

ECR 2005-3

Delinquency, Loss and Prepayment Information			
As of Month September 2005	Balance	Number	Percent
Delinquency Data:			
Current	1,018,696,782	4807	100.00%
30 - 59 Days	0	0	0.00%
60 - 89 Days	0	0	0.00%
90 Days or More	0	0	0.00%
Total Delinquency	0	0	0.00%
Assets in Bankruptcy	0	0	0.00%
Assets in Foreclosure	0	0	0.00%
Assets in REO	0	0	0.00%
Current Loss Data:			
Annualized Default Rate (% CDR)			0.00%
Net Loss as % of Original Pool Balance			0.00%
Loss Severity			0.00%
Cumulative Loss Data:			
Cumulative Annualized Default Rate (% CDR)			0.00%
Cumulative Net Loss as % of Original Pool Balance			0.00%
Cumulative Loss Severity			0.00%
Current Prepayment Data:			
Weighted Average Loan Age in Months			2.36
Pool Balance	1,018,696,782		99.97%
Annualized Prepayment Rate (% CPR)			11.09%

As of Month October 2005	Balance	Number	Percent
Delinquency Data:			
Current	993,383,982	4715	99.7%
30 - 59 Days	2,218,152	8	0.22%
60 - 89 Days	0	0	0.00%
90 Days or More	0	0	0.00%
Total Delinquency	2,218,152	3	0.22%
Assets in Bankruptcy	378,019	4	0.04%
Assets in Foreclosure	0	0	0.00%
Assets in REO	0	0	0.00%
Current Loss Data:			
Annualized Default Rate (% CDR)			0.00%
Net Loss as % of Original Pool Balance			0.00%
Loss Severity			0.00%
Cumulative Loss Data:			
Cumulative Annualized Default Rate (% CDR)			0.00%
Cumulative Net Loss as % of Original Pool Balance			0.00%
Cumulative Loss Severity			0.00%
Current Prepayment Data:			
Weighted Average Loan Age in Months			3.36
Pool Balance	995,980,153		96.76%
Annualized Prepayment Rate (% CPR)			23.15%

As of Month November 2005	Balance	Number	Percent
Delinquency Data:			
Current	953,979,879	4522	98.14%
30 - 59 Days	14,826,774	79	1.53%
60 - 89 Days	1,286,029	5	0.13%
90 Days or More	0	0	0.00%
Total Delinquency	16,112,803	84	1.66%
Assets in Bankruptcy	1,215,291	10	0.13%
Assets in Foreclosure	732,059	3	0.08%
Assets in REO	0	0	0.00%
Current Loss Data:			
Annualized Default Rate (% CDR)			0.00%
Net Loss as % of Original Pool Balance			0.00%
Loss Severity			0.00%
Cumulative Loss Data:			
Cumulative Annualized Default Rate (% CDR)			0.00%
Cumulative Net Loss as % of Original Pool Balance			0.00%
Cumulative Loss Severity			0.00%
Current Prepayment Data:			
Weighted Average Loan Age in Months			4.35
Pool Balance	972,040,032		94.43%
Annualized Prepayment Rate (% CPR)			24.76%

As of Month December 2005	Balance	Number	Percent
Delinquency Data:			
Current	914,514,367	4347	97.45%
30 - 59 Days	13,118,631	70	1.40%
60 - 89 Days	7,412,605	43	0.79%
90 Days or More	601,732	2	0.06%
Total Delinquency	21,132,968	115	2.25%
Assets in Bankruptcy	1,820,374	14	0.19%
Assets in Foreclosure	985,605	5	0.11%
Assets in REO	0	0	0.00%
Current Loss Data:			
Annualized Default Rate (% CDR)			0.00%
Net Loss as % of Original Pool Balance			0.00%
Loss Severity			0.00%
Cumulative Loss Data:			
Cumulative Annualized Default Rate (% CDR)			0.00%
Cumulative Net Loss as % of Original Pool Balance			0.00%
Cumulative Loss Severity			0.00%
Current Prepayment Data:			
Weighted Average Loan Age in Months			5.35
Pool Balance	938,453,314		91.17%
Annualized Prepayment Rate (% CPR)			33.93%