

NovaStar Mortgage Funding Trust, Series 2005-2

Statement to Certificateholders

December 27, 2005

DISTRIBUTION IN DOLLARS								
CLASS	ORIGINAL FACE VALUE	BEGINNING PRINCIPAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING PRINCIPAL BALANCE
A1A	781,000,000.00	702,704,529.57	31,394,019.04	2,763,190.37	34,157,209.41	0.00	0.00	671,310,510.53
A1B	195,300,000.00	175,721,119.91	7,850,514.62	698,784.32	8,549,298.94	0.00	0.00	167,870,605.29
A2A	206,300,000.00	137,879,687.67	16,606,377.50	525,015.21	17,131,392.71	0.00	0.00	121,273,310.17
A2B	148,500,000.00	148,500,000.00	0.00	573,375.00	573,375.00	0.00	0.00	148,500,000.00
A2C	103,000,000.00	103,000,000.00	0.00	403,187.78	403,187.78	0.00	0.00	103,000,000.00
A2D	59,000,000.00	59,000,000.00	0.00	239,343.33	239,343.33	0.00	0.00	59,000,000.00
M1	89,100,000.00	89,100,000.00	0.00	366,201.00	366,201.00	0.00	0.00	89,100,000.00
M2	34,200,000.00	34,200,000.00	0.00	141,170.00	141,170.00	0.00	0.00	34,200,000.00
M3	27,000,000.00	27,000,000.00	0.00	112,170.00	112,170.00	0.00	0.00	27,000,000.00
M4	33,300,000.00	33,300,000.00	0.00	142,191.00	142,191.00	0.00	0.00	33,300,000.00
M5	24,300,000.00	24,300,000.00	0.00	104,409.00	104,409.00	0.00	0.00	24,300,000.00
M6	13,500,000.00	13,500,000.00	0.00	58,605.00	58,605.00	0.00	0.00	13,500,000.00
M7	13,500,000.00	13,500,000.00	0.00	63,765.00	63,765.00	0.00	0.00	13,500,000.00
M8	13,500,000.00	13,500,000.00	0.00	65,565.00	65,565.00	0.00	0.00	13,500,000.00
M9	13,500,000.00	13,500,000.00	0.00	70,725.00	70,725.00	0.00	0.00	13,500,000.00
M10	18,000,000.00	18,000,000.00	0.00	115,100.00	115,100.00	0.00	0.00	18,000,000.00
M11	18,000,000.00	18,000,000.00	0.00	115,100.00	115,100.00	0.00	0.00	18,000,000.00
C	1,800,000,000.00	9,000,000.00	0.00	3,300,328.16	3,300,328.16	0.00	0.00	9,000,000.00
R	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTALS	3,591,000,000.00	1,633,705,337.15	55,850,911.16	9,858,225.17	65,709,136.33	0.00	0.00	1,577,854,425.99

FACTOR INFORMATION PER \$1000 OF ORIGINAL FACE							PASS-THROUGH RATES	
CLASS	CUSIP	BEGINNING PRINCIPAL	PRINCIPAL	INTEREST	TOTAL	ENDING PRINCIPAL	CLASS	CURRENT PASS-THRU RATE
A1A	66987WCF2	899.74971776	40.19720748	3.53801584	43.73522332	859.55251028	A1A	4.423750 %
A1B	66987WCG0	899.74971792	40.19720748	3.57800471	43.77521219	859.55251045	A1B	4.473750 %
A2A	66987WCH8	668.34555342	80.49625545	2.54491134	83.04116680	587.84929796	A2A	4.283750 %
A2B	66987WCJ4	1,000.00000000	0.00000000	3.86111111	3.86111111	1,000.00000000	A2B	4.343750 %
A2C	66987WCK1	1,000.00000000	0.00000000	3.91444447	3.91444447	1,000.00000000	A2C	4.403750 %
A2D	66987WCL9	1,000.00000000	0.00000000	4.05666661	4.05666661	1,000.00000000	A2D	4.563750 %
M1	66987WCM7	1,000.00000000	0.00000000	4.11000000	4.11000000	1,000.00000000	M1	4.623750 %
M2	66987WCN5	1,000.00000000	0.00000000	4.12777778	4.12777778	1,000.00000000	M2	4.643750 %
M3	66987WCP0	1,000.00000000	0.00000000	4.15444444	4.15444444	1,000.00000000	M3	4.673750 %
M4	66987WCQ8	1,000.00000000	0.00000000	4.27000000	4.27000000	1,000.00000000	M4	4.803750 %
M5	66987WCR6	1,000.00000000	0.00000000	4.29666667	4.29666667	1,000.00000000	M5	4.833750 %
M6	66987WCS4	1,000.00000000	0.00000000	4.34111111	4.34111111	1,000.00000000	M6	4.883750 %

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FACTOR INFORMATION PER \$1000 OF ORIGINAL FACE							PASS-THROUGH RATES	
CLASS	CUSIP	BEGINNING PRINCIPAL	PRINCIPAL	INTEREST	TOTAL	ENDING PRINCIPAL	CLASS	CURRENT PASS-THRU RATE
M7	66987WCT2	1,000.00000000	0.00000000	4.72333333	4.72333333	1,000.00000000	M7	5.313750 %
M8	66987WCU9	1,000.00000000	0.00000000	4.85666667	4.85666667	1,000.00000000	M8	5.463750 %
M9	66987WCV7	1,000.00000000	0.00000000	5.23888889	5.23888889	1,000.00000000	M9	5.893750 %
M10	66987WCW5	1,000.00000000	0.00000000	6.39444444	6.39444444	1,000.00000000	M10	7.193750 %
M11	66987WCX3	1,000.00000000	0.00000000	6.39444444	6.39444444	1,000.00000000	M11	7.193750 %
C	66987WCZ8	5.00000000	0.00000000	1.83351564	1.83351564	5.00000000	C	0.000000 %
TOTALS		454.94439909	15.55302455	2.74525903	18.29828358	439.39137454		

IF THERE ARE ANY QUESTIONS OR PROBLEMS WITH THIS STATEMENT, PLEASE CONTACT THE ADMINISTRATOR LISTED BELOW:

Ariella Kaminer
 JPMorgan Chase Bank, N.A. - Structured Finance Services
 4 New York Plaza, Floor 6,
 New York, New York 10004
 Tel: (212) 623-5431 / Fax: (212) 623-5931
 Email: ariella.x.kaminer@jpmchase.com

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	REMIC Available Funds - Group I	45,699,832.65
	REMIC Available Funds - Group II	19,694,069.36
Sec. 4.03	Principal	
	Group I Scheduled Principal	755,756.91
	Group I Prepayments in Full	38,187,614.12
	Group I Curtailments	301,162.63
	Group I Net Liquidation Proceeds	0.00
	Group I Realized Losses	0.00
	Group II Scheduled Principal	330,005.48
	Group II Prepayments in Full	16,253,728.25
	Group II Curtailments	22,643.77
	Group II Net Liquidation Proceeds	0.00
	Group II Realized Losses	0.00
	Total Scheduled Principal	1,085,762.39
	Total Prepayments in Full	54,441,342.37
	Total Curtailments	323,806.40
	Total Net Liquidation Proceeds	0.00
	Total Realized Losses	0.00
Sec. 4.03(a)(i)	Distributions of Principal	
	Class A-1A	31,394,019.04
	Class A-1B	7,850,514.62
	Class A-2A	16,606,377.50
	Class A-2B	0.00
	Class A-2C	0.00
	Class A-2D	0.00
	Class M-1	0.00
	Class M-4	0.00

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Class M-5	0.00
Class M-6	0.00
Class M-2	0.00
Class M-3	0.00
Class M7	0.00
Class M8	0.00
Class M9	0.00
Class M10	0.00
Class M11	0.00

Sec. 4.03(a)(ii)

Distributions of Interest

Class A-1A	2,763,190.37
Class A-1B	698,784.32
Class A-2A	525,015.21
Class A-2b	573,375.00
Class A-2C	403,187.78
Class A-2D	239,343.33
Class M-1	366,201.00
Class M-2	141,170.00
Class M-3	112,170.00
Class M-4	142,191.00
Class M-5	104,409.00
Class M-6	58,605.00
Class M7	63,765.00
Class M8	65,565.00
Class M9	70,725.00
Class M10	115,100.00
Class M11	115,100.00

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Sec. 4.03(a)(iii)	Pool Balances		
		Group I Beginning Pool Balance	1,079,097,299.18
		Group I Ending Pool Balance	1,039,852,765.49
		Group II Beginning Pool Balance	554,608,037.98
		Group II Ending Pool Balance	538,001,660.47
		Total Beginning Pool Balance	1,633,705,337.16
		Total Ending Pool Balance	1,577,854,425.96
Sec. 4.03(a)(iv)	Mortgage Loan Information as of Determination Date		
		Number of Mortgage Loans	10,912
		Aggregate Principal Balance of Mortgage Loans	1,577,854,425.96
		Beginning Weighted Average Mortgage Rate	7.7033%
		Number of Subsequent Mortgage Loans Added during Prepayment Period	0
		Balance of Subsequent Mortgage Loans Added during Prepayment Period	0.00
		Balance of Pre-Funding Account	0.00
Section 4.03(a)(v) A	Loans Delinquent		
	Contractual Delinquency - Group I		
		Balance of 0-30 Days	1,014,753,897.57
		Number of 0-30 Days	7,815
		Balance of 30-59 Days	6,381,974.71
		Number of 30-59 Days	48
		Balance of 60-89 Days	3,582,509.88
		Number of 60-89 Days	27
		Balance of 90+ Days	1,277,602.90
		Number of 90+ Days	12
	Contractual Bankruptcy - Group I		
		Balance of 0-30 Days	5,968,786.39
		Number of 0-30 Days	43
		Balance of 30-59 Days	219,775.33

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	Number of 30-59 Days	2
	Balance of 60-89 Days	445,384.50
	Number of 60-89 Days	4
	Balance of 60-89 Days	884,274.88
	Number of 60-89 Days	6
	Legal Delinquency - Group I	
	Balance of 0-30 Days	1,014,753,897.57
	Number of 0-30 Days	7,815
	Balance of 30-59 Days	6,381,974.71
	Number of 30-59 Days	48
	Balance of 60-89 Days	3,582,509.88
	Number of 60-89 Days	27
	Balance of 60-89 Days	1,277,602.90
	Number of 60-89 Days	12
	Legal Bankruptcy - Group I	
	Balance of 0-30 Days	6,470,037.43
	Number of 0-30 Days	47
	Balance of 30-59 Days	331,933.10
	Number of 30-59 Days	3
	Balance of 60-89 Days	445,384.50
	Number of 60-89 Days	4
	Balance of 60-89 Days	270,866.07
	Number of 60-89 Days	1
Sec. 4.03 (a)(v) B	Loans in Foreclosure - Group I	
	Balance of 0-30 Days	370,095.67
	Number of 0-30 Days	3
	Balance of 30-59 Days	0.00
	Number of 30-59 Days	0
	Balance of 60-89 Days	161,393.23
	Number of 60-89 Days	3

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Balance of 60-89 Days	5,367,056.61
Number of 60-89 Days	42
Contractual Delinquency - Group II	
Balance of 0-30 Days	519,897,463.79
Number of 0-30 Days	2,809
Balance of 30-59 Days	3,367,317.22
Number of 30-59 Days	18
Balance of 60-89 Days	1,553,302.96
Number of 60-89 Days	11
Balance of 90+ Days	1,475,612.83
Number of 90+ Days	5
Contractual Bankruptcy - Group II	
Balance of 0-30 Days	1,672,167.66
Number of 0-30 Days	9
Balance of 30-59 Days	91,424.80
Number of 30-59 Days	1
Balance of 60-89 Days	543,309.37
Number of 60-89 Days	3
Balance of 90+ Days	1,669,079.16
Number of 90+ Days	8
Legal Delinquency - Group II	
Balance of 0-30 Days	519,897,463.79
Number of 0-30 Days	2,809
Balance of 30-59 Days	3,367,317.22
Number of 30-59 Days	18
Balance of 60-89 Days	1,553,302.96
Number of 60-89 Days	11
Balance of 90+ Days	1,475,612.83
Number of 90+ Days	5

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	Legal Bankruptcy - Group II	
	Balance of 0-30 Days	2,654,759.32
	Number of 0-30 Days	14
	Balance of 30-59 Days	163,139.46
	Number of 30-59 Days	2
	Balance of 60-89 Days	543,309.37
	Number of 60-89 Days	3
	Balance of 90+ Days	614,772.84
	Number of 90+ Days	2
Sec. 4.03 (a)(v) B	Loans in Foreclosure - Group II	0.00
	Balance of 0-30 Days	428,760.19
	Number of 0-30 Days	2
	Balance of 30-59 Days	465,454.36
	Number of 30-59 Days	2
	Balance of 60-89 Days	608,255.17
	Number of 60-89 Days	3
	Balance of 90+ Days	4,424,383.62
	Number of 90+ Days	22

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Sec. 4.03(a)(v) C

Loans in REO

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REO by Group			
Group Number	Number of Loans	Principal Balance	Percentage
1	5	440,013.82	0.04%
2	9	1,805,129.34	0.34%

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Sec. 4.03(a)(vi)	Principal Prepayments		
		Group I Prepayments	38,187,614.12
		Group II Prepayments	16,253,728.25
Sec. 4.03 (a)(vii)	Realized Losses		
		Group I Liquidated Loan Balance	0.00
		Group I Net Liquidation Proceeds	0.00
		Group I Current Period Realized Losses	0.00
		Group I Recoveries of Prior Losses	0.00
		Group I Subsequent Losses	0.00
		Group I Cumulative Liquidated Loan Balance	0.00
		Group I Cumulative Net Liquidation Proceeds	0.00
		Group I Cumulative Recoveries of Prior Losses	0.00
		Group I Cumulative Subsequent Losses	0.00
		Group I Cumulative Realized Losses	0.00
		Group II Liquidated Loan Balance	0.00
		Group II Net Liquidation Proceeds	0.00
		Group II Current Period Realized Losses	0.00
		Group II Recoveries of Prior Losses	0.00
		Group II Subsequent Losses	0.00
		Group II Cumulative Liquidated Loan Balance	0.00
		Group II Cumulative Net Liquidation Proceeds	0.00
		Group II Cumulative Recoveries of Prior Losses	0.00
		Group II Cumulative Subsequent Losses	0.00
		Group II Cumulative Realized Losses	0.00
		Total Liquidated Loan Balance	0.00

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Total Net Liquidation Proceeds	0.00
Total Current Period Realized Losses	0.00
Total Recoveries of Prior Losses	0.00
Total Subsequent Losses	0.00
Total Cumulative Liquidated Loan Balance	0.00
Total Cumulative Net Liquidation Proceeds	0.00
Total Cumulative Recoveries of Prior Losses	0.00
Total Cumulative Subsequent Losses	0.00
Total Cumulative Realized Losses	0.00

Sec. 4.03 (a)(ix)

Unpaid Interest Shortfall Amounts

Unpaid Interest Shortfall - A-1A	0.00
Unpaid Interest Shortfall - A-1B	0.00
Unpaid Interest Shortfall - A-2A	0.00
Unpaid Interest Shortfall - A-2B	0.00
Unpaid Interest Shortfall - A-2C	0.00
Unpaid Interest Shortfall - A-2D	0.00
Unpaid Interest Shortfall - M-1	0.00
Unpaid Interest Shortfall - M-2	0.00
Unpaid Interest Shortfall - M-3	0.00
Unpaid Interest Shortfall - M-4	0.00
Unpaid Interest Shortfall - M-5	0.00
Unpaid Interest Shortfall - M-6	0.00
Unpaid Interest Shortfall - M7	0.00
Unpaid Interest Shortfall - M8	0.00
Unpaid Interest Shortfall - M9	0.00
Unpaid Interest Shortfall - M10	0.00
Unpaid Interest Shortfall - M11	0.00

Sec. 4.03 (a)(x)

Prepayment Interest Shortfalls not covered by the Servicer

0.00

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Sec. 4.03 (a)(xi)	Credit Enhancement Percentage	18.79%
Sec. 4.03 (a)(xii)	Available Funds Cap Carryforward Amount	
	Current Period Available Funds Cap Carryforward Amount - A-1A	0.00
	Current Period Available Funds Cap Carryforward Amount - A-1B	0.00
	Current Period Available Funds Cap Carryforward Amount - A-2A	0.00
	Current Period Available Funds Cap Carryforward Amount - A-2B	0.00
	Current Period Available Funds Cap Carryforward Amount - A-2C	0.00
	Current Period Available Funds Cap Carryforward Amount - A-2D	0.00
	Current Period Available Funds Cap Carryforward Amount - M-1	0.00
	Current Period Available Funds Cap Carryforward Amount - M-2	0.00
	Current Period Available Funds Cap Carryforward Amount - M-3	0.00
	Current Period Available Funds Cap Carryforward Amount - M-4	0.00
	Current Period Available Funds Cap Carryforward Amount - M-5	0.00
	Current Period Available Funds Cap Carryforward Amount - M-6	0.00
	Current Period Available Funds Cap Carryforward Amount - M7	0.00
	Current Period Available Funds Cap Carryforward Amount - M8	0.00
	Current Period Available Funds Cap Carryforward Amount - M9	0.00
	Current Period Available Funds Cap Carryforward Amount - M10	18,014.15
	Current Period Available Funds Cap Carryforward Amount - M11	18,014.15
	Available Funds Cap Carryforward Amount Repaid This Period- A-1A	0.00
	Available Funds Cap Carryforward Amount Repaid This Period- A-1B	0.00
	Available Funds Cap Carryforward Amount Repaid This Period- A-2A	0.00
	Available Funds Cap Carryforward Amount Repaid This Period- A-2B	0.00
	Available Funds Cap Carryforward Amount Repaid This Period- A-2C	0.00
	Available Funds Cap Carryforward Amount Repaid This Period- A-2D	0.00
	Available Funds Cap Carryforward Amount Repaid This Period- M-1	0.00
	Available Funds Cap Carryforward Amount Repaid This Period- M-2	0.00
	Available Funds Cap Carryforward Amount Repaid This Period- M-3	0.00
	Available Funds Cap Carryforward Amount Repaid This Period- M-4	0.00
	Available Funds Cap Carryforward Amount Repaid This Period- M-5	0.00

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Available Funds Cap Carryforward Amount Repaid This Period- M6	0.00
Available Funds Cap Carryforward Amount Repaid This Period- M7	0.00
Available Funds Cap Carryforward Amount Repaid This Period- M8	0.00
Available Funds Cap Carryforward Amount Repaid This Period- M9	0.00
Available Funds Cap Carryforward Amount Repaid This Period- M10	18,014.15
Available Funds Cap Carryforward Amount Repaid This Period- M11	18,014.15
Remaining Available Funds Cap Carryforward Amount - A-1A	0.00
Remaining Available Funds Cap Carryforward Amount - A-1B	0.00
Remaining Available Funds Cap Carryforward Amount - A-2A	0.00
Remaining Available Funds Cap Carryforward Amount - A-2B	0.00
Remaining Available Funds Cap Carryforward Amount - A-2C	0.00
Remaining Available Funds Cap Carryforward Amount - A-2D	0.00
Remaining Available Funds Cap Carryforward Amount - M-1	0.00
Remaining Available Funds Cap Carryforward Amount - M-2	0.00
Remaining Available Funds Cap Carryforward Amount - M-3	0.00
Remaining Available Funds Cap Carryforward Amount - M-4	0.00
Remaining Available Funds Cap Carryforward Amount - M-5	0.00
Remaining Available Funds Cap Carryforward Amount - M-6	0.00
Remaining Available Funds Cap Carryforward Amount - M7	0.00
Remaining Available Funds Cap Carryforward Amount - M8	0.00
Remaining Available Funds Cap Carryforward Amount - M9	0.00
Remaining Available Funds Cap Carryforward Amount - M10	0.00
Remaining Available Funds Cap Carryforward Amount - M11	0.00

Sec. 4.03 (a)(xiii)

REMIC Pass-Through Rates

REMIC Pass-Through Rate - A-1A	4.4238%
REMIC Pass-Through Rate - A-1B	4.4738%
REMIC Pass-Through Rate - A-2A	4.2838%
REMIC Pass-Through Rate - A-2B	4.3438%
REMIC Pass-Through Rate - A-2C	4.4038%
REMIC Pass-Through Rate - A-2D	4.5638%

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REMIC Pass-Through Rate - M-1	4.6238%
REMIC Pass-Through Rate - M-2	4.6438%
REMIC Pass-Through Rate - M-3	4.6738%
REMIC Pass-Through Rate - M-4	4.8038%
REMIC Pass-Through Rate - M-5	4.8338%
REMIC Pass-Through Rate - M-6	4.8838%
REMIC Pass-Through Rate - M7	5.3138%
REMIC Pass-Through Rate - M8	5.4638%
REMIC Pass-Through Rate - M9	5.8938%
REMIC Pass-Through Rate - M10	7.1938%
REMIC Pass-Through Rate - M11	7.1938%
Next REMIC Pass-Through Rate - A-1A	0.2300%
Next REMIC Pass-Through Rate - A-1B	0.2800%
Next REMIC Pass-Through Rate - A-2A	0.0900%
Next REMIC Pass-Through Rate - A-2B	0.1500%
Next REMIC Pass-Through Rate - A-2C	0.2100%
Next REMIC Pass-Through Rate - A-2D	0.3700%
Next REMIC Pass-Through Rate - M-1	0.4300%
Next REMIC Pass-Through Rate - M-2	0.4500%
Next REMIC Pass-Through Rate - M-3	0.4800%
Next REMIC Pass-Through Rate - M-4	0.6100%
Next REMIC Pass-Through Rate - M-5	0.6400%
Next REMIC Pass-Through Rate - M-6	0.6900%
Next REMIC Pass-Through Rate - M7	1.1200%
Next REMIC Pass-Through Rate - M8	1.2700%
Next REMIC Pass-Through Rate - M9	1.7000%
Next REMIC Pass-Through Rate - M10	3.0000%
Next REMIC Pass-Through Rate - M11	0.0000%

Sec. 4.03 (a)(xiv)

Supplemental Interest Payment

Supplemental Interest Payment - A-1A	0.00
Supplemental Interest Payment - A-1B	0.00

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Supplemental Interest Payment - A-2A	0.00
Supplemental Interest Payment - A-2B	0.00
Supplemental Interest Payment - A-2C	0.00
Supplemental Interest Payment - A-2D	0.00
Supplemental Interest Payment - M-1	0.00
Supplemental Interest Payment - M-2	0.00
Supplemental Interest Payment - M-3	0.00
Supplemental Interest Payment - M-4	0.00
Supplemental Interest Payment - M-5	0.00
Supplemental Interest Payment - M-6	0.00
Supplemental Interest Payment - M7	0.00
Supplemental Interest Payment - M8	0.00
Supplemental Interest Payment - M9	0.00
Supplemental Interest Payment - M10	18,014.15
Supplemental Interest Payment - M11	18,014.15

Sec. 4.03 (a)(xv)

Swap Notional Amount and the Underwritten Certificates Principal Balance

Underwritten Certificates Principal Balance	1,568,854,425.99
Swap Notional Amount	725,000,000.00
Cap Notional Amount	320,000,000.00
Total Notional Amount	1,045,000,000.00
Difference	523,854,425.99
Payment from Swap Counterparty	314,977.78
Payment from Cap Counterparty	101,666.67
Payment to Cap Counterparty	94,533.33

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Sec. 4.03 (a)(xvi)	Overcollateralization Amounts	
	Required Overcollateralization Amount	9,000,000.00
	Overcollateralization Amount	8,999,999.97
Sec. 4.03 (a)(xvii)	Excess Cashflow	0.00
Sec. 4.03 (a)(xxiii)	Mortgage Insurance	
	MI Premiums	966,815.74
	Insurance Proceeds	0.00