTV	59.71
WA FICO (Fico>0)	732
WA Origination Date	12/02/2004

Coupon Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
4.625 - 4.999	7	1,178,360.57	4.74	4.817	712	47.25
5.000 - 5.499	54	6,763,712.87	27.20	5.258	739	58.39
5.500 - 5.999	108	14,394,155.39	57.88	5.683	731	61.41
6.000 - 6.375	26	2,533,747.04	10.19	6.064	727	70.21
WtAvg 5.565	195	24,869,975.87	100.00	5.565	732	60.81

Net Rate	#	Curr UPB	% Total	WAC	FICO	OLTV
4.365 - 4.499	2	373,020.89	1.50	4.691	727	35.50
4.500 - 4.999	38	4,474,322.15	17.99	5.108	723	56.00
5.000 - 5.499	95	14,035,753.24	56.44	5.568	735	60.63
5.500 - 5.999	58	5,819,740.28	23.40	5.943	731	65.75
6.000 - 6.115	2	167,139.31	0.67	6.375	752	89.99
WtAvg 5.305	195	24,869,975.87	100.00	5.565	732	60.81

Original LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
12.13 - 15.00	2	227,600.92	0.92	4.823	739	14.16
15.01 - 20.00	3	326,867.68	1.31	5.672	716	18.78
20.01 - 25.00	2	247,960.97	1.00	5.476	785	21.92
25.01 - 30.00	10	1,113,430.61	4.48	5.552	741	27.84
30.01 - 35.00	10	1,436,030.64	5.77	5.494	756	32.59
35.01 - 40.00	8	1,722,082.47	6.92	5.482	759	38.15
40.01 - 45.00	2	481,025.93	1.93	5.323	789	44.01
45.01 - 50.00	10	1,539,048.42	6.19	5.513	732	48.34
50.01 - 55.00	17	2,389,236.57	9.61	5.406	704	53.03
55.01 - 60.00	10	1,045,900.53	4.21	5.540	719	58.10
60.01 - 65.00	15	2,002,394.51	8.05	5.595	749	62.20
65.01 - 70.00	15	2,142,072.87	8.61	5.610	709	68.68
70.01 - 75.00	32	4,566,336.53	18.36	5.620	728	74.07
75.01 - 80.00	44	4,160,279.26	16.73	5.631	726	79.32
80.01 - 85.00	2	160,286.61	0.64	5.743	754	84.46
85.01 - 90.00	13	1,309,421.35	5.27	5.806	731	89.85
WtAvg 60.81	195	24,869,975.87	100.00	5.565	732	60.81

Original Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
50,000.00 - 50,000.00	1	49,122.61	0.20	5.875	757	65.79
50,000.01 - 75,000.00	52	3,161,236.34	12.71	5.661	726	65.10
75,000.01 - 100,000.00	39	3,473,677.58	13.97	5.634	723	62.44
100,000.01 - 125,000.00	31	3,374,704.03	13.57	5.598	735	69.28
125,000.01 - 150,000.00	17	2,292,360.37	9.22	5.642	736	63.86
150,000.01 - 175,000.00	15	2,401,480.26	9.66	5.578	732	56.40
175,000.01 - 200,000.00	12	2,250,920.22	9.05	5.447	714	58.56
200,000.01 - 225,000.00	5	1,014,241.29	4.08	5.562	728	49.95
225,000.01 - 250,000.00	5	1,170,527.74	4.71	5.480	759	52.55
250,000.01 - 275,000.00	3	758,522.17	3.05	5.248	752	60.48
275,000.01 - 300,000.00	1	284,528.58	1.14	5.500	759	76.99
300,000.01 - 333,700.00	10	3,167,857.97	12.74	5.514	730	55.62
333,700.01 - 350,000.00	1	338,221.32	1.36	5.500	723	75.00
350,000.01 - 400,000.00	2	716,589.05	2.88	5.441	746	57.62
400,000.01 - 422,021.00	1	415,986.34	1.67	5.625	760	39.08
Sum 25,355,111.00	195	24,869,975.87	100.00	5.565	732	60.81

Current Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
49,122.61 - 50,000.00	1	49,122.61	0.20	5.875	757	65.79
50,000.01 - 75,000.00	53	3,234,702.79	13.01	5.669	727	65.43
75,000.01 - 100,000.00	44	3,995,597.55	16.07	5.632	727	63.35
100,000.01 - 125,000.00	27	3,027,798.90	12.17	5.586	727	69.66
125,000.01 - 150,000.00	17	2,341,369.24	9.41	5.642	747	61.38
150,000.01 - 175,000.00	14	2,262,747.33	9.10	5.584	727	54.50
175,000.01 - 200,000.00	12	2,250,920.22	9.05	5.447	714	58.56
200,000.01 - 225,000.00	6	1,301,403.29	5.23	5.477	729	52.76
225,000.01 - 250,000.00	3	724,608.51	2.91	5.542	769	53.90
250,000.01 - 275,000.00	3	758,522.17	3.05	5.248	752	60.48
275,000.01 - 300,000.00	1	284,528.58	1.14	5.500	759	76.99
300,000.01 - 333,700.00	10	3,167,857.97	12.74	5.514	730	55.62
333,700.01 - 350,000.00	1	338,221.32	1.36	5.500	723	75.00
350,000.01 - 400,000.00	2	716,589.05	2.88	5.441	746	57.62
400,000.01 - 415,986.34	1	415,986.34	1.67	5.625	760	39.08
Avg 127,538.34	195	24,869,975.87	100.00	5.565	732	60.81

Current LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
11.95 - 15.00	2	227,600.92	0.92	4.823	739	14.16
15.01 - 20.00	3	326,867.68	1.31	5.672	716	18.78
20.01 - 25.00	6	650,127.90	2.61	5.674	763	24.67
25.01 - 30.00	6	711,263.68	2.86	5.414	736	28.67
30.01 - 35.00	11	1,496,890.61	6.02	5.494	756	32.70
35.01 - 40.00	7	1,661,222.50	6.68	5.481	758	38.25
40.01 - 45.00	3	535,255.69	2.15	5.379	787	44.15
45.01 - 50.00	9	1,484,818.66	5.97	5.500	730	48.45
50.01 - 55.00	18	2,517,435.07	10.12	5.436	702	53.15
55.01 - 60.00	12	1,529,992.34	6.15	5.486	739	59.57
60.01 - 65.00	16	1,772,833.90	7.13	5.612	738	63.52
65.01 - 70.00	14	2,125,605.15	8.55	5.556	710	69.46
70.01 - 75.00	31	4,364,427.51	17.55	5.654	729	74.39
75.01 - 80.00	42	3,995,926.30	16.07	5.631	725	79.46
80.01 - 85.00	2	160,286.61	0.64	5.743	754	84.46
85.01 - 88.73	13	1,309,421.35	5.27	5.806	731	89.85
WtAvg 59.71	195	24,869,975.87	100.00	5.565	732	60.81

Property Type	#	Curr UPB	% Total	WAC	FICO	OLTV
1 FAMILY	99	10,844,872.44	43.61	5.563	736	62.81
2 - 4 FAM	52	8,534,232.77	34.32	5.555	727	58.49
CONDO	22	2,792,560.75	11.23	5.469	746	53.46
PUD	19	2,328,285.49	9.36	5.711	717	66.61
TOWNHOUSE	3	370,024.42	1.49	5.677	690	75.07
	195	24,869,975.87	100.00	5.565	732	60.81

Occupancy Type	#	Curr UPB	% Total	WAC	FICO	OLTV
INVESTOR	195	24,869,975.87	100.00	5.565	732	60.81
	195	24,869,975.87	100.00	5.565	732	60.81

Loan Purpose	#	Curr UPB	% Total	WAC	FICO	OLTV
CASH OUT	83	9,961,451.40	40.05	5.613	725	53.82
PURCHASE	63	8,130,440.22	32.69	5.570	739	70.77
REFINANCE	49	6,778,084.25	27.25	5.490	734	59.14
	195	24,869,975.87	100.00	5.565	732	60.81

Documentation Code	#	Curr UPB	% Total	WAC	FICO	OLTV
AI-FA-FE	28	3,818,023.66	15.35	5.572	726	43.67
AI-FA-NE	31	4,255,410.47	17.11	5.602	753	67.09
AI-FA-VE	15	2,369,465.81	9.53	5.672	739	57.81
AI-NA-NE	17	2,496,470.85	10.04	5.632	723	67.37
AI-NA-VE	14	1,403,109.77	5.64	5.710	730	67.29
DU-LP	2	188,249.27	0.76	5.542	734	81.34
FI-FA-FE	6	1,043,850.55	4.20	5.471	733	61.66
FI-FA-NE	10	1,287,554.02	5.18	5.558	674	74.65
FI-FA-VE	3	235,981.84	0.95	5.235	720	79.89
FI-NA-NE	4	384,412.34	1.55	5.510	710	74.66
LI-FA-FE	10	1,066,923.03	4.29	5.795	716	63.28
LI-FA-NE	1	52,639.69	0.21	5.625	764	80.00
LI-FA-VE	9	1,242,436.43	5.00	5.363	715	60.83
LI-NA-VE	21	2,430,641.36	9.77	5.354	724	63.40
NI-FA-VE	8	865,237.76	3.48	5.555	763	46.24
NI-NA-FE	1	53,728.77	0.22	5.750	801	64.12
NI-NA-NE	1	60,859.97	0.24	5.500	760	35.43
NI-NA-VE	9	1,021,462.61	4.11	5.533	765	50.34
Streamline	5	593,517.67	2.39	5.501	746	65.41
	195	24,869,975.87	100.00	5.565	732	60.81

FICO Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
0 - 0	7	720,753.84	2.90	5.423		63.61
575 - 599	2	292,905.64	1.18	5.285	584	61.51
600 - 624	3	524,725.31	2.11	5.559	616	63.80
625 - 649	3	478,090.66	1.92	5.643	628	54.69
650 - 674	19	1,686,237.55	6.78	5.557	662	67.47
675 - 699	19	2,040,689.15	8.21	5.689	689	66.31
700 - 724	27	4,118,485.33	16.56	5.562	712	67.43
725 - 749	36	4,378,071.53	17.60	5.486	734	58.73
750 - 774	50	7,178,005.71	28.86	5.614	763	60.04
775 - 799	22	2,620,965.77	10.54	5.561	786	50.80
800 - 811	7	831,045.38	3.34	5.482	806	49.16
WtAvg>0 732	195	24,869,975.87	100.00	5.565	732	60.81

Original Term	#	Curr UPB	% Total	WAC	FICO	OLTV
144 - 180	195	24,869,975.87	100.00	5.565	732	60.81
WtAvg 180	195	24,869,975.87	100.00	5.565	732	60.81

Remaining Term	#	Curr UPB	% Total	WAC	FICO	OLTV
140 - 144	1	58,820.98	0.24	5.625	701	62.50
169 - 177	194	24,811,154.89	99.76	5.565	732	60.81
WtAvg 175	195	24,869,975.87	100.00	5.565	732	60.81

Seasoning	#	Curr UPB	% Total	WAC	FICO	OLTV
3 - 7	195	24,869,975.87	100.00	5.565	732	60.81
	195	24,869,975.87	100.00	5.565	732	60.81

State	#	Curr UPB	% Total	WAC	FICO	OLTV
California	41	6,953,720.30	27.96	5.440	736	45.66
Florida	21	2,069,140.47	8.32	5.657	722	68.10
New York	11	1,628,463.12	6.55	5.412	724	58.95
Massachusetts	7	1,444,172.11	5.81	5.624	730	54.73
Texas	15	1,353,143.34	5.44	5.707	717	78.29
Illinois	5	1,243,710.07	5.00	5.733	736	60.17
Oregon	4	1,016,781.74	4.09	5.520	747	57.04
Pennsylvania	9	802,612.17	3.23	5.768	731	74.26
New Jersey	6	732,390.06	2.94	5.913	723	64.58
Ohio	6	718,264.65	2.89	5.475	746	71.98
Kansas	6	572,716.07	2.30	5.706	736	69.52
Virginia	5	434,545.21	1.75	5.962	749	57.22
Connecticut	3	389,730.24	1.57	5.023	660	64.02
Utah	3	334,590.46	1.35	5.379	676	85.18
Michigan	3	325,552.98	1.31	5.560	758	69.19
Indiana	3	319,262.22	1.28	5.733	716	78.74
Minnesota	4	309,379.57	1.24	5.622	737	58.71
North Carolina	4	306,127.63	1.23	5.369	747	67.77
Tennessee	2	295,172.12	1.19	5.501	711	74.73
Arizona	2	279,308.09	1.12	5.781	736	84.73
Washington	2	269,449.37	1.08	5.709	733	61.28
Louisiana	3	256,375.52	1.03	5.921	722	78.07
Georgia	2	250,306.95	1.01	6.083	769	68.12
Colorado	2	249,654.25	1.00	5.875	766	70.97
<Others>	26	2,315,407.16	9.31	5.467	735	69.04
	195	24,869,975.87	100.00	5.565	732	60.81

Loan Type	#	Curr UPB	% Total	WAC	FICO	OLTV
Fix	195	24,869,975.87	100.00	5.565	732	60.81
	195	24,869,975.87	100.00	5.565	732	60.81

Days Late	#	Curr UPB	% Total	WAC	FICO	OLTV
0	195	24,869,975.87	100.00	5.565	732	60.81
	195	24,869,975.87	100.00	5.565	732	60.81

Prepayment Penalty Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	195	24,869,975.87	100.00	5.565	732	60.81
	195	24,869,975.87	100.00	5.565	732	60.81

PMI Status	#	Curr UPB	% Total	WAC	FICO	OLTV
LTV<80	180	23,400,267.91	94.09	5.550	732	59.03
GENERAL ELECTRIC MTG INS. CO	2	182,824.60	0.74	5.286	682	88.93
MORTGAGE GUARANTY INSURANCE CO.	4	346,444.17	1.39	6.116	763	90.00
PMI MORTGAGE INSURANCE CO.	1	181,263.33	0.73	6.000	709	90.00
RADIAN	2	117,020.26	0.47	5.750	725	89.99
REPUBLIC MORTGAGE INSURANCE CO.	2	252,842.89	1.02	5.696	721	87.48
TRIAD GUARANTY	1	52,735.27	0.21	5.500	661	90.00
UNITED GUARANTY CORP.	3	336,577.44	1.35	5.784	769	89.25
	195	24,869,975.87	100.00	5.565	732	60.81



CMLTI 05-2: Group II Aggregate

Summary for All Loans	Values
Number of Loans	835
Dollars Outstanding	119,723,565.43
Average UPB	143,381.52
Original Amount	120,807,733.00
Average OPB	144,679.92
WA Gross Rate	6.015
WA Net Rate	5.755
WA Origterm	322
WA Scheduled Term	318
WA Seasoning	5
WA Original LTV	68.31
WA Current LTV	67.78
WA FICO (Fico>0)	723
WA Origination Date	12/01/2004

Original Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
50,000.00 - 50,000.00	6	297,699.47	0.25	6.209	739	53.82
50,000.01 - 75,000.00	165	10,236,060.16	8.55	6.065	719	72.50
75,000.01 - 100,000.00	151	13,274,988.86	11.09	6.072	724	69.22
100,000.01 - 125,000.00	133	14,877,848.91	12.43	6.072	721	73.79
125,000.01 - 150,000.00	92	12,421,031.98	10.37	6.034	726	69.89
150,000.01 - 175,000.00	68	10,872,603.82	9.08	6.078	724	72.13
175,000.01 - 200,000.00	56	10,461,401.44	8.74	5.973	721	69.09
200,000.01 - 225,000.00	27	5,711,352.68	4.77	6.001	703	68.13
225,000.01 - 250,000.00	27	6,378,986.37	5.33	5.928	743	63.61
250,000.01 - 275,000.00	26	6,794,542.56	5.68	5.847	710	56.33
275,000.01 - 300,000.00	19	5,440,404.39	4.54	6.040	731	69.52
300,000.01 - 333,700.00	38	12,129,314.04	10.13	5.934	719	65.12
333,700.01 - 350,000.00	5	1,697,008.07	1.42	5.905	714	66.67
350,000.01 - 400,000.00	10	3,651,863.78	3.05	5.971	721	61.21
400,000.01 - 500,000.00	10	4,325,119.21	3.61	6.030	737	66.19
500,000.01 - 600,000.00	1	513,525.68	0.43	6.250	814	36.86
600,000.01 - 641,650.00	1	639,814.01	0.53	6.250	744	64.17
Sum 120,807,733.00	835	119,723,565.43	100.00	6.015	723	68.31

Current Balance	#	Curr UPB	% Total	WAC	FICO	OLTV
27,488.49 - 50,000.00	7	325,187.96	0.27	6.181	736	54.89
50,000.01 - 75,000.00	166	10,309,526.61	8.61	6.065	720	72.55
75,000.01 - 100,000.00	156	13,796,908.83	11.52	6.055	726	69.23
100,000.01 - 125,000.00	130	14,650,285.22	12.24	6.084	720	74.11
125,000.01 - 150,000.00	92	12,623,151.34	10.54	6.039	727	69.34
150,000.01 - 175,000.00	65	10,433,930.47	8.72	6.074	723	71.85
175,000.01 - 200,000.00	56	10,461,401.44	8.74	5.973	721	69.09
200,000.01 - 225,000.00	30	6,447,264.78	5.39	5.951	705	67.94
225,000.01 - 250,000.00	24	5,733,619.96	4.79	5.978	742	62.37
250,000.01 - 275,000.00	26	6,819,977.78	5.70	5.872	711	58.58
275,000.01 - 300,000.00	18	5,165,666.25	4.31	6.015	732	68.96
300,000.01 - 333,700.00	39	12,461,626.06	10.41	5.926	721	65.38
333,700.01 - 350,000.00	4	1,364,696.05	1.14	5.973	698	64.64
350,000.01 - 400,000.00	10	3,651,863.78	3.05	5.971	721	61.21
400,000.01 - 500,000.00	10	4,325,119.21	3.61	6.030	737	66.19
500,000.01 - 600,000.00	1	513,525.68	0.43	6.250	814	36.86
600,000.01 - 639,814.01	1	639,814.01	0.53	6.250	744	64.17
Avg 143,381.52	835	119,723,565.43	100.00	6.015	723	68.31

Coupon Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
4.625 - 4.999	7	1,178,360.57	0.98	4.817	712	47.25
5.000 - 5.499	54	6,763,712.87	5.65	5.258	739	58.39
5.500 - 5.999	275	42,921,111.25	35.85	5.753	724	62.57
6.000 - 6.499	352	51,470,970.03	42.99	6.182	722	71.05
6.500 - 6.999	146	17,324,017.69	14.47	6.541	718	79.66
7.000 - 7.000	1	65,393.02	0.05	7.000	759	90.00
WtAvg 6.015	835	119,723,565.43	100.00	6.015	723	68.31

Net Rate	#	Curr UPB	% Total	WAC	FICO	OLTV
4.365 - 4.499	2	373,020.89	0.31	4.691	727	35.50
4.500 - 4.999	38	4,474,322.15	3.74	5.108	723	56.00
5.000 - 5.499	175	27,495,447.64	22.97	5.627	731	63.15
5.500 - 5.999	381	57,631,856.17	48.14	6.043	720	67.42
6.000 - 6.499	234	29,219,806.36	24.41	6.466	721	76.89
6.500 - 6.740	5	529,112.22	0.44	6.890	714	87.66
WtAvg 5.755	835	119,723,565.43	100.00	6.015	723	68.31

Original LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
11.24 - 15.00	3	277,012.11	0.23	5.122	745	13.64
15.01 - 20.00	4	421,468.10	0.35	5.690	722	19.06
20.01 - 25.00	8	1,192,170.56	1.00	5.787	710	21.51
25.01 - 30.00	13	1,606,517.74	1.34	5.631	753	27.12
30.01 - 35.00	24	3,460,198.70	2.89	5.784	745	32.63
35.01 - 40.00	21	4,294,026.03	3.59	5.840	763	37.93
40.01 - 45.00	21	3,428,014.45	2.86	5.892	739	43.45
45.01 - 50.00	29	4,521,567.91	3.78	5.896	718	48.27
50.01 - 55.00	37	6,135,494.91	5.12	5.783	699	52.82
55.01 - 60.00	27	4,527,662.50	3.78	5.911	723	57.41
60.01 - 65.00	49	9,375,664.62	7.83	6.043	722	63.13
65.01 - 70.00	103	17,196,869.38	14.36	5.965	713	68.91
70.01 - 75.00	126	19,184,068.27	16.02	5.940	723	74.17
75.01 - 80.00	227	27,469,274.33	22.94	6.120	725	79.61
80.01 - 85.00	16	1,731,195.67	1.45	6.315	705	84.05
85.01 - 90.00	127	14,902,360.15	12.45	6.304	722	89.82
WtAvg 68.31	835	119,723,565.43	100.00	6.015	723	68.31

Current LTV	#	Curr UPB	% Total	WAC	FICO	OLTV
11.10 - 15.00	4	304,500.60	0.25	5.190	742	18.41
15.01 - 20.00	4	421,468.10	0.35	5.690	722	19.06
20.01 - 25.00	12	1,594,337.49	1.33	5.789	720	22.74
25.01 - 30.00	9	1,204,350.81	1.01	5.577	755	27.38
30.01 - 35.00	26	3,627,374.81	3.03	5.771	747	32.76
35.01 - 40.00	19	4,126,849.92	3.45	5.854	762	38.03
40.01 - 45.00	23	3,546,917.41	2.96	5.894	740	43.51
45.01 - 50.00	27	4,402,664.95	3.68	5.894	716	48.35
50.01 - 55.00	38	6,263,693.41	5.23	5.787	699	52.87
55.01 - 60.00	30	5,120,922.13	4.28	5.864	730	57.99
60.01 - 65.00	53	9,867,450.57	8.24	6.052	717	63.58
65.01 - 70.00	97	16,322,398.79	13.63	5.957	713	69.21
70.01 - 75.00	128	19,418,487.45	16.22	5.953	723	74.27
75.01 - 80.00	223	26,974,953.61	22.53	6.126	725	79.74
80.01 - 85.00	16	1,731,195.67	1.45	6.315	705	84.05
85.01 - 89.75	126	14,795,999.71	12.36	6.304	722	89.82
WtAvg 67.78	835	119,723,565.43	100.00	6.015	723	68.31

Property Type	#	Curr UPB	% Total	WAC	FICO	OLTV
1 FAMILY	423	51,901,495.36	43.35	6.033	718	69.25
2 - 4 FAM	205	38,292,832.39	31.98	5.979	723	64.86
CONDO	84	12,402,135.13	10.36	5.953	743	67.95
PUD	83	12,598,580.56	10.52	6.036	724	71.49
TOWNHOUSE	40	4,528,521.99	3.78	6.221	717	78.95
WtAvg 67.78	835	119,723,565.43	100.00	6.015	723	68.31

Occupancy Type	#	Curr UPB	% Total	WAC	FICO	OLTV
INVESTOR	835	119,723,565.43	100.00	6.015	723	68.31
	835	119,723,565.43	100.00	6.015	723	68.31

Loan Purpose	#	Curr UPB	% Total	WAC	FICO	OLTV
CASH OUT	305	44,684,722.25	37.32	5.994	715	60.92
PURCHASE	395	55,143,753.28	46.06	6.071	730	76.41
REFINANCE	135	19,895,089.90	16.62	5.908	721	62.48
WtAvg 67.78	835	119,723,565.43	100.00	6.015	723	68.31

Documentation Code	#	Curr UPB	% Total	WAC	FICO	OLTV
AI-FA-FE	138	21,918,020.08	18.31	6.033	714	58.72
AI-FA-NE	99	12,167,806.29	10.16	5.947	743	73.31
AI-FA-VE	71	9,400,709.36	7.85	6.035	726	69.00
AI-NA-FE	3	327,289.55	0.27	6.402	665	84.56
AI-NA-NE	46	6,445,667.22	5.38	5.920	728	71.07
AI-NA-VE	50	6,618,852.16	5.53	6.032	718	72.90
DU-LP	27	3,699,596.87	3.09	6.152	715	75.31
FI-FA-FE	38	6,033,492.06	5.04	5.888	731	65.53
FI-FA-NE	45	7,264,871.07	6.07	6.076	693	74.29
FI-FA-VE	30	4,119,536.72	3.44	6.112	714	79.99
FI-NA-FE	4	887,802.34	0.74	6.320	648	75.70
FI-NA-NE	18	2,552,193.30	2.13	5.969	698	76.16
FI-NA-VE	8	1,242,632.35	1.04	6.249	750	74.63
LI-FA-FE	34	5,002,018.12	4.18	6.041	724	72.75
LI-FA-NE	3	292,605.49	0.24	6.382	679	77.86
LI-FA-VE	30	5,063,821.96	4.23	5.941	725	72.23
LI-NA-FE	4	642,530.73	0.54	6.332	747	76.98
LI-NA-NE	2	344,591.79	0.29	6.043	736	70.47
LI-NA-VE	96	13,638,806.15	11.39	6.022	725	69.11
NI-FA-FE	1	418,391.94	0.35	6.250	698	70.00
NI-FA-NE	5	504,378.43	0.42	6.200	739	73.32
NI-FA-VE	22	2,784,806.67	2.33	5.899	744	59.40
NI-NA-FE	2	252,575.26	0.21	6.144	678	67.01
NI-NA-NE	9	1,026,030.00	0.86	5.913	764	47.59
NI-NA-VE	32	4,696,200.86	3.92	5.973	753	59.78
SI-NA-VE	1	70,708.32	0.06	5.875	778	35.32
Streamline	17	2,307,630.34	1.93	5.944	727	58.76
WtAvg 67.78	835	119,723,565.43	100.00	6.015	723	68.31

FICO Distribution	#	Curr UPB	% Total	WAC	FICO	OLTV
0 - 0	12	1,297,808.32	1.08	5.821		73.73
575 - 599	13	2,073,960.27	1.73	6.071	589	68.84
600 - 624	17	2,757,146.62	2.30	5.985	617	63.41
625 - 649	34	4,967,094.16	4.15	6.122	639	66.78
650 - 674	86	10,814,027.42	9.03	6.059	664	72.42
675 - 699	108	14,601,944.09	12.20	6.082	688	71.57
700 - 724	140	22,054,775.58	18.42	6.003	713	69.85
725 - 749	139	20,325,250.97	16.98	6.005	737	67.07
750 - 774	170	24,089,027.41	20.12	5.975	762	67.30
775 - 799	86	11,973,050.39	10.00	6.010	786	64.76
800 - 814	30	4,769,480.20	3.98	5.961	807	63.97
WtAvg > 723	835	119,723,565.43	100.00	6.015	723	68.31

Original Term	#	Curr UPB	% Total	WAC	FICO	OLTV
144 - 240	195	24,869,975.87	20.77	5.565	732	60.81
241 - 360	640	94,853,589.56	79.23	6.133	721	70.28
WtAvg 322	835	119,723,565.43	100.00	6.015	723	68.31

Remaining Term	#	Curr UPB	% Total	WAC	FICO	OLTV
140 - 144	1	58,820.98	0.05	5.625	701	62.50
169 - 192	194	24,811,154.89	20.72	5.565	732	60.81
289 - 312	1	191,359.01	0.16	5.875	697	58.33
313 - 336	1	276,002.74	0.23	6.000	711	70.00
337 - 357	638	94,386,227.81	78.84	6.134	721	70.30
WtAvg 318	835	119,723,565.43	100.00	6.015	723	68.31

Seasoning	#	Curr UPB	% Total	WAC	FICO	OLTV
3 - 12	834	119,447,562.69	99.77	6.015	723	68.31
25 - 25	1	276,002.74	0.23	6.000	711	70.00
	835	119,723,565.43	100.00	6.015	723	68.31

State	#	Curr UPB	% Total	WAC	FICO	OLTV
California	151	30,775,583.56	25.71	5.903	730	58.34
Florida	77	8,830,147.20	7.38	6.099	722	74.80
New York	39	8,219,461.65	6.87	5.987	711	62.85
Massachusetts	28	6,280,129.23	5.25	6.053	728	65.48
Pennsylvania	47	5,018,607.81	4.19	6.227	726	78.27
Texas	46	4,937,189.31	4.12	5.976	719	79.28
Maryland	29	4,156,711.83	3.47	6.252	713	75.23
New Jersey	25	4,123,873.43	3.44	6.153	699	69.34
Illinois	22	3,900,189.09	3.26	6.114	725	66.52
Oregon	22	3,358,150.59	2.80	5.930	715	70.25
North Carolina	30	2,875,450.62	2.40	5.960	733	71.36
Virginia	23	2,717,042.18	2.27	6.177	732	66.40
Arizona	21	2,673,039.77	2.23	6.095	727	72.84
Washington	18	2,646,879.53	2.21	5.978	737	73.30
Ohio	27	2,444,154.93	2.04	6.047	724	76.20
Hawaii	9	2,099,526.44	1.75	5.724	708	59.21
Minnesota	14	1,690,490.31	1.41	6.032	730	74.37
Utah	12	1,687,981.06	1.41	5.915	729	74.85
Nevada	9	1,446,164.76	1.21	5.964	699	67.48
Delaware	11	1,393,489.02	1.16	6.116	740	76.85
Kansas	14	1,386,292.32	1.16	6.027	734	74.70
Indiana	12	1,337,821.75	1.12	6.180	713	83.23
Michigan	13	1,331,345.01	1.11	6.203	716	70.56
Georgia	13	1,295,487.31	1.08	6.196	722	79.36
Missouri	16	1,254,559.66	1.05	6.265	736	79.89
<Others>	107	11,843,797.06	9.89	5.959	718	72.88
	835	119,723,565.43	100.00	6.015	723	68.31

Loan Type	#	Curr UPB	% Total	WAC	FICO	OLTV
Fix	835	119,723,565.43	100.00	6.015	723	68.31
	835	119,723,565.43	100.00	6.015	723	68.31

Days Late	#	Curr UPB	% Total	WAC	FICO	OLTV
0	835	119,723,565.43	100.00	6.015	723	68.31
	835	119,723,565.43	100.00	6.015	723	68.31

Prepayment Penalty Term	#	Curr UPB	% Total	WAC	FICO	OLTV
0	835	119,723,565.43	100.00	6.015	723	68.31
	835	119,723,565.43	100.00	6.015	723	68.31

PMI Status	#	Curr UPB	% Total	WAC	FICO	OLTV
LTV<80	693	103,196,370.05	86.20	5.969	724	64.97
GENERAL ELECTRIC MTG INS. CO	29	2,691,805.98	2.25	6.378	723	89.38
MORTGAGE GUARANTY INSURANCE CO.	45	5,846,725.91	4.88	6.308	712	89.14
PMI MORTGAGE INSURANCE CO.	24	3,021,357.31	2.52	6.344	717	88.94
RADIAN	8	663,507.84	0.55	6.242	729	89.99
REPUBLIC MORTGAGE INSURANCE CO.	11	1,163,154.29	0.97	6.167	745	89.12
TRIAD GUARANTY	4	255,637.14	0.21	6.178	727	88.18
UNITED GUARANTY CORP.	21	2,885,006.91	2.41	6.272	726	89.43
	835	119,723,565.43	100.00	6.015	723	68.31