

ECR 2005-4

Delinquency, Loss and Prepayment Information				
As of Month November 2005				
	Balance	Number	Percent	
Delinquency Data:				
Current	996,911,434	4629	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			1.68	
Pool Balance	996,911,434		99.69%	
Annualized Prepayment Rate (% CPR)			2.97%	

As of Month December 2005				
	Balance	Number	Percent	
Delinquency Data:				
Current	975,935,988	4542	99.34%	
30 - 59 Days	3,924,937	19	0.40%	
60 - 89 Days	753,641	3	0.08%	
90 Days or More	0	0	0.00%	
Total Delinquency	4,678,578	22	0.48%	
Assets in Bankruptcy	1,533,782	7	0.16%	
Assets in Foreclosure	249,810	2	0.03%	
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			2.68	
Pool Balance	982,398,158		98.24%	
Annualized Prepayment Rate (% CPR)			15.55%	