

**Morgan Stanley ABS Capital I Inc  
Mortgage Pass-Through Certificates  
Series 2005-WM3**

Contact: Customer Service - CTSLink  
Wells Fargo Bank, N.A.  
Securities Administration Services  
7485 New Horizon Way  
Frederick, MD 21703  
www.ctslink.com  
Telephone: (301) 815-6600  
Fax: (301) 815-6660

24-Aug-2007 6:40:16PM

**Certificateholder Distribution Summary**

Class	CUSIP	Record Date	Certificate Pass-Through Rate	Beginning Certificate Balance	Interest Distribution	Principal Distribution	Current Realized Loss	Ending Certificate Balance	Total Distribution	Cumulative Realized Losses
A1ss	61744CPT7	08/24/2007	5.53000 %	5,693,897.12	28,863.31	1,804,498.12	0.00	3,889,399.00	1,833,361.43	0.00
A1mz	61744CPV2	08/24/2007	5.58000 %	1,423,474.28	7,281.07	451,124.53	0.00	972,349.75	458,405.60	0.00
A-2a	61744CPW0	N/A	5.41000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2b	61744CPU4	07/31/2007	6.01700 %	16,637,396.54	0.00	0.00	0.00	11,632,398.07	0.00	0.00
M-1	61744CPX8	08/24/2007	5.73000 %	33,053,000.00	173,610.88	0.00	0.00	33,053,000.00	173,610.88	0.00
M-2	61744CPY6	08/24/2007	5.76000 %	30,093,000.00	158,891.04	0.00	0.00	30,093,000.00	158,891.04	0.00
M-3	61744CPZ3	08/24/2007	5.79000 %	18,747,000.00	99,499.70	0.00	0.00	18,747,000.00	99,499.70	0.00
M-4	61744CQA7	08/24/2007	5.94000 %	17,266,000.00	94,013.37	0.00	0.00	17,266,000.00	94,013.37	0.00
M-5	61744CQB5	08/24/2007	5.98000 %	15,787,000.00	86,539.07	0.00	0.00	15,787,000.00	86,539.07	0.00
M-6	61744CQC3	08/24/2007	6.03000 %	15,293,000.00	84,532.06	0.00	0.00	15,293,000.00	84,532.06	0.00
B-1	61744CQD1	08/24/2007	6.52000 %	12,827,000.00	76,662.70	0.00	0.00	12,827,000.00	76,662.70	0.00
B-2	61744CQE9	08/24/2007	6.62000 %	11,840,000.00	71,849.07	0.00	0.00	11,840,000.00	71,849.07	0.00
B-3	61744CQF6	08/24/2007	7.02000 %	11,346,000.00	73,011.51	0.00	0.00	11,346,000.00	73,011.51	0.00
X	MSI05WM3C	08/24/2007	0.00000 %	34,173,619.12	0.00	0.00	0.00	34,088,125.95	0.00	0.00
P	MSI05WM3P	08/24/2007	0.00000 %	0.00	24,595.58	0.00	0.00	0.00	24,595.58	0.00
<b>Totals</b>				<b>224,180,387.06</b>	<b>979,349.36</b>	<b>2,255,622.65</b>	<b>0.00</b>	<b>216,834,272.77</b>	<b>3,234,972.01</b>	<b>0.00</b>

This report has been compiled from information provided to Wells Fargo Bank, N.A. by various third parties, which may include the Servicer, Master Servicer, Special Servicer and others. Wells Fargo Bank, N.A. has not independently confirmed the accuracy of information received from these third parties and assumes no duty to do so. Wells Fargo Bank, N.A. expressly disclaims any responsibility for the accuracy or completeness of information furnished by third parties.

All Record Dates are based upon the governing documents and logic set forth as of closing.

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**Principal Distribution Statement**

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Distribution	Accretion	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
A1ss	254,332,000.00	5,693,897.12	0.00	1,804,498.12	0.00	0.00	1,804,498.12	3,889,399.00	0.01529261	1,804,498.12
A1mz	63,583,000.00	1,423,474.28	0.00	451,124.53	0.00	0.00	451,124.53	972,349.75	0.01529261	451,124.53
A-2a	291,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
A-2b	176,463,000.00	16,637,396.54	0.00	0.00	0.00	0.00	0.00	11,632,398.07	0.06591976	0.00
M-1	33,053,000.00	33,053,000.00	0.00	0.00	0.00	0.00	0.00	33,053,000.00	1.00000000	0.00
M-2	30,093,000.00	30,093,000.00	0.00	0.00	0.00	0.00	0.00	30,093,000.00	1.00000000	0.00
M-3	18,747,000.00	18,747,000.00	0.00	0.00	0.00	0.00	0.00	18,747,000.00	1.00000000	0.00
M-4	17,266,000.00	17,266,000.00	0.00	0.00	0.00	0.00	0.00	17,266,000.00	1.00000000	0.00
M-5	15,787,000.00	15,787,000.00	0.00	0.00	0.00	0.00	0.00	15,787,000.00	1.00000000	0.00
M-6	15,293,000.00	15,293,000.00	0.00	0.00	0.00	0.00	0.00	15,293,000.00	1.00000000	0.00
B-1	12,827,000.00	12,827,000.00	0.00	0.00	0.00	0.00	0.00	12,827,000.00	1.00000000	0.00
B-2	11,840,000.00	11,840,000.00	0.00	0.00	0.00	0.00	0.00	11,840,000.00	1.00000000	0.00
B-3	11,346,000.00	11,346,000.00	0.00	0.00	0.00	0.00	0.00	11,346,000.00	1.00000000	0.00
X	0.00	34,173,619.12	0.00	0.00	0.00	0.00	0.00	34,088,125.95	0.00000000	0.00
P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
Totals	951,630,000.00	224,180,387.06	0.00	2,255,622.65	0.00	0.00	2,255,622.65	216,834,272.77	0.22785565	2,255,622.65

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**Principal Distribution Factors Statement**

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Distribution	Accretion	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
A1ss	254,332,000.00	22.38765519	0.00000000	7.09504946	0.00000000	0.00000000	7.09504946	15.29260573	0.01529261	7.09504946
A1mz	63,583,000.00	22.38765519	0.00000000	7.09504946	0.00000000	0.00000000	7.09504946	15.29260573	0.01529261	7.09504946
A-2a	291,000,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-2b	176,463,000.00	94.28263455	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	65.91975695	0.06591976	0.00000000
M-1	33,053,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
M-2	30,093,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
M-3	18,747,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
M-4	17,266,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
M-5	15,787,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
M-6	15,293,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
B-1	12,827,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
B-2	11,840,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
B-3	11,346,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
X	0.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
P	0.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

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**Interest Distribution Statement**

Class	Accrual Dates	Accrual Days	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall(1)	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(1)	Ending Certificate/ Notional Balance
A1ss	07/25/07 - 08/26/07	33	5.53000 %	5,693,897.12	28,863.31	0.00	0.00	0.00	28,863.31	0.00	3,889,399.00
A1mz	07/25/07 - 08/26/07	33	5.58000 %	1,423,474.28	7,281.07	0.00	0.00	0.00	7,281.07	0.00	972,349.75
A-2a	N/A	N/A	5.41000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2b	07/25/07 - 08/24/07	30	6.01700 %	16,637,396.54	83,422.68	0.00	0.00	0.00	0.00	0.00	11,632,398.07
M-1	07/25/07 - 08/26/07	33	5.73000 %	33,053,000.00	173,610.88	0.00	0.00	0.00	173,610.88	0.00	33,053,000.00
M-2	07/25/07 - 08/26/07	33	5.76000 %	30,093,000.00	158,891.04	0.00	0.00	0.00	158,891.04	0.00	30,093,000.00
M-3	07/25/07 - 08/26/07	33	5.79000 %	18,747,000.00	99,499.70	0.00	0.00	0.00	99,499.70	0.00	18,747,000.00
M-4	07/25/07 - 08/26/07	33	5.94000 %	17,266,000.00	94,013.37	0.00	0.00	0.00	94,013.37	0.00	17,266,000.00
M-5	07/25/07 - 08/26/07	33	5.98000 %	15,787,000.00	86,539.07	0.00	0.00	0.00	86,539.07	0.00	15,787,000.00
M-6	07/25/07 - 08/26/07	33	6.03000 %	15,293,000.00	84,532.06	0.00	0.00	0.00	84,532.06	0.00	15,293,000.00
B-1	07/25/07 - 08/26/07	33	6.52000 %	12,827,000.00	76,662.70	0.00	0.00	0.00	76,662.70	0.00	12,827,000.00
B-2	07/25/07 - 08/26/07	33	6.62000 %	11,840,000.00	71,849.07	0.00	0.00	0.00	71,849.07	0.00	11,840,000.00
B-3	07/25/07 - 08/26/07	33	7.02000 %	11,346,000.00	73,011.51	0.00	0.00	0.00	73,011.51	0.00	11,346,000.00
X	N/A	N/A	0.00000 %	258,354,006.19	0.00	0.00	0.00	0.00	0.00	0.00	223,335,741.15
P	N/A	N/A	0.00000 %	0.00	0.00	0.00	0.00	0.00	24,595.58	0.00	0.00
Totals					1,038,176.46	0.00	0.00	0.00	979,349.36	0.00	

(1) Amount also includes Coupon Cap or Basis Risk Shortfalls, if applicable.

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**Interest Distribution Factors Statement**

Class	Original Face Amount	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall(1)	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(1)	Ending Certificate/ Notional Balance
A1ss	254,332,000.00	5.53000 %	22.38765519	0.11348674	0.00000000	0.00000000	0.00000000	0.11348674	0.00000000	15.29260573
A1mz	63,583,000.00	5.58000 %	22.38765519	0.11451284	0.00000000	0.00000000	0.00000000	0.11451284	0.00000000	15.29260573
A-2a	291,000,000.00	5.41000 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-2b	176,463,000.00	6.01700 %	94.28263455	0.47274885	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	65.91975695
M-1	33,053,000.00	5.73000 %	1000.00000000	5.25249992	0.00000000	0.00000000	0.00000000	5.25249992	0.00000000	1000.00000000
M-2	30,093,000.00	5.76000 %	1000.00000000	5.28000000	0.00000000	0.00000000	0.00000000	5.28000000	0.00000000	1000.00000000
M-3	18,747,000.00	5.79000 %	1000.00000000	5.30749987	0.00000000	0.00000000	0.00000000	5.30749987	0.00000000	1000.00000000
M-4	17,266,000.00	5.94000 %	1000.00000000	5.44500000	0.00000000	0.00000000	0.00000000	5.44500000	0.00000000	1000.00000000
M-5	15,787,000.00	5.98000 %	1000.00000000	5.48166656	0.00000000	0.00000000	0.00000000	5.48166656	0.00000000	1000.00000000
M-6	15,293,000.00	6.03000 %	1000.00000000	5.52750016	0.00000000	0.00000000	0.00000000	5.52750016	0.00000000	1000.00000000
B-1	12,827,000.00	6.52000 %	1000.00000000	5.97666641	0.00000000	0.00000000	0.00000000	5.97666641	0.00000000	1000.00000000
B-2	11,840,000.00	6.62000 %	1000.00000000	6.06833361	0.00000000	0.00000000	0.00000000	6.06833361	0.00000000	1000.00000000
B-3	11,346,000.00	7.02000 %	1000.00000000	6.43500000	0.00000000	0.00000000	0.00000000	6.43500000	0.00000000	1000.00000000
X	0.00	0.00000 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
P	0.00	0.00000 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

(1) Amount also includes Coupon Cap or Basis Risk Shortfalls, if applicable.

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**Certificateholder Account Statement**

CERTIFICATE ACCOUNT	
Beginning Balance	0.00
Deposits	
Payments of Interest and Principal	3,826,288.45
Reserve Funds and Credit Enhancements	0.00
Proceeds from Repurchased Loans	0.00
Servicer Advances	0.00
Gains & Subsequent Recoveries (Realized Losses)	(520,505.51)
Prepayment Penalties	24,595.58
Total Deposits	<u>3,330,378.52</u>
Withdrawals	
Reserve Funds and Credit Enhancements	0.00
Total Administration Fees	95,406.51
Payment of Interest and Principal	3,234,972.01
Total Withdrawals (Pool Distribution Amount)	<u>3,330,378.52</u>
Ending Balance	<u><u>0.00</u></u>

PREPAYMENT/CURTAILMENT INTEREST SHORTFALL	
Total Prepayment/Curtailment Interest Shortfall	0.00
Servicing Fee Support	<u>0.00</u>
Non-Supported Prepayment/Curtailment Interest Shortfall	<u><u>0.00</u></u>

ADMINISTRATION FEES	
Gross Servicing Fee*	93,408.50
Class A-2b Insurance Fee - AMBAC	970.51
Trustee Fee - Wells Fargo Bank, N.A.	1,027.50
Supported Prepayment/Curtailment Interest Shortfall	<u>0.00</u>
Total Administration Fees	<u><u>95,406.51</u></u>

\*Servicer Payees include: COUNTRYWIDE HOME LOANS SERVICING LP

Servicer Advances are calculated as delinquent scheduled principal and interest.

Reserve and Guaranty Funds				
Account Name	Beginning Balance	Current Withdrawals	Current Deposits	Ending Balance
Class A-2b Financial Guaranty Account	0.00	0.00	0.00	0.00
Class A-2b Account	6,642,036.69	6,642,036.69	5,088,421.15	5,088,421.15
Reserve Fund	0.00	0.00	0.00	0.00

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**Collateral Statement**

Group	1(A)	1(B)	2(A)	2(B)	Total
Collateral Description	Fixed 15/30 & ARM	Fixed 15/30 & ARM	Fixed 15/30 & ARM	Fixed 15/30 & ARM	Mixed Fixed & Arm
Weighted Average Coupon Rate	8.751012	7.633622	8.745389	7.591207	8.396428
Weighted Average Net Rate	8.251012	7.133622	8.245389	7.091207	7.896427
Weighted Average Pass-Through Rate	8.245512	7.128122	8.239889	7.085707	7.890928
Weighted Average Remaining Term	330	275	330	277	313
Principal And Interest Constant	470,801.96	220,566.73	738,492.79	293,929.85	1,723,791.33
Beginning Loan Count	353	351	339	241	1,284
Loans Paid in Full	12	5	15	5	37
Ending Loan Count	341	346	324	236	1,247
Beginning Scheduled Balance	60,049,980.96	29,349,087.92	94,979,422.04	39,801,896.14	224,180,387.06
Ending Scheduled Balance	58,358,044.95	28,911,221.24	90,374,331.82	39,190,674.76	216,834,272.77
Actual Ending Collateral Balance	58,486,406.92	28,970,170.61	90,656,691.10	39,267,052.59	217,380,321.22
Scheduled Principal	32,886.88	33,866.86	46,299.46	42,142.82	155,196.02
Unscheduled Principal	1,659,049.13	403,999.82	4,558,790.76	569,078.56	7,190,918.27
Negative Amortized Principal	0.00	0.00	0.00	0.00	0.00
Scheduled Interest	437,915.08	186,699.87	692,193.33	251,787.03	1,568,595.31
Servicing Fees	25,020.83	12,228.79	39,574.76	16,584.12	93,408.50
Master Servicing Fees	0.00	0.00	0.00	0.00	0.00
Trustee Fee	275.23	134.52	435.32	182.43	1,027.50
FRY Amount	0.00	0.00	0.00	0.00	0.00
Special Hazard Fee	0.00	0.00	0.00	0.00	0.00
Other Fee	0.00	0.00	0.00	0.00	0.00
Pool Insurance Fee	0.00	0.00	0.00	0.00	0.00
Spread 1	0.00	0.00	0.00	0.00	0.00
Spread 2	0.00	0.00	0.00	0.00	0.00
Spread 3	0.00	0.00	0.00	0.00	0.00
Net Interest	412,619.02	174,336.56	652,183.25	235,020.48	1,474,159.31
Realized Loss Amount	(14,783.40)	272.90	149,158.54	385,857.47	520,505.51
Cumulative Realized Loss	578,573.91	1,668,275.73	2,134,677.59	4,089,701.10	8,471,228.33
Percentage of Cumulative Losses	0.1830	2.0034	0.4489	3.6615	0.8586
Prepayment Penalty Paid Amount	12,623.75	5,058.34	3,816.00	3,097.49	24,595.58
Prepayment Penalty Paid Count	3	2	1	1	7
Special Servicing Fee	0.00	0.00	0.00	0.00	0.00

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**Additional Reporting - Deal Level**

<b>Cash Reporting</b>	
Group I Class A Cap Agreement payment	0.00
Group II Class A Cap Agreement payment	0.00
Class B Cap Agreement payment	0.00
Class M Cap Agreement payment	0.00
<b>Structural Reporting</b>	
Class A-2b Accrual Days	33
Class A-2b Interest Rate	5.470000%
Class A-2b Payment Date	9/4/2007
Class A-2b Principal Amount	5,004,998.47
Class A-2b Interest Amount	83,422.68
Excess Cash Amount	0.00
Overcollateralization Deficiency Amount	938,006.38
Specified Overcollateralization Amount	35,026,132.33
Overcollateralization Amount	34,088,125.95
<b>Trigger Event Reporting</b>	
Credit Enhancement Percentage	92.432629%
Delinquency Percentage	26.008062%
Sequential Trigger Event occurred	NO
Cumulative Loss Trigger Event occurred	
Stepdown occurred	NO
Trigger Event occurred	NO



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www.ctslink.com  
Telephone: (301) 815-6600  
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24-Aug-2007 6:40:16PM

**Delinquency Status**

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO		TOTAL		
No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance	No. of Loans	Actual Balance	
		0-29 Days	4	471,406.83		0	0.00		0	0.00	4	471,406.83	
30 Days	59	9,019,368.98	3	327,386.53		0	0.00		0	0.00	62	9,346,755.51	
60 Days	34	5,929,508.43	3	132,659.73		8	1,946,050.99		0	0.00	45	8,008,219.15	
90 Days	9	1,584,315.13	2	431,105.52		9	2,394,613.80		0	0.00	20	4,410,034.45	
120 Days	17	2,505,861.94	3	338,982.37		18	4,494,455.30		1	92,258.51	39	7,431,558.12	
150 Days	4	716,671.63	7	1,108,310.20		15	4,175,840.94		0	0.00	26	6,000,822.77	
180+ Days	37	3,997,897.94	28	4,582,715.43		42	10,249,368.43		66	14,153,457.21	173	32,983,439.01	
	<b>160</b>	<b>23,753,624.05</b>	<b>50</b>	<b>7,392,566.61</b>		<b>92</b>	<b>23,260,329.46</b>		<b>67</b>	<b>14,245,715.72</b>	<b>369</b>	<b>68,652,235.84</b>	
No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance	No. of Loans	Actual Balance	
		0-29 Days	0.320770 %	0.216858 %		0.000000 %	0.000000 %		0.000000 %	0.000000 %	0.320770 %	0.216858 %	
30 Days	4.731355 %	4.149119 %	0.240577 %	0.150605 %		0.000000 %	0.000000 %		0.000000 %	0.000000 %	4.971933 %	4.299725 %	
60 Days	2.726544 %	2.727712 %	0.240577 %	0.061027 %		0.641540 %	0.895229 %		0.000000 %	0.000000 %	3.608661 %	3.683967 %	
90 Days	0.721732 %	0.728822 %	0.160385 %	0.198319 %		0.721732 %	1.101578 %		0.000000 %	0.000000 %	1.603849 %	2.028718 %	
120 Days	1.363272 %	1.152755 %	0.240577 %	0.155940 %		1.443464 %	2.067554 %		0.080192 %	0.042441 %	3.127506 %	3.418689 %	
150 Days	0.320770 %	0.329686 %	0.561347 %	0.509848 %		1.202887 %	1.920984 %		0.000000 %	0.000000 %	2.085004 %	2.760518 %	
180+ Days	2.967121 %	1.839126 %	2.245389 %	2.108156 %		3.368083 %	4.714948 %		5.292702 %	6.510919 %	13.873296 %	15.173149 %	
	<b>12.830794 %</b>	<b>10.927219 %</b>	<b>4.009623 %</b>	<b>3.400752 %</b>		<b>7.377706 %</b>	<b>10.700292 %</b>		<b>5.372895 %</b>	<b>6.553360 %</b>	<b>29.591018 %</b>	<b>31.581624 %</b>	

Current Period Class A Insufficient Funds

0.00

Principal Balance of Contaminated Properties

0.00

Periodic Advance

680,339.26

**Morgan Stanley ABS Capital I Inc**  
**Mortgage Pass-Through Certificates**  
**Series 2005-WM3**

**Delinquency Status By Group**

<b>DELINQUENT</b>			<b>BANKRUPTCY</b>		<b>FORECLOSURE</b>		<b>REO</b>		<b>TOTAL</b>		
<b>1(A)</b>	<b>No of Loans</b>	<b>Actual Bal</b>	<b>No of Loans</b>	<b>Actual Balance</b>	<b>No of Loans</b>	<b>Actual Balance</b>	<b>No of Loans</b>	<b>Actual Balance</b>	<b>No of Loans</b>	<b>Actual Balance</b>	
			0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	0	0.00
30 Days	17	2,947,486.87	30 Days	1	209,329.68	30 Days	0	0.00	30 Days	18	3,156,816.55
60 Days	10	1,539,439.84	60 Days	1	67,830.48	60 Days	0	0.00	60 Days	11	1,607,270.32
90 Days	3	553,903.27	90 Days	0	0.00	90 Days	3	728,039.06	90 Days	6	1,281,942.33
120 Days	5	1,070,517.06	120 Days	0	0.00	120 Days	10	2,653,975.35	120 Days	15	3,724,492.41
150 Days	1	62,575.11	150 Days	3	896,497.39	150 Days	7	1,238,272.29	150 Days	11	2,197,344.79
180+ Days	7	1,043,380.96	180+ Days	6	744,223.54	180+ Days	14	2,207,250.41	180+ Days	43	6,696,543.24
	<u>43</u>	<u>7,217,303.11</u>		<u>11</u>	<u>1,917,881.09</u>		<u>34</u>	<u>6,827,537.11</u>		<u>104</u>	<u>18,664,409.64</u>
			0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%
30 Days	4.985337%	5.039610%	30 Days	0.293255%	0.357912%	30 Days	0.000000%	0.000000%	30 Days	5.278592%	5.397522%
60 Days	2.932551%	2.632133%	60 Days	0.293255%	0.115976%	60 Days	0.000000%	0.000000%	60 Days	3.225806%	2.748109%
90 Days	0.879765%	0.947063%	90 Days	0.000000%	0.000000%	90 Days	0.879765%	1.244800%	90 Days	1.759531%	2.191864%
120 Days	1.466276%	1.830369%	120 Days	0.000000%	0.000000%	120 Days	2.932551%	4.537764%	120 Days	4.398827%	6.368133%
150 Days	0.293255%	0.106991%	150 Days	0.879765%	1.532830%	150 Days	2.052786%	2.117197%	150 Days	3.225806%	3.757018%
180+ Days	2.052786%	1.783972%	180+ Days	1.759531%	1.272473%	180+ Days	4.105572%	3.773955%	180+ Days	12.609971%	11.449743%
	<u>12.609971%</u>	<u>12.340138%</u>		<u>3.225806%</u>	<u>3.279191%</u>		<u>9.970674%</u>	<u>11.673716%</u>		<u>30.498534%</u>	<u>31.912389%</u>

<b>DELINQUENT</b>			<b>BANKRUPTCY</b>		<b>FORECLOSURE</b>		<b>REO</b>		<b>TOTAL</b>		
<b>1(B)</b>	<b>No of Loans</b>	<b>Actual Bal</b>	<b>No of Loans</b>	<b>Actual Balance</b>	<b>No of Loans</b>	<b>Actual Balance</b>	<b>No of Loans</b>	<b>Actual Balance</b>	<b>No of Loans</b>	<b>Actual Balance</b>	
			0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	0	0.00
30 Days	17	1,456,034.50	30 Days	1	23,434.48	30 Days	0	0.00	30 Days	18	1,479,468.98
60 Days	7	588,538.01	60 Days	1	17,096.55	60 Days	1	123,171.97	60 Days	9	728,806.53
90 Days	2	293,348.30	90 Days	1	53,105.52	90 Days	1	214,453.18	90 Days	4	560,907.00
120 Days	5	403,715.31	120 Days	1	41,284.93	120 Days	0	0.00	120 Days	6	445,000.24
150 Days	0	0.00	150 Days	2	58,565.66	150 Days	1	42,631.00	150 Days	3	101,196.66
180+ Days	13	440,806.19	180+ Days	5	321,883.87	180+ Days	4	375,002.15	180+ Days	30	1,729,551.29
	<u>44</u>	<u>3,182,442.31</u>		<u>11</u>	<u>515,371.01</u>		<u>7</u>	<u>755,258.30</u>		<u>70</u>	<u>5,044,930.70</u>
			0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%
30 Days	4.913295%	5.025978%	30 Days	0.289017%	0.080892%	30 Days	0.000000%	0.000000%	30 Days	5.202312%	5.106870%
60 Days	2.023121%	2.031531%	60 Days	0.289017%	0.059014%	60 Days	0.289017%	0.425168%	60 Days	2.601156%	2.515714%
90 Days	0.578035%	1.012587%	90 Days	0.289017%	0.183311%	90 Days	0.289017%	0.740255%	90 Days	1.156069%	1.936154%
120 Days	1.445087%	1.393555%	120 Days	0.289017%	0.142508%	120 Days	0.000000%	0.000000%	120 Days	1.734104%	1.536064%
150 Days	0.000000%	0.000000%	150 Days	0.578035%	0.202158%	150 Days	0.289017%	0.147155%	150 Days	0.867052%	0.349313%
180+ Days	3.757225%	1.521586%	180+ Days	1.445087%	1.111087%	180+ Days	1.156069%	1.294442%	180+ Days	8.670520%	5.970111%
	<u>12.716763%</u>	<u>10.985238%</u>		<u>3.179191%</u>	<u>1.778971%</u>		<u>2.023121%</u>	<u>2.607021%</u>		<u>20.231214%</u>	<u>17.414225%</u>

**Delinquency Status By Group**

**Morgan Stanley ABS Capital I Inc**  
**Mortgage Pass-Through Certificates**  
**Series 2005-WM3**

24-Aug-2007 6:40:16PM

**Delinquency Status By Group**

<b>2(A) DELINQUENT</b>			<b>BANKRUPTCY</b>		<b>FORECLOSURE</b>		<b>REO</b>		<b>TOTAL</b>		
<b>No of Loans</b>	<b>Actual Bal</b>		<b>No of Loans</b>	<b>Actual Balance</b>	<b>No of Loans</b>	<b>Actual Balance</b>	<b>No of Loans</b>	<b>Actual Balance</b>	<b>No of Loans</b>	<b>Actual Balance</b>	
			0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	0	0.00
30 Days	15	3,406,460.97	30 Days	1	94,622.37	30 Days	0	0.00	30 Days	16	3,501,083.34
60 Days	7	2,253,682.16	60 Days	1	47,732.70	60 Days	7	1,822,879.02	60 Days	15	4,124,293.88
90 Days	3	712,512.50	90 Days	1	378,000.00	90 Days	4	1,077,769.60	90 Days	8	2,168,282.10
120 Days	4	704,010.94	120 Days	2	297,697.44	120 Days	7	1,761,830.59	120 Days	14	2,855,797.48
150 Days	1	393,753.02	150 Days	1	91,974.10	150 Days	7	2,894,937.65	150 Days	9	3,380,664.77
180+ Days	3	834,723.53	180+ Days	12	3,077,550.59	180+ Days	20	6,722,457.10	180+ Days	71	21,028,644.82
	<u>33</u>	<u>8,305,143.12</u>		<u>18</u>	<u>3,987,577.20</u>		<u>45</u>	<u>14,279,873.96</u>		<u>133</u>	<u>37,058,766.39</u>
			0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%
30 Days	4.629630%	3.757539%	30 Days	0.308642%	0.104374%	30 Days	0.000000%	0.000000%	30 Days	4.938272%	3.861914%
60 Days	2.160494%	2.485952%	60 Days	0.308642%	0.052652%	60 Days	2.160494%	2.010750%	60 Days	4.629630%	4.549354%
90 Days	0.925926%	0.785946%	90 Days	0.308642%	0.416958%	90 Days	1.234568%	1.188847%	90 Days	2.469136%	2.391751%
120 Days	1.234568%	0.776568%	120 Days	0.617284%	0.328379%	120 Days	2.160494%	1.943409%	120 Days	4.320988%	3.150123%
150 Days	0.308642%	0.434334%	150 Days	0.308642%	0.101453%	150 Days	2.160494%	3.193297%	150 Days	2.777778%	3.729085%
180+ Days	0.925926%	0.920752%	180+ Days	3.703704%	3.394731%	180+ Days	6.172840%	7.415291%	180+ Days	21.913580%	23.195910%
	<u>10.185185%</u>	<u>9.161092%</u>		<u>5.555556%</u>	<u>4.398547%</u>		<u>13.888889%</u>	<u>15.751594%</u>		<u>41.049383%</u>	<u>40.878137%</u>

<b>2(B) DELINQUENT</b>			<b>BANKRUPTCY</b>		<b>FORECLOSURE</b>		<b>REO</b>		<b>TOTAL</b>		
<b>No of Loans</b>	<b>Actual Bal</b>		<b>No of Loans</b>	<b>Actual Balance</b>	<b>No of Loans</b>	<b>Actual Balance</b>	<b>No of Loans</b>	<b>Actual Balance</b>	<b>No of Loans</b>	<b>Actual Balance</b>	
			0-29 Days	4	471,406.83	0-29 Days	0	0.00	0-29 Days	4	471,406.83
30 Days	10	1,209,386.64	30 Days	0	0.00	30 Days	0	0.00	30 Days	10	1,209,386.64
60 Days	10	1,547,848.42	60 Days	0	0.00	60 Days	0	0.00	60 Days	10	1,547,848.42
90 Days	1	24,551.06	90 Days	0	0.00	90 Days	1	374,351.96	90 Days	2	398,903.02
120 Days	3	327,618.63	120 Days	0	0.00	120 Days	1	78,649.36	120 Days	4	406,267.99
150 Days	2	260,343.50	150 Days	1	61,273.05	150 Days	0	0.00	150 Days	3	321,616.55
180+ Days	14	1,678,987.26	180+ Days	5	439,057.43	180+ Days	4	944,658.77	180+ Days	29	3,528,699.66
	<u>40</u>	<u>5,048,735.51</u>		<u>10</u>	<u>971,737.31</u>		<u>6</u>	<u>1,397,660.09</u>		<u>62</u>	<u>7,884,129.11</u>
			0-29 Days	1.694915%	1.200515%	0-29 Days	0.000000%	0.000000%	0-29 Days	1.694915%	1.200515%
30 Days	4.237288%	3.079902%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	4.237288%	3.079902%
60 Days	4.237288%	3.941850%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	4.237288%	3.941850%
90 Days	0.423729%	0.062523%	90 Days	0.000000%	0.000000%	90 Days	0.423729%	0.953349%	90 Days	0.847458%	1.015872%
120 Days	1.271186%	0.834335%	120 Days	0.000000%	0.000000%	120 Days	0.423729%	0.200294%	120 Days	1.694915%	1.034628%
150 Days	0.847458%	0.663007%	150 Days	0.423729%	0.156042%	150 Days	0.000000%	0.000000%	150 Days	1.271186%	0.819049%
180+ Days	5.932203%	4.275817%	180+ Days	2.118644%	1.118132%	180+ Days	1.694915%	2.405729%	180+ Days	12.288136%	8.986413%
	<u>16.949153%</u>	<u>12.857434%</u>		<u>4.237288%</u>	<u>2.474689%</u>		<u>2.542373%</u>	<u>3.559371%</u>		<u>26.271186%</u>	<u>20.078230%</u>

**Morgan Stanley ABS Capital I Inc**  
**Mortgage Pass-Through Certificates**  
**Series 2005-WM3**

24-Aug-2007 6:40:16PM

**180+ Delinquency Summary**

Days Delinquent	Summary			1(A)			1(B)		
	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)
180 - 209	20	4,018,581.87	1.849	7	1,260,897.89	2.156	3	206,689.73	0.713
210 - 239	25	5,441,442.66	2.503	5	628,490.40	1.075	6	411,041.07	1.419
240 - 269	10	2,208,803.23	1.016	3	497,992.71	0.851	1	44,059.55	0.152
270 - 299	12	1,808,341.13	0.832	3	467,844.03	0.800	3	78,743.79	0.272
300 - 329	11	1,529,363.31	0.704	2	206,591.35	0.353	3	112,191.55	0.387
330 - 359	10	1,440,604.48	0.663	1	158,928.76	0.272	3	202,303.60	0.698
360 - 389	6	1,096,797.05	0.505	1	172,772.90	0.295	0	0.00	0.000
390 - 419	11	2,457,511.82	1.131	2	254,659.59	0.435	1	64,556.04	0.223
420 - 449	6	1,144,579.67	0.527	3	488,069.48	0.835	0	0.00	0.000
450 - 479	5	663,703.60	0.305	0	0.00	0.000	1	45,732.07	0.158
480 - 509	9	2,283,705.86	1.051	4	749,882.13	1.282	2	80,442.84	0.278
510 - 539	9	2,023,623.31	0.931	2	286,802.02	0.490	1	88,790.73	0.306
540 - 569	5	1,191,824.96	0.548	1	166,437.24	0.285	0	0.00	0.000
570 - 599	5	533,189.56	0.245	2	233,191.10	0.399	0	0.00	0.000
600 - 629	4	189,150.87	0.087	1	67,434.57	0.115	2	62,194.95	0.215
630 - 659	4	1,087,305.41	0.500	1	159,643.36	0.273	0	0.00	0.000
660 - 689	4	660,549.17	0.304	2	465,203.07	0.795	0	0.00	0.000
690 - 719	3	377,667.38	0.174	2	347,812.91	0.595	1	29,854.47	0.103
750 - 779	1	308,000.00	0.142	0	0.00	0.000	0	0.00	0.000
780 - 809	3	411,422.23	0.189	0	0.00	0.000	2	262,982.84	0.908
810 - 839	6	1,376,841.64	0.633	1	83,889.73	0.143	1	39,968.06	0.138
840 - 869	3	693,216.30	0.319	0	0.00	0.000	0	0.00	0.000
870 - 899	1	37,213.50	0.017	0	0.00	0.000	0	0.00	0.000
Total	173	32,983,439.01	15.175	43	6,696,543.24	11.449	30	1,729,551.29	5.970

Days Delinquent	2(A)			2(B)		
	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)
180 - 209	5	1,892,160.33	2.087	5	658,833.92	1.678
210 - 239	11	4,105,395.08	4.529	3	296,516.11	0.755
240 - 269	4	1,419,902.87	1.566	2	246,848.10	0.629
270 - 299	4	1,031,488.28	1.138	2	230,265.03	0.586
300 - 329	4	1,030,065.91	1.136	2	180,514.50	0.460
330 - 359	4	915,142.35	1.009	2	164,229.77	0.418
360 - 389	5	924,024.15	1.019	0	0.00	0.000
390 - 419	5	1,359,821.58	1.500	3	778,474.61	1.983

**Morgan Stanley ABS Capital I Inc**  
**Mortgage Pass-Through Certificates**  
**Series 2005-WM3**

Contact: Customer Service - CTSLink  
Wells Fargo Bank, N.A.  
Securities Administration Services  
7485 New Horizon Way  
Frederick, MD 21703  
www.ctslink.com  
Telephone: (301) 815-6600  
Fax: (301) 815-6660

24-Aug-2007 6:40:16PM

**180+ Delinquency Summary**

	2(A)			2(B)		
	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)
420 - 449	2	579,816.54	0.640	1	76,693.65	0.195
450 - 479	3	562,581.83	0.621	1	55,389.70	0.141
480 - 509	2	1,209,750.19	1.334	1	243,630.70	0.620
510 - 539	4	1,444,449.66	1.593	2	203,580.90	0.518
540 - 569	4	1,025,387.72	1.131	0	0.00	0.000
570 - 599	1	142,660.47	0.157	2	157,337.99	0.401
600 - 629	1	59,521.35	0.066	0	0.00	0.000
630 - 659	3	927,662.05	1.023	0	0.00	0.000
660 - 689	1	75,647.33	0.083	1	119,698.77	0.305
690 - 719	0	0.00	0.000	0	0.00	0.000
750 - 779	1	308,000.00	0.340	0	0.00	0.000
780 - 809	1	148,439.39	0.164	0	0.00	0.000
810 - 839	4	1,252,983.85	1.382	0	0.00	0.000
840 - 869	2	613,743.89	0.677	1	79,472.41	0.202
870 - 899	0	0.00	0.000	1	37,213.50	0.095
Total	71	21,028,644.82	23.195	29	3,528,699.66	8.986

This report includes all loans greater than 180 days delinquent regardless of status (REO, Foreclosure, Bankruptcy)

**Morgan Stanley ABS Capital I Inc**  
**Mortgage Pass-Through Certificates**  
**Series 2005-WM3**

Contact: Customer Service - CTSLink  
Wells Fargo Bank, N.A.  
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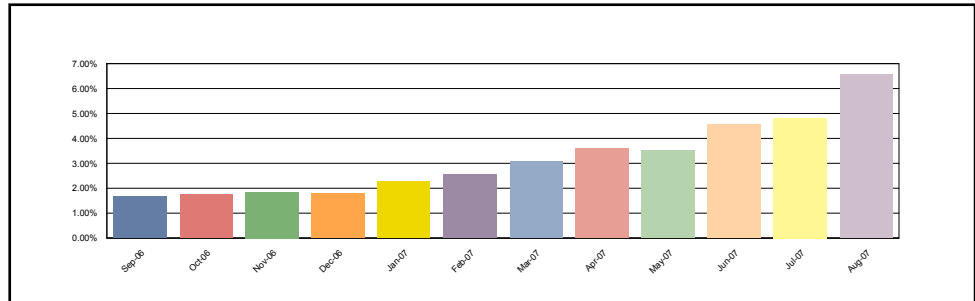
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**REO Detail - All Mortgage Loans in REO during Current Period**

**Summary**

<b>New REO Loans</b>	
Loans in REO	20
Original Principal Balance	4,007,380.00
Current Actual Balance	3,971,654.33
<b>Current REO Total</b>	
Loans in REO	67
Original Principal Balance	14,379,891.00
Current Actual Balance	14,245,715.72

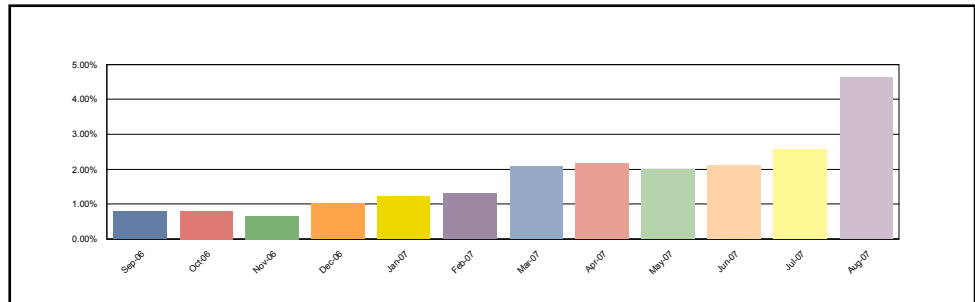
**12 Month REO History**



**1(A)**

<b>New REO Loans</b>	
Loans in REO	6
Original Principal Balance	1,241,549.00
Current Actual Balance	1,230,650.85
<b>Current REO Total</b>	
Loans in REO	16
Original Principal Balance	2,727,829.00
Current Actual Balance	2,701,688.33

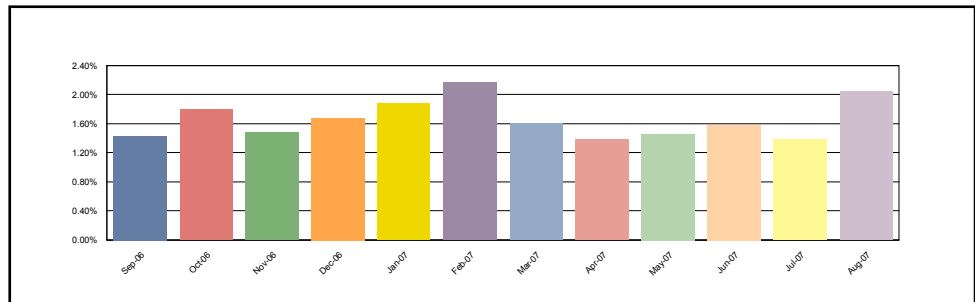
**12 Month REO History**



**1(B)**

<b>New REO Loans</b>	
Loans in REO	4
Original Principal Balance	184,731.00
Current Actual Balance	182,773.52
<b>Current REO Total</b>	
Loans in REO	8
Original Principal Balance	597,831.00
Current Actual Balance	591,859.08

**12 Month REO History**



**Morgan Stanley ABS Capital I Inc**  
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**Series 2005-WM3**

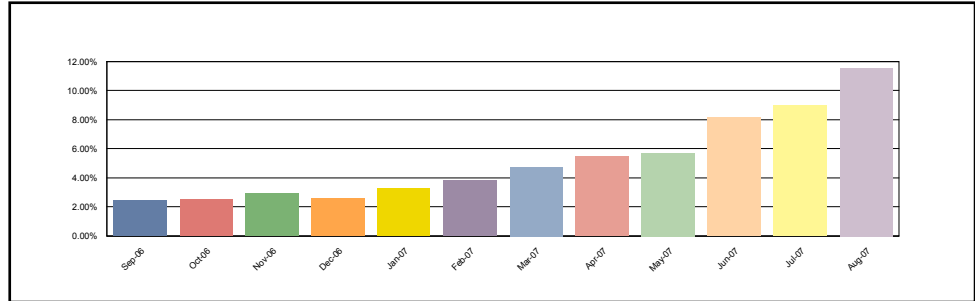
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**REO Detail - All Mortgage Loans in REO during Current Period**

**2(A)**

<b>New REO Loans</b>	
Loans in REO	8
Original Principal Balance	2,453,100.00
Current Actual Balance	2,431,808.67
<b>Current REO Total</b>	
Loans in REO	37
Original Principal Balance	10,584,090.00
Current Actual Balance	10,486,172.11

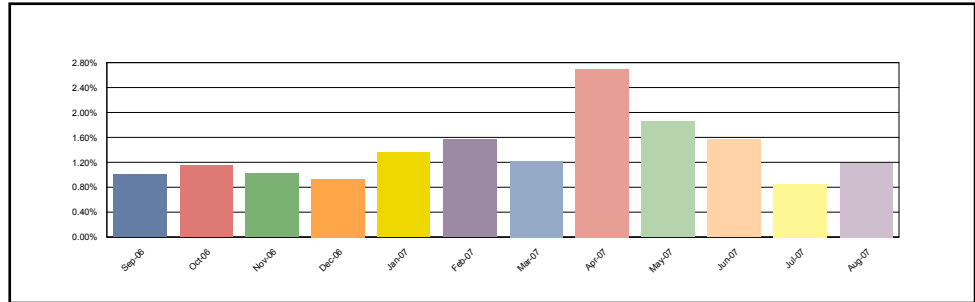
**12 Month REO History**



**2(B)**

<b>New REO Loans</b>	
Loans in REO	2
Original Principal Balance	128,000.00
Current Actual Balance	126,421.29
<b>Current REO Total</b>	
Loans in REO	6
Original Principal Balance	470,141.00
Current Actual Balance	465,996.20

**12 Month REO History**



**REO Loan Detail - All Mortgage Loans in REO during Current Period**

Group	Loan Number	Month Loan Entered REO	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	0011072553	Sep-2006	01-Jan-2005	GA	79.99	159,980.00	158,407.22	01-Feb-2006	16	11.990%	21,090.12
1(A)	0011075363	Aug-2007	01-Jan-2005	CA	80.00	207,821.00	207,821.00	01-Dec-2006	6	10.750%	13,162.04
1(A)	0011083982	Aug-2007	01-Jan-2005	CA	85.00	174,250.00	171,085.12	01-Dec-2006	6	10.500%	10,527.23
1(A)	0011086987	Mar-2007	01-Feb-2005	IN	83.95	68,000.00	67,434.57	01-Oct-2005	20	9.000%	7,977.19
1(A)	0011087666	Mar-2007	01-Jan-2005	CA	75.00	318,750.00	314,222.72	01-Feb-2006	16	9.000%	31,662.43
1(A)	0011090554	Aug-2007	01-Feb-2005	CA	79.99	175,978.00	173,042.31	01-Dec-2006	6	10.490%	10,274.40
1(A)	0011092537	Dec-2006	01-Jan-2005	NJ	80.00	160,800.00	159,643.36	01-Sep-2005	21	9.750%	22,296.15
1(A)	0011093451	Aug-2007	01-Feb-2005	CA	80.00	328,000.00	328,000.00	01-Dec-2006	6	10.375%	18,859.97
1(A)	0011096293	Jul-2007	01-Jan-2005	MA	80.00	230,400.00	228,610.20	01-Jul-2005	23	8.000%	26,087.76
1(A)	0011097123	Apr-2007	01-Feb-2005	CA	80.00	140,000.00	137,268.72	01-May-2006	13	8.075%	9,936.49

**Morgan Stanley ABS Capital I Inc**  
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**Series 2005-WM3**

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**REO Loan Detail - All Mortgage Loans in REO during Current Period**

Group	Loan Number	Month Loan Entered REO	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	0011097650	Jun-2006	01-Feb-2005	OK	80.00	84,000.00	83,889.73	01-Mar-2005	27	10.625%	16,097.23
1(A)	0011098454	Mar-2007	01-Feb-2005	MO	80.00	123,200.00	121,896.24	01-Apr-2006	14	10.550%	13,361.45
1(A)	0011098896	Aug-2007	01-Feb-2005	FL	85.00	161,500.00	158,928.76	01-Jul-2006	11	10.325%	14,065.75
1(A)	0011099141	Apr-2006	01-Feb-2005	FL	85.00	114,750.00	114,186.19	01-Aug-2005	22	10.375%	17,776.11
1(A)	0011104263	Oct-2006	01-Feb-2005	TX	80.00	86,400.00	85,478.53	01-Feb-2006	16	9.740%	9,388.61
1(A)	0011110711	Aug-2007	01-Feb-2005	MA	80.00	194,000.00	191,773.66	01-Feb-2006	16	9.490%	20,341.94
1(B)	0011072076	May-2007	01-Jan-2005	NY	80.00	108,000.00	107,701.21	01-Apr-2005	26	7.900%	18,408.90
1(B)	0011075364	Aug-2007	01-Jan-2005	CA	20.00	51,956.00	50,955.65	01-Nov-2006	7	10.875%	3,956.04
1(B)	0011092260	Aug-2007	01-Jan-2005	NV	20.00	62,000.00	61,435.70	01-Nov-2006	7	10.990%	4,824.66
1(B)	0011103475	Aug-2007	01-Feb-2005	MT	20.00	34,400.00	34,105.17	01-Jul-2006	11	9.990%	3,495.04
1(B)	0011103653	Mar-2007	01-Feb-2005	MA	20.00	65,100.00	64,556.04	01-May-2006	13	9.500%	7,232.94
1(B)	0011110712	Aug-2007	01-Feb-2005	MA	15.00	36,375.00	36,277.00	01-Oct-2005	20	11.990%	7,614.72
1(B)	0011110906	May-2007	01-Feb-2005	KS	20.00	40,000.00	39,475.41	01-Aug-2006	10	10.750%	4,044.33
1(B)	0011116772	Jun-2007	01-Feb-2005	TX	80.00	200,000.00	197,352.90	01-Nov-2006	7	8.990%	12,532.93
2(A)	0011046357	Jun-2007	01-Nov-2004	MI	90.00	99,000.00	97,544.37	01-Sep-2006	9	11.125%	8,783.73
2(A)	0011066638	Nov-2006	01-Dec-2004	CA	80.00	308,000.00	308,000.00	01-May-2005	25	9.990%	45,745.71
2(A)	0011070590	Jul-2007	01-Dec-2004	MI	80.00	76,000.00	75,647.33	01-Aug-2005	22	11.875%	14,438.79
2(A)	0011071005	Jun-2007	01-Feb-2005	NV	80.00	417,024.00	405,398.63	01-Oct-2006	8	4.990%	15,074.95
2(A)	0011075461	Mar-2007	01-Jan-2005	MI	80.00	87,920.00	87,167.16	01-Dec-2005	18	10.250%	11,624.94
2(A)	0011078875	Apr-2007	01-Jan-2005	KY	80.00	59,200.00	58,635.61	01-Sep-2005	21	8.450%	6,723.37
2(A)	0011079178	Aug-2007	01-Jan-2005	CA	80.00	274,000.00	274,000.00	01-Dec-2006	6	10.250%	16,439.96
2(A)	0011081586	Oct-2005	01-Jan-2005	CO	80.00	190,400.00	190,086.33	01-Feb-2005	28	10.990%	33,461.26
2(A)	0011081819	Jul-2006	01-Feb-2005	IL	80.00	680,000.00	678,628.83	01-Mar-2005	27	8.450%	94,395.52
2(A)	0011083316	Nov-2006	01-Jan-2005	IL	90.00	144,000.00	142,660.47	01-Nov-2005	19	9.490%	17,698.97
2(A)	0011083503	Apr-2007	01-Jan-2005	SC	80.00	84,800.00	84,614.69	01-Mar-2005	27	11.625%	16,214.41
2(A)	0011087489	Apr-2007	01-Feb-2005	NJ	80.00	220,000.00	216,832.19	01-Mar-2006	15	8.500%	18,799.37
2(A)	0011088293	May-2007	01-Feb-2005	CT	66.55	195,000.00	192,693.45	01-Jan-2006	17	8.700%	19,047.39
2(A)	0011092259	Jul-2007	01-Jan-2005	NV	80.00	247,999.00	247,999.00	01-Nov-2006	7	10.875%	17,230.82
2(A)	0011092802	Mar-2006	01-Feb-2005	MA	95.00	370,500.00	369,975.31	01-Mar-2005	27	10.250%	67,620.13
2(A)	0011096209	Mar-2007	01-Jan-2005	CA	80.00	576,000.00	570,724.95	01-Sep-2005	21	8.490%	65,881.01
2(A)	0011097195	Feb-2007	01-Feb-2005	CA	95.00	431,335.00	425,281.17	01-May-2006	13	9.375%	37,708.36
2(A)	0011097294	Aug-2007	01-Jan-2005	CA	90.00	400,500.00	400,500.00	01-Dec-2006	6	9.801%	22,831.10
2(A)	0011099257	Aug-2007	01-Feb-2005	CA	80.00	576,000.00	576,000.00	01-Nov-2006	7	10.325%	35,724.00
2(A)	0011099381	Aug-2007	01-Feb-2005	MA	80.00	304,000.00	295,379.27	01-Dec-2006	6	9.075%	14,746.84
2(A)	0011099395	Apr-2007	01-Feb-2005	NY	80.00	470,400.00	470,400.00	01-Feb-2006	16	9.375%	49,490.00
2(A)	0011100534	Aug-2007	01-Feb-2005	MO	85.00	93,500.00	92,258.51	01-Feb-2007	4	12.050%	4,937.84
2(A)	0011101423	Jun-2007	01-Feb-2005	FL	80.00	539,012.00	539,012.00	01-Jan-2006	17	9.575%	53,193.72
2(A)	0011101737	Jan-2007	01-Feb-2005	CA	80.00	278,400.00	273,710.64	01-May-2006	13	8.499%	21,265.57
2(A)	0011102603	Feb-2007	01-Feb-2005	MI	75.00	90,000.00	88,978.94	01-May-2006	13	10.475%	9,116.59
2(A)	0011102807	Aug-2007	01-Feb-2005	TX	69.23	450,000.00	443,982.59	01-Apr-2006	14	9.275%	41,095.18



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**Series 2005-WM3**

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**REO Loan Detail - All Mortgage Loans in REO during Current Period**

Group	Loan Number	Month Loan Entered REO	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
2(A)	0011103474	Aug-2007	01-Feb-2005	MT	80.00	137,600.00	135,833.95	01-Apr-2006	14	9.490%	12,963.26
2(A)	0011103675	Jul-2007	01-Feb-2005	CA	80.00	476,000.00	467,375.15	01-Dec-2006	6	10.170%	26,751.58
2(A)	0011105515	Aug-2007	01-Feb-2005	AZ	94.57	217,500.00	213,854.35	01-Nov-2006	7	10.250%	13,636.64
2(A)	0011106645	May-2007	01-Feb-2005	IL	95.00	161,500.00	161,500.00	01-Jul-2006	11	10.875%	14,114.44
2(A)	0011108538	Dec-2006	01-Feb-2005	KS	80.00	60,000.00	59,521.35	01-Oct-2005	20	10.250%	8,409.71
2(A)	0011110231	Jun-2007	01-Feb-2005	CO	95.00	220,400.00	216,071.77	01-Nov-2006	7	6.875%	10,290.22
2(A)	0011110905	Apr-2007	01-Feb-2005	KS	80.00	160,000.00	158,070.46	01-Jun-2006	12	10.490%	15,250.20
2(A)	0011111676	Aug-2006	01-Feb-2005	CA	95.00	475,000.00	471,720.78	01-Dec-2005	18	11.001%	66,976.98
2(A)	0011113247	Jul-2007	01-Feb-2005	LA	85.00	93,500.00	92,643.90	01-May-2006	13	11.550%	10,741.48
2(A)	0011114228	May-2007	01-Feb-2005	CA	80.00	289,600.00	289,392.38	01-Sep-2006	9	9.990%	19,869.19
2(A)	0011115443	Jul-2007	01-Feb-2005	CA	90.00	630,000.00	614,076.58	01-Nov-2006	7	5.500%	22,912.23
2(B)	0011079943	Aug-2007	01-Jan-2005	CA	20.00	71,000.00	70,028.51	01-Nov-2006	7	8.990%	4,447.12
2(B)	0011101424	Jun-2007	01-Feb-2005	FL	15.00	101,064.00	100,260.74	01-Jan-2006	17	8.250%	12,222.45
2(B)	0011102328	Oct-2006	01-Feb-2005	CA	20.00	103,800.00	103,320.16	01-Jan-2006	17	10.875%	16,906.48
2(B)	0011102367	Aug-2007	01-Feb-2005	MA	15.00	57,000.00	56,392.78	01-Nov-2006	7	9.990%	4,004.96
2(B)	0011103367	Feb-2007	01-Feb-2005	CA	20.00	59,800.00	59,300.36	01-May-2006	13	9.500%	6,644.11
2(B)	0011107687	Jan-2007	01-Feb-2005	CA	20.00	77,477.00	76,693.65	01-Apr-2006	14	8.250%	7,881.13

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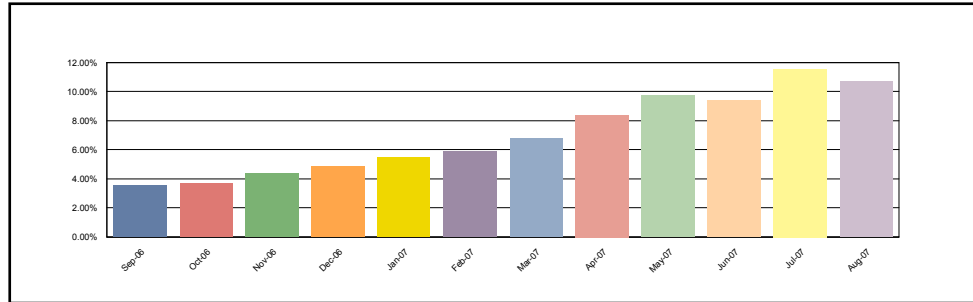
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**Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period**

**Summary**

<b>New Foreclosure Loans</b>	
Loans in Foreclosure	20
Original Principal Balance	4,822,070.00
Current Actual Balance	4,752,357.89
<b>Current Foreclosure Total</b>	
Loans in Foreclosure	92
Original Principal Balance	23,517,249.00
Current Actual Balance	23,260,329.46

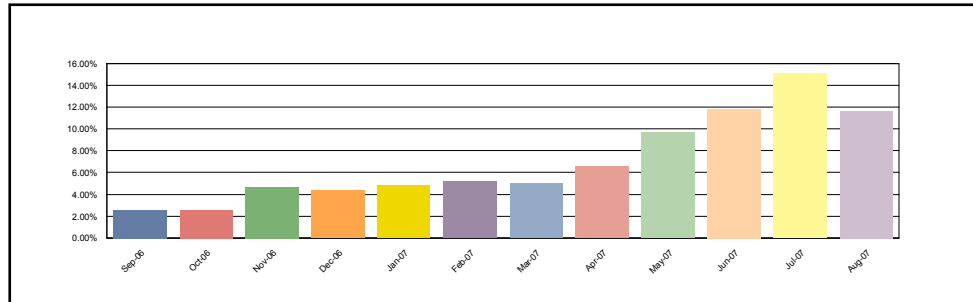
**12 Month Foreclosure History**



**1(A)**

<b>New Foreclosure Loans</b>	
Loans in Foreclosure	3
Original Principal Balance	551,800.00
Current Actual Balance	547,435.83
<b>Current Foreclosure Total</b>	
Loans in Foreclosure	34
Original Principal Balance	6,895,754.00
Current Actual Balance	6,827,537.11

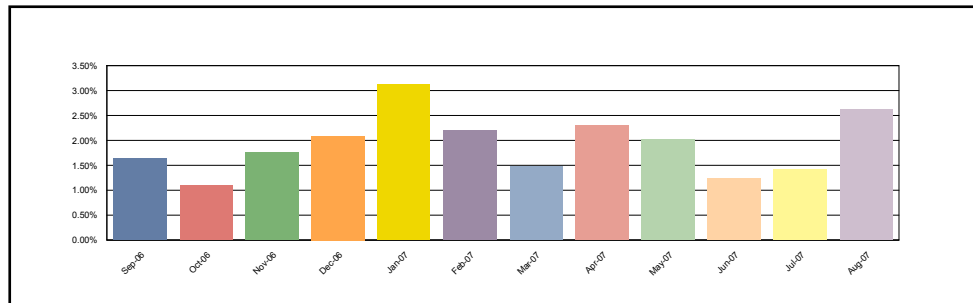
**12 Month Foreclosure History**



**1(B)**

<b>New Foreclosure Loans</b>	
Loans in Foreclosure	2
Original Principal Balance	350,920.00
Current Actual Balance	337,625.15
<b>Current Foreclosure Total</b>	
Loans in Foreclosure	7
Original Principal Balance	772,500.00
Current Actual Balance	755,258.30

**12 Month Foreclosure History**



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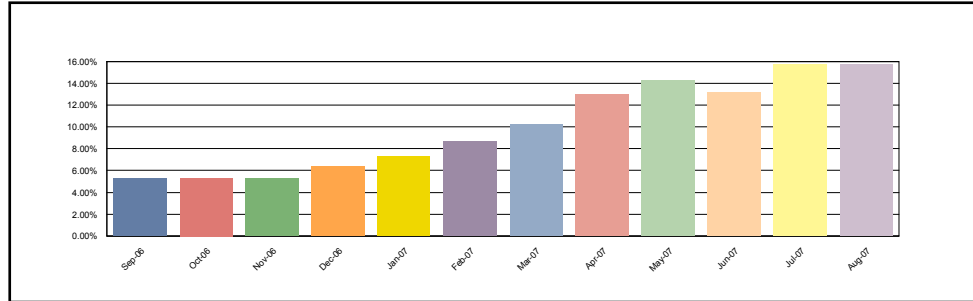
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**Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period**

**2(A)**

<b>New Foreclosure Loans</b>	
Loans in Foreclosure	13
Original Principal Balance	3,783,350.00
Current Actual Balance	3,733,257.85
<b>Current Foreclosure Total</b>	
Loans in Foreclosure	45
Original Principal Balance	14,426,195.00
Current Actual Balance	14,279,873.96

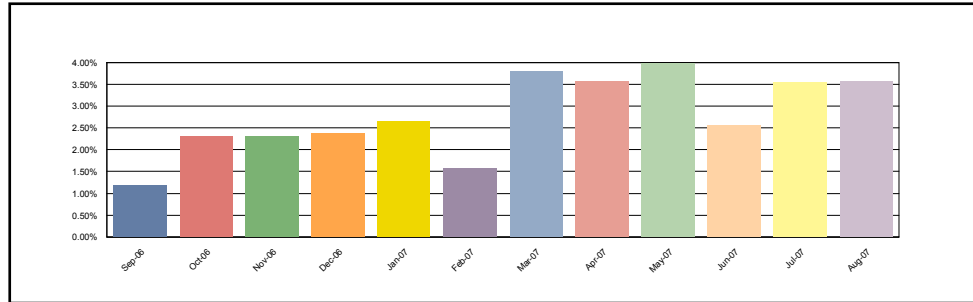
**12 Month Foreclosure History**



**2(B)**

<b>New Foreclosure Loans</b>	
Loans in Foreclosure	2
Original Principal Balance	136,000.00
Current Actual Balance	134,039.06
<b>Current Foreclosure Total</b>	
Loans in Foreclosure	6
Original Principal Balance	1,422,800.00
Current Actual Balance	1,397,660.09

**12 Month Foreclosure History**



**Foreclosure Loan Detail - All Mortgage Loans in Foreclosure during Current Period**

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	0011063874	Jul-2007	01-Dec-2004	MA	80.00	524,000.00	514,649.46	01-Feb-2007	4	10.875%	25,374.16
1(A)	0011077451	May-2007	01-Jan-2005	IA	80.00	144,000.00	141,971.32	01-Jan-2007	5	11.750%	8,712.51
1(A)	0011083298	Jun-2007	01-Jan-2005	CA	80.00	236,000.00	236,000.00	01-Feb-2007	4	9.825%	10,216.84
1(A)	0011084436	Jun-2007	01-Jan-2005	NV	95.00	249,370.00	245,088.25	01-Feb-2007	4	12.625%	13,924.62
1(A)	0011086222	Nov-2006	01-Jan-2005	PA	90.00	175,500.00	172,772.90	01-Jun-2006	12	9.490%	15,005.93
1(A)	0011088627	Jun-2007	01-Feb-2005	CA	89.99	274,460.00	274,460.00	01-Feb-2007	4	10.500%	12,579.41
1(A)	0011088672	May-2007	01-Jan-2005	FL	90.00	75,150.00	74,550.35	01-Nov-2005	19	9.775%	10,030.97
1(A)	0011090000	Jun-2007	01-Feb-2005	CA	80.00	244,000.00	243,999.67	01-Jan-2007	5	9.990%	12,287.37
1(A)	0011090322	Jun-2007	01-Feb-2005	NY	85.00	68,000.00	66,624.75	01-Jan-2007	5	9.750%	3,254.85
1(A)	0011091242	Nov-2006	01-Jan-2005	PA	91.92	119,500.00	117,390.87	01-May-2006	13	8.490%	9,350.52

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**Foreclosure Loan Detail - All Mortgage Loans in Foreclosure during Current Period**

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	0011091964	Apr-2007	01-Feb-2005	LA	80.00	113,520.00	111,492.28	01-Nov-2006	7	9.876%	6,796.11
1(A)	0011093515	Jun-2006	01-Feb-2005	PA	80.00	168,000.00	166,437.24	01-Dec-2005	18	9.490%	19,423.03
1(A)	0011093743	Jul-2007	01-Feb-2005	CA	93.04	304,250.00	304,149.14	01-Feb-2007	4	9.990%	13,164.56
1(A)	0011096110	Jul-2007	01-Feb-2005	CA	83.31	337,000.00	336,842.76	01-Mar-2007	3	9.600%	11,649.15
1(A)	0011096287	Jul-2007	01-Feb-2005	FL	95.00	152,000.00	152,000.00	01-Mar-2007	3	11.250%	6,301.67
1(A)	0011097376	Jun-2007	01-Jan-2005	PA	85.00	73,034.00	71,587.85	01-Jan-2007	5	10.000%	3,661.28
1(A)	0011097397	Mar-2007	01-Feb-2005	FL	80.00	188,000.00	184,826.89	01-Apr-2006	14	8.025%	14,021.87
1(A)	0011097902	Aug-2007	01-Feb-2005	IL	95.00	163,400.00	161,965.83	01-Jan-2006	17	10.250%	19,997.08
1(A)	0011099435	Jun-2007	01-Feb-2005	CA	85.00	276,250.00	271,242.42	01-Feb-2007	4	10.490%	12,398.89
1(A)	0011100721	Jun-2007	01-Feb-2005	OK	80.00	70,800.00	69,225.76	01-Feb-2007	4	9.475%	2,812.72
1(A)	0011101757	Feb-2007	01-Feb-2005	WI	95.00	156,655.00	153,727.01	01-Oct-2006	8	9.375%	9,600.12
1(A)	0011102040	Jul-2007	01-Feb-2005	CA	80.00	256,000.00	256,000.00	01-Feb-2007	4	9.490%	10,440.51
1(A)	0011103443	May-2007	01-Feb-2005	CA	90.00	288,000.00	288,000.00	01-Jan-2007	5	9.990%	14,503.20
1(A)	0011104409	Jul-2007	01-Feb-2005	TX	80.00	125,600.00	123,285.79	01-Aug-2006	10	9.325%	8,931.59
1(A)	0011104601	Feb-2007	01-Feb-2005	FL	80.00	184,000.00	181,346.35	01-Apr-2006	14	9.000%	16,118.72
1(A)	0011105255	Aug-2007	01-Feb-2005	CA	80.00	239,200.00	239,196.30	01-Mar-2007	3	9.875%	8,546.28
1(A)	0011107813	Jul-2007	01-Feb-2005	CA	90.00	351,000.00	341,597.67	01-Feb-2007	4	8.490%	12,196.02
1(A)	0011109939	May-2007	01-Feb-2005	FL	85.00	137,700.00	135,465.08	01-Nov-2006	7	10.375%	8,765.35
1(A)	0011110305	Jan-2007	01-Feb-2005	IL	90.00	126,000.00	124,836.19	01-Jan-2006	17	9.990%	14,897.03
1(A)	0011110556	May-2007	01-Feb-2005	CA	80.00	279,815.00	279,815.00	01-Jan-2007	5	9.990%	14,091.01
1(A)	0011110832	Jun-2006	01-Feb-2005	NY	85.00	352,750.00	351,016.88	01-Aug-2005	22	10.375%	54,645.07
1(A)	0011113604	Aug-2007	01-Feb-2005	TX	80.00	149,200.00	146,273.70	01-Jan-2007	5	9.875%	7,252.73
1(A)	0011113817	Jul-2007	01-Feb-2005	CO	80.00	141,600.00	141,562.65	01-Feb-2007	4	10.100%	6,205.21
1(A)	0011116843	Jun-2007	01-Feb-2005	FL	80.00	152,000.00	148,136.75	01-Nov-2006	7	8.625%	7,637.52
1(B)	0011095223	Apr-2007	01-Feb-2005	LA	95.00	44,650.00	44,059.55	01-Oct-2006	8	8.990%	3,107.83
1(B)	0011095306	Apr-2007	01-Jan-2005	NY	89.50	155,730.00	155,281.63	01-Apr-2005	26	7.700%	25,814.04
1(B)	0011098026	Aug-2007	01-Feb-2005	CA	45.14	130,920.00	123,171.97	01-Apr-2007	2	6.490%	2,450.05
1(B)	0011100679	Aug-2007	01-Feb-2005	FL	68.75	220,000.00	214,453.18	01-Mar-2007	3	6.490%	5,340.87
1(B)	0011102208	Jun-2007	01-Feb-2005	ME	51.64	55,000.00	54,039.43	01-Dec-2006	6	7.750%	2,604.18
1(B)	0011117821	Dec-2006	01-Feb-2005	OH	80.00	123,200.00	121,621.54	01-Jul-2006	11	7.990%	9,822.01
1(B)	0011118229	Jul-2007	01-Feb-2005	NJ	20.00	43,000.00	42,631.00	01-Jan-2007	5	11.500%	2,732.11
2(A)	0011053931	Aug-2007	01-Jan-2005	UT	75.00	116,250.00	113,608.44	01-Apr-2007	2	10.000%	3,404.72
2(A)	0011067200	Aug-2007	01-Dec-2004	MO	80.00	72,000.00	70,808.53	01-Feb-2007	4	11.125%	3,603.73
2(A)	0011069443	Jul-2007	01-Dec-2004	MS	95.00	85,500.00	84,424.31	01-Jun-2006	12	10.875%	8,876.78
2(A)	0011070981	Aug-2007	01-Jan-2005	CA	75.38	750,000.00	739,350.19	01-Feb-2006	16	8.575%	69,779.66
2(A)	0011074444	Jul-2007	01-Jan-2005	PA	90.00	60,750.00	59,888.23	01-Feb-2007	4	11.875%	3,202.67
2(A)	0011076301	Jul-2007	01-Jan-2005	MA	90.00	180,000.00	175,888.55	01-Apr-2007	2	7.490%	4,092.60
2(A)	0011077814	Jul-2007	01-Jan-2005	TX	80.00	148,920.00	148,439.39	01-Apr-2005	26	9.625%	24,380.36
2(A)	0011078399	Jul-2007	01-Jan-2005	CA	80.00	288,000.00	287,996.90	01-Feb-2007	4	9.701%	12,289.30
2(A)	0011078991	Jan-2007	01-Feb-2005	CA	95.00	437,000.00	436,884.82	01-Aug-2006	10	10.325%	33,458.06

**Morgan Stanley ABS Capital I Inc**  
**Mortgage Pass-Through Certificates**  
**Series 2005-WM3**

**Foreclosure Loan Detail - All Mortgage Loans in Foreclosure during Current Period**

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
2(A)	0011081306	Dec-2006	01-Feb-2005	IL	95.00	169,100.00	166,472.37	01-Jul-2006	11	9.490%	13,224.90
2(A)	0011083153	Jun-2007	01-Jan-2005	CA	80.00	600,000.00	599,700.50	01-Oct-2006	8	9.990%	40,429.78
2(A)	0011083383	Nov-2006	01-Jan-2005	OH	80.00	44,000.00	43,579.77	01-Mar-2006	15	11.000%	5,416.89
2(A)	0011086528	Aug-2007	01-Feb-2005	IL	80.00	145,600.00	142,138.12	01-Apr-2007	2	9.490%	3,899.54
2(A)	0011087409	Apr-2007	01-Jan-2005	FL	80.00	172,000.00	171,956.90	01-Nov-2006	7	9.990%	10,806.02
2(A)	0011087679	Aug-2007	01-Feb-2005	CA	80.00	400,000.00	399,895.29	01-Mar-2007	3	10.250%	14,912.79
2(A)	0011087866	Jun-2007	01-Feb-2005	CA	80.00	380,000.00	370,841.04	01-Feb-2007	4	8.951%	14,095.07
2(A)	0011089448	Jul-2006	01-Jan-2005	NY	76.67	460,000.00	454,913.24	01-Jan-2006	17	9.490%	51,611.20
2(A)	0011090570	Jul-2007	01-Feb-2005	TX	80.00	191,120.00	185,956.83	01-Feb-2007	4	8.525%	6,671.49
2(A)	0011091276	Apr-2007	01-Jan-2005	NJ	83.39	467,000.00	454,905.91	01-Dec-2006	6	8.375%	21,537.56
2(A)	0011092724	May-2007	01-Jan-2005	NJ	94.91	261,000.00	257,830.97	01-Jan-2006	17	9.000%	27,245.18
2(A)	0011095735	May-2007	01-Feb-2005	CA	90.00	517,500.00	517,500.01	01-Jan-2007	5	10.500%	27,600.00
2(A)	0011097588	Jun-2006	01-Feb-2005	CA	80.00	300,000.00	298,301.49	01-Sep-2005	21	10.250%	44,469.44
2(A)	0011097598	Jan-2007	01-Feb-2005	NY	80.00	344,000.00	338,406.05	01-Jul-2006	11	6.750%	22,777.01
2(A)	0011097937	Jan-2007	01-Feb-2005	WI	80.00	90,960.00	89,459.25	01-Aug-2006	10	9.475%	6,615.71
2(A)	0011098456	May-2007	01-Feb-2005	CA	80.00	292,000.00	291,925.48	01-Jan-2007	5	10.125%	14,930.74
2(A)	0011099789	Jul-2007	01-Feb-2005	NV	80.00	248,000.00	242,259.84	01-Jan-2007	5	8.990%	10,759.88
2(A)	0011100094	May-2007	01-Feb-2005	CA	90.00	427,500.00	417,030.18	01-Jan-2007	5	9.375%	19,459.87
2(A)	0011101826	Mar-2007	01-Feb-2005	CA	90.00	279,000.00	272,958.47	01-Nov-2006	7	6.350%	11,924.24
2(A)	0011101859	Aug-2005	01-Feb-2005	NY	80.00	424,000.00	423,657.56	01-Feb-2005	28	9.575%	70,428.09
2(A)	0011102469	Aug-2007	01-Feb-2005	MO	95.00	142,500.00	139,453.59	01-Mar-2007	3	11.240%	5,769.40
2(A)	0011102607	Apr-2007	01-Feb-2005	CA	80.00	719,695.00	716,551.63	01-Nov-2006	7	8.990%	37,266.69
2(A)	0011102651	Jul-2007	01-Feb-2005	CA	80.00	588,000.00	588,000.00	01-Feb-2007	4	9.375%	23,642.50
2(A)	0011103249	Jun-2007	01-Feb-2005	NJ	98.71	306,000.00	302,169.87	01-Mar-2006	15	9.275%	29,522.70
2(A)	0011103539	Aug-2007	01-Feb-2005	CO	80.00	231,920.00	231,889.07	01-Mar-2007	3	10.075%	8,478.44
2(A)	0011105031	Jul-2007	01-Feb-2005	CA	80.00	680,000.00	680,000.00	01-Jan-2007	5	9.500%	32,300.04
2(A)	0011106069	Aug-2007	01-Feb-2005	NV	80.00	196,000.00	190,774.19	01-Apr-2007	2	8.750%	4,762.99
2(A)	0011106978	May-2007	01-Feb-2005	CA	80.00	403,200.00	403,199.99	01-Jan-2007	5	10.575%	21,680.40
2(A)	0011108206	May-2007	01-Feb-2005	CA	80.00	344,000.00	343,022.15	01-Jan-2007	5	10.825%	18,944.78
2(A)	0011108641	Aug-2007	01-Feb-2005	CA	80.00	316,000.00	315,351.27	01-Apr-2007	2	9.850%	9,040.07
2(A)	0011111523	Aug-2007	01-Feb-2005	TX	80.00	201,880.00	198,339.06	01-Feb-2007	4	10.700%	9,274.91
2(A)	0011113768	Apr-2007	01-Feb-2005	CA	80.00	329,600.00	323,509.18	01-Nov-2006	7	9.750%	19,413.44
2(A)	0011116737	Aug-2007	01-Feb-2005	CA	80.00	436,000.00	435,997.44	01-Apr-2007	2	9.990%	12,702.05
2(A)	0011116991	Jan-2007	01-Feb-2005	CT	90.00	405,000.00	398,985.23	01-Aug-2006	10	10.025%	31,705.34
2(A)	0011117923	Aug-2007	01-Feb-2005	CA	80.00	313,600.00	306,531.65	01-Mar-2007	3	9.490%	10,442.35
2(A)	0011119057	Aug-2007	01-Feb-2005	CA	80.00	461,600.00	449,121.01	01-Apr-2007	2	8.801%	11,289.44
2(B)	0011063282	Aug-2007	01-Jan-2005	TX	80.00	80,000.00	78,649.36	01-Feb-2007	4	9.000%	3,336.82
2(B)	0011088260	Jan-2007	01-Jan-2005	OH	80.00	88,800.00	87,831.70	01-May-2006	13	8.500%	8,739.35
2(B)	0011098859	Aug-2007	01-Feb-2005	FL	80.00	56,000.00	55,389.70	01-Mar-2006	15	8.500%	6,241.57
2(B)	0011099806	Apr-2007	01-Feb-2005	NJ	79.00	173,800.00	170,094.82	01-Nov-2006	7	7.700%	9,152.73

**Morgan Stanley ABS Capital I Inc**  
**Mortgage Pass-Through Certificates**  
**Series 2005-WM3**

Contact: Customer Service - CTSLink  
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7485 New Horizon Way  
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**Foreclosure Loan Detail - All Mortgage Loans in Foreclosure during Current Period**

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
2(B)	0011101801	Jul-2007	01-Feb-2005	CA	85.00	384,200.00	374,351.96	01-Mar-2007	3	6.400%	9,182.70
2(B)	0011109523	Oct-2006	01-Feb-2005	NY	80.00	640,000.00	631,342.55	01-May-2006	13	7.125%	51,948.03

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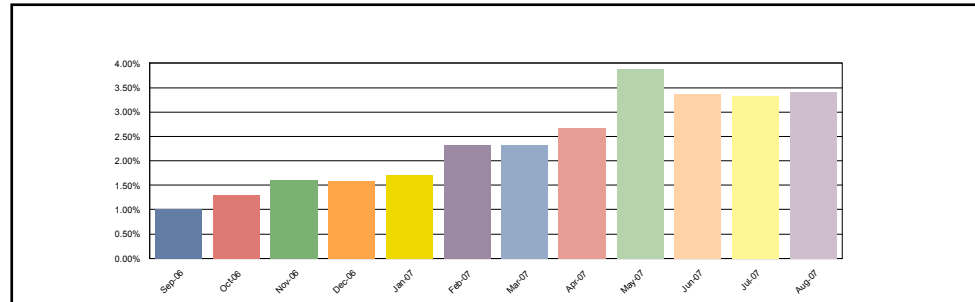
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**Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period**

**Summary**

<b>New Bankruptcy Loans</b>	
Loans in Bankruptcy	9
Original Principal Balance	1,080,225.00
Current Actual Balance	1,056,810.98
<b>Current Bankruptcy Total</b>	
Loans in Bankruptcy	50
Original Principal Balance	7,512,445.00
Current Actual Balance	7,392,566.61

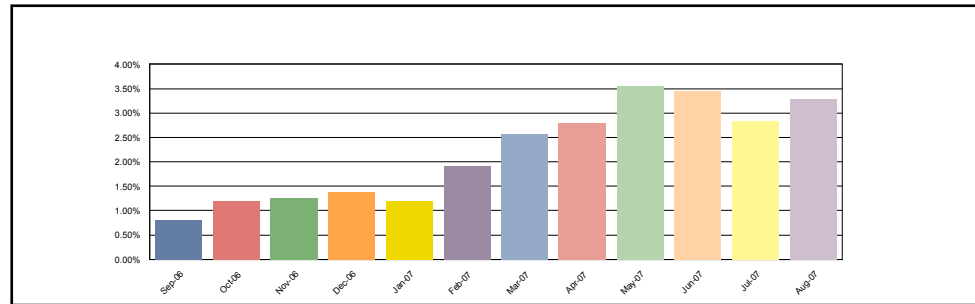
**12 Month Bankruptcy History**



**1(A)**

<b>New Bankruptcy Loans</b>	
Loans in Bankruptcy	2
Original Principal Balance	392,000.00
Current Actual Balance	381,381.68
<b>Current Bankruptcy Total</b>	
Loans in Bankruptcy	11
Original Principal Balance	1,956,000.00
Current Actual Balance	1,917,881.09

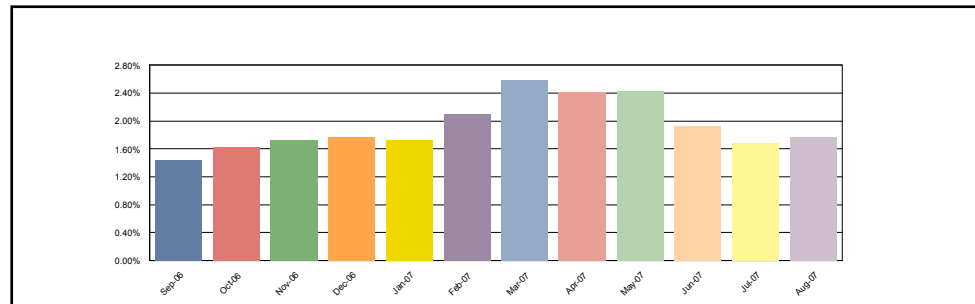
**12 Month Bankruptcy History**



**1(B)**

<b>New Bankruptcy Loans</b>	
Loans in Bankruptcy	2
Original Principal Balance	50,400.00
Current Actual Balance	49,307.24
<b>Current Bankruptcy Total</b>	
Loans in Bankruptcy	11
Original Principal Balance	522,420.00
Current Actual Balance	515,371.01

**12 Month Bankruptcy History**



**Morgan Stanley ABS Capital I Inc**  
**Mortgage Pass-Through Certificates**  
**Series 2005-WM3**

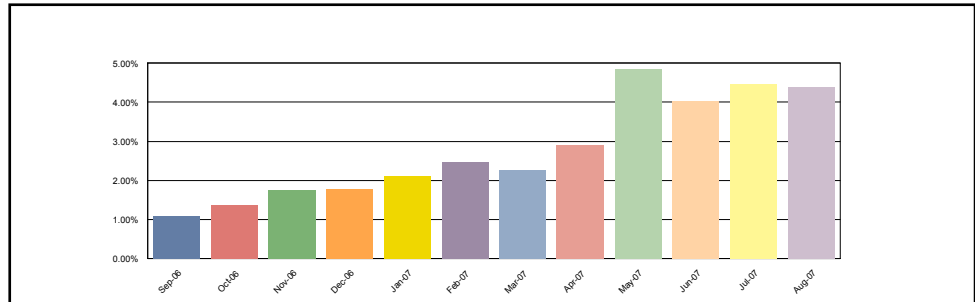
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**Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period**

**2(A)**

<b>New Bankruptcy Loans</b>	
Loans in Bankruptcy	3
Original Principal Balance	486,400.00
Current Actual Balance	475,663.52
<b>Current Bankruptcy Total</b>	
Loans in Bankruptcy	18
Original Principal Balance	4,041,050.00
Current Actual Balance	3,987,577.20

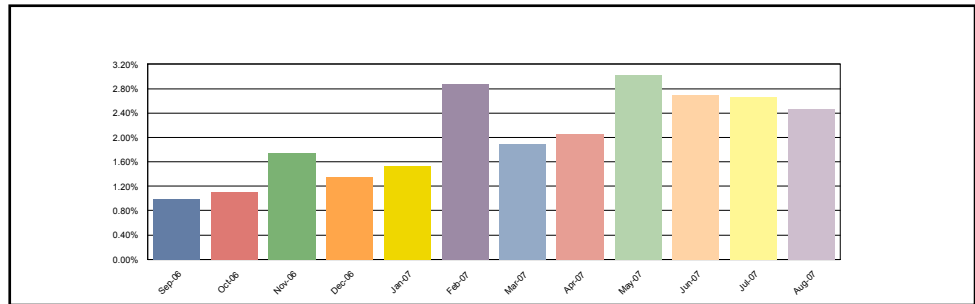
**12 Month Bankruptcy History**



**2(B)**

<b>New Bankruptcy Loans</b>	
Loans in Bankruptcy	2
Original Principal Balance	151,425.00
Current Actual Balance	150,458.54
<b>Current Bankruptcy Total</b>	
Loans in Bankruptcy	10
Original Principal Balance	992,975.00
Current Actual Balance	971,737.31

**12 Month Bankruptcy History**



**Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period**

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	0011072520	Aug-2007	01-Feb-2005	FL	80.00	60,000.00	58,996.29	01-Nov-2006	7	10.675%	3,950.32
1(A)	0011083512	Nov-2006	01-Feb-2005	TX	80.00	84,800.00	83,305.56	01-Aug-2006	10	6.635%	5,082.28
1(A)	0011092919	May-2006	01-Jan-2005	CA	90.00	295,200.00	286,585.73	01-Jan-2007	5	5.450%	8,243.29
1(A)	0011097701	Jun-2006	01-Jan-2005	CA	65.33	187,500.00	184,131.72	01-Sep-2006	9	9.585%	13,204.87
1(A)	0011100325	Apr-2006	01-Jan-2005	TN	80.00	69,600.00	67,830.48	01-Apr-2007	2	9.250%	1,863.10
1(A)	0011100441	May-2007	01-Jan-2005	TX	80.00	120,020.00	119,202.71	01-Jul-2005	23	8.701%	15,346.71
1(A)	0011103335	Mar-2007	01-Feb-2005	CA	80.00	288,000.00	287,526.27	01-Jan-2007	5	9.275%	13,280.12
1(A)	0011103807	Sep-2006	01-Feb-2005	NV	80.00	167,280.00	164,031.01	01-Oct-2006	8	11.375%	11,744.40
1(A)	0011106874	Dec-2005	01-Feb-2005	IL	89.92	214,000.00	209,329.68	01-May-2007	1	9.990%	4,614.17
1(A)	0011111292	Jul-2007	01-Feb-2005	TX	80.00	137,600.00	134,556.25	01-Dec-2006	6	8.990%	6,641.64



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**Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period**

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1(A)	0011115952	Aug-2007	01-Feb-2005	CA	80.00	332,000.00	322,385.39	01-Jan-2007	5	7.750%	11,984.79
1(B)	0011078883	Aug-2007	01-Jan-2005	NY	20.00	24,400.00	23,434.48	01-May-2007	1	10.750%	599.54
1(B)	0011083515	Nov-2006	01-Feb-2005	TX	20.00	21,200.00	20,909.17	01-Jan-2007	5	9.990%	1,155.31
1(B)	0011086484	Mar-2007	01-Feb-2005	NY	80.00	89,600.00	88,790.73	01-Jan-2006	17	7.625%	9,943.01
1(B)	0011097408	Apr-2006	01-Jan-2005	TN	20.00	17,400.00	17,096.55	01-Apr-2007	2	8.990%	483.32
1(B)	0011101417	Aug-2007	01-Jan-2005	PA	19.85	26,000.00	25,872.76	01-Feb-2006	16	11.375%	4,206.27
1(B)	0011103811	Sep-2006	01-Feb-2005	NV	20.00	41,820.00	41,284.93	01-Feb-2007	4	9.990%	1,956.23
1(B)	0011111293	Jul-2007	01-Feb-2005	TX	20.00	34,400.00	34,001.48	01-Dec-2006	6	9.990%	2,147.01
1(B)	0011112228	Jun-2007	01-Feb-2005	LA	80.88	55,000.00	54,570.08	01-Feb-2006	16	8.750%	6,715.01
1(B)	0011113371	Jun-2007	01-Feb-2005	CO	20.00	54,000.00	53,105.52	01-Mar-2007	3	8.990%	1,876.02
1(B)	0011113443	Aug-2005	01-Jan-2005	AR	90.00	120,600.00	118,648.82	01-Dec-2006	6	8.375%	6,212.56
1(B)	0011116844	Feb-2007	01-Feb-2005	FL	20.00	38,000.00	37,656.49	01-Jan-2007	5	11.250%	2,358.31
2(A)	0011032183	Jun-2007	01-Oct-2004	IL	73.16	139,955.00	135,955.47	01-Oct-2006	8	9.490%	9,586.63
2(A)	0011049322	Mar-2007	01-Jan-2005	MA	90.00	252,000.00	248,763.93	01-Jul-2006	11	11.250%	25,035.64
2(A)	0011052710	May-2007	01-Dec-2004	GA	90.00	82,800.00	82,119.48	01-Dec-2005	18	11.000%	11,998.06
2(A)	0011068302	Apr-2007	01-Dec-2004	CA	80.00	399,200.00	398,674.56	01-Nov-2006	7	9.990%	26,382.36
2(A)	0011076802	Jul-2007	01-Feb-2005	CA	75.00	486,750.00	479,206.93	01-May-2006	13	8.850%	39,337.92
2(A)	0011078726	Oct-2006	01-Jan-2005	MA	94.95	498,500.00	491,267.51	01-Sep-2006	9	10.695%	40,241.91
2(A)	0011078880	Aug-2007	01-Jan-2005	NY	80.00	97,600.00	94,622.37	01-May-2007	1	8.775%	1,877.04
2(A)	0011078989	Jan-2007	01-Feb-2005	MI	75.00	93,750.00	91,974.10	01-Jan-2007	5	11.990%	5,696.78
2(A)	0011083726	Nov-2005	01-Jan-2005	WA	80.00	156,000.00	153,284.02	01-Sep-2006	9	9.750%	11,225.01
2(A)	0011086071	Aug-2006	01-Jan-2005	MS	95.00	89,300.00	87,516.11	01-Feb-2007	4	10.125%	3,913.36
2(A)	0011091294	Aug-2007	01-Feb-2005	PA	79.39	104,000.00	102,192.88	01-Jun-2006	12	8.575%	7,570.47
2(A)	0011091771	Oct-2006	01-Jan-2005	TX	79.52	206,750.00	203,092.22	01-Jun-2006	12	8.800%	16,000.49
2(A)	0011100521	Apr-2007	01-Feb-2005	FL	80.00	388,000.00	384,380.30	01-Dec-2005	18	9.475%	44,760.33
2(A)	0011101796	Apr-2006	01-Feb-2005	MS	90.00	48,600.00	47,732.70	01-Apr-2007	2	10.875%	1,530.06
2(A)	0011102758	Oct-2006	01-Feb-2005	LA	80.00	120,000.00	119,765.02	01-Mar-2005	27	8.600%	17,094.06
2(A)	0011113328	Jun-2007	01-Feb-2005	CO	80.00	216,000.00	210,181.33	01-Feb-2007	4	8.475%	7,488.00
2(A)	0011113417	Jul-2007	01-Feb-2005	CA	84.94	378,000.00	378,000.00	01-Mar-2007	3	9.650%	13,151.25
2(A)	0011116012	Aug-2007	01-Feb-2005	MD	80.00	284,800.00	278,848.27	01-Oct-2006	8	8.776%	16,019.64
2(B)	0011068303	Apr-2007	01-Dec-2004	CA	20.00	99,800.00	97,891.08	01-Jul-2007	0	9.750%	1,509.64
2(B)	0011069268	Oct-2006	01-Dec-2004	NY	90.00	124,200.00	121,420.66	01-Dec-2006	6	6.925%	5,182.76
2(B)	0011091897	Aug-2007	01-Jan-2005	WI	85.00	68,425.00	67,775.38	01-Jul-2006	11	9.775%	6,787.00
2(B)	0011099792	May-2007	01-Feb-2005	NV	20.00	62,000.00	61,273.05	01-Jan-2007	5	9.990%	3,386.34
2(B)	0011100435	Dec-2005	01-Feb-2005	MO	94.44	160,550.00	155,953.03	01-Aug-2007	(1)	6.990%	844.30
2(B)	0011100522	Apr-2007	01-Feb-2005	FL	20.00	97,000.00	96,454.39	01-Jul-2006	11	11.990%	11,980.39
2(B)	0011102757	Nov-2006	01-Feb-2005	LA	20.00	30,000.00	27,103.14	01-Jun-2009	(23)	10.500%	0.00
2(B)	0011103338	Mar-2007	01-Feb-2005	CA	20.00	72,000.00	70,723.84	01-Dec-2006	6	9.500%	4,233.73
2(B)	0011104201	Apr-2006	01-Feb-2005	TX	80.00	196,000.00	190,459.58	01-Jul-2007	0	8.100%	2,413.53
2(B)	0011115953	Aug-2007	01-Feb-2005	CA	20.00	83,000.00	82,683.16	01-Nov-2005	19	10.875%	14,948.08

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**Realized Loss Detail Report - Loans with Losses during Current Period**

<b>Summary</b>				
	# Loans with Losses	Prior Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage
1(A)	1	65,205.71	(14,783.40)	(0.025)%
1(B)	2	0.00	272.90	0.001%
2(A)	5	470,503.60	149,158.54	0.165%
2(B)	2	341,454.42	385,857.47	0.985%
Total	10	877,163.73	520,505.51	0.240%

**Realized Loss Loan Detail Report - Loans with Losses during Current Period**

Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term	Prior Actual Balance	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
1(A)	0011111422	66,000.00	8.451%	WY	80.00	360	65,205.71	(14,783.40)	(14,783.40)
1(B)	0011111700	52,469.00	10.990%	NY	15.00	180	0.00	95.00	61,841.89
1(B)	0011116773	50,000.00	9.990%	TX	20.00	180	0.00	177.90	51,894.93
2(A)	0011091746	60,000.00	9.950%	TX	80.00	360	59,344.23	17,998.51	17,998.51
2(A)	0011095316	113,600.00	9.075%	MI	80.00	360	111,912.41	57,452.26	57,452.26
2(A)	0011099504	92,000.00	10.640%	FL	80.00	360	0.00	(1,757.88)	4,405.45
2(A)	0011115057	300,000.00	8.425%	TX	80.00	360	299,246.96	77,431.85	77,431.85
2(A)	0011115212	360,000.00	8.275%	NV	80.00	360	0.00	(1,966.20)	(35,829.88)
2(B)	0011099264	144,000.00	10.500%	CA	20.00	180	142,618.46	154,097.38	154,097.38
2(B)	0011102808	200,000.00	11.250%	TX	30.77	180	198,835.96	231,760.09	231,760.09

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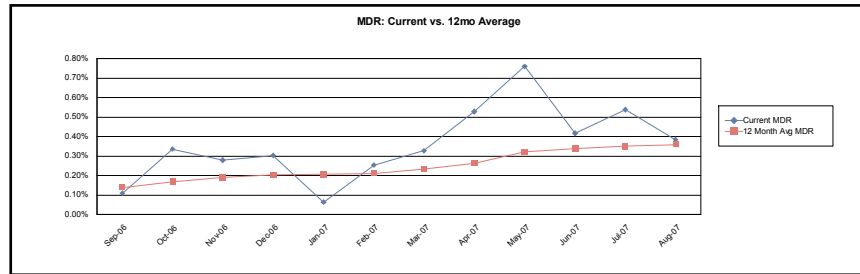
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**Realized Loss Report - Collateral**

**Summary**

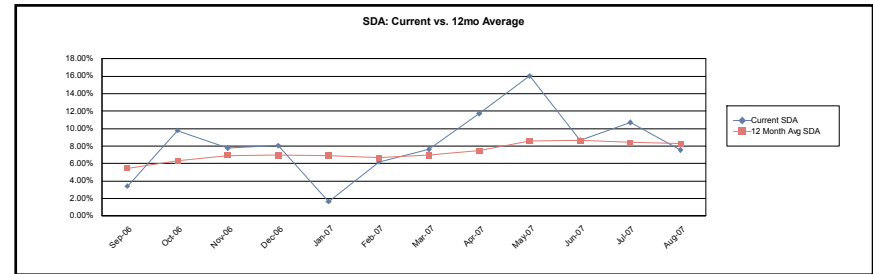
**MDR**

Current Month 0.386%  
3 Month Average 0.447%  
12 Month Average 0.359%



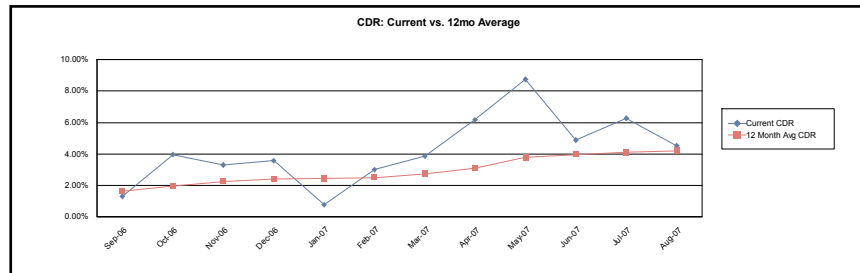
**SDA**

Current Month 7.556%  
3 Month Average 8.974%  
12 Month Average 8.268%



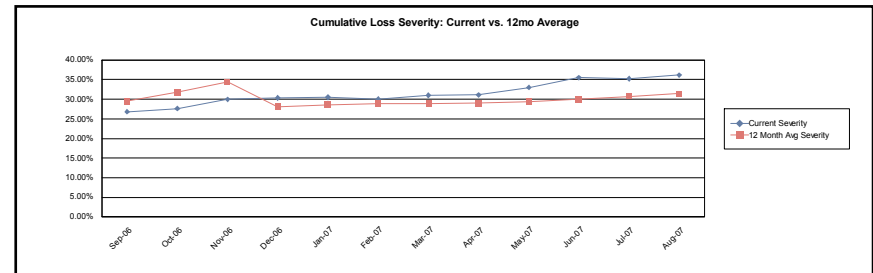
**CDR**

Current Month 4.534%  
3 Month Average 5.236%  
12 Month Average 4.205%



**Cumulative Loss Severity**

Current Month 36.176%  
3 Month Average 35.650%  
12 Month Average 31.457%



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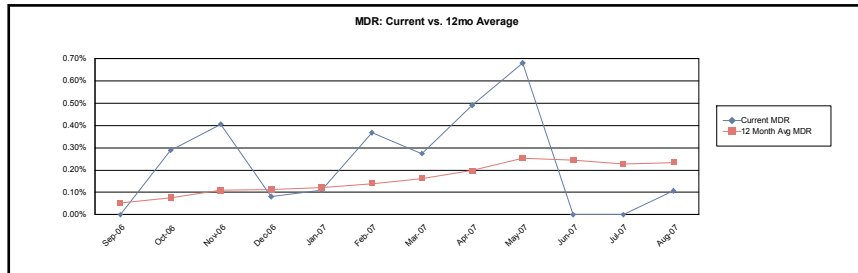
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**Realized Loss Report - Collateral**

**1(A)**

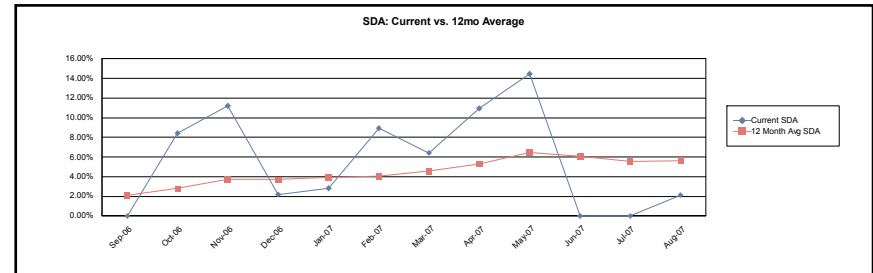
**MDR**

Current Month 0.107%  
3 Month Average 0.036%  
12 Month Average 0.234%



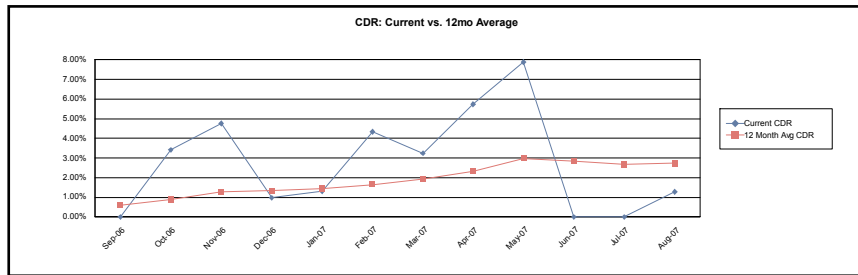
**SDA**

Current Month 2.129%  
3 Month Average 0.710%  
12 Month Average 5.627%



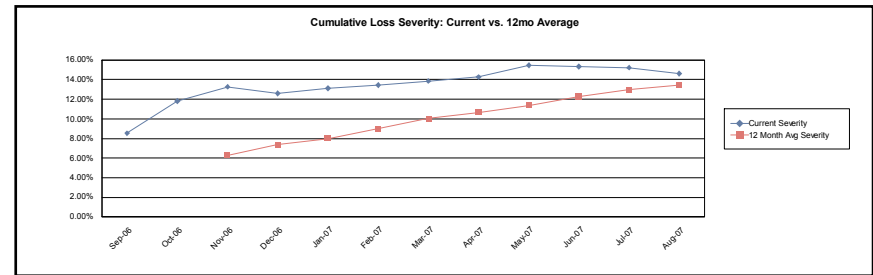
**CDR**

Current Month 1.278%  
3 Month Average 0.426%  
12 Month Average 2.745%



**Cumulative Loss Severity**

Current Month 14.613%  
3 Month Average 15.063%  
12 Month Average 13.465%



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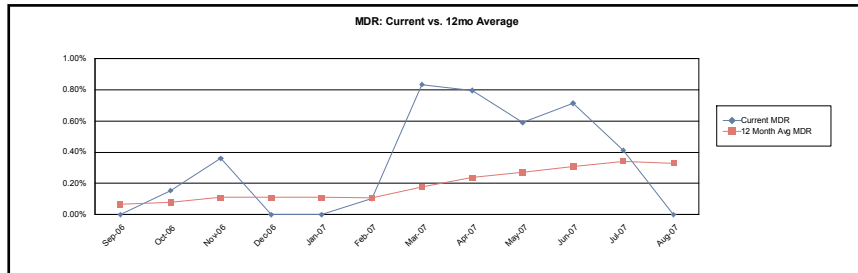
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**Realized Loss Report - Collateral**

**1(B)**

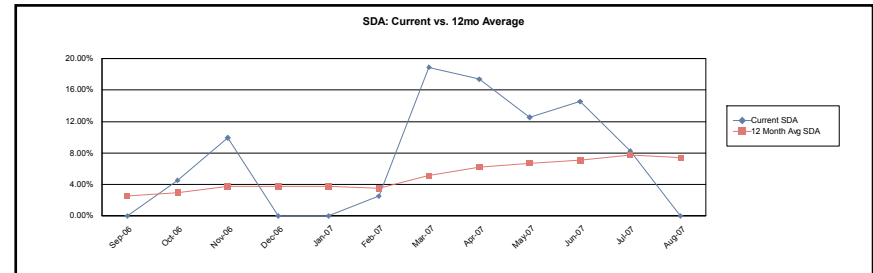
**MDR**

Current Month 0.000%  
3 Month Average 0.375%  
12 Month Average 0.330%



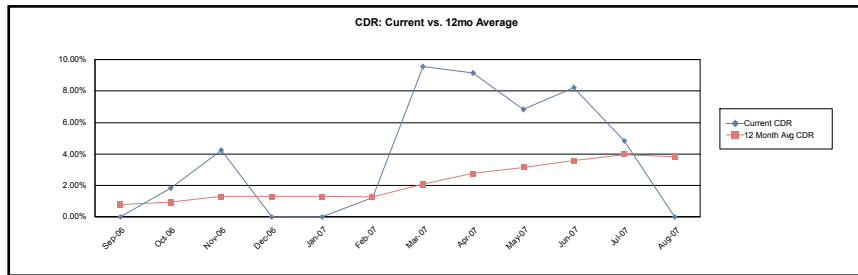
**SDA**

Current Month 0.000%  
3 Month Average 7.605%  
12 Month Average 7.387%



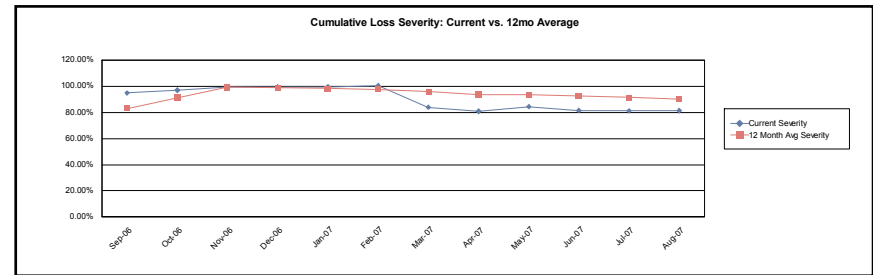
**CDR**

Current Month 0.000%  
3 Month Average 4.359%  
12 Month Average 3.829%



**Cumulative Loss Severity**

Current Month 81.196%  
3 Month Average 81.284%  
12 Month Average 90.280%



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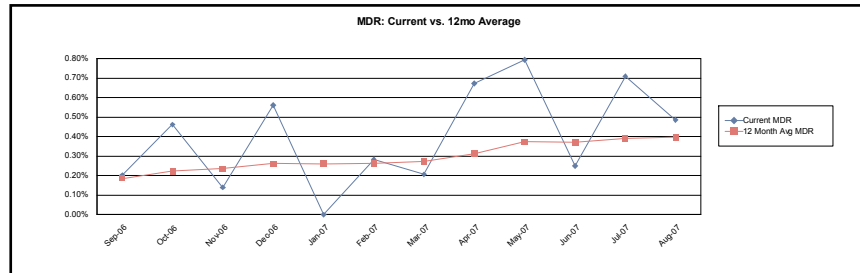
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**Realized Loss Report - Collateral**

**2(A)**

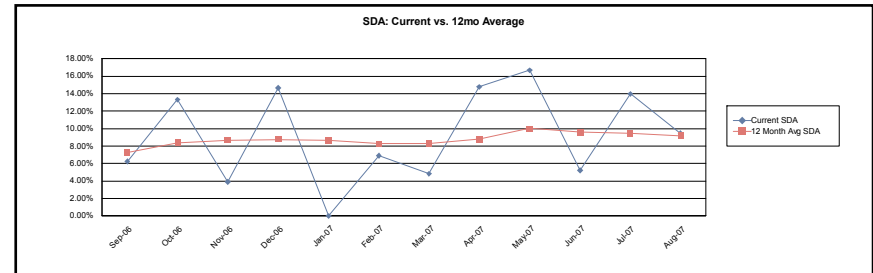
**MDR**

Current Month 0.486%  
3 Month Average 0.482%  
12 Month Average 0.397%



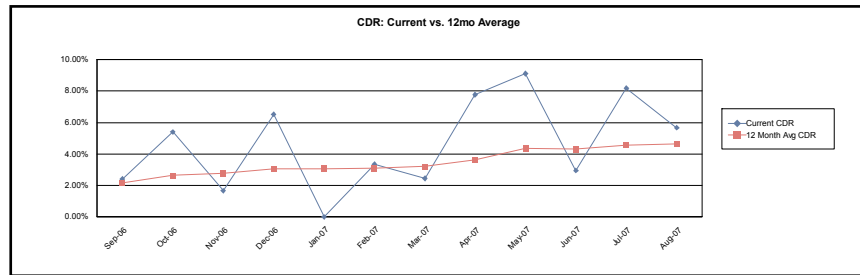
**SDA**

Current Month 9.457%  
3 Month Average 9.549%  
12 Month Average 9.159%



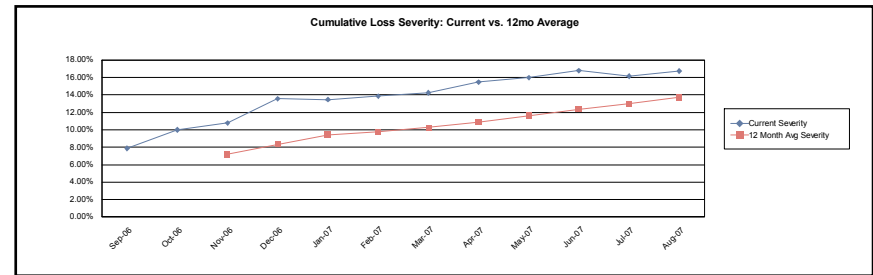
**CDR**

Current Month 5.674%  
3 Month Average 5.610%  
12 Month Average 4.628%



**Cumulative Loss Severity**

Current Month 16.723%  
3 Month Average 16.552%  
12 Month Average 13.740%



**Morgan Stanley ABS Capital I Inc**  
**Mortgage Pass-Through Certificates**  
**Series 2005-WM3**

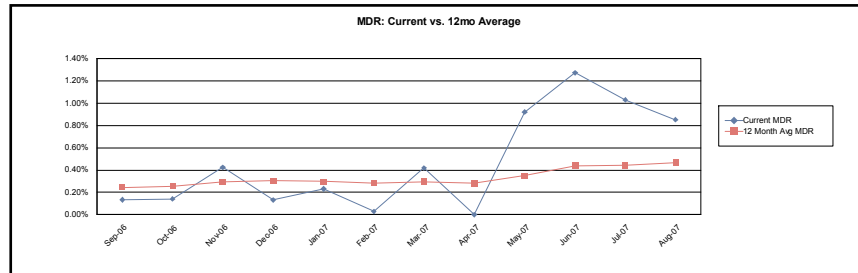
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**Realized Loss Report - Collateral**

**2(B)**

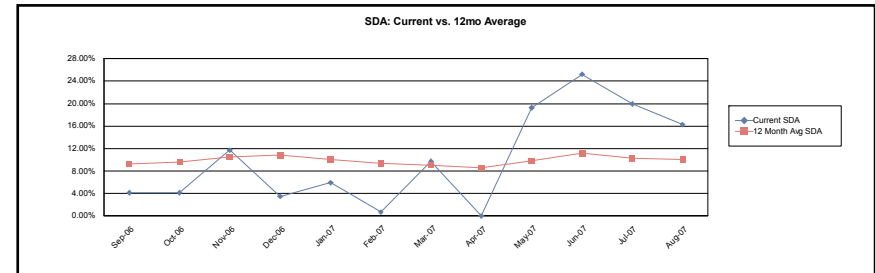
**MDR**

Current Month 0.853%  
3 Month Average 1.052%  
12 Month Average 0.466%



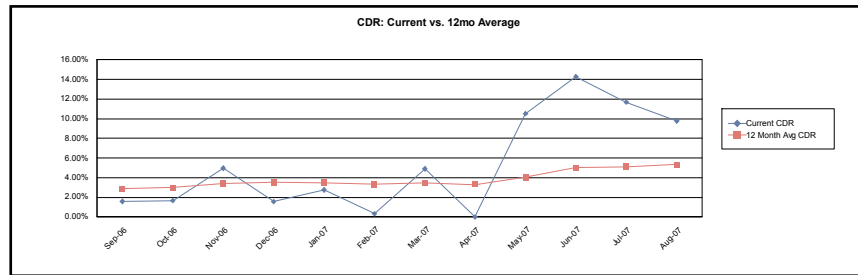
**SDA**

Current Month 16.283%  
3 Month Average 20.499%  
12 Month Average 10.053%



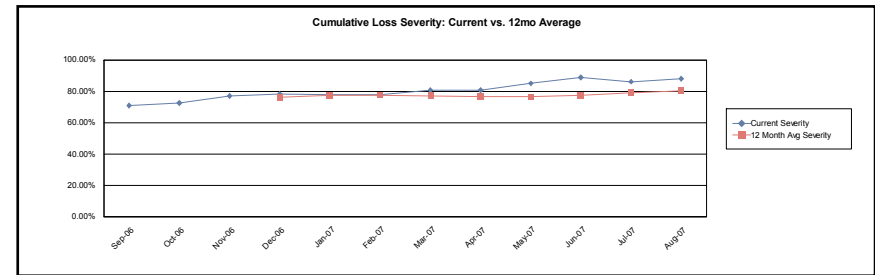
**CDR**

Current Month 9.770%  
3 Month Average 11.905%  
12 Month Average 5.337%



**Cumulative Loss Severity**

Current Month 88.173%  
3 Month Average 87.747%  
12 Month Average 80.390%



**Calculation Methodology:**

Monthly Default Rate (MDR):  $\text{sum}(\text{Beg Scheduled Balance of Liquidated Loans}) / \text{sum}(\text{Beg Scheduled Balance})$ .

Conditional Default Rate (CDR):  $1 - ((1 - \text{MDR})^{12})$

SDA Standard Default Assumption: If  $\text{WAS} \leq 30$  then  $\text{CDR} / (\text{WAS} * 0.02)$  else if  $30 < \text{WAS} \leq 60$  then  $\text{CDR} / 0.6$  else if  $60 < \text{WAS} \leq 120$  then  $\text{CDR} / (0.6 - ((\text{WAS} - 60) * 0.0095))$  else if  $\text{WAS} > 120$  then  $\text{CDR} / 0.03$

Cumulative Loss Severity:  $\text{Sum}(\text{Realized Losses}) / \text{Sum}(\text{Ending Actual Balance for loans that have experienced a loss})$ .

**Morgan Stanley ABS Capital I Inc**  
**Mortgage Pass-Through Certificates**  
**Series 2005-WM3**

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**Prepayment Detail - Prepayments during Current Period**

Summary													
	Loans Paid in Full			Repurchased Loans			Substitution Loans			Liquidated Loans			Curtailments
	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Curtailment Amount
1(A)	11	1,640,963.00	1,595,316.59	0	0.00	0.00	0	0.00	0.00	1	66,000.00	64,307.46	547.72
1(B)	5	413,680.00	402,880.97	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1,509.82
2(A)	12	3,814,152.00	3,761,981.70	0	0.00	0.00	0	0.00	0.00	3	473,600.00	461,235.41	337,155.14
2(B)	3	231,600.00	227,173.73	0	0.00	0.00	0	0.00	0.00	2	344,000.00	339,535.52	2,671.60
<b>Total</b>	<b>31</b>	<b>6,100,395.00</b>	<b>5,987,352.99</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>6</b>	<b>883,600.00</b>	<b>865,078.39</b>	<b>341,884.28</b>

**Prepayment Loan Detail - Prepayments during Current Period**

Group	Loan Number	State	LTV at Origination	First Payment Date	Original Principal Balance	Prepayment Amount	PIF Type	Months Delinquent	Current Loan Rate	Original Term	Seasoning
1(A)	0011062414	CA	80.00	01-Jan-2005	280,000.00	272,231.84	Loan Paid in Full	0	9.325%	360	31
1(A)	0011080729	FL	75.32	01-Feb-2005	119,000.00	115,829.50	Loan Paid in Full	0	9.450%	360	30
1(A)	0011084680	CA	80.00	01-Jan-2005	232,000.00	232,000.00	Loan Paid in Full	0	6.990%	360	31
1(A)	0011087243	CA	80.00	01-Jan-2005	102,000.00	98,552.02	Loan Paid in Full	(1)	9.340%	360	31
1(A)	0011088929	CT	84.95	01-Jan-2005	175,000.00	169,171.54	Loan Paid in Full	0	8.490%	360	31
1(A)	0011090318	FL	80.00	01-Jan-2005	60,000.00	58,417.66	Loan Paid in Full	(1)	11.250%	360	31
1(A)	0011090744	VA	90.00	01-Jan-2005	144,000.00	135,149.48	Loan Paid in Full	0	6.990%	360	31
1(A)	0011092943	ID	90.00	01-Jan-2005	118,663.00	114,917.16	Loan Paid in Full	0	8.600%	360	31
1(A)	0011103424	CA	65.79	01-Feb-2005	125,000.00	121,219.95	Loan Paid in Full	0	8.875%	360	30
1(A)	0011104312	OR	80.00	01-Feb-2005	142,800.00	138,960.15	Loan Paid in Full	0	9.325%	360	30
1(A)	0011111422	WY	80.00	01-Feb-2005	66,000.00	64,257.88	Liquidation	14	8.451%	360	30
1(A)	0011115586	MT	86.89	01-Feb-2005	142,500.00	137,794.23	Loan Paid in Full	(1)	6.260%	360	30
1(B)	0011088427	OR	20.00	01-Feb-2005	25,100.00	24,622.58	Loan Paid in Full	0	8.990%	180	30
1(B)	0011091966	LA	20.00	01-Feb-2005	28,380.00	28,037.32	Loan Paid in Full	7	11.250%	180	30
1(B)	0011098464	CA	61.94	01-Feb-2005	207,500.00	200,511.30	Loan Paid in Full	0	5.990%	360	30
1(B)	0011104380	OR	20.00	01-Feb-2005	35,700.00	35,142.84	Loan Paid in Full	0	9.990%	180	30
1(B)	0011112944	SC	90.00	01-Feb-2005	117,000.00	114,175.96	Loan Paid in Full	0	7.750%	360	30
2(A)	0011041747	CA	70.00	01-Nov-2004	187,600.00	182,122.20	Loan Paid in Full	0	9.625%	360	33
2(A)	0011070036	VA	75.00	01-Jan-2005	238,500.00	238,500.00	Loan Paid in Full	0	8.950%	360	31
2(A)	0011073513	FL	75.00	01-Feb-2005	262,500.00	257,580.15	Loan Paid in Full	0	11.215%	360	30
2(A)	0011077051	CA	80.00	01-Jan-2005	304,000.00	303,690.98	Loan Paid in Full	0	9.990%	360	31
2(A)	0011077235	CA	79.99	01-Jan-2005	383,952.00	383,864.01	Loan Paid in Full	3	5.500%	360	31
2(A)	0011091746	TX	80.00	01-Jan-2005	60,000.00	58,530.59	Liquidation	15	9.950%	360	31



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**Prepayment Loan Detail - Prepayments during Current Period**

Group	Loan Number	State	LTV at Origination	First Payment Date	Original Principal Balance	Prepayment Amount	PIF Type	Months Delinquent	Current Loan Rate	Original Term	Seasoning
2(A)	0011095316	MI	80.00	01-Jan-2005	113,600.00	110,324.44	Liquidation	13	9.075%	360	31
2(A)	0011095794	CA	82.47	01-Feb-2005	400,000.00	386,497.85	Loan Paid in Full	0	8.125%	360	30
2(A)	0011097183	CA	80.00	01-Feb-2005	316,000.00	306,270.43	Loan Paid in Full	0	9.825%	360	30
2(A)	0011097744	MD	80.00	01-Feb-2005	249,600.00	243,474.23	Loan Paid in Full	0	7.750%	360	30
2(A)	0011111250	TX	90.00	01-Feb-2005	45,000.00	44,124.51	Loan Paid in Full	0	12.250%	360	30
2(A)	0011112644	CA	75.83	01-Feb-2005	455,000.00	454,584.41	Loan Paid in Full	0	11.475%	360	30
2(A)	0011114133	CA	80.00	01-Feb-2005	472,000.00	471,873.95	Loan Paid in Full	0	10.375%	360	30
2(A)	0011115057	TX	80.00	01-Feb-2005	300,000.00	292,043.17	Liquidation	25	8.425%	360	30
2(A)	0011122069	CA	72.56	01-Feb-2005	500,000.00	488,154.70	Loan Paid in Full	5	10.000%	360	30
2(B)	0011095179	IL	20.00	01-Jan-2005	34,600.00	34,142.76	Loan Paid in Full	0	10.990%	180	31
2(B)	0011097190	CA	20.00	01-Feb-2005	79,000.00	77,767.05	Loan Paid in Full	0	9.990%	180	30
2(B)	0011099264	CA	20.00	01-Feb-2005	144,000.00	141,972.40	Liquidation	6	10.500%	180	30
2(B)	0011102808	TX	30.77	01-Feb-2005	200,000.00	197,397.75	Liquidation	14	11.250%	180	30
2(B)	0011114135	CA	20.00	01-Feb-2005	118,000.00	115,127.00	Loan Paid in Full	0	9.990%	180	30

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**Prepayment Penalty Detail - Prepayment Penalty Paid during Current Period**

Summary	Loan Count	Prior Balance	Prepayment Penalty Amount	Prepayment Penalty Waived
1(A)	3	505,271.22	12,623.75	0.00
1(B)	2	228,801.93	5,058.34	0.00
2(A)	1	238,500.00	3,816.00	0.00
2(B)	1	77,811.97	3,097.49	0.00
Total	7	1,050,385.12	24,595.58	0.00

**Prepayment Penalty Loan Detail - Prepayment Penalty Paid during Current Period**

Group	Loan Number	Paid In Full Date	Prior Balance	Prepayment Penalty Amount	Prepayment Penalty Waived
1(A)	0011084680	07/18/2007	232,000.00	6,486.72	0.00
1(A)	0011090744	07/03/2007	135,318.32	2,709.72	0.00
1(A)	0011115586	07/23/2007	137,952.90	3,427.31	0.00
1(B)	0011091966	07/20/2007	28,049.99	281.58	0.00
1(B)	0011098464	07/12/2007	200,751.94	4,776.76	0.00
2(A)	0011070036	07/31/2007	238,500.00	3,816.00	0.00
2(B)	0011097190	07/24/2007	77,811.97	3,097.49	0.00

**Morgan Stanley ABS Capital I Inc**  
**Mortgage Pass-Through Certificates**  
**Series 2005-WM3**

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**Prepayment Rates**

**Summary**

**SMM**

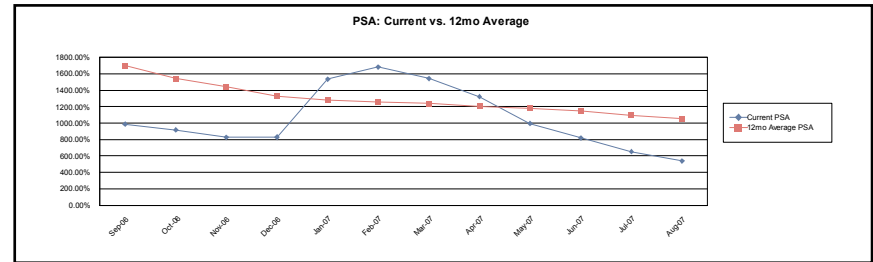
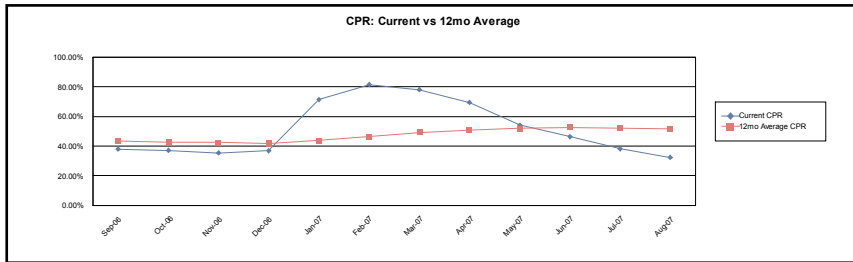
Current Month 3.210%  
3 Month Average 4.064%  
12 Month Average 7.508%

**CPR**

Current Month 32.396%  
3 Month Average 38.966%  
12 Month Average 51.590%

**PSA**

Current Month 539.932%  
3 Month Average 670.097%  
12 Month Average 1,053.506%



**1(A)**

**SMM**

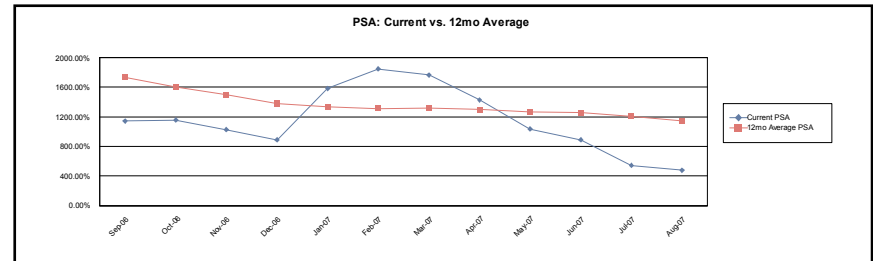
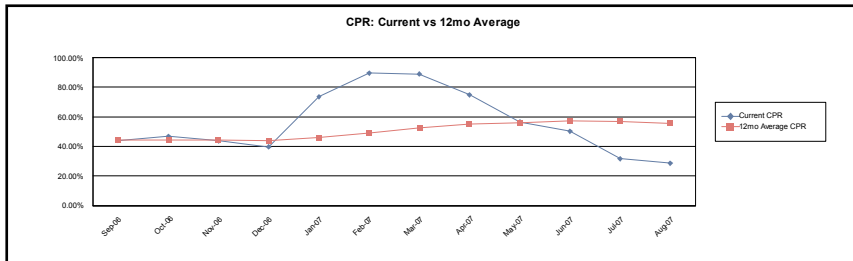
Current Month 2.764%  
3 Month Average 3.840%  
12 Month Average 8.651%

**CPR**

Current Month 28.565%  
3 Month Average 36.783%  
12 Month Average 55.680%

**PSA**

Current Month 476.088%  
3 Month Average 634.863%  
12 Month Average 1,148.279%



**Morgan Stanley ABS Capital I Inc**  
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**Prepayment Rates**

**1(B)**

**SMM**

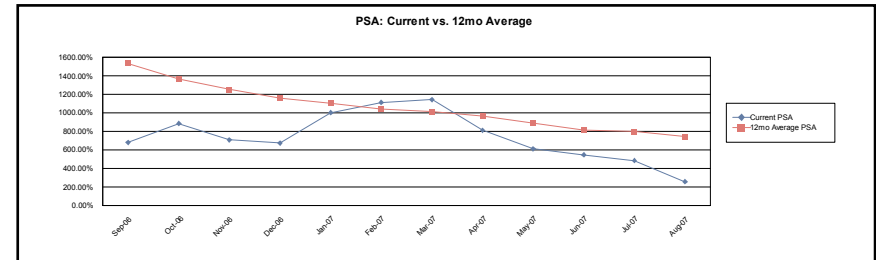
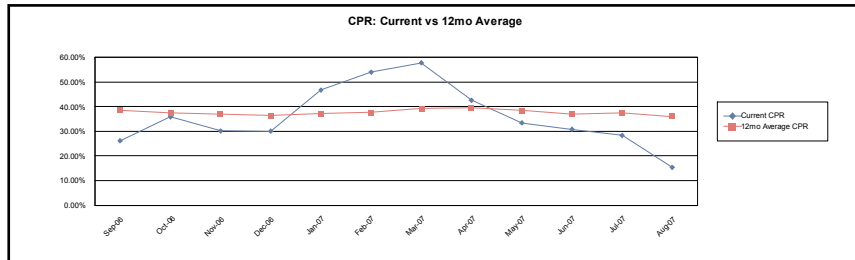
Current Month 1.378%  
3 Month Average 2.379%  
12 Month Average 4.371%

**CPR**

Current Month 15.340%  
3 Month Average 24.822%  
12 Month Average 35.932%

**PSA**

Current Month 255.664%  
3 Month Average 427.753%  
12 Month Average 741.726%



**2(A)**

**SMM**

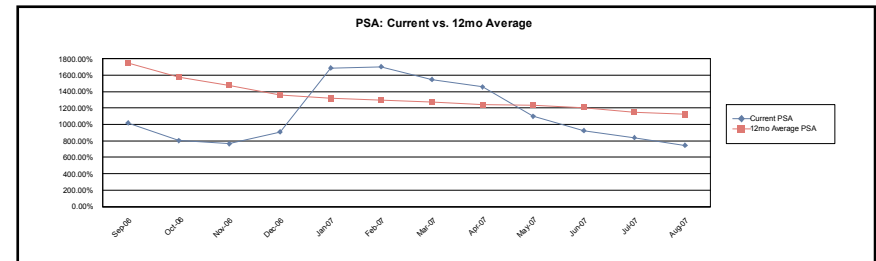
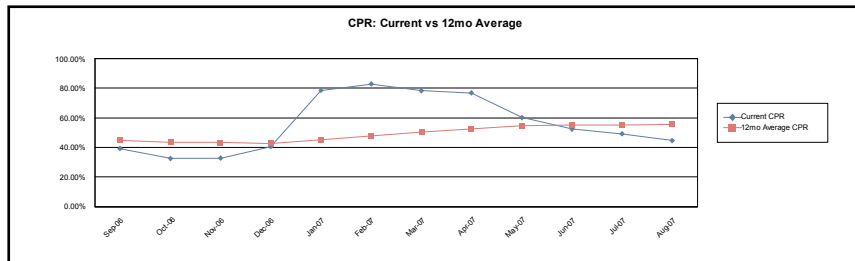
Current Month 4.802%  
3 Month Average 5.427%  
12 Month Average 8.654%

**CPR**

Current Month 44.598%  
3 Month Average 48.715%  
12 Month Average 55.652%

**PSA**

Current Month 743.295%  
3 Month Average 835.212%  
12 Month Average 1,124.436%



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Contact: Customer Service - CTSLink  
Wells Fargo Bank, N.A.  
Securities Administration Services  
7485 New Horizon Way  
Frederick, MD 21703  
www.ctslink.com  
Telephone: (301) 815-6600  
Fax: (301) 815-6660

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**Prepayment Rates**

**2(B)**

**SMM**

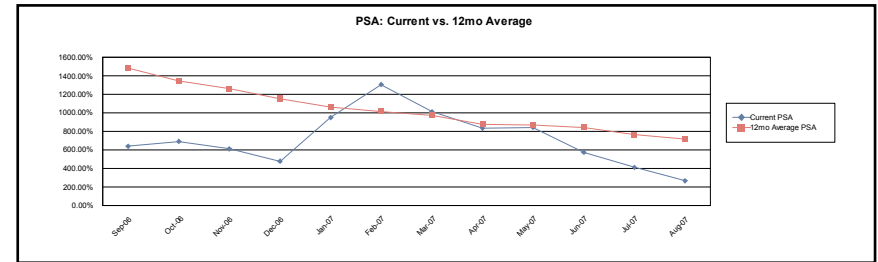
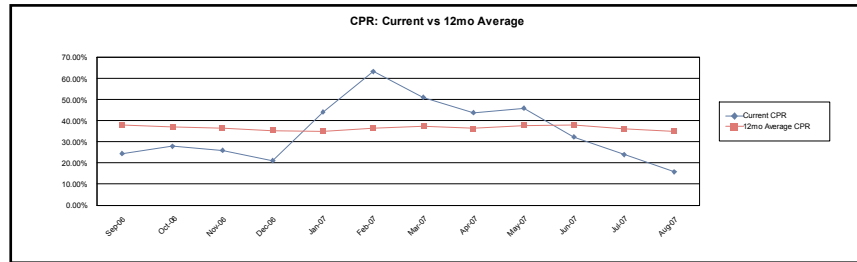
Current Month	1.431%
3 Month Average	2.295%
12 Month Average	4.285%

**CPR**

Current Month	15.886%
3 Month Average	24.043%
12 Month Average	34.989%

**PSA**

Current Month	264.765%
3 Month Average	415.237%
12 Month Average	716.749%



**Calculation Methodology:**

Single Month Mortality (SMM): (Partial and full prepayments + Repurchases) / (Beginning Scheduled Balance - Scheduled Principal)

Conditional PrePayment Rate (CPR):  $1 - ((1 - SMM)^{12})$

PSA Standard Prepayment Model:  $100 * CPR / (0.2 * \text{MIN}(30, \text{WAS}))$

Weighted Average Seasoning (WAS):  $\text{sum}((\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance}))$

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<b>Modifications</b>						
Loan Number	Beginning Scheduled Balance	Current Scheduled Balance	Prior Rate	Modified Rate	Prior Payment	Modified Payment
<b>No Modifications this Period</b>						

<b>Substitutions</b>							
<u>Loans Repurchased</u>				<u>Loans Substituted</u>			
Loan Number	Current Scheduled Balance	Current Rate	Current Payment	Loan Number	Current Scheduled Balance	Current Rate	Current Payment
<b>No Substitutions this Period</b>							

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<b>Repurchases Due to Breaches</b>				
Loan Number	Beginning Scheduled Balance	Payoff Balance	Current Rate	Current Payment
<b>No Repurchases Due to Breaches this Period</b>				

<b>Repurchases Due To Other</b>				
Loan Number	Beginning Scheduled Balance	Payoff Balance	Current Rate	Current Payment
<b>No Repurchases Due to Other this Period</b>				