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Citi Cumulative CMSI Loan Losses Summary

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Cumulative CMSI Loan Losses Summary as of 01/25/2010

Year of Issuance	(Gain)/Loss	Original Loan Bal	Loan Loss Severity %	Original Security Bal	Loss as Pct of Security
1994 forward	29,026,103.18	90,035,443.00	32.24%	44,441,168,048.74	0.07%
pre-1994	492,512,911.28	1,010,687,721.00	48.73%	17,389,070,563.34	2.83%
Year of Issuance					
2008	5,452,882.18	10,867,947.00	50.17%	515,353,071.80	1.06%
2007	7,469,043.54	19,908,359.00	37.52%	3,717,706,885.95	0.20%
2006	5,240,769.13	14,410,295.00	36.37%	3,570,880,045.63	0.15%
2005	3,493,077.65	8,614,300.00	40.55%	3,844,480,847.57	0.09%
2004	1,171,797.93	4,230,000.00	27.70%	5,383,372,883.20	0.02%
2003	212,969.28	1,240,000.00	17.17%	4,871,065,920.03	0.00%
2002	261,696.25	1,662,500.00	15.74%	5,111,559,438.78	0.01%
2001	660,725.27	6,347,477.00	10.41%	6,633,366,665.73	0.01%
2000	135,594.50	669,750.00	20.25%	1,136,653,435.74	0.01%
1999	664,660.22	2,455,700.00	27.07%	2,176,113,417.94	0.03%
1998	192,341.55	3,577,200.00	5.38%	3,624,076,115.80	0.01%
1997	190,498.87	1,110,200.00	17.16%	1,359,198,382.18	0.01%
1996	37,489.59	368,000.00	10.19%	200,054,396.04	0.02%
1995	468,680.41	2,493,150.00	18.80%	386,739,314.87	0.12%
1994	3,373,876.81	12,080,565.00	27.93%	1,910,547,227.48	0.18%
1993	9,130,944.24	26,500,585.00	34.46%	2,027,615,358.61	0.45%
1992	32,078,249.24	80,608,861.00	39.79%	3,633,879,000.56	0.88%
1991	68,426,664.98	161,743,980.00	42.31%	2,981,994,182.93	2.29%
1990	182,716,929.30	357,639,343.00	51.09%	3,526,454,386.97	5.18%
1989	108,343,655.27	205,186,896.00	52.80%	1,991,555,644.70	5.44%
1988	51,412,602.05	101,170,286.00	50.82%	1,648,190,046.68	3.12%
1987	34,406,001.85	65,353,955.00	52.65%	1,110,732,643.27	3.10%
1986	5,991,348.70	12,303,815.00	48.70%	368,604,831.27	1.63%
1985	6,515.65	180,000.00	3.62%	100,044,468.35	0.01%

Total	521,539,014.46	1,100,723,164.00	47.38%	61,830,238,612.08	0.84%
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Security Level Detail

Series	(Gain)/Loss	Loan		Severity %	Original Security Bal	Loss as Pct of Security
		Original Loan Bal	Loss			
2008-02	2,709,756.28	5,326,150.00	50.88	50.88	206,151,144.11	1.31
2008-01	2,743,125.90	5,541,797.00	49.50	49.50	309,201,927.69	0.89
2007-09	1,915,380.63	4,992,000.00	38.37	38.37	273,452,787.24	0.70
2007-08	727,007.72	1,004,000.00	72.41	72.41	298,439,030.74	0.24
2007-07	753,779.11	2,054,723.00	36.69	36.69	634,442,772.29	0.12
2007-06	723,067.13	2,167,850.00	33.35	33.35	470,693,280.15	0.15
2007-05	352,307.35	784,000.00	44.94	44.94	344,659,426.31	0.10
2007-04	925,520.97	2,322,546.00	39.85	39.85	567,603,895.43	0.16
2007-03	1,048,219.71	2,954,920.00	35.47	35.47	518,714,942.01	0.20
2007-02	548,885.28	1,887,920.00	29.07	29.07	298,932,041.07	0.18
2007-01	474,875.64	1,740,400.00	27.29	27.29	310,768,710.71	0.15
2006-07	571,785.51	1,594,000.00	35.87	35.87	310,167,651.31	0.18
2006-06	442,170.91	1,111,840.00	39.77	39.77	363,422,632.29	0.12
2006-05	1,140,608.23	2,610,737.00	43.69	43.69	562,309,921.58	0.20
2006-04	420,593.66	1,576,000.00	26.69	26.69	448,950,704.48	0.09
2006-03	640,684.84	1,966,200.00	32.58	32.58	633,711,444.53	0.10
2006-02	1,117,985.82	3,072,800.00	36.38	36.38	421,427,006.53	0.27
2006-01	906,940.16	2,478,718.00	36.59	36.59	830,890,684.91	0.11
2005-08	404,924.06	1,700,600.00	23.81	23.81	480,050,372.99	0.08
2005-07	935,780.77	1,827,800.00	51.20	51.20	470,941,214.11	0.20
2005-06	357,642.47	500,400.00	71.47	71.47	401,878,524.88	0.09
2005-05	858,820.96	1,725,000.00	49.79	49.79	455,766,962.49	0.19
2005-04	651,796.57	1,556,500.00	41.88	41.88	540,704,006.04	0.12
2005-03	191,229.19	450,000.00	42.50	42.50	503,029,746.10	0.04
2005-02	55,053.77	430,000.00	12.80	12.80	319,329,233.55	0.02
2005-01	37,829.86	424,000.00	8.92	8.92	672,780,787.41	0.01
2004-09	469,265.97	1,269,800.00	36.96	36.96	572,678,710.94	0.08
2004-08	175,259.53	928,200.00	18.88	18.88	493,641,377.57	0.04
2004-07	0.00	0.00	0.00	0.00	363,378,128.10	0.00
2004-06	0.00	0.00	0.00	0.00	465,997,258.75	0.00
2004-05	520,529.32	1,448,000.00	35.95	35.95	1,410,246,891.63	0.04
2004-04	0.00	0.00	0.00	0.00	525,690,466.90	0.00

2004-03	0.00	0.00	0.00	0.00	601,884,781.96	0.00	0.00
2004-02	0.00	0.00	0.00	0.00	330,402,702.49	0.00	0.00
2004-01	6,743.11	584,000.00	1.15	0.00	619,452,564.86	0.00	0.00
2003-11	0.00	0.00	0.00	0.00	647,138,638.77	0.00	0.00
2003-10	0.00	0.00	0.00	0.00	420,337,670.10	0.00	0.00
2003-09	0.00	0.00	0.00	0.00	349,314,886.10	0.00	0.00
2003-08	212,191.23	840,000.00	25.26	0.00	300,152,592.14	0.07	0.00
2003-07	0.00	0.00	0.00	0.00	275,137,575.72	0.00	0.00
2003-06	0.00	0.00	0.00	0.00	420,194,840.94	0.00	0.00
2003-05	0.00	0.00	0.00	0.00	368,755,950.77	0.00	0.00
2003-04	0.00	0.00	0.00	0.00	342,225,707.57	0.00	0.00
2003-03	778.05	400,000.00	0.19	0.00	590,647,845.23	0.00	0.00
2003-02	0.00	0.00	0.00	0.00	757,241,656.27	0.00	0.00
2003-01	0.00	0.00	0.00	0.00	399,918,556.42	0.00	0.00
2002-12	0.00	0.00	0.00	0.00	575,435,605.24	0.00	0.00
2002-11	0.00	0.00	0.00	0.00	525,475,965.07	0.00	0.00
2002-10	0.00	0.00	0.00	0.00	299,640,755.20	0.00	0.00
2002-09	0.00	0.00	0.00	0.00	400,516,430.44	0.00	0.00
2002-08	0.00	0.00	0.00	0.00	321,821,166.82	0.00	0.00
2002-07	0.00	0.00	0.00	0.00	292,614,472.40	0.00	0.00
2002-06	252,174.59	829,100.00	30.42	0.00	418,062,321.46	0.06	0.00
2002-05	0.00	0.00	0.00	0.00	567,719,506.98	0.00	0.00
2002-04	0.00	0.00	0.00	0.00	359,166,867.28	0.00	0.00
2002-03	0.00	0.00	0.00	0.00	601,043,616.24	0.00	0.00
2002-02	9,521.66	833,400.00	1.14	0.00	450,022,580.56	0.00	0.00
2002-01	0.00	0.00	0.00	0.00	300,040,151.09	0.00	0.00
2001-18	3,044.21	472,500.00	0.64	0.00	305,251,364.61	0.00	0.00
2001-17	0.00	0.00	0.00	0.00	343,524,848.46	0.00	0.00
2001-16	0.00	0.00	0.00	0.00	300,305,672.35	0.00	0.00
2001-15	6,752.88	681,700.00	0.99	0.00	250,003,265.96	0.00	0.00
2001-14	65,254.63	301,500.00	21.64	0.00	275,056,701.87	0.02	0.00
2001-13	4,337.86	684,900.00	0.63	0.00	261,128,163.70	0.00	0.00
2001-12	25,475.92	400,000.00	6.37	0.00	435,275,299.93	0.01	0.00
2001-11	2,970.27	540,453.00	0.55	0.00	364,161,729.83	0.00	0.00
2001-10	27,002.51	443,524.00	6.09	0.00	570,239,432.62	0.00	0.00
2001-09	221.14	308,000.00	0.07	0.00	249,406,149.09	0.00	0.00
2001-08	0.00	0.00	0.00	0.00	225,000,382.83	0.00	0.00

2001-07	3,166.29	368,250.00	0.86	550,328,008.24	0.00
2001-06	0.00	0.00	0.00	900,071,170.47	0.00
2001-05	4,726.08	424,000.00	1.11	250,028,592.36	0.00
2001-04	367,943.59	699,900.00	52.57	446,280,748.73	0.08
2001-03	0.00	0.00	0.00	160,165,719.29	0.00
2001-02	149,829.89	1,022,750.00	14.65	429,842,987.67	0.03
2001-01	0.00	0.00	0.00	317,296,427.72	0.00
2000-06	0.00	0.00	0.00	260,051,677.64	0.00
2000-05	0.00	0.00	0.00	200,158,719.94	0.00
2000-04	0.00	0.00	0.00	200,244,894.38	0.00
2000-03	0.00	0.00	0.00	115,018,157.70	0.00
2000-02	135,594.50	669,750.00	20.25	158,029,190.57	0.09
2000-01	0.00	0.00	0.00	203,150,795.51	0.00
1999-08	0.00	0.00	0.00	210,231,805.42	0.00
1999-07	0.00	0.00	0.00	248,950,358.60	0.00
1999-06	49,091.62	75,200.00	65.28	251,247,808.51	0.02
1999-05	83,341.22	355,200.00	23.46	260,947,805.54	0.03
1999-04	261,754.20	403,200.00	64.92	351,655,693.89	0.07
1999-03	2,240.89	339,250.00	0.66	301,109,315.28	0.00
1999-02	0.00	0.00	0.00	250,969,852.06	0.00
1999-01	268,232.29	1,282,850.00	20.91	301,000,778.64	0.09
1998-10	18,164.02	387,000.00	4.69	560,916,921.69	0.00
1998-09	798.68	388,200.00	0.21	501,190,013.51	0.00
1998-08	0.00	0.00	0.00	501,081,112.58	0.00
1998-07	7,535.18	826,000.00	0.91	501,246,851.00	0.00
1998-06	71,600.26	577,200.00	12.40	303,459,467.23	0.02
1998-05	24,081.87	80,000.00	30.10	111,672,018.78	0.02
1998-04	8,379.62	734,450.00	1.14	304,729,300.08	0.00
1998-03	61,095.01	297,850.00	20.51	229,663,283.58	0.03
1998-02	0.00	0.00	0.00	402,446,883.02	0.00
1998-01	686.91	286,500.00	0.24	207,670,264.33	0.00
1997-07	4,408.83	320,000.00	1.38	202,017,271.39	0.00
1997-06	0.00	0.00	0.00	101,182,952.93	0.00
1997-05	16,785.13	230,000.00	7.30	242,797,110.52	0.01
1997-04	0.00	0.00	0.00	202,313,302.40	0.00
1997-03	73,074.36	300,000.00	24.36	201,943,784.44	0.04
1997-02	96,230.55	260,200.00	36.98	203,194,817.37	0.05

1992-15	524,693.17	900,950.00	58.24	220,542,688.12	0.24
1992-14	1,321,944.49	2,935,950.00	45.03	208,268,763.02	0.63
1992-13	844,698.93	1,169,700.00	72.22	114,552,720.52	0.74
1992-12	1,096,030.15	3,013,650.00	36.37	127,316,859.96	0.86
1992-11	363,092.71	631,300.00	57.52	142,693,188.38	0.25
1992-10	1,687,893.60	3,989,250.00	42.31	172,603,090.82	0.98
1992-09	1,082,767.18	2,513,550.00	43.08	195,287,968.00	0.55
1992-08	243,355.31	1,699,191.00	14.32	146,985,068.53	0.17
1992-07	820,364.85	3,082,800.00	26.61	65,999,472.04	1.24
1992-06	3,000,886.72	8,061,850.00	37.22	162,197,485.10	1.85
1992-05	581,599.38	2,357,900.00	24.67	146,392,503.91	0.40
1992-04	3,594,370.36	6,681,600.00	53.80	178,653,271.50	2.01
1992-03	129,029.26	964,000.00	13.38	142,366,095.32	0.09
1992-02	384,481.15	781,000.00	49.23	94,847,332.86	0.41
1992-01	1,818,435.62	3,134,720.00	58.01	158,798,482.34	1.15
1991-A	3,721,521.84	7,969,540.00	46.70	113,752,000.00	3.27
1991-18	386,110.89	1,576,900.00	24.49	130,702,109.32	0.30
1991-17	973,911.94	2,214,250.00	43.98	246,519,636.41	0.40
1991-16	918,636.95	1,987,000.00	46.23	116,775,284.64	0.79
1991-15	169,531.72	1,531,300.00	11.07	172,410,354.94	0.10
1991-14	2,939,125.24	7,737,550.00	37.99	121,559,692.02	2.42
1991-13	729,209.16	1,442,950.00	50.54	100,634,747.28	0.72
1991-12	4,804,525.96	10,662,400.00	45.06	114,976,080.13	4.18
1991-11	1,723,166.82	4,155,150.00	41.47	112,615,806.17	1.53
1991-10	2,555,305.06	7,595,850.00	33.64	178,331,010.03	1.43
1991-09	3,240,213.75	7,907,510.00	40.98	134,720,469.81	2.41
1991-08	645,400.47	1,926,380.00	33.50	237,892,000.00	0.27
1991-07	4,640,095.56	10,294,750.00	45.07	297,574,896.69	1.56
1991-06	3,292,035.11	7,758,350.00	42.43	100,277,169.10	3.28
1991-05	23,379,617.02	56,678,650.00	41.25	243,015,500.88	9.62
1991-04	5,609,492.75	10,762,300.00	52.12	132,712,183.90	4.23
1991-03	2,536,040.37	5,443,050.00	46.59	130,603,461.75	1.94
1991-02	5,543,987.99	12,427,450.00	44.61	176,760,964.54	3.14
1991-01	618,736.38	1,672,650.00	36.99	120,160,815.32	0.51
1990-IV	8,549,032.96	15,898,300.00	53.77	158,492,818.51	5.39
1990-III	8,788,412.19	14,795,380.00	59.40	157,108,981.27	5.59
1990-D	5,605,695.87	13,478,550.00	41.59	106,115,544.90	5.28

1990-C	1,502,862.64	4,909,500.00	30.61	138,928,890.40	1.08
1990-B2	1,513,106.31	2,516,539.00	60.13	36,715,831.61	4.12
1990-B1	3,697,933.19	6,751,400.00	54.77	65,299,950.92	5.66
1990-A3	787,385.62	2,691,450.00	29.26	27,026,196.68	2.91
1990-A2	1,833,495.87	2,637,400.00	69.52	30,528,478.57	6.01
1990-A1	3,819,488.74	8,230,500.00	46.41	52,170,502.50	7.32
1990-19	2,863,205.55	7,246,350.00	39.51	71,795,258.89	3.99
1990-18	6,275,926.38	13,607,700.00	46.12	118,051,431.82	5.32
1990-17	6,092,563.66	11,345,700.00	53.70	150,697,244.17	4.04
1990-16	7,339,992.12	14,428,850.00	50.87	174,151,116.93	4.21
1990-15	2,781,015.74	6,285,550.00	44.24	133,506,271.28	2.08
1990-14	12,486,386.93	22,102,650.00	56.49	248,668,278.80	5.02
1990-13	10,355,356.01	24,166,100.00	42.85	233,255,313.18	4.44
1990-12	8,576,898.83	15,675,050.00	54.72	99,682,579.54	8.60
1990-11	12,528,453.71	23,032,563.00	54.39	145,505,946.86	8.61
1990-10	1,869,088.89	4,452,750.00	41.98	133,746,095.74	1.40
1990-09	15,199,590.66	23,380,550.00	65.01	157,181,846.70	9.67
1990-08	16,740,883.81	34,257,517.00	48.87	206,254,534.12	8.12
1990-07	9,514,818.87	21,480,000.00	44.30	164,983,513.71	5.77
1990-06	4,894,529.11	10,165,150.00	48.15	129,801,922.26	3.77
1990-05	9,335,891.01	14,434,544.00	64.68	112,988,531.03	8.26
1990-04	4,566,371.87	10,161,900.00	44.94	115,126,869.76	3.97
1990-03	8,604,285.41	15,093,200.00	57.01	135,267,043.09	6.36
1990-02	5,705,579.41	12,648,200.00	45.11	152,011,257.55	3.75
1990-01	888,677.94	1,766,000.00	50.32	71,392,136.18	1.24
1989-D3	972,538.37	2,518,750.00	38.61	25,224,110.36	3.86
1989-D2	4,214,008.71	6,533,150.00	64.50	38,591,490.75	10.92
1989-D1	4,086,013.28	6,738,650.00	60.64	48,708,847.15	8.39
1989-C4	414,299.19	1,023,250.00	40.49	29,236,982.26	1.42
1989-C2	2,186,338.73	3,381,300.00	64.66	27,642,724.34	7.91
1989-C1	5,918,918.48	9,225,700.00	64.16	41,961,801.49	14.11
1989-B3	971,577.58	2,693,700.00	36.07	58,940,462.64	1.65
1989-B2	3,595,744.46	4,889,506.00	73.54	42,170,556.31	8.53
1989-B1	2,945,348.13	4,626,300.00	63.67	57,354,628.72	5.14
1989-A4	51,764.76	690,500.00	7.50	26,903,010.12	0.19
1989-A3	361,734.56	659,550.00	54.85	8,711,357.01	4.15
1989-A2	1,648,602.61	2,809,142.00	58.69	21,306,245.80	7.74

1989-A1	4,316,212.47	5,715,350.00	75.52	31,890,020.87	13.53
1989-19	2,741,161.39	9,291,250.00	29.50	85,694,182.30	3.20
1989-18	5,554,143.29	12,611,450.00	44.04	108,327,292.97	5.13
1989-17	3,952,388.34	8,262,300.00	47.84	66,434,568.96	5.95
1989-16	2,272,174.68	7,278,900.00	31.22	93,389,235.34	2.43
1989-15	6,084,545.50	14,140,900.00	43.03	123,834,667.18	4.91
1989-14	3,222,686.01	7,770,550.00	41.47	92,556,232.36	3.48
1989-13	1,500,302.84	4,115,250.00	36.46	74,009,395.30	2.03
1989-12	5,266,550.37	10,598,400.00	49.69	58,204,298.57	9.05
1989-11	2,964,942.84	6,545,390.00	45.30	84,801,503.40	3.50
1989-10	621,573.05	1,155,450.00	53.79	76,034,188.04	0.82
1989-09	4,359,748.99	9,106,150.00	47.88	77,655,238.34	5.61
1989-08	6,612,402.65	10,732,075.00	61.61	67,153,384.00	9.85
1989-07	686,851.16	1,790,050.00	38.37	53,144,371.25	1.29
1989-06	5,557,572.46	10,733,650.00	51.78	86,502,657.48	6.42
1989-05	10,175,929.08	14,860,083.00	68.48	99,134,667.52	10.26
1989-04	1,046,901.08	1,439,350.00	72.73	46,224,985.73	2.26
1989-02	5,831,458.08	9,161,000.00	63.66	92,276,094.23	6.32
1989-01	8,209,222.13	14,089,850.00	58.26	147,536,443.91	5.56
1988-20	2,420,729.05	4,328,840.00	55.92	49,893,271.37	4.85
1988-19	5,068,858.55	7,873,600.00	64.38	100,519,405.28	5.04
1988-18	534,936.88	1,290,100.00	41.46	46,559,342.17	1.15
1988-17	4,797,038.16	10,668,150.00	44.97	115,902,203.43	4.14
1988-16	4,533,821.52	7,441,650.00	60.92	94,128,769.10	4.82
1988-15	6,200,467.28	13,569,400.00	45.69	184,079,377.12	3.37
1988-14	228,866.95	878,000.00	26.07	51,176,365.83	0.45
1988-13	2,801,960.51	5,085,550.00	55.10	73,128,132.95	3.83
1988-12	135,288.57	573,200.00	23.60	57,636,537.09	0.23
1988-11	3,745,481.69	8,029,400.00	46.65	163,775,225.66	2.29
1988-10	3,036,495.05	4,987,446.00	60.88	64,035,977.96	4.74
1988-09	871,200.20	2,164,650.00	40.25	46,129,845.17	1.89
1988-08	3,190,815.86	5,368,300.00	59.44	59,383,044.27	5.37
1988-07	237,133.69	1,098,850.00	21.58	52,249,019.95	0.45
1988-06	3,812,642.90	7,926,650.00	48.10	89,435,159.45	4.26
1988-05	3,112,481.54	7,786,350.00	39.97	104,273,878.18	2.98
1988-04	547,980.38	838,050.00	65.39	51,263,729.15	1.07
1988-03	3,674,769.61	6,666,800.00	55.12	140,002,717.72	2.62

1988-02	177,955.21	517,500.00	34.39	57,499,000.00	0.31
1988-01	2,283,678.45	4,077,800.00	56.00	47,119,044.83	4.85
1987-F	3,461,080.73	7,800,700.00	44.37	126,208,781.32	2.74
1987-D	3,502,588.25	7,356,485.00	47.61	124,644,240.22	2.81
1987-B	1,558,525.08	3,479,200.00	44.80	123,081,950.54	1.27
1987-A	2,398,214.18	4,418,500.00	54.28	104,022,814.72	2.31
1987-20	6,565,906.85	11,283,725.00	58.19	100,486,503.56	6.53
1987-13	9,490,136.44	17,010,395.00	55.79	250,048,222.76	3.80
1987-10	2,480,074.91	4,405,475.00	56.30	75,089,503.14	3.30
1987-03	1,550,090.52	3,501,525.00	44.27	77,982,439.31	1.99
1987-01	3,399,384.89	6,097,950.00	55.75	129,168,187.70	2.63
1986-S	1,651,827.08	3,591,010.00	46.00	125,377,276.53	1.32
1986-P	2,466,691.25	4,877,700.00	50.57	123,841,901.11	1.99
1986-J	1,872,830.37	3,835,105.00	48.83	119,385,653.63	1.57
1985-K	6,515.65	180,000.00	3.62	100,044,468.35	0.01
Total	521,539,014.46	1,100,723,164.00	47.38	61,830,238,612.08	0.84