

ECR 2005-2

Delinquency, Loss and Prepayment Information				
As of Month June 2005				
	Balance	Number	Percent	
Delinquency Data:				
Current	1,392,420,149	6498	99.960%	
30 - 59 Days	187,670	1	0.0135%	
60 - 89 Days	0	0	0.0000%	
90 Days or More	0	0	0.0000%	
Total Delinquency	187,670	1	0.0135%	
Assets in Bankruptcy	0	0	0.0000%	
Assets in Foreclosure	374,400	1	0.0269%	
Assets in REO	0	0	0.0000%	
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	1,392,982,219			99.50%
Annualized Prepayment Rate (% CPR)				5.3618%

Delinquency, Loss and Prepayment Information				
As of Month July 2005				
	Balance	Number	Percent	
Delinquency Data:				
Current	1,376,227,748	6439	99.981%	
30 - 59 Days	262,695	2	0.019%	
60 - 89 Days	0	0	0.000%	
90 Days or More	0	0	0.000%	
Total Delinquency	262,695	2	0.019%	
Assets in Bankruptcy	0	0	0.000%	
Assets in Foreclosure	0	0	0.000%	
Assets in REO	0	0	0.000%	
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	1,376,490,443			98.32%
Annualized Prepayment Rate (% CPR)				12.6566%

As of Month August 2005		Balance	Number	Percent
Delinquency Data:				
Current		1,341,693,179	6299	99.455%
30 - 59 Days		6,758,771	33	0.501%
60 - 89 Days		65,108	1	0.005%
90 Days or More		76,222	1	0.006%
Total Delinquency		6,900,101	35	0.511%
Assets in Bankruptcy		106,026	1	0.008%
Assets in Foreclosure		345,684	1	0.026%
Assets in REO		0	0	0.000%
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		1,349,044,990		96.36%
Annualized Prepayment Rate (% CPR)				20.8669%

As of Month September 2005		Balance	Number	Percent
Delinquency Data:				
Current		1,291,802,529	6089	98.5306%
30 - 59 Days		13,957,254	68	1.0646%
60 - 89 Days		2,553,570	13	0.1948%
90 Days or More		76,175	1	0.0058%
Total Delinquency		16,586,999	82	1.2652%
Assets in Bankruptcy		278624.52	3	0.0213%
Assets in Foreclosure		2399160.05	11	0.1830%
Assets in REO		0	0	0.0000%
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		1,311,067,313		93.65%
Annualized Prepayment Rate (% CPR)				28.4646%

As of Month October 2005		Balance	Number	Percent
Delinquency Data:				
Current		1,232,105,170	5828	97.4124%
30 - 59 Days		15,085,649	76	1.1927%
60 - 89 Days		7,965,053	37	0.6297%
90 Days or More		3,819,889	20	0.3020%
Total Delinquency		26,870,590	133	2.1244%
Assets in Bankruptcy		755,226	7	0.0597%
Assets in Foreclosure		5,102,932	26	0.4034%
Assets in REO		0	0	0.0000%
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		1,264,833,918		90.34%
Annualized Prepayment Rate (% CPR)				34.4976%

As of Month November 2005		Balance	Number	Percent
Delinquency Data:				
Current		1,168,179,863	5546	96.5205%
30 - 59 Days		18,596,805	105	1.537%
60 - 89 Days		5,896,891	31	0.487%
90 Days or More		6,752,495	32	0.558%
Total Delinquency		31,246,191	168	2.582%
Assets in Bankruptcy		2,668,681	15	0.220%
Assets in Foreclosure		8,057,903	40	0.666%
Assets in REO		139,043	1	0.011%
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		1,210,291,680		86.45%
Annualized Prepayment Rate (% CPR)				40.6189%

As of Month December 2005		Balance	Number	Percent
Delinquency Data:				
Current	1,110,129,927	5288	95.8427%	
30 - 59 Days	17,231,584	87	0.0148768	
60 - 89 Days	10,960,273	65	0.0094625	
90 Days or More	18,989,266	97	0.0163943	
Total Delinquency	47,181,123	249	0.0407337	
Assets in Bankruptcy	630,127	3	0.0544%	
Assets in Foreclosure	342,023	2	0.0295%	
Assets in REO	0	0	0.0000%	
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	1,158,283,200		82.73%	
Annualized Prepayment Rate (% CPR)			40.506%	