

ECR 2005-1

Delinquency, Loss and Prepayment Information			
As of Month March 2005	Balance	Number	Percent
Delinquency Data:			
Current	1,598,132,134	7660	99.943%
30 - 59 Days	904,359.98	3	0.0566%
60 - 89 Days	0	0	0
90 Days or More	0	0	0
Total Delinquency	904,359.98	3	0.0566%
Assets in Bankruptcy	0	0	0
Assets in Foreclosure	0	0	0
Assets in REO	0	0	0
Current Loss Data:			
Annualized Default Rate (% CDR)			0
Net Loss as % of Original Pool Balance			0
Loss Severity			0
Cumulative Loss Data:			
Cumulative Annualized Default Rate (% CDR)			0
Cumulative Net Loss as % of Original Pool Balance			0
Cumulative Loss Severity			0
Current Prepayment Data:			
Weighted Average Loan Age in Months			2
Pool Balance	1,599,036,494		99.94%
Annualized Prepayment Rate (% CPR)			0.2686%

As of Month April 2005	Balance	Number	Percent
Delinquency Data:			
Current	1,584,528,728	7,611	100%
30 - 59 Days	0	0	0
60 - 89 Days	0	0	0
90 Days or More	0	0	0
Total Delinquency	0	0	0
Assets in Bankruptcy	0	0	0
Assets in Foreclosure	0	0	0
Assets in REO	0	0	0
Current Loss Data:			
Annualized Default Rate (% CDR)			0
Net Loss as % of Original Pool Balance			0
Loss Severity			0
Cumulative Loss Data:			
Cumulative Annualized Default Rate (% CDR)			0
Cumulative Net Loss as % of Original Pool Balance			0
Cumulative Loss Severity			0
Current Prepayment Data:			
Weighted Average Loan Age in Months			3
Pool Balance	1,584,528,728		99.03%
Annualized Prepayment Rate (% CPR)			9.7239%

As of Month May 2005	Balance	Number	Percent
Delinquency Data:			
Current	1,549,010,799	7451	99.17%
30 - 59 Days	12,512,394	64	0.8011%
60 - 89 Days	413,385	1	0.0265%
90 Days or More	0	0	0.0000%
Total Delinquency	12,925,778	65	0.8275%
Assets in Bankruptcy	0	0	0
Assets in Foreclosure	0	0	0
Assets in REO	0	0	0
Current Loss Data:			
Annualized Default Rate (% CDR)			0
Net Loss as % of Original Pool Balance			0
Loss Severity			0
Cumulative Loss Data:			
Cumulative Annualized Default Rate (% CDR)			0
Cumulative Net Loss as % of Original Pool Balance			0
Cumulative Loss Severity			0
Current Prepayment Data:			
Weighted Average Loan Age in Months			4
Pool Balance	1,561,936,577		97.62%
Annualized Prepayment Rate (% CPR)			15.1222%

As of Month June 2005	Balance	Number	Percent
Delinquency Data:			
Current	1,492,750,025	7221	98.43%
30 - 59 Days	14,735,521	74	0.9717%
60 - 89 Days	8,618,305	46	0.5683%
90 Days or More	413,001	1	0.0272%
Total Delinquency	23,766,827	121	1.5672%
Assets in Bankruptcy	0	0	0
Assets in Foreclosure	0	0	0
Assets in REO	0	0	0
Current Loss Data:			
Annualized Default Rate (% CDR)			0
Net Loss as % of Original Pool Balance			0
Loss Severity			0
Cumulative Loss Data:			
Cumulative Annualized Default Rate (% CDR)			0
Cumulative Net Loss as % of Original Pool Balance			0
Cumulative Loss Severity			0
Current Prepayment Data:			
Weighted Average Loan Age in Months			4
Pool Balance	1,516,516,852		94.78%
Annualized Prepayment Rate (% CPR)			29.2305%

As of Month July 2005	Balance	Number	Percent
Delinquency Data:			
Current	1,436,559,091	7000	98.31%
30 - 59 Days	13,848,006	62	0.9477%
60 - 89 Days	6,326,290	32	0.4330%
90 Days or More	4,458,846	26	0.3052%
Total Delinquency	24,633,142	120	1.6858%
Assets in Bankruptcy	0	0	0
Assets in Foreclosure	0	0	0
Assets in REO	0	0	0
Current Loss Data:			
Annualized Default Rate (% CDR)			0
Net Loss as % of Original Pool Balance			0
Loss Severity			0
Cumulative Loss Data:			
Cumulative Annualized Default Rate (% CDR)			0
Cumulative Net Loss as % of Original Pool Balance			0
Cumulative Loss Severity			0
Current Prepayment Data:			
Weighted Average Loan Age in Months			5
Pool Balance	1,461,192,233		91.32%
Annualized Prepayment Rate (% CPR)			35.4380%

As of Month August 2005	Balance	Number	Percent
Delinquency Data:			
Current	1,370,277,206	6711	97.77%
30 - 59 Days	13,247,860	67	0.9452%
60 - 89 Days	6,929,374	30	0.4944%
90 Days or More	7,166,720	36	0.5113%
Total Delinquency	27,343,953	133	1.9510%
Assets in Bankruptcy	255,522	2	0.0182%
Assets in Foreclosure	3,655,133	22	0.2608%
Assets in REO	0	0	0
Current Loss Data:			
Annualized Default Rate (% CDR)			0
Net Loss as % of Original Pool Balance			0
Loss Severity			0
Cumulative Loss Data:			
Cumulative Annualized Default Rate (% CDR)			0
Cumulative Net Loss as % of Original Pool Balance			0
Cumulative Loss Severity			0
Current Prepayment Data:			
Weighted Average Loan Age in Months			6
Pool Balance	1,401,531,815		87.60%
Annualized Prepayment Rate (% CPR)			38.8453%

As of Month September 2005	Balance	Number	Percent
Delinquency Data:			
Current	1,301,235,904	6406	97.31%
30 - 59 Days	13,807,108	67	1.0326%
60 - 89 Days	6,695,601	32	0.5007%
90 Days or More	9,283,224	51	0.6943%
Total Delinquency	29,785,933	150	2.2276%
Assets in Bankruptcy	1,624,747	6	0.1215%
Assets in Foreclosure	4,500,999	26	0.3366%
Assets in REO	0	0	0
Current Loss Data:			
Annualized Default Rate (% CDR)			0
Net Loss as % of Original Pool Balance			0
Loss Severity			0
Cumulative Loss Data:			
Cumulative Annualized Default Rate (% CDR)			0
Cumulative Net Loss as % of Original Pool Balance			0
Cumulative Loss Severity			0
Current Prepayment Data:			
Weighted Average Loan Age in Months			7
Pool Balance	1,337,147,583		83.57%
Annualized Prepayment Rate (% CPR)			42.6416%

As of Month October 2005	Balance	Number	Percent
Delinquency Data:			
Current	1,222,398,024	6054	96.35%
30 - 59 Days	15,230,152	81	1.2004%
60 - 89 Days	8,062,651	35	0.6355%
90 Days or More	9,830,588	51	0.7748%
Total Delinquency	33,123,391	167	2.6108%
Assets in Bankruptcy	2,578,302	11	0.2032%
Assets in Foreclosure	10,503,530	63	0.8279%
Assets in REO	123,675	1	0.0097%
Current Loss Data:			
Annualized Default Rate (% CDR)			0
Net Loss as % of Original Pool Balance			0
Loss Severity			0
Cumulative Loss Data:			
Cumulative Annualized Default Rate (% CDR)			0
Cumulative Net Loss as % of Original Pool Balance			0
Cumulative Loss Severity			0
Current Prepayment Data:			
Weighted Average Loan Age in Months			8
Pool Balance	1,268,726,922		79.30%
Annualized Prepayment Rate (% CPR)			46.3025%

As of Month November 2005	Balance	Number	Percent
Delinquency Data:			
Current	1,156,775,006	5736	96.18%
30 - 59 Days	16,875,309	94	1.4032%
60 - 89 Days	6,462,015	38	0.5373%
90 Days or More	7,069,785	35	0.5878%
Total Delinquency	30,407,109	167	2.5283%
Assets in Bankruptcy	2,897,109	14	0.2409%
Assets in Foreclosure	12,170,099	71	1.0119%
Assets in REO	414,102	4	0.0344%
Current Loss Data:			
Annualized Default Rate (% CDR)			0.586%
Net Loss as % of Original Pool Balance			0.0087%
Loss Severity			22.42%
Cumulative Loss Data:			
Cumulative Annualized Default Rate (% CDR)			0.586%
Cumulative Net Loss as % of Original Pool Balance			0.0087%
Cumulative Loss Severity			22.42%
Current Prepayment Data:			
Weighted Average Loan Age in Months			9
Pool Balance	1,202,663,426		75.17%
Annualized Prepayment Rate (% CPR)			46.9072%

As of Month December 2005	Balance	Number	Percent
Delinquency Data:			
Current	1,081,624,818	5413	95.23%
30 - 59 Days	20,103,962	96	1.7701%
60 - 89 Days	9,541,889	49	0.8401%
90 Days or More	8,487,490	45	0.7473%
Total Delinquency	38,133,341	190	3.3575%
Assets in Bankruptcy	2,887,809	16	0.2543%
Assets in Foreclosure	12,435,244	74	1.0949%
Assets in REO	677,135	6	0.0596%
Current Loss Data:			
Annualized Default Rate (% CDR)			0.114%
Net Loss as % of Original Pool Balance			0.0004%
Loss Severity			6.084%
Cumulative Loss Data:			
Cumulative Annualized Default Rate (% CDR)			0.356%
Cumulative Net Loss as % of Original Pool Balance			0.0091%
Cumulative Loss Severity			19.88%
Current Prepayment Data:			
Weighted Average Loan Age in Months			10
Pool Balance	1,135,758,347		70.98%
Annualized Prepayment Rate (% CPR)			49.2468%