



Accredited Mortgage Loan Trust 2005-3

Pool Summary	March-08		
Delinquency Status Summary:			
	%	\$	#
Current	75.06%	\$380,859,982	5,560
30 Day DQ	3.36%	\$17,039,294	86
60 Day DQ	1.85%	\$9,397,599	50
90+ Day DQ	2.79%	\$14,179,501	92
Bankruptcy	1.84%	\$9,359,429	63
Foreclosure	9.42%	\$47,815,429	230
Real Estate Owned (REO)	5.66%	\$28,733,385	131
Total 90+ Days Bucket	19.73%	\$100,087,744	516
Total	100.00%	\$507,384,618	6,212

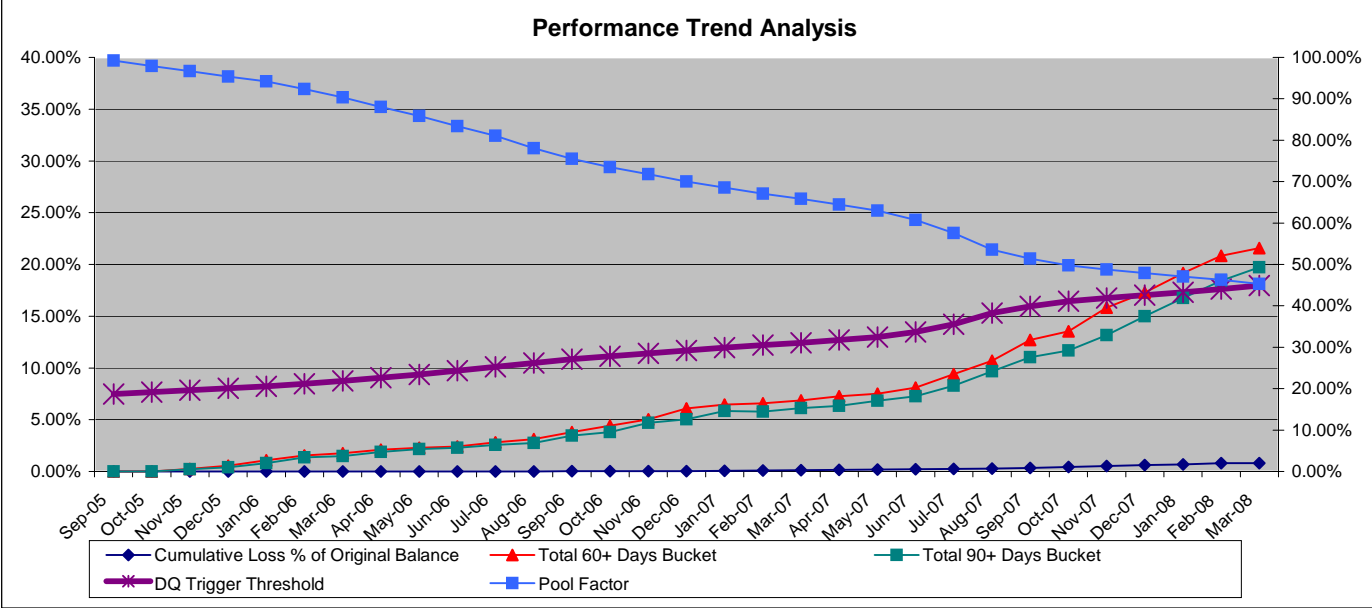
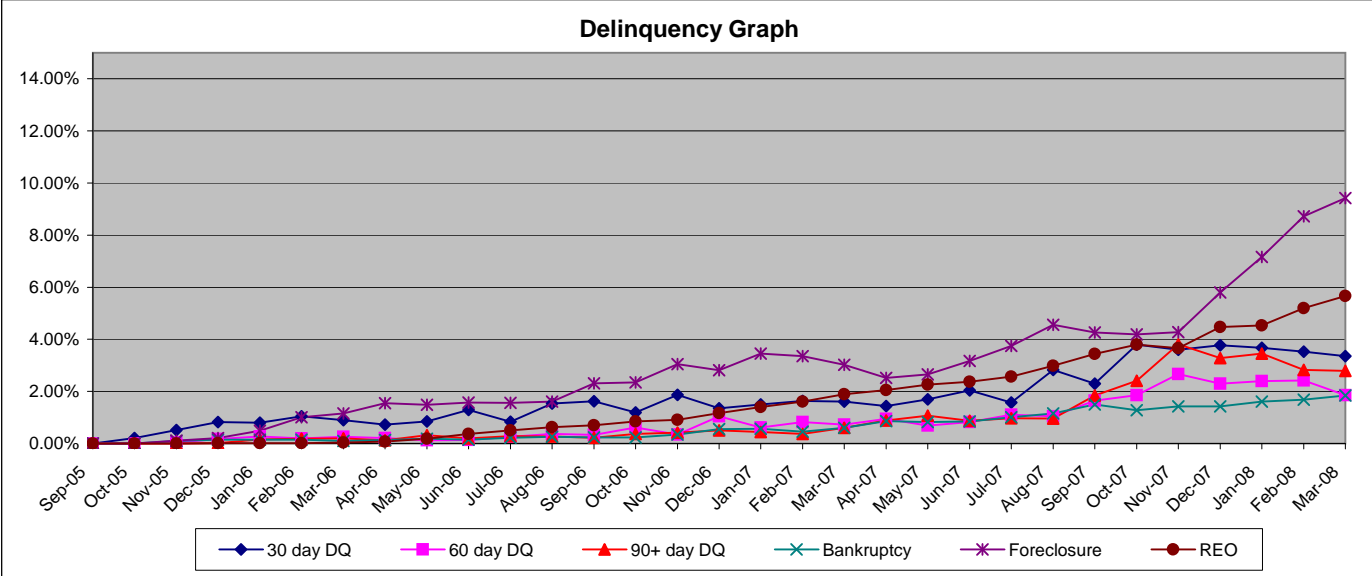
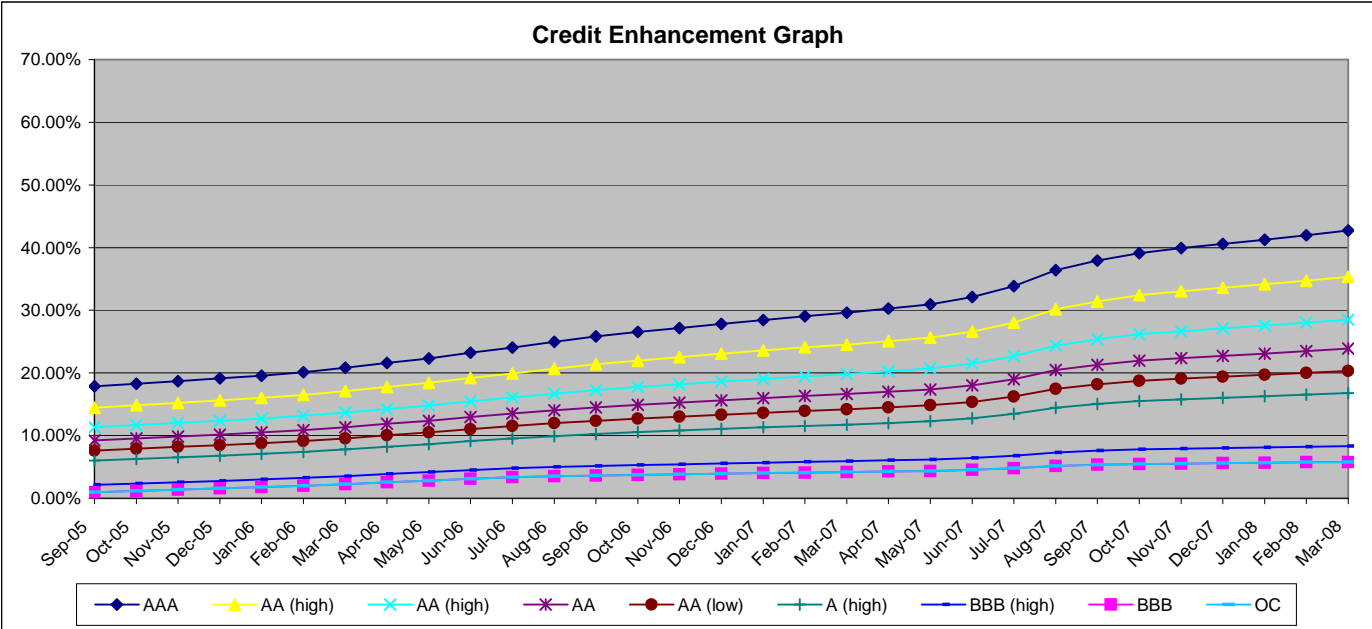
Excess Spread, Delinquency and Loss Analysis:			
	%	\$	
Excess Spread (XS) Annualized	2.83%	14,373,305	
Monthly XS - 3 month average	-1.67%	(8,457,617)	
Total 90+ Days Bucket - 3 month average	18.30%	92,855,755	
Delinquency Coverage Ratio:	0.44		
3 Month Average XS + OC / potential losses from Total 90+ Days Bucket			
DBRS Single B Cum loss assumption at Deal inception	3.25%	36,401,380	
Monthly losses - 3 month average	0.06%	721,490	
Cumulative Losses to date as a percent of original balance	0.80%	8,919,257.00	

Pool Statistics:			
Current:		Original	
Mortgage Originator		Balance	1,120,042,457
	Accredited Home Lenders	Mortgage Insurer	NA
		% of loans with MI	0.00%
Servicer		DT LTV Coverage	0.00%
	Accredited Home Lenders	LTV	77.74%
		Combined LTV	84.00%
Provider of Reps and Warranties		FICO	632
	Accredited Home Lenders	RWFICO	611
		WAM	355
Trustee		WAC	7.11%
	LaSalle Bank N.A.	OC (At Issuance)	0.80%
		OC Target	2.75%
Repurchase/EPDs	NA	Fixed	28.81%
% of original balance with modifications	NA	ARM	71.19%
% repayment plan/forebearance	NA	average month to reset	25
Current balance	\$507,384,618	Cash-out	60.36%
Pool Factor	45.30%	Purchase	37.50%
Current OC as % of current Balance	5.77%	1st lien with piggy back	38.63%
Months of seasoning	31	Second Liens	0.30%
Pricing CPR	30.68%	Fully Amortizing	78.70%
Current CPR	12.70%	Balloons	3.31%
WAM	321	Interest Only	17.99%
WAC	0.00%	average I/O period	60
		Investor Owned	3.43%
Trigger & Step-down Analysis:		Single Family	87.60%
DQ Trigger	FAIL	Full Doc	66.24%
Total 60+ days Bucket	21.58%	Limited Doc	4.84%
DQ Trigger Threshold	17.95%	Stated Doc	28.92%
Cum Loss Trigger	PASS		
Cumulative Losses to date as a percent of original balance	0.80%		
Cum Loss Trigger Threshold	1.25%		
Step-down Date	No		

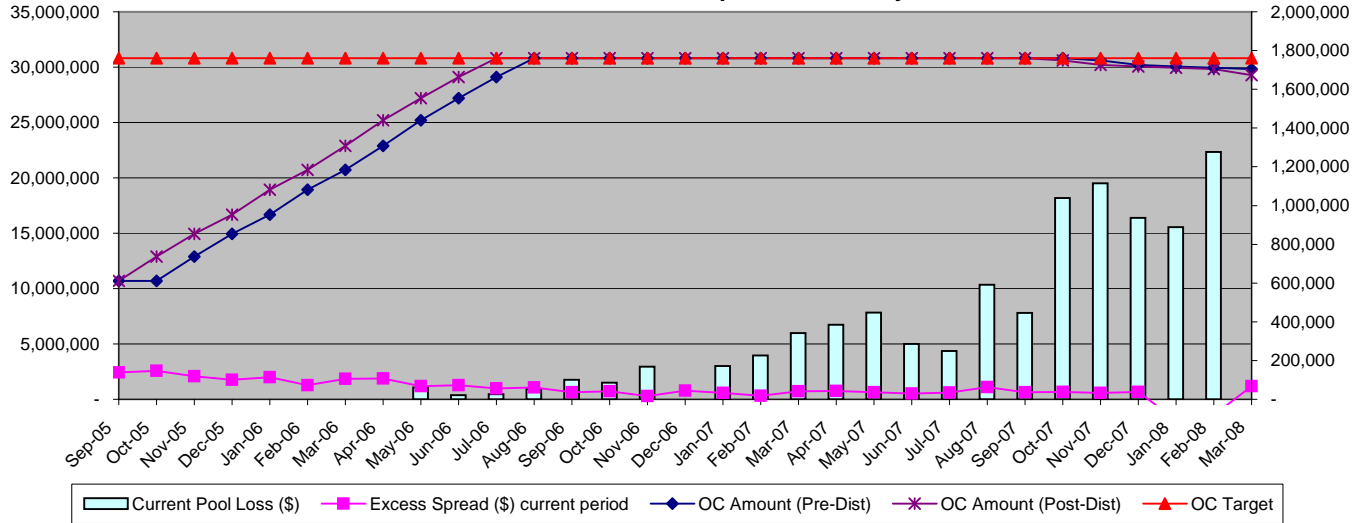
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Class Information

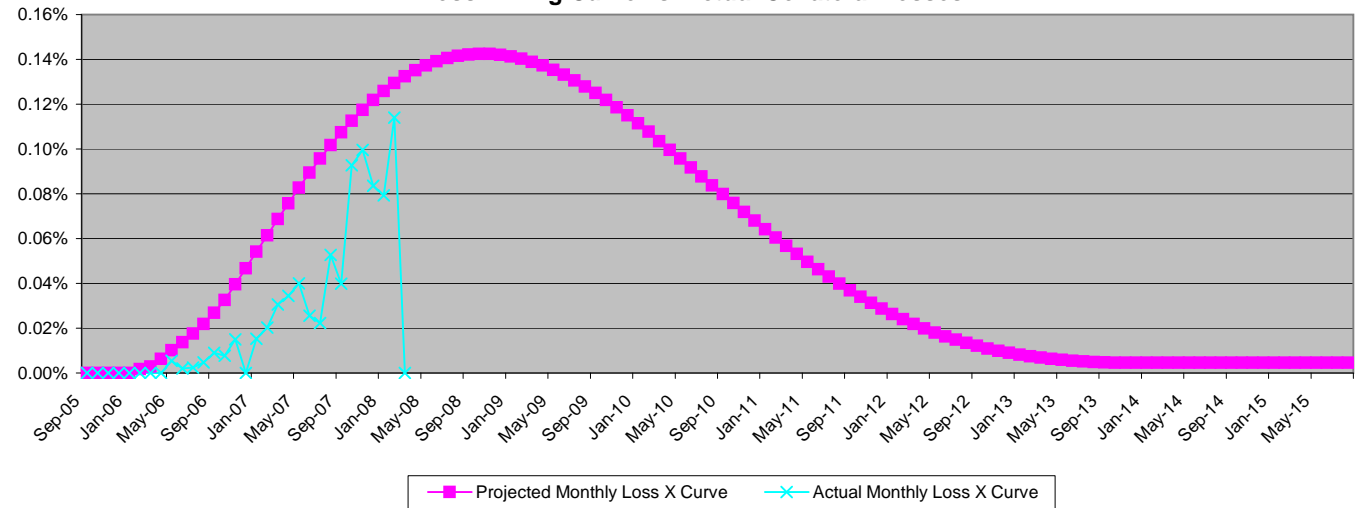
Class Name	Original Rating	Current Rating	Original CE %	Current CE %	Gross Loss %	Current Bond Balance \$	Current Period Writedown \$	Class Factor %	Curr CE / Orig. CE	Delinquency Coverage Ratio
A-1	AAA	AAA	19.50%	42.75%	20.75%	109,862,069	-	30.79%	2.19	4.38
A-2A	AAA	Disc. - Repaid	19.50%	42.75%	20.75%	-	-	0.00%	2.19	4.38
A-2B	AAA	Disc. - Repaid	19.50%	42.75%	20.75%	-	-	0.00%	2.19	4.38
A-2C	AAA	AAA	19.50%	42.75%	20.75%	119,470,051	-	76.27%	2.19	4.38
A-2D	AAA	AAA	19.50%	42.75%	20.75%	61,154,000	-	100.00%	2.19	4.38
M-1	AA (high)	AA (high)	16.15%	35.35%	16.58%	37,521,000	-	100.00%	2.19	3.60
M-2	AA (high)	AA (high)	13.05%	28.51%	16.58%	34,721,000	-	100.00%	2.18	2.86
M-3	AA	AA	10.95%	23.87%	14.50%	23,521,000	-	100.00%	2.18	2.37
M-4	AA (low)	AA (low)	9.35%	20.34%	12.92%	17,921,000	-	100.00%	2.18	1.99
M-5	A (high)	A	7.75%	16.81%	11.33%	17,921,000	-	100.00%	2.17	1.62
M-6	A	BBB	6.40%	13.83%	9.75%	15,121,000	-	100.00%	2.16	1.30
M-7	A (low)	BB (high)	5.00%	10.74%	8.67%	15,681,000	-	100.00%	2.15	0.97
M-8	BBB (high)	BB (low)	3.90%	8.31%	7.58%	12,320,000	-	100.00%	2.13	0.71
M-9	BBB	B (high)	2.75%	5.77%	6.50%	12,880,000	-	100.00%	2.10	0.44
OC	NR	NR	2.75%	5.77%	-	29,291,498	-	95.10%	2.10	0.44



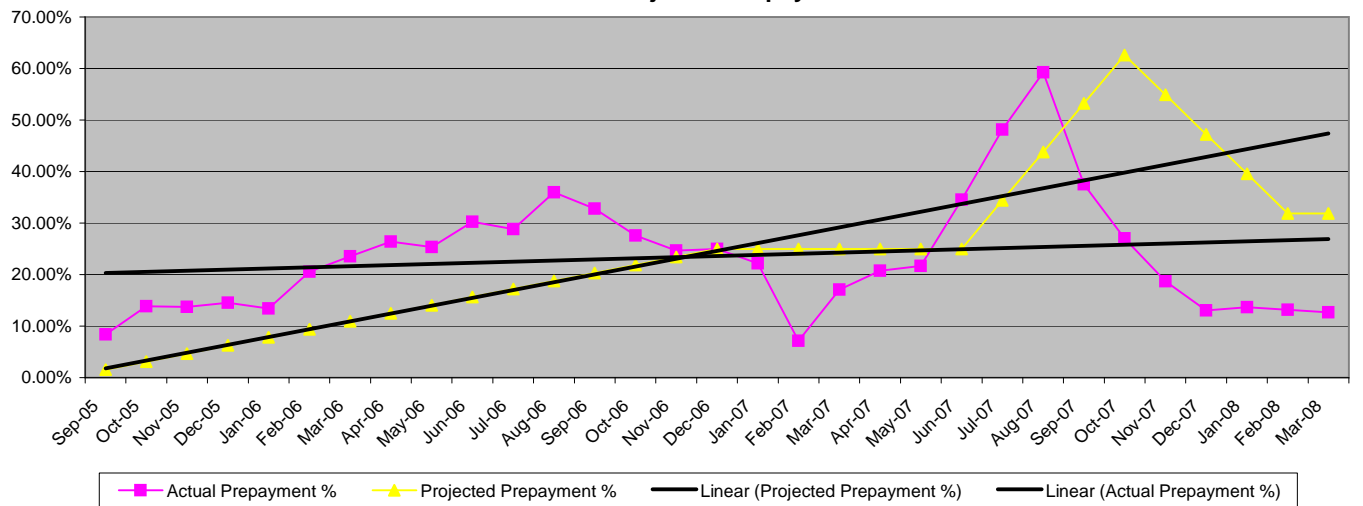
Overcollateralization, Excess Spread & Monthly Losses



Loss Timing Curve vs. Actual Collateral Losses



Actual vs. Projected Prepayments



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