



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09**

**Payment Date:** 28-Dec-09  
**Prior Payment:** 25-Nov-09  
**Next Payment:** 25-Jan-10  
**Record Date:** 30-Nov-09

**Distribution Count:** 48

**Closing Date:** 28-Dec-05  
**First Pay. Date:** 25-Jan-06  
**Rated Final Payment Date:** 25-Nov-36  
**Determination Date:** 15-Dec-09

**Delinq Method:** OTS

***Outside Parties To The Transaction***

Depositor: Merrill Lynch Mortgage Investors, Inc./Merrill Lynch Mortgage Investors, Inc.

Underwriter: Merrill Lynch & Company

Master Servicer: Bank of America Merrill Lynch

Special Servicer: Wilshire Credit Corporation

Rating Agency: Standard & Poor's, Inc./Moody's Investors Service, Inc.

***Contact Information:***

**Administrator:** Patrick Kubik 312.992.1102  
patrick.kubik@bankofamerica.com  
**Bank of America Merrill Lynch Website:** www.etrustee.net

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

---

---

***Table of Contents***

---

---

<b><i>Content:</i></b>	<b><i>Pages</i></b>
Statement to Certificate Holders	3
Statement to Certificate Holders (Factors)	4
Pool/Non-Pool Funds Cash Reconciliation	5
Cash Reconciliation Summary	6-7
Pool Detail and Performance Indicators	8-10
Bond Interest Reconciliation Part I	11
Bond Interest Reconciliation Part II	12
Bond Principal Reconciliation	13
Rating Information	14
15 Month Loan Status Summary Part I	15-21
15 Month Loan Status Summary Part II	22-28
Current Distribution Loan Status Summary	29-33
15 Month Historical Payoff Summary	34-36
Prepayment Premium Loan Detail	37
Prepayment Summary	38
Mortgage Loan Characteristics Part I	39
Mortgage Loan Characteristics Part II	40-42
Geographic Concentration	43
Current Period Realized Loss Detail	44-52
Historical Realized Loss Summary	53-58
Realized Loss Summary	59
Servicemembers Civil Relief Act	60
Historical Collateral Level REO Report	61-64
Substitution Detail History	65
Substitution Detail History Summary	66
Collateral Asset Changes	67
Modified Loan Detail (Current Period) Part I	68-72
Modified Loan Detail (Current Period) Part II	73-77
Material Breaches Detail	78

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Bond Payments***

Class	CUSIP	Original Face Value (1)	Beginning Certificate Balance	Principal Payment	Principal Adjustment or Loss	Deferred Interest	Ending Certificate Balance	Interest Payment(2)	Interest Adjustment	Pass-Through Rate
A-1	32027NXS5	663,543,000.00	144,915,171.72	2,716,880.76	0.00	0.00	142,198,290.96	63,223.35	0.00	0.4759400000%
A-2A	32027NXT3	440,895,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.3259400000%
A-2B	32027NXU0	406,266,000.00	199,623,542.45	3,864,026.07	0.00	0.00	195,759,516.38	90,751.19	0.00	0.4959400000%
A-2C	32027NXV8	21,136,000.00	21,136,000.00	0.00	0.00	0.00	21,136,000.00	10,964.90	0.00	0.5659400000%
M-1	32027NXW6	71,728,000.00	71,728,000.00	0.00	0.00	0.00	71,728,000.00	45,101.01	0.00	0.6859400000%
M-2	32027NXX4	64,850,000.00	64,850,000.00	0.00	0.00	0.00	64,850,000.00	41,965.19	0.00	0.7059400000%
M-3	32027NXY2	43,233,000.00	43,233,000.00	0.00	0.00	0.00	43,233,000.00	29,165.49	0.00	0.7359400000%
M-4	32027NXZ9	32,425,000.00	32,425,000.00	0.00	0.00	0.00	32,425,000.00	25,738.26	0.00	0.8659400000%
M-5	32027NYA3	32,425,000.00	32,425,000.00	0.00	0.00	0.00	32,425,000.00	26,927.18	0.00	0.9059400000%
M-6	32027NYB1	27,512,000.00	18,083,834.79	0.00	4,643,372.52	0.00	13,440,462.27	16,178.01	0.00	0.9759400000%
B-1	32027NYC9	29,477,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.8859400000%
B-2	32027NYD7	21,616,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.9859400000%
B-3	32027NYE5	19,651,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.9859400000%
C	32027NYH8	1,965,157,626.80 N	628,419,548.96	0.00	0.00	0.00	617,195,269.60	0.00	(2,879,303.59)	N/A
P	32027NYJ4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0000000000%
R	32027NYK1	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.4759400000%
Total		1,874,757,100.00	628,419,548.96	6,580,906.83	4,643,372.52	0.00	617,195,269.61	350,014.58	(2,879,303.59)	
Total P&I Payment								6,930,921.41		

(1) N denotes notional balance not included in total (2) Accrued Interest plus/minus Interest Adjustment minus Deferred Interest equals Interest Payment

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09***  
***Statement to Certificate Holders (FACTORS)***  
***Bond Payments***

Class	CUSIP	Initial Class Certificate Balance	Beginning Class Certificate Balance <sup>(1)</sup> *	Principal Payment *	Principal Adjustment or Loss	Deferred Interest *	Ending Class Certificate Balance <sup>(1)</sup> *	Interest Payment *	Interest Adjustment*
A-1	32027NXS5	663,543,000.00	218.396052283	4.094505948	0.000000000	0.000000000	214.301546335	0.095281466	0.000000000
A-2A	32027NXT3	440,895,000.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000
A-2B	32027NXU0	406,266,000.00	491.361675479	9.511074198	0.000000000	0.000000000	481.850601281	0.223378747	0.000000000
A-2C	32027NXV8	21,136,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.518778388	0.000000000
M-1	32027NXW6	71,728,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.628778301	0.000000000
M-2	32027NXX4	64,850,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.647111642	0.000000000
M-3	32027NXY2	43,233,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.674611755	0.000000000
M-4	32027NXZ9	32,425,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.793778258	0.000000000
M-5	32027NYA3	32,425,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.830445027	0.000000000
M-6	32027NYB1	27,512,000.00	657.307167418	0.000000000	168.776261995	0.000000000	488.530905423	0.588034676	0.000000000
B-1	32027NYC9	29,477,000.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000
B-2	32027NYD7	21,616,000.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000
B-3	32027NYE5	19,651,000.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000
C	32027NYH8	1,965,157,626.80 <b>N</b>	319.780734324	0.000000000	0.000000000	0.000000000	314.069091040	0.000000000	(1.465176915)
P	32027NYJ4	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000
R	32027NYK1	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000

\* Per \$1,000 of Original Face Value

<sup>(1)</sup> For the Exchangeable REMIC Certificates this represents the Class Certificate Balance. For the Exchangeable Class Certificates represent the Maximum Class Certificate Balance. For the IO Bonds this represents the Notional Amount.



**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 28-Dec-09***  
***Cash Reconciliation Summary***

Pool Source of Funds		Non-Pool Source of Funds	
Interest Summary		Cap Contracts	
<b>Interest Summary</b>		Class A-1	0.00
Scheduled Interest	3,491,159.65	Class A-2A	0.00
Fees	261,907.28	Floating Rate Subordinate Certificates	0.00
<b>Remittance Interest</b>	3,229,252.37		
<b>Other Interest Proceeds/Shortfalls</b>			
Prepayment Penalties	0.00		
Other Interest Loss	(135,002.75)		
Other Interest Proceeds	318,687.59		
Non-advancing Interest	(1,129,893.78)		
Non-Supported Interest Shortfall	0.00		
Relief Act Shortfall	(411.88)		
Modification Shortfall	0.00		
Other Interest Proceeds/Shortfalls	(946,620.82)		
<b>Interest Adjusted</b>	2,282,631.55		
<b>Fee Summary</b>			
Total Servicing Fees	261,841.48		
Total Trustee Fees	0.00		
LPMI Fees	0.00		
Credit Manager's Fees	0.00		
Unpaid Serv Fees (Charged-off Loans)	0.00		
Misc. Fees / Trust Expense	65.80		
Insurance Premium	0.00		
<b>Total Fees</b>	261,907.28		
<b>Advances (Principal &amp; Interest)</b>			
Prior Month's Outstanding Advances	11,485,916.81		
Current Advances	N/A		
Reimbursement of Prior Advances	N/A		
Outstanding Advances	10,938,844.53		
		<b>P&amp;I Due Certificate Holders</b>	<b>6,930,921.42</b>

P&I Advances as of the end of the Due Period do not reflect the amount of advances remitted by the Servicer on the Servicer Remittance Date due to additional proceeds received between the end of the Due Period and the Servicer Remittance Date and netted from the P&I Advances stated as of the end of the Due Period.

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Cash Reconciliation Summary Group 1***

	Fixed	ARM	Total
<b>Interest Summary</b>			
Scheduled Interest	468,541.12	1,142,848.36	1,611,389.47
Fees	33,033.32	83,706.79	116,740.11
Remittance Interest	435,507.80	1,059,141.56	1,494,649.37
<b>Other Interest Proceeds/Shortfalls</b>			
Prepayment Penalties	0.00	0.00	0.00
Other Interest Loss	(0.71)	(50,001.35)	(50,002.06)
Other Interest Proceeds	40,439.22	95,487.85	135,927.07
Non-advancing Interest	(53,377.66)	(351,774.86)	(405,152.52)
Net PPIS/Relief Act Shortfall	(52.33)	(359.55)	(411.88)
Modification Shortfall	0.00	0.00	0.00
Other Interest Proceeds/Shortfalls	(12,991.48)	(306,647.91)	(319,639.39)
<b>Interest Adjusted</b>	422,516.32	752,493.65	1,175,009.97
<b>Principal Summary</b>			
Scheduled Principal Distribution	95,128.02	94,469.61	189,597.63
Curtailements	(58,137.75)	(44,084.97)	(102,222.72)
Prepayments in Full	411,450.57	421,165.25	832,615.82
Liquidation Proceeds	95,758.90	844,041.64	939,800.54
Repurchase Proceeds	0.00	0.00	0.00
Other Principal Proceeds	2,701.49	56,520.78	59,222.27
Less Mod Losses	0.00	0.00	0.00
Remittance Principal	546,901.23	1,372,112.31	1,919,013.54
<b>Fee Summary</b>			
Total Servicing Fees	33,033.32	83,671.99	116,705.31
Total Trustee Fees	0.00	0.00	0.00
LPMI Fees	0.00	0.00	0.00
Misc. Fees / Trust Expense	0.00	34.80	34.80
<b>Total Fees</b>	33,033.32	83,706.79	116,740.11
<b>Beginning Principal Balance</b>	79,279,957.33	200,812,782.40	280,092,739.73
<b>Ending Principal Balance</b>	78,332,935.36	197,056,997.76	275,389,933.12

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Cash Reconciliation Summary Group 2***

	Fixed	ARM	Total
<b>Interest Summary</b>			
Scheduled Interest	226,228.96	1,653,541.22	1,879,770.17
Fees	17,221.81	127,945.36	145,167.17
Remittance Interest	209,007.15	1,525,595.86	1,734,603.00
<b>Other Interest Proceeds/Shortfalls</b>			
Prepayment Penalties	0.00	0.00	0.00
Other Interest Loss	(35,000.13)	(50,000.56)	(85,000.69)
Other Interest Proceeds	18,609.63	164,150.89	182,760.52
Non-advancing Interest	(43,523.10)	(681,218.15)	(724,741.26)
Net PPIS/Relief Act Shortfall	0.00	0.00	0.00
Modification Shortfall	0.00	0.00	0.00
Other Interest Proceeds/Shortfalls	(59,913.60)	(567,067.82)	(626,981.43)
<b>Interest Adjusted</b>	149,093.54	958,528.03	1,107,621.58
<b>Principal Summary</b>			
Scheduled Principal Distribution	33,067.86	82,129.05	115,196.91
Curtailments	(19,407.21)	(317,158.97)	(336,566.18)
Prepayments in Full	0.00	397,351.08	397,351.08
Liquidation Proceeds	114,278.16	2,358,277.52	2,472,555.68
Repurchase Proceeds	0.00	0.00	0.00
Other Principal Proceeds	515.67	80,223.17	80,738.84
Less Mod Losses	0.00	0.00	0.00
Remittance Principal	128,454.48	2,600,821.85	2,729,276.33
<b>Fee Summary</b>			
Total Servicing Fees	17,221.81	127,914.36	145,136.17
Total Trustee Fees	0.00	0.00	0.00
LPMI Fees	0.00	0.00	0.00
Misc. Fees / Trust Expense	0.00	31.00	31.00
<b>Total Fees</b>	17,221.81	127,945.36	145,167.17
<b>Beginning Principal Balance</b>	41,332,341.75	306,994,467.48	348,326,809.23
<b>Ending Principal Balance</b>	41,167,767.32	300,637,569.16	341,805,336.48

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09  
Pool Detail and Performance Indicators Total (All Loans)**

Pool Detail				Performance Indicators				Misc/Additional Information				
Pool Level Information				Factors Impacting Principal Payment Rules				WA Rates/Remaining Term				
Historical	Amount	Count		Delinquency Levels		Num	Den	%		Fixed	Adj	Overall
Cut-off Pool Balance	1,965,157,626.80	9,194		3 mo. Rolling Average		237,713,781	630,187,386	37.72%	WAC - Remit Current	6.41%	6.11%	6.17%
Cum Scheduled Principal	20,441,908.20			6 mo. Rolling Average		250,683,363	650,399,644	38.54%	WAC - Remit Original	6.69%	6.30%	6.34%
Cum Unscheduled Principal	848,808,622.84			12 mo. Rolling Average		278,551,833	709,226,262	39.28%	WAC - Current	6.91%	6.61%	6.67%
Cum Liquidations	478,711,826.59			Loss Levels		Amount	Count		WAC - Original	7.19%	6.80%	6.84%
Cum Repurchases	0.00	0		3 mo. Cum Loss		23,931,921.50	162		WAMM - Current	300.25	310.86	308.81
				6 mo. Cum loss		53,042,879.76	374		WAMM - Original	348.10	356.87	355.95
				12 mo. Cum Loss		134,338,263.42	916					
Current	Amount	Count	%	Triggers				Current Index Rate		0.235940%		
Beginning Pool	628,419,548.96	3,140	31.98%									
Scheduled Principal	304,794.54		0.02%									
Unscheduled Principal	791,178.00	9	0.04%									
Liquidations	10,128,306.82	51	0.52%	> Delinquency Trigger Event <sup>(2)</sup>				NO		Prepayment Charges		
Repurchases	0.00	0	0.00%	Delinquency Event Calc <sup>(1)</sup>		237,713,780.56	630,187,386	37.72%		Amount	Count	
Ending Pool	617,195,269.60	3,080	31.41%	> Loss Trigger Event? <sup>(3)</sup>				NO		Current	0.00	0
				Cumulative Loss				253,253,857	12.89%	Cumulative	7,751,259.43	1,555
Ending Actual Balance	617,819,602.69			> Overall Trigger Event?				NO				
Average Loan Balance	200,388.07											
Current Loss Detail				Step Down Date				Pool Composition				
Liquidation	10,128,306.82			Distribution Count		48		Properties	Balance		%/Score	
Realized Loss	6,715,950.60			Required Percentage <sup>(4)</sup>		42.57%		Cash Out/Refinance	614,270,935.53	31.26%		
Realized Loss Adjustment	(139,961.11)			Step Down % <sup>(5)</sup>		55.90%		SFR	1,326,703,650.21	67.51%		
Net Liquidation	3,552,317.33			% of Required Percentage <sup>(6)</sup>		35.00%		Owner Occupied	1,913,132,765.79	97.35%		
Credit Enhancement	Amount	%		> Step Down Date?				NO		Min	Max	WA
Original OC	90,400,626.80	4.60%		Extra Principal		1,932,616.97		FICO	540	817	656.15	
Target OC	90,397,250.83	4.60%		Cumulative Extra Principal		77,966,480.78						
Beginning OC	0.00			OC Release		0.00						
Ending OC	0.00											
Most Senior Certificates	365,674,714.17											

**Legend:** (1) 60 Days+, REO, BK, F/C %

(2) If Step Down Date = Yes and (1) > (6) \* (4), then TRUE

(3) Condn: If Step Down Date = Yes and Cum Loss > specified thresholds, then TRUE

(4) (Ending Pool Bal - Most Senior Certs) / Ending Pool Bal

(5) Defined Benchmark

(6) Defined Benchmark (Used in Delinq Event Calc)



**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 28-Dec-09**  
**Pool Detail and Performance Indicators Group 1**

Pool Detail				Performance Indicators				Misc/Additional Information			
Pool Level Information				Factors Impacting Principal Payment Rules				WA Rates/Remaining Term			
Historical	Amount	Count		Delinquency Levels	Num	Den	%		Fixed	Adj	Overall
Cut-off Pool Balance	851,241,759.11	5,860		3 mo. Rolling Average	85,409,845	280,151,428	30.49%	WAC - Remit Current	6.59%	6.33%	6.40%
Cum Scheduled Principal	13,109,127.31			6 mo. Rolling Average	89,270,810	287,928,614	31.00%	WAC - Remit Original	6.81%	6.52%	6.57%
Cum Unscheduled Principal	415,218,127.98			12 mo. Rolling Average	101,000,611	310,203,335	32.56%	WAC - Current	7.09%	6.83%	6.90%
Cum Liquidations	147,524,571.08			Loss Levels	Amount	Count		WAC - Original	7.31%	7.02%	7.07%
Cum Repurchases	0.00	0		3 mo. Cum Loss	9,086,432.65	88		WAMM - Current	297.94	310.89	307.21
				6 mo. Cum loss	21,231,444.86	207		WAMM - Original	345.54	356.88	354.97
				12 mo. Cum Loss	50,157,431.32	492					
Current	Amount	Count	%								
Beginning Pool	280,092,739.73	2,073	32.90%								
Scheduled Principal	189,597.63		0.02%								
Unscheduled Principal	730,393.10	6	0.09%								
Liquidations	3,782,815.88	27	0.44%								
Repurchases	0.00	0	0.00%								
Ending Pool	275,389,933.12	2,040	32.35%								
Ending Actual Balance	275,749,930.49										
Average Loan Balance	134,995.07										
Current Loss Detail	Amount										
Liquidation	3,782,815.88										
Realized Loss	2,843,015.34										
Realized Loss Adjustment	(59,222.27)										
Net Liquidation	999,022.81										

**Legend:** (1) 60 Days+, REO, BK, F/C %

(2) If Step Down Date = Yes and (1) > (6) \* (4), then TRUE

(3) Condn: If Step Down Date = Yes and Cum Loss > specified thresholds, then TRUE

(4) (Ending Pool Bal - Most Senior Certs) / Ending Pool Bal

(5) Defined Benchmark

(6) Defined Benchmark (Used in Delinq Event Calc)

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 28-Dec-09**  
**Pool Detail and Performance Indicators Group 2**

Pool Detail				Performance Indicators				Misc/Additional Information			
Pool Level Information				Factors Impacting Principal Payment Rules				WA Rates/Remaining Term			
Historical	Amount	Count		Delinquency Levels	Num	Den	%		Fixed	Adj	Overall
Cut-off Pool Balance	1,113,915,867.69	3,334		3 mo. Rolling Average	152,303,936	350,035,958	43.51%	WAC - Remit Current	6.07%	5.96%	5.98%
Cum Scheduled Principal	7,332,780.89			6 mo. Rolling Average	161,412,553	362,471,030	44.53%	WAC - Remit Original	6.41%	6.14%	6.16%
Cum Unscheduled Principal	433,590,494.86			12 mo. Rolling Average	177,551,221	399,022,927	44.50%	WAC - Current	6.57%	6.46%	6.48%
Cum Liquidations	331,187,255.51			Loss Levels	Amount	Count		WAC - Original	6.91%	6.64%	6.66%
Cum Repurchases	0.00	0		3 mo. Cum Loss	14,845,488.85	74		WAMM - Current	304.66	310.85	310.10
				6 mo. Cum loss	31,811,434.90	167		WAMM - Original	354.15	356.86	356.71
				12 mo. Cum Loss	84,180,832.10	424					
Current	Amount	Count	%								
Beginning Pool	348,326,809.23	1,067	31.27%								
Scheduled Principal	115,196.91		0.01%								
Unscheduled Principal	60,784.90	3	0.01%								
Liquidations	6,345,490.94	24	0.57%								
Repurchases	0.00	0	0.00%								
Ending Pool	341,805,336.48	1,040	30.69%								
Ending Actual Balance	342,069,672.20										
Average Loan Balance	328,658.98										

**Legend:** (1) 60 Days+, REO, BK, F/C %

(2) If Step Down Date = Yes and (1) > (6) \* (4), then TRUE

(3) Condn: If Step Down Date = Yes and Cum Loss > specified thresholds, then TRUE

(4) (Ending Pool Bal - Most Senior Certs) / Ending Pool Bal

(5) Defined Benchmark

(6) Defined Benchmark (Used in Delinq Event Calc)



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Bond Interest Reconciliation***

— Accrual —					——— Recovered ———			——— Outstanding ——						
Class	Method	Days	Opening Balance	Pass-Thru Rate	Accrual Certificate Interest	Total Interest Additions	Total Interest Deductions	Distributable Certificate Interest	Interest Payment Amount	Interest Carry- Forward Amount	Floating Rate Certificate Carry- Over	Interest Carry- Forward Amount	Floating Rate Certificate Carry- Over	Net Cap Rate in Effect Y/N
A-1	Act/360	33	144,915,171.72	0.475940000%	63,223.35	0.00	0.00	63,223.35	63,223.35	0.00	0.00	0.00	0.00	No
A-2A			0.00	0.325940000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
A-2B	Act/360	33	199,623,542.45	0.495940000%	90,751.19	0.00	0.00	90,751.19	90,751.19	0.00	0.00	0.00	0.00	No
A-2C	Act/360	33	21,136,000.00	0.565940000%	10,964.90	0.00	0.00	10,964.90	10,964.90	0.00	0.00	0.00	0.00	No
M-1	Act/360	33	71,728,000.00	0.685940000%	45,101.01	0.00	0.00	45,101.01	45,101.01	0.00	0.00	0.00	0.00	No
M-2	Act/360	33	64,850,000.00	0.705940000%	41,965.19	0.00	0.00	41,965.19	41,965.19	0.00	0.00	0.00	0.00	No
M-3	Act/360	33	43,233,000.00	0.735940000%	29,165.49	0.00	0.00	29,165.49	29,165.49	0.00	0.00	0.00	0.00	No
M-4	Act/360	33	32,425,000.00	0.865940000%	25,738.26	0.00	0.00	25,738.26	25,738.26	0.00	0.00	0.00	0.00	No
M-5	Act/360	33	32,425,000.00	0.905940000%	26,927.18	0.00	0.00	26,927.18	26,927.18	0.00	0.00	0.00	0.00	No
M-6	Act/360	33	18,083,834.79	0.975940000%	16,178.01	0.00	0.00	16,178.01	16,178.01	0.00	0.00	0.00	0.00	No
B-1			0.00	1.885940000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
B-2			0.00	1.985940000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
B-3			0.00	1.985940000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
C			628,419,548.96	N/A	2,879,303.59	0.00	0.00	97,895,211.24	0.00	0.00	0.00	0.00	0.00	N/A
P			0.00	N/A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
R			0.00	N/A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
Total			628,419,548.96		3,229,318.17	0.00	0.00	98,245,225.82	350,014.58	0.00	0.00	0.00	0.00	



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Bond Interest Reconciliation - Part II***

Class	Record Date	Prior Interest Due Date	Current Interest Due Date	REMIC		Non-REMIC				Deductions			
				Accrual Certificate Interest	Interest Carry-Forward	Supplemental Interest Trust	Payments From Cap Contracts	Prepayment Premiums	Floating Rate Certificate Carry-Over	Other Interest Proceeds <sup>(1)</sup>	Non-Supported Interest Shortfall	Interest Carry-Forward <sup>(2)</sup>	Floating Rate Certificate Carry-Over
A-1	30-Nov-09	25-Nov-09	28-Dec-09	63,223.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2A	30-Nov-09	25-Nov-09	28-Dec-09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2B	30-Nov-09	25-Nov-09	28-Dec-09	90,751.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2C	30-Nov-09	25-Nov-09	28-Dec-09	10,964.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	30-Nov-09	25-Nov-09	28-Dec-09	45,101.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-2	30-Nov-09	25-Nov-09	28-Dec-09	41,965.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-3	30-Nov-09	25-Nov-09	28-Dec-09	29,165.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-4	30-Nov-09	25-Nov-09	28-Dec-09	25,738.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-5	30-Nov-09	25-Nov-09	28-Dec-09	26,927.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-6	30-Nov-09	25-Nov-09	28-Dec-09	16,178.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-1	30-Nov-09	25-Nov-09	28-Dec-09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-2	30-Nov-09	25-Nov-09	28-Dec-09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-3	30-Nov-09	25-Nov-09	28-Dec-09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C	30-Nov-09	1-Nov-09	1-Dec-09	2,879,303.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	30-Nov-09	25-Nov-09	28-Dec-09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R	30-Nov-09	25-Nov-09	28-Dec-09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total				3,229,318.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

<sup>(1)</sup> Other Interest Proceeds are additional interest amounts specifically allocated to the bond(s) and used in determining the bonds Distributable Interest.

<sup>(2)</sup> Interest Carry-Forward Shortfall is unpaid interest with interest thereon.

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 28-Dec-09***  
***Bond Principal Reconciliation***

Class	Original Class Balance	Beginning Class Balance	Scheduled Principal Payment	Unscheduled Principal Payment	Extra Principal Payment	Losses				Ending Class Balance	Rated Final Maturity	Credit Support	
						Prior Loss Reimburs.	Current Losses	Cumulative Losses	Interest on Losses			Original	Current
A-1	663,543,000.00	144,915,171.72	189,597.63	1,729,415.91	797,867.22	0.00	0.00	0.00	0.00	142,198,290.96	25-Nov-36	N/A	N/A
A-2A	440,895,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-Nov-36	N/A	N/A
A-2B	406,266,000.00	199,623,542.45	115,196.91	2,614,079.42	1,134,749.74	0.00	0.00	0.00	0.00	195,759,516.38	25-Nov-36	N/A	N/A
A-2C	21,136,000.00	21,136,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21,136,000.00	25-Nov-36	N/A	N/A
M-1	71,728,000.00	71,728,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71,728,000.00	25-Nov-36	N/A	N/A
M-2	64,850,000.00	64,850,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64,850,000.00	25-Nov-36	N/A	N/A
M-3	43,233,000.00	43,233,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43,233,000.00	25-Nov-36	N/A	N/A
M-4	32,425,000.00	32,425,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32,425,000.00	25-Nov-36	N/A	N/A
M-5	32,425,000.00	32,425,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32,425,000.00	25-Nov-36	N/A	N/A
M-6	27,512,000.00	18,083,834.79	0.00	0.00	0.00	0.00	4,643,372.52	14,071,537.73	0.00	13,440,462.27	25-Nov-36	N/A	N/A
B-1	29,477,000.00	0.00	0.00	0.00	0.00	0.00	0.00	29,476,999.99	0.00	0.00	25-Nov-36	N/A	N/A
B-2	21,616,000.00	0.00	0.00	0.00	0.00	0.00	0.00	21,616,000.00	0.00	0.00	25-Nov-36	N/A	N/A
B-3	19,651,000.00	0.00	0.00	0.00	0.00	0.00	0.00	19,651,000.00	0.00	0.00	25-Nov-36	N/A	N/A
C	1,965,157,626.80	628,419,548.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	617,195,269.60	25-Nov-36	N/A	N/A
P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-Nov-36	N/A	N/A
R	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-Nov-36	N/A	N/A
Total	1,874,757,100.00	628,419,548.96	304,794.54	4,343,495.32	1,932,616.97	0.00	4,643,372.52	84,815,537.73	0.00	617,195,269.61			

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Ratings Information***

Class	CUSIP	Original Ratings				Ratings Change / Change Date <sup>(1)</sup>			
		Fitch	Moody's	DBRS	S&P	Fitch	Moody's	DBRS	S&P
A-1	32027NXS5	NR	Aaa	NR	AAA		Aa3	19-Mar-09	
A-2A	32027NXT3	NR	Aaa	NR	AAA		WR	15-Feb-08	NR 29-Feb-08
A-2B	32027NXU0	NR	Aaa	NR	AAA		Baa1	19-Mar-09	AA+ 4-Aug-09
A-2C	32027NXV8	NR	Aaa	NR	AAA		Baa2	19-Mar-09	AA+ 4-Aug-09
M-1	32027NXW6	NR	Aa1	NR	AA+		Ba3	19-Mar-09	BBB- 4-Aug-09
M-2	32027NXX4	NR	Aa2	NR	AA+		Caa2	19-Mar-09	B- 4-Aug-09
M-3	32027NXY2	NR	Aa3	NR	AA		C	19-Mar-09	CCC 4-Aug-09
M-4	32027NXZ9	NR	A1	NR	AA-		C	19-Mar-09	CCC 4-Aug-09
M-5	32027NYA3	NR	A2	NR	A+		C	19-Mar-09	CCC 23-May-08
M-6	32027NYB1	NR	A3	NR	A		C	19-Mar-09	D 25-Nov-09
B-1	32027NYC9	NR	Baa1	NR	A-		C	19-Mar-09	D 20-Jul-09
B-2	32027NYD7	NR	Baa2	NR	BBB+		C	16-Oct-08	D 29-May-09
B-3	32027NYE5	NR	Baa3	NR	BBB		C	16-Oct-08	D 23-Apr-09
C	32027NYH8	NR	NR	NR	NR				
R	32027NYK1	NR	NR	NR	AAA				NR 13-Oct-08
P	32027NYJ4	NR	NR	NR	NR				

NR - Designates that the class was not rated by the rating agency.

<sup>(1)</sup> Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to Bank of America within 30 days of the payment date listed on this statement. Because ratings may have changed during the 30 day window, or may not be being provided by the rating agency in an electronic format and therefore not being updated on this report, Bank of America recommends that investors obtain current rating information directly from the rating agency.

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

Distribution Date	Count	Current Balance	Delinq 1 Month Count	Delinq 1 Month Balance	Delinq 2 Months Count	Delinq 2 Months Balance	Delinq 3+ Months Count	Delinq 3+ Months Balance	Bankruptcy Count	Bankruptcy Balance	Foreclosure Count	Foreclosure Balance	REO Count	REO Balance
<b>Total (All Loans)</b>														
28-Dec-09	1,942	352,972,475	157	32,224,462	70	16,534,614	189	44,236,466	116	22,092,855	525	130,600,371	81	18,534,026
25-Nov-09	1,981	359,290,285	148	31,397,386	76	14,725,553	206	54,341,221	122	22,978,819	523	129,249,434	84	16,436,852
26-Oct-09	2,022	370,196,411	161	31,339,797	53	11,904,544	275	70,183,636	113	20,886,509	507	120,791,719	82	19,644,723
25-Sep-09	2,049	373,085,440	139	28,223,634	74	15,807,619	292	73,389,998	119	22,178,376	508	121,685,725	91	23,501,198
25-Aug-09	2,069	376,366,569	157	30,977,997	73	15,266,171	310	76,595,309	121	22,598,881	495	120,126,608	107	26,162,808
27-Jul-09	2,111	382,698,552	145	29,524,682	84	19,959,280	327	82,154,582	134	24,311,217	473	111,982,669	143	35,238,392
25-Jun-09	2,133	385,429,037	176	38,083,311	76	18,883,831	279	67,259,008	126	22,982,826	528	125,623,807	201	48,857,788
26-May-09	2,189	398,723,510	174	39,455,311	98	20,125,182	262	62,139,856	139	24,024,879	506	124,479,136	258	62,303,367
27-Apr-09	2,239	410,643,535	183	38,700,118	117	28,181,727	192	43,877,454	145	25,611,621	531	129,365,337	334	80,057,731
25-Mar-09	2,273	417,173,793	230	51,983,560	96	20,179,240	157	36,986,264	144	26,477,312	558	134,292,733	391	96,238,333
25-Feb-09	2,315	433,782,913	240	47,432,313	131	29,613,482	139	32,440,155	151	27,488,087	532	125,954,333	440	106,366,237
26-Jan-09	2,421	455,513,300	250	52,874,766	129	27,270,906	141	33,403,379	140	24,571,270	512	121,566,711	462	111,899,823
26-Dec-08	2,568	485,996,658	224	46,793,525	115	25,167,495	153	40,252,954	136	24,047,221	509	120,498,363	446	107,747,380
25-Nov-08	2,682	511,498,456	230	46,813,451	91	20,281,991	162	41,797,956	131	22,323,022	518	122,069,332	468	117,577,731
27-Oct-08	2,834	543,370,704	197	38,694,501	114	22,420,579	130	32,779,781	140	26,259,185	547	129,274,039	519	134,664,795
<b>Total (All Loans)</b>														
28-Dec-09	63.05%	57.19%	5.10%	5.22%	2.27%	2.68%	6.14%	7.17%	3.77%	3.58%	17.05%	21.16%	2.63%	3.00%
25-Nov-09	63.09%	57.17%	4.71%	5.00%	2.42%	2.34%	6.56%	8.65%	3.89%	3.66%	16.66%	20.57%	2.68%	2.62%
26-Oct-09	62.93%	57.40%	5.01%	4.86%	1.65%	1.85%	8.56%	10.88%	3.52%	3.24%	15.78%	18.73%	2.55%	3.05%
25-Sep-09	62.62%	56.71%	4.25%	4.29%	2.26%	2.40%	8.92%	11.16%	3.64%	3.37%	15.53%	18.50%	2.78%	3.57%
25-Aug-09	62.09%	56.33%	4.71%	4.64%	2.19%	2.29%	9.30%	11.46%	3.63%	3.38%	14.86%	17.98%	3.21%	3.92%
27-Jul-09	61.78%	55.80%	4.24%	4.30%	2.46%	2.91%	9.57%	11.98%	3.92%	3.54%	13.84%	16.33%	4.18%	5.14%
25-Jun-09	60.61%	54.51%	5.00%	5.39%	2.16%	2.67%	7.93%	9.51%	3.58%	3.25%	15.00%	17.77%	5.71%	6.91%
26-May-09	60.37%	54.53%	4.80%	5.40%	2.70%	2.75%	7.23%	8.50%	3.83%	3.29%	13.95%	17.02%	7.12%	8.52%
27-Apr-09	59.85%	54.29%	4.89%	5.12%	3.13%	3.73%	5.13%	5.80%	3.88%	3.39%	14.19%	17.10%	8.93%	10.58%
25-Mar-09	59.05%	53.26%	5.98%	6.64%	2.49%	2.58%	4.08%	4.72%	3.74%	3.38%	14.50%	17.14%	10.16%	12.29%
25-Feb-09	58.64%	54.02%	6.08%	5.91%	3.32%	3.69%	3.52%	4.04%	3.82%	3.42%	13.48%	15.68%	11.14%	13.24%
26-Jan-09	59.70%	55.07%	6.17%	6.39%	3.18%	3.30%	3.48%	4.04%	3.45%	2.97%	12.63%	14.70%	11.39%	13.53%
26-Dec-08	61.86%	57.14%	5.40%	5.50%	2.77%	2.96%	3.69%	4.73%	3.28%	2.83%	12.26%	14.17%	10.74%	12.67%
25-Nov-08	62.63%	57.97%	5.37%	5.31%	2.13%	2.30%	3.78%	4.74%	3.06%	2.53%	12.10%	13.83%	10.93%	13.33%
27-Oct-08	63.24%	58.59%	4.40%	4.17%	2.54%	2.42%	2.90%	3.53%	3.12%	2.83%	12.21%	13.94%	11.58%	14.52%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

Distribution Date	Count	Current Balance	Delinq 1 Month Count	Delinq 1 Month Balance	Delinq 2 Months Count	Delinq 2 Months Balance	Delinq 3+ Months Count	Delinq 3+ Months Balance	Bankruptcy Count	Bankruptcy Balance	Foreclosure Count	Foreclosure Balance	REO Count	REO Balance
<b>Group 1 - Total</b>														
28-Dec-09	1,389	176,038,638	99	13,533,909	47	8,452,662	109	16,710,223	78	10,438,762	272	42,856,321	46	7,359,418
25-Nov-09	1,419	179,811,785	96	14,573,043	56	7,684,982	97	15,508,466	83	11,306,214	268	42,514,581	54	8,693,669
26-Oct-09	1,443	184,476,779	115	15,790,596	29	4,062,686	134	20,773,706	79	10,502,754	262	41,188,138	50	8,176,955
25-Sep-09	1,469	188,207,590	91	11,882,570	43	6,854,712	150	22,681,461	89	12,420,000	256	39,566,795	52	8,594,968
25-Aug-09	1,485	189,570,668	96	13,296,903	45	6,308,607	165	24,736,831	89	12,427,824	250	39,231,474	60	9,760,290
27-Jul-09	1,515	193,015,903	85	11,748,443	45	5,747,713	171	26,457,687	101	14,238,752	244	37,914,493	77	12,453,719
25-Jun-09	1,529	194,592,529	100	12,622,778	42	6,362,190	151	23,728,880	94	12,808,041	277	43,312,161	107	16,684,158
26-May-09	1,554	196,612,061	97	13,563,319	60	9,425,294	153	23,807,334	107	14,902,487	251	38,592,421	140	21,922,827
27-Apr-09	1,586	202,179,040	106	15,001,251	61	9,036,831	113	16,716,164	109	14,762,219	274	42,630,373	185	28,984,853
25-Mar-09	1,605	204,869,127	122	17,021,922	61	9,449,302	85	12,025,854	106	13,982,512	302	47,134,426	204	32,833,606
25-Feb-09	1,604	205,004,401	154	21,336,720	75	10,620,440	76	11,235,894	114	15,075,130	292	45,689,918	228	36,219,432
26-Jan-09	1,671	214,034,512	156	21,648,203	82	12,408,458	75	11,039,501	108	14,175,559	273	42,468,888	243	38,347,324
26-Dec-08	1,762	227,214,907	147	21,495,385	64	10,171,637	76	11,149,347	106	14,204,799	267	40,476,154	239	37,590,537
25-Nov-08	1,833	238,345,194	144	20,892,994	52	7,240,544	88	13,732,986	105	14,204,370	269	40,517,364	239	37,847,570
27-Oct-08	1,934	252,622,836	129	17,655,109	66	9,492,075	70	10,226,668	104	14,050,956	288	44,194,291	252	40,562,489
<b>Group 1 - Total</b>														
28-Dec-09	68.09%	63.92%	4.85%	4.91%	2.30%	3.07%	5.34%	6.07%	3.82%	3.79%	13.33%	15.56%	2.25%	2.67%
25-Nov-09	68.45%	64.20%	4.63%	5.20%	2.70%	2.74%	4.68%	5.54%	4.00%	4.04%	12.93%	15.18%	2.60%	3.10%
26-Oct-09	68.32%	64.74%	5.45%	5.54%	1.37%	1.43%	6.34%	7.29%	3.74%	3.69%	12.41%	14.45%	2.37%	2.87%
25-Sep-09	68.33%	64.85%	4.23%	4.09%	2.00%	2.36%	6.98%	7.82%	4.14%	4.28%	11.91%	13.63%	2.42%	2.96%
25-Aug-09	67.81%	64.19%	4.38%	4.50%	2.05%	2.14%	7.53%	8.38%	4.06%	4.21%	11.42%	13.28%	2.74%	3.30%
27-Jul-09	67.69%	64.00%	3.80%	3.90%	2.01%	1.91%	7.64%	8.77%	4.51%	4.72%	10.90%	12.57%	3.44%	4.13%
25-Jun-09	66.48%	62.75%	4.35%	4.07%	1.83%	2.05%	6.57%	7.65%	4.09%	4.13%	12.04%	13.97%	4.65%	5.38%
26-May-09	65.79%	61.67%	4.11%	4.25%	2.54%	2.96%	6.48%	7.47%	4.53%	4.67%	10.63%	12.10%	5.93%	6.88%
27-Apr-09	65.16%	61.39%	4.35%	4.56%	2.51%	2.74%	4.64%	5.08%	4.48%	4.48%	11.26%	12.95%	7.60%	8.80%
25-Mar-09	64.59%	60.73%	4.91%	5.05%	2.45%	2.80%	3.42%	3.57%	4.27%	4.15%	12.15%	13.97%	8.21%	9.73%
25-Feb-09	63.08%	59.39%	6.06%	6.18%	2.95%	3.08%	2.99%	3.26%	4.48%	4.37%	11.48%	13.24%	8.97%	10.49%
26-Jan-09	64.07%	60.44%	5.98%	6.11%	3.14%	3.50%	2.88%	3.12%	4.14%	4.00%	10.47%	11.99%	9.32%	10.83%
26-Dec-08	66.22%	62.71%	5.52%	5.93%	2.41%	2.81%	2.86%	3.08%	3.98%	3.92%	10.03%	11.17%	8.98%	10.38%
25-Nov-08	67.14%	63.94%	5.27%	5.60%	1.90%	1.94%	3.22%	3.68%	3.85%	3.81%	9.85%	10.87%	8.75%	10.15%
27-Oct-08	68.03%	64.97%	4.54%	4.54%	2.32%	2.44%	2.46%	2.63%	3.66%	3.61%	10.13%	11.37%	8.86%	10.43%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

Distribution Date	Count	Current Balance	Delinq 1 Month Count	Delinq 1 Month Balance	Delinq 2 Months Count	Delinq 2 Months Balance	Delinq 3+ Months Count	Delinq 3+ Months Balance	Bankruptcy Count	Bankruptcy Balance	Foreclosure Count	Foreclosure Balance	REO Count	REO Balance
<b>Group 1 - Fixed</b>														
28-Dec-09	561	61,443,909	20	2,170,329	14	2,363,426	24	3,168,002	21	2,517,188	40	6,116,505	4	553,576
25-Nov-09	566	61,877,093	27	3,778,274	14	1,865,218	13	1,947,443	24	2,927,321	44	6,345,032	5	539,575
26-Oct-09	572	63,359,884	33	4,137,285	4	277,049	18	2,547,705	22	2,471,404	48	6,706,017	4	351,463
25-Sep-09	581	64,802,813	23	2,400,856	12	1,553,106	19	2,625,127	23	2,780,446	43	5,798,816	3	199,140
25-Aug-09	594	65,952,504	20	2,269,966	14	1,743,909	23	2,754,698	21	2,467,616	38	5,644,856	4	387,986
27-Jul-09	602	66,667,671	27	3,242,214	10	991,844	25	3,235,152	22	2,896,520	33	4,614,439	5	407,223
25-Jun-09	612	68,031,075	28	3,039,774	6	652,366	21	2,773,335	23	2,938,752	36	5,165,743	6	512,243
26-May-09	628	69,687,300	20	2,400,619	10	1,451,520	17	2,134,638	24	3,032,729	36	5,007,333	6	791,960
27-Apr-09	633	70,593,801	25	3,247,609	9	1,159,114	15	1,982,128	22	2,632,638	38	5,019,006	7	955,122
25-Mar-09	634	70,856,629	27	3,408,463	12	1,397,792	14	1,584,700	23	2,846,271	38	5,254,723	6	792,625
25-Feb-09	626	69,660,382	42	4,674,241	15	2,145,821	14	2,187,374	23	2,952,294	37	5,088,096	8	739,904
26-Jan-09	642	71,719,753	36	4,284,474	20	2,840,993	13	1,836,328	25	3,009,719	30	4,075,683	10	966,379
26-Dec-08	655	73,241,476	40	5,482,204	13	1,597,904	15	1,974,096	24	2,919,443	23	3,059,777	12	1,066,404
25-Nov-08	672	76,112,467	37	4,570,083	8	1,167,165	14	1,842,107	24	2,884,627	24	2,975,989	13	1,160,463
27-Oct-08	691	78,864,310	28	3,083,165	10	1,122,163	9	1,184,454	25	2,960,914	29	3,893,924	11	1,223,019
<b>Group 1 - Fixed</b>														
28-Dec-09	82.02%	78.44%	2.92%	2.77%	2.05%	3.02%	3.51%	4.04%	3.07%	3.21%	5.85%	7.81%	0.58%	0.71%
25-Nov-09	81.67%	78.05%	3.90%	4.77%	2.02%	2.35%	1.88%	2.46%	3.46%	3.69%	6.35%	8.00%	0.72%	0.68%
26-Oct-09	81.60%	79.35%	4.71%	5.18%	0.57%	0.35%	2.57%	3.19%	3.14%	3.10%	6.85%	8.40%	0.57%	0.44%
25-Sep-09	82.53%	80.84%	3.27%	3.00%	1.70%	1.94%	2.70%	3.27%	3.27%	3.47%	6.11%	7.23%	0.43%	0.25%
25-Aug-09	83.19%	81.20%	2.80%	2.79%	1.96%	2.15%	3.22%	3.39%	2.94%	3.04%	5.32%	6.95%	0.56%	0.48%
27-Jul-09	83.15%	81.25%	3.73%	3.95%	1.38%	1.21%	3.45%	3.94%	3.04%	3.53%	4.56%	5.62%	0.69%	0.50%
25-Jun-09	83.61%	81.85%	3.83%	3.66%	0.82%	0.78%	2.87%	3.34%	3.14%	3.54%	4.92%	6.22%	0.82%	0.62%
26-May-09	84.75%	82.46%	2.70%	2.84%	1.35%	1.72%	2.29%	2.53%	3.24%	3.59%	4.86%	5.93%	0.81%	0.94%
27-Apr-09	84.51%	82.48%	3.34%	3.79%	1.20%	1.35%	2.00%	2.32%	2.94%	3.08%	5.07%	5.86%	0.93%	1.12%
25-Mar-09	84.08%	82.26%	3.58%	3.96%	1.59%	1.62%	1.86%	1.84%	3.05%	3.30%	5.04%	6.10%	0.80%	0.92%
25-Feb-09	81.83%	79.66%	5.49%	5.35%	1.96%	2.45%	1.83%	2.50%	3.01%	3.38%	4.84%	5.82%	1.05%	0.85%
26-Jan-09	82.73%	80.83%	4.64%	4.83%	2.58%	3.20%	1.68%	2.07%	3.22%	3.39%	3.87%	4.59%	1.29%	1.09%
26-Dec-08	83.76%	81.98%	5.12%	6.14%	1.66%	1.79%	1.92%	2.21%	3.07%	3.27%	2.94%	3.42%	1.53%	1.19%
25-Nov-08	84.85%	83.90%	4.67%	5.04%	1.01%	1.29%	1.77%	2.03%	3.03%	3.18%	3.03%	3.28%	1.64%	1.28%
27-Oct-08	86.05%	85.41%	3.49%	3.34%	1.25%	1.22%	1.12%	1.28%	3.11%	3.21%	3.61%	4.22%	1.37%	1.32%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

Distribution Date	Count	Current Balance	Delinq 1 Month Count	Delinq 1 Month Balance	Delinq 2 Months Count	Delinq 2 Months Balance	Delinq 3+ Months Count	Delinq 3+ Months Balance	Bankruptcy Count	Bankruptcy Balance	Foreclosure Count	Foreclosure Balance	REO Count	REO Balance
<b>Group 1 - ARM</b>														
28-Dec-09	828	114,594,729	79	11,363,579	33	6,089,236	85	13,542,221	57	7,921,574	232	36,739,816	42	6,805,842
25-Nov-09	853	117,934,692	69	10,794,769	42	5,819,764	84	13,561,022	59	8,378,893	224	36,169,548	49	8,154,094
26-Oct-09	871	121,116,895	82	11,653,311	25	3,785,637	116	18,226,000	57	8,031,350	214	34,482,120	46	7,825,491
25-Sep-09	888	123,404,777	68	9,481,714	31	5,301,606	131	20,056,334	66	9,639,554	213	33,767,979	49	8,395,828
25-Aug-09	891	123,618,164	76	11,026,937	31	4,564,698	142	21,982,133	68	9,960,208	212	33,586,617	56	9,372,305
27-Jul-09	913	126,348,232	58	8,506,229	35	4,755,869	146	23,222,536	79	11,342,232	211	33,300,054	72	12,046,496
25-Jun-09	917	126,561,454	72	9,583,004	36	5,709,824	130	20,955,545	71	9,869,288	241	38,146,417	101	16,171,914
26-May-09	926	126,924,761	77	11,162,700	50	7,973,774	136	21,672,696	83	11,869,759	215	33,585,088	134	21,130,867
27-Apr-09	953	131,585,239	81	11,753,641	52	7,877,717	98	14,734,036	87	12,129,581	236	37,611,368	178	28,029,731
25-Mar-09	971	134,012,498	95	13,613,459	49	8,051,509	71	10,441,154	83	11,136,241	264	41,879,703	198	32,040,981
25-Feb-09	978	135,344,019	112	16,662,479	60	8,474,619	62	9,048,520	91	12,122,836	255	40,601,822	220	35,479,527
26-Jan-09	1,029	142,314,759	120	17,363,728	62	9,567,465	62	9,203,173	83	11,165,840	243	38,393,206	233	37,380,945
26-Dec-08	1,107	153,973,431	107	16,013,181	51	8,573,734	61	9,175,251	82	11,285,355	244	37,416,377	227	36,524,133
25-Nov-08	1,161	162,232,727	107	16,322,911	44	6,073,379	74	11,890,879	81	11,319,743	245	37,541,375	226	36,687,107
27-Oct-08	1,243	173,758,525	101	14,571,944	56	8,369,912	61	9,042,214	79	11,090,042	259	40,300,368	241	39,339,471
<b>Group 1 - ARM</b>														
28-Dec-09	61.06%	58.15%	5.83%	5.77%	2.43%	3.09%	6.27%	6.87%	4.20%	4.02%	17.11%	18.64%	3.10%	3.45%
25-Nov-09	61.81%	58.73%	5.00%	5.38%	3.04%	2.90%	6.09%	6.75%	4.28%	4.17%	16.23%	18.01%	3.55%	4.06%
26-Oct-09	61.73%	59.05%	5.81%	5.68%	1.77%	1.85%	8.22%	8.89%	4.04%	3.92%	15.17%	16.81%	3.26%	3.82%
25-Sep-09	61.41%	58.75%	4.70%	4.51%	2.14%	2.52%	9.06%	9.55%	4.56%	4.59%	14.73%	16.08%	3.39%	4.00%
25-Aug-09	60.37%	57.74%	5.15%	5.15%	2.10%	2.13%	9.62%	10.27%	4.61%	4.65%	14.36%	15.69%	3.79%	4.38%
27-Jul-09	60.30%	57.56%	3.83%	3.87%	2.31%	2.17%	9.64%	10.58%	5.22%	5.17%	13.94%	15.17%	4.76%	5.49%
25-Jun-09	58.48%	55.75%	4.59%	4.22%	2.30%	2.52%	8.29%	9.23%	4.53%	4.35%	15.37%	16.80%	6.44%	7.12%
26-May-09	57.13%	54.17%	4.75%	4.76%	3.08%	3.40%	8.39%	9.25%	5.12%	5.07%	13.26%	14.33%	8.27%	9.02%
27-Apr-09	56.56%	53.99%	4.81%	4.82%	3.09%	3.23%	5.82%	6.05%	5.16%	4.98%	14.01%	15.43%	10.56%	11.50%
25-Mar-09	56.09%	53.35%	5.49%	5.42%	2.83%	3.21%	4.10%	4.16%	4.79%	4.43%	15.25%	16.67%	11.44%	12.76%
25-Feb-09	55.01%	52.51%	6.30%	6.46%	3.37%	3.29%	3.49%	3.51%	5.12%	4.70%	14.34%	15.75%	12.37%	13.77%
26-Jan-09	56.17%	53.62%	6.55%	6.54%	3.38%	3.61%	3.38%	3.47%	4.53%	4.21%	13.26%	14.47%	12.72%	14.09%
26-Dec-08	58.91%	56.41%	5.69%	5.87%	2.71%	3.14%	3.25%	3.36%	4.36%	4.13%	12.99%	13.71%	12.08%	13.38%
25-Nov-08	59.91%	57.52%	5.52%	5.79%	2.27%	2.15%	3.82%	4.22%	4.18%	4.01%	12.64%	13.31%	11.66%	13.01%
27-Oct-08	60.93%	58.61%	4.95%	4.92%	2.75%	2.82%	2.99%	3.05%	3.87%	3.74%	12.70%	13.59%	11.81%	13.27%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

Distribution Date	Count	Current Balance	Delinq 1 Month Count	Delinq 1 Month Balance	Delinq 2 Months Count	Delinq 2 Months Balance	Delinq 3+ Months Count	Delinq 3+ Months Balance	Bankruptcy Count	Bankruptcy Balance	Foreclosure Count	Foreclosure Balance	REO Count	REO Balance
<b>Group 2 - Total</b>														
28-Dec-09	553	176,933,836	58	18,690,554	23	8,081,952	80	27,526,243	38	11,654,093	253	87,744,050	35	11,174,609
25-Nov-09	562	179,478,499	52	16,824,343	20	7,040,571	109	38,832,755	39	11,672,605	255	86,734,853	30	7,743,183
26-Oct-09	579	185,719,633	46	15,549,202	24	7,841,858	141	49,409,930	34	10,383,755	245	79,603,582	32	11,467,769
25-Sep-09	580	184,877,850	48	16,341,064	31	8,952,906	142	50,708,537	30	9,758,376	252	82,118,931	39	14,906,230
25-Aug-09	584	186,795,901	61	17,681,094	28	8,957,564	145	51,858,478	32	10,171,058	245	80,895,135	47	16,402,518
27-Jul-09	596	189,682,649	60	17,776,239	39	14,211,567	156	55,696,895	33	10,072,465	229	74,068,176	66	22,784,673
25-Jun-09	604	190,836,508	76	25,460,533	34	12,521,641	128	43,530,128	32	10,174,786	251	82,311,646	94	32,173,630
26-May-09	635	202,111,449	77	25,891,992	38	10,699,888	109	38,332,522	32	9,122,392	255	85,886,715	118	40,380,540
27-Apr-09	653	208,464,495	77	23,698,867	56	19,144,896	79	27,161,290	36	10,849,402	257	86,734,964	149	51,072,879
25-Mar-09	668	212,304,666	108	34,961,638	35	10,729,938	72	24,960,410	38	12,494,801	256	87,158,307	187	63,404,727
25-Feb-09	711	228,778,512	86	26,095,593	56	18,993,042	63	21,204,260	37	12,412,957	240	80,264,415	212	70,146,806
26-Jan-09	750	241,478,788	94	31,226,563	47	14,862,448	66	22,363,878	32	10,395,711	239	79,097,823	219	73,552,499
26-Dec-08	806	258,781,751	77	25,298,140	51	14,995,858	77	29,103,607	30	9,842,422	242	80,022,209	207	70,156,843
25-Nov-08	849	273,153,262	86	25,920,457	39	13,041,447	74	28,064,971	26	8,118,652	249	81,551,968	229	79,730,162
27-Oct-08	900	290,747,868	68	21,039,391	48	12,928,505	60	22,553,113	36	12,208,229	259	85,079,748	267	94,102,306
<b>Group 2 - Total</b>														
28-Dec-09	53.17%	51.76%	5.58%	5.47%	2.21%	2.36%	7.69%	8.05%	3.65%	3.41%	24.33%	25.67%	3.37%	3.27%
25-Nov-09	52.67%	51.53%	4.87%	4.83%	1.87%	2.02%	10.22%	11.15%	3.66%	3.35%	23.90%	24.90%	2.81%	2.22%
26-Oct-09	52.59%	51.59%	4.18%	4.32%	2.18%	2.18%	12.81%	13.73%	3.09%	2.88%	22.25%	22.11%	2.91%	3.19%
25-Sep-09	51.69%	50.28%	4.28%	4.44%	2.76%	2.44%	12.66%	13.79%	2.67%	2.65%	22.46%	22.34%	3.48%	4.05%
25-Aug-09	51.14%	50.11%	5.34%	4.74%	2.45%	2.40%	12.70%	13.91%	2.80%	2.73%	21.45%	21.70%	4.12%	4.40%
27-Jul-09	50.55%	49.36%	5.09%	4.63%	3.31%	3.70%	13.23%	14.49%	2.80%	2.62%	19.42%	19.27%	5.60%	5.93%
25-Jun-09	49.55%	48.07%	6.23%	6.41%	2.79%	3.15%	10.50%	10.96%	2.63%	2.56%	20.59%	20.73%	7.71%	8.10%
26-May-09	50.24%	49.01%	6.09%	6.28%	3.01%	2.59%	8.62%	9.29%	2.53%	2.21%	20.17%	20.82%	9.34%	9.79%
27-Apr-09	49.96%	48.81%	5.89%	5.55%	4.28%	4.48%	6.04%	6.36%	2.75%	2.54%	19.66%	20.31%	11.40%	11.96%
25-Mar-09	48.97%	47.60%	7.92%	7.84%	2.57%	2.41%	5.28%	5.60%	2.79%	2.80%	18.77%	19.54%	13.71%	14.22%
25-Feb-09	50.60%	49.96%	6.12%	5.70%	3.99%	4.15%	4.48%	4.63%	2.63%	2.71%	17.08%	17.53%	15.09%	15.32%
26-Jan-09	51.83%	51.06%	6.50%	6.60%	3.25%	3.14%	4.56%	4.73%	2.21%	2.20%	16.52%	16.72%	15.13%	15.55%
26-Dec-08	54.09%	53.01%	5.17%	5.18%	3.42%	3.07%	5.17%	5.96%	2.01%	2.02%	16.24%	16.39%	13.89%	14.37%
25-Nov-08	54.70%	53.60%	5.54%	5.09%	2.51%	2.56%	4.77%	5.51%	1.68%	1.59%	16.04%	16.00%	14.76%	15.65%
27-Oct-08	54.95%	53.98%	4.15%	3.91%	2.93%	2.40%	3.66%	4.19%	2.20%	2.27%	15.81%	15.79%	16.30%	17.47%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

Distribution Date	Count	Current Balance	Delinq 1 Month Count	Delinq 1 Month Balance	Delinq 2 Months Count	Delinq 2 Months Balance	Delinq 3+ Months Count	Delinq 3+ Months Balance	Bankruptcy Count	Bankruptcy Balance	Foreclosure Count	Foreclosure Balance	REO Count	REO Balance
<b>Group 2 - Fixed</b>														
28-Dec-09	104	29,634,712	7	1,548,875	1	121,313	6	2,028,934	4	1,583,719	18	5,501,130	3	749,085
25-Nov-09	106	29,820,290	4	919,473	1	451,640	5	1,683,348	5	1,735,572	19	5,822,019	4	899,999
26-Oct-09	106	29,663,274	4	1,182,825	3	694,281	6	1,899,415	4	1,585,694	20	6,053,175	2	649,727
25-Sep-09	104	27,750,387	7	2,386,267	2	577,489	9	3,227,862	3	1,475,052	20	6,142,879	2	649,727
25-Aug-09	105	28,043,930	8	1,978,154	2	897,689	8	3,018,553	5	1,804,916	19	6,370,361	2	411,709
27-Jul-09	107	28,617,408	8	2,333,847	2	917,884	9	3,517,366	5	1,805,938	17	5,105,736	1	260,795
25-Jun-09	109	29,028,333	6	2,019,484	3	1,475,993	10	2,945,875	5	1,806,769	17	5,335,514	2	494,923
26-May-09	111	30,451,733	9	2,955,803	3	906,184	7	2,167,576	3	828,662	17	5,335,514	3	604,807
27-Apr-09	110	30,536,854	12	3,065,775	6	2,219,570	6	1,528,057	4	1,060,662	13	4,505,154	2	370,679
25-Mar-09	115	32,702,245	13	3,153,791	2	568,389	4	924,409	6	1,929,938	11	3,672,747	2	370,679
25-Feb-09	118	33,681,111	12	2,866,055	3	647,176	3	758,877	4	932,147	11	4,105,321	6	1,453,311
26-Jan-09	123	34,795,877	9	2,130,674	2	560,012	4	1,091,632	4	1,108,357	11	3,973,956	5	1,298,783
26-Dec-08	125	35,020,703	11	2,854,029	4	1,156,916	4	1,723,941	3	897,678	7	2,185,382	5	1,298,783
25-Nov-08	130	36,259,561	10	2,784,347	1	166,271	4	1,822,713	2	707,936	12	3,281,171	1	339,030
27-Oct-08	132	37,203,066	10	2,206,891	4	1,524,549	3	1,093,581	2	708,069	11	3,056,295	1	339,498
<b>Group 2 - Fixed</b>														
28-Dec-09	72.73%	71.99%	4.90%	3.76%	0.70%	0.29%	4.20%	4.93%	2.80%	3.85%	12.59%	13.36%	2.10%	1.82%
25-Nov-09	73.61%	72.15%	2.78%	2.22%	0.69%	1.09%	3.47%	4.07%	3.47%	4.20%	13.19%	14.09%	2.78%	2.18%
26-Oct-09	73.10%	71.09%	2.76%	2.83%	2.07%	1.66%	4.14%	4.55%	2.76%	3.80%	13.79%	14.51%	1.38%	1.56%
25-Sep-09	70.75%	65.74%	4.76%	5.65%	1.36%	1.37%	6.12%	7.65%	2.04%	3.49%	13.61%	14.55%	1.36%	1.54%
25-Aug-09	70.47%	65.95%	5.37%	4.65%	1.34%	2.11%	5.37%	7.10%	3.36%	4.24%	12.75%	14.98%	1.34%	0.97%
27-Jul-09	71.81%	67.24%	5.37%	5.48%	1.34%	2.16%	6.04%	8.26%	3.36%	4.24%	11.41%	12.00%	0.67%	0.61%
25-Jun-09	71.71%	67.34%	3.95%	4.68%	1.97%	3.42%	6.58%	6.83%	3.29%	4.19%	11.18%	12.38%	1.32%	1.15%
26-May-09	72.55%	70.41%	5.88%	6.83%	1.96%	2.10%	4.58%	5.01%	1.96%	1.92%	11.11%	12.34%	1.96%	1.40%
27-Apr-09	71.90%	70.55%	7.84%	7.08%	3.92%	5.13%	3.92%	3.53%	2.61%	2.45%	8.50%	10.41%	1.31%	0.86%
25-Mar-09	75.16%	75.49%	8.50%	7.28%	1.31%	1.31%	2.61%	2.13%	3.92%	4.45%	7.19%	8.48%	1.31%	0.86%
25-Feb-09	75.16%	75.78%	7.64%	6.45%	1.91%	1.46%	1.91%	1.71%	2.55%	2.10%	7.01%	9.24%	3.82%	3.27%
26-Jan-09	77.85%	77.39%	5.70%	4.74%	1.27%	1.25%	2.53%	2.43%	2.53%	2.47%	6.96%	8.84%	3.16%	2.89%
26-Dec-08	78.62%	77.59%	6.92%	6.32%	2.52%	2.56%	2.52%	3.82%	1.89%	1.99%	4.40%	4.84%	3.14%	2.88%
25-Nov-08	81.25%	79.94%	6.25%	6.14%	0.63%	0.37%	2.50%	4.02%	1.25%	1.56%	7.50%	7.23%	0.63%	0.75%
27-Oct-08	80.98%	80.64%	6.13%	4.78%	2.45%	3.30%	1.84%	2.37%	1.23%	1.53%	6.75%	6.63%	0.61%	0.74%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

Distribution Date	Count	Current Balance	Delinq 1 Month Count	Delinq 1 Month Balance	Delinq 2 Months Count	Delinq 2 Months Balance	Delinq 3+ Months Count	Delinq 3+ Months Balance	Bankruptcy Count	Bankruptcy Balance	Foreclosure Count	Foreclosure Balance	REO Count	REO Balance
<b>Group 2 - ARM</b>														
28-Dec-09	449	147,299,125	51	17,141,679	22	7,960,639	74	25,497,309	34	10,070,374	235	82,242,921	32	10,425,523
25-Nov-09	456	149,658,209	48	15,904,870	19	6,588,931	104	37,149,407	34	9,937,033	236	80,912,833	26	6,843,184
26-Oct-09	473	156,056,358	42	14,366,377	21	7,147,577	135	47,510,515	30	8,798,061	225	73,550,407	30	10,818,042
25-Sep-09	476	157,127,463	41	13,954,796	29	8,375,417	133	47,480,675	27	8,283,325	232	75,976,052	37	14,256,503
25-Aug-09	479	158,751,971	53	15,702,940	26	8,059,875	137	48,839,925	27	8,366,142	226	74,524,774	45	15,990,809
27-Jul-09	489	161,065,242	52	15,442,391	37	13,293,683	147	52,179,528	28	8,266,527	212	68,962,440	65	22,523,878
25-Jun-09	495	161,808,175	70	23,441,049	31	11,045,647	118	40,584,253	27	8,368,017	234	76,976,132	92	31,678,707
26-May-09	524	171,659,716	68	22,936,189	35	9,793,703	102	36,164,946	29	8,293,730	238	80,551,201	115	39,775,733
27-Apr-09	543	177,927,641	65	20,633,093	50	16,925,326	73	25,633,233	32	9,788,740	244	82,229,810	147	50,702,199
25-Mar-09	553	179,602,421	95	31,807,848	33	10,161,549	68	24,036,000	32	10,564,862	245	83,485,560	185	63,034,048
25-Feb-09	593	195,097,401	74	23,229,538	53	18,345,866	60	20,445,383	33	11,480,811	229	76,159,094	206	68,693,495
26-Jan-09	627	206,682,911	85	29,095,889	45	14,302,437	62	21,272,245	28	9,287,354	228	75,123,867	214	72,253,717
26-Dec-08	681	223,761,048	66	22,444,111	47	13,838,942	73	27,379,666	27	8,944,744	235	77,836,827	202	68,858,060
25-Nov-08	719	236,893,701	76	23,136,109	38	12,875,177	70	26,242,257	24	7,410,717	237	78,270,797	228	79,391,131
27-Oct-08	768	253,544,802	58	18,832,500	44	11,403,956	57	21,459,532	34	11,500,160	248	82,023,453	266	93,762,808
<b>Group 2 - ARM</b>														
28-Dec-09	50.06%	49.00%	5.69%	5.70%	2.45%	2.65%	8.25%	8.48%	3.79%	3.35%	26.20%	27.36%	3.57%	3.47%
25-Nov-09	49.40%	48.75%	5.20%	5.18%	2.06%	2.15%	11.27%	12.10%	3.68%	3.24%	25.57%	26.36%	2.82%	2.23%
26-Oct-09	49.48%	49.04%	4.39%	4.51%	2.20%	2.25%	14.12%	14.93%	3.14%	2.76%	23.54%	23.11%	3.14%	3.40%
25-Sep-09	48.82%	48.28%	4.21%	4.29%	2.97%	2.57%	13.64%	14.59%	2.77%	2.55%	23.79%	23.34%	3.79%	4.38%
25-Aug-09	48.24%	48.07%	5.34%	4.76%	2.62%	2.44%	13.80%	14.79%	2.72%	2.53%	22.76%	22.57%	4.53%	4.84%
27-Jul-09	47.48%	47.13%	5.05%	4.52%	3.59%	3.89%	14.27%	15.27%	2.72%	2.42%	20.58%	20.18%	6.31%	6.59%
25-Jun-09	46.39%	45.72%	6.56%	6.62%	2.91%	3.12%	11.06%	11.47%	2.53%	2.36%	21.93%	21.75%	8.62%	8.95%
26-May-09	47.16%	46.50%	6.12%	6.21%	3.15%	2.65%	9.18%	9.80%	2.61%	2.25%	21.42%	21.82%	10.35%	10.77%
27-Apr-09	47.05%	46.35%	5.63%	5.38%	4.33%	4.41%	6.33%	6.68%	2.77%	2.55%	21.14%	21.42%	12.74%	13.21%
25-Mar-09	45.66%	44.60%	7.84%	7.90%	2.73%	2.52%	5.62%	5.97%	2.64%	2.62%	20.23%	20.73%	15.28%	15.65%
25-Feb-09	47.52%	47.19%	5.93%	5.62%	4.25%	4.44%	4.81%	4.95%	2.64%	2.78%	18.35%	18.42%	16.51%	16.61%
26-Jan-09	48.64%	48.29%	6.59%	6.80%	3.49%	3.34%	4.81%	4.97%	2.17%	2.17%	17.69%	17.55%	16.60%	16.88%
26-Dec-08	51.16%	50.50%	4.96%	5.07%	3.53%	3.12%	5.48%	6.18%	2.03%	2.02%	17.66%	17.57%	15.18%	15.54%
25-Nov-08	51.65%	51.03%	5.46%	4.98%	2.73%	2.77%	5.03%	5.65%	1.72%	1.60%	17.03%	16.86%	16.38%	17.10%
27-Oct-08	52.07%	51.48%	3.93%	3.82%	2.98%	2.32%	3.86%	4.36%	2.31%	2.33%	16.81%	16.65%	18.03%	19.04%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09  
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

In Foreclosure and Delinquent								In REO and Delinquent								In Bankruptcy and Delinquent								
		Current	31-60 Days		61-90 Days		90 + Days			Current	31-60 Days		61-90 Days		90 + Days			Current	31-60 Days		61-90 Days		90 + Days	
Distribution Date	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Total (All Loans)																								
28-Dec-09	1	203,244	2	305,158	0	0	522	130,091,969	1	305,213	0	0	0	0	80	18,228,813	36	5,633,260	8	1,808,011	9	1,989,385	63	12,662,198
25-Nov-09	7	1,939,162	1	99,881	0	0	515	127,210,391	1	305,964	0	0	0	0	83	16,130,887	34	6,077,059	9	1,757,285	12	2,536,641	67	12,607,835
26-Oct-09	1	199,808	0	0	0	0	506	120,591,911	0	0	0	0	0	0	82	19,644,723	30	5,427,460	5	1,061,891	10	1,399,555	68	12,997,602
25-Sep-09	0	0	0	0	0	0	508	121,685,725	0	0	0	0	0	0	91	23,501,198	26	5,017,428	7	1,213,667	12	1,768,693	74	14,178,588
25-Aug-09	2	286,013	0	0	0	0	493	119,840,595	0	0	0	0	0	0	107	26,162,808	26	4,744,969	6	1,374,491	8	1,226,784	81	15,252,637
27-Jul-09	2	343,878	0	0	0	0	471	111,638,791	0	0	0	0	0	0	143	35,238,392	24	3,880,743	11	2,982,251	10	1,693,729	89	15,754,494
25-Jun-09	3	941,437	0	0	1	215,200	524	124,467,170	0	0	0	0	0	0	201	48,857,788	22	4,086,214	11	2,548,049	10	1,632,573	83	14,715,990
26-May-09	1	95,951	0	0	2	474,545	503	123,908,641	0	0	0	0	0	0	258	62,303,367	19	2,918,836	14	3,134,883	8	1,455,140	98	16,516,019
27-Apr-09	2	142,335	0	0	0	0	529	129,223,002	0	0	0	0	0	0	334	80,057,731	23	4,055,635	8	1,253,902	8	1,526,408	106	18,775,676
25-Mar-09	1	132,670	0	0	0	0	557	134,160,063	0	0	0	0	0	0	391	96,238,333	21	3,783,205	6	1,462,849	10	1,886,148	107	19,345,109
25-Feb-09	2	484,997	1	310,976	3	819,380	526	124,338,980	0	0	0	0	0	0	440	106,366,237	17	3,396,817	6	1,481,637	16	2,105,425	112	20,504,208
26-Jan-09	2	313,787	0	0	0	0	510	121,252,924	0	0	0	0	0	0	462	111,899,823	20	4,257,896	9	1,089,019	3	466,361	108	18,757,994
26-Dec-08	2	1,015,979	1	62,483	2	407,632	504	119,012,270	0	0	0	0	0	0	446	107,747,380	22	4,370,140	2	138,700	4	565,540	108	18,972,841
25-Nov-08	1	211,187	0	0	2	432,039	515	121,426,105	0	0	0	0	0	0	468	117,577,731	15	3,088,223	6	854,435	5	1,009,148	105	17,371,216
27-Oct-08	3	508,694	0	0	0	0	544	128,765,346	0	(542,575)	0	0	0	0	519	135,207,370	19	3,707,034	7	1,484,292	5	576,197	109	20,491,662
Total (All Loans)																								
28-Dec-09	0.00%	0.03%	0.06%	0.05%	0.00%	0.00%	16.95%	21.08%	0.03%	0.05%	0.00%	0.00%	0.00%	0.00%	2.60%	2.95%	1.17%	0.91%	0.26%	0.29%	0.29%	0.32%	2.05%	2.05%
25-Nov-09	0.00%	0.31%	0.03%	0.02%	0.00%	0.00%	16.40%	20.24%	0.03%	0.05%	0.00%	0.00%	0.00%	0.00%	2.64%	2.57%	1.08%	0.97%	0.29%	0.28%	0.38%	0.40%	2.13%	2.01%
26-Oct-09	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	15.75%	18.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.55%	3.05%	0.93%	0.84%	0.16%	0.16%	0.31%	0.22%	2.12%	2.02%
25-Sep-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	15.53%	18.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.78%	3.57%	0.79%	0.76%	0.21%	0.18%	0.37%	0.27%	2.28%	2.16%
25-Aug-09	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	14.80%	17.94%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.21%	3.92%	0.78%	0.71%	0.18%	0.21%	0.24%	0.18%	2.43%	2.28%
27-Jul-09	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	13.78%	16.28%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.18%	5.14%	0.70%	0.57%	0.32%	0.43%	0.29%	0.25%	2.60%	2.30%
25-Jun-09	0.00%	0.13%	0.00%	0.00%	0.03%	0.03%	14.89%	17.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.71%	6.91%	0.63%	0.58%	0.31%	0.36%	0.28%	0.23%	2.36%	2.08%
26-May-09	0.00%	0.01%	0.00%	0.00%	0.06%	0.06%	13.87%	16.94%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.12%	8.52%	0.52%	0.40%	0.39%	0.43%	0.22%	0.20%	2.70%	2.26%
27-Apr-09	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	14.14%	17.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.93%	10.58%	0.61%	0.54%	0.21%	0.17%	0.21%	0.20%	2.83%	2.48%
25-Mar-09	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	14.47%	17.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.16%	12.29%	0.55%	0.48%	0.16%	0.19%	0.26%	0.24%	2.78%	2.47%
25-Feb-09	0.00%	0.06%	0.03%	0.04%	0.08%	0.10%	13.32%	15.48%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.14%	13.24%	0.43%	0.42%	0.15%	0.18%	0.41%	0.26%	2.84%	2.55%
26-Jan-09	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	12.58%	14.66%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.39%	13.53%	0.49%	0.51%	0.22%	0.13%	0.07%	0.06%	2.66%	2.27%
26-Dec-08	0.00%	0.12%	0.02%	0.01%	0.05%	0.05%	12.14%	13.99%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.74%	12.67%	0.53%	0.51%	0.05%	0.02%	0.10%	0.07%	2.60%	2.23%
25-Nov-08	0.00%	0.02%	0.00%	0.00%	0.05%	0.05%	12.03%	13.76%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.93%	13.33%	0.35%	0.35%	0.14%	0.10%	0.12%	0.11%	2.45%	1.97%
27-Oct-08	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	12.14%	13.88%	0.00%	-0.06%	0.00%	0.00%	0.00%	0.00%	11.58%	14.58%	0.42%	0.40%	0.16%	0.16%	0.11%	0.06%	2.43%	2.21%



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09  
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

Distribution Date	#	In Foreclosure and Delinquent						In REO and Delinquent						In Bankruptcy and Delinquent										
		Current	31-60 Days	61-90 Days	90 + Days	Current	31-60 Days	61-90 Days	90 + Days	Current	31-60 Days	61-90 Days	90 + Days											
		Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance		
Group 1 - Total																								
28-Dec-09	1	203,244	2	305,158	0	0	269	42,347,918	0	0	0	0	0	0	46	7,359,418	28	3,709,233	6	801,267	5	758,723	39	5,169,539
25-Nov-09	4	722,168	0	0	0	0	264	41,792,413	0	0	0	0	0	0	54	8,693,669	26	3,701,576	7	1,013,976	7	908,874	43	5,681,788
26-Oct-09	1	199,808	0	0	0	0	261	40,988,330	0	0	0	0	0	0	50	8,176,955	23	3,395,041	4	562,441	8	1,118,800	44	5,426,472
25-Sep-09	0	0	0	0	0	0	256	39,566,795	0	0	0	0	0	0	52	8,594,968	21	3,171,560	6	714,217	9	938,937	53	7,595,287
25-Aug-09	1	187,687	0	0	0	0	249	39,043,787	0	0	0	0	0	0	60	9,760,290	22	3,287,215	4	326,040	5	483,433	58	8,331,136
27-Jul-09	0	0	0	0	0	0	244	37,914,493	0	0	0	0	0	0	77	12,453,719	22	3,412,721	5	423,112	9	1,080,854	65	9,322,065
25-Jun-09	2	469,321	0	0	1	215,200	274	42,627,639	0	0	0	0	0	0	107	16,684,158	18	2,686,504	7	787,217	9	1,019,698	60	8,314,622
26-May-09	1	95,951	0	0	0	0	250	38,496,470	0	0	0	0	0	0	140	21,922,827	17	2,450,814	10	1,374,051	7	842,265	73	10,235,357
27-Apr-09	1	43,991	0	0	0	0	273	42,586,383	0	0	0	0	0	0	185	28,984,853	20	2,910,947	6	624,852	6	827,253	77	10,399,168
25-Mar-09	1	132,670	0	0	0	0	301	47,001,756	0	0	0	0	0	0	204	32,833,606	17	2,508,917	4	415,399	8	956,754	77	10,101,442
25-Feb-09	1	70,997	0	0	3	819,380	288	44,799,540	0	0	0	0	0	0	228	36,219,432	14	2,222,531	3	422,171	14	1,634,225	83	10,796,203
26-Jan-09	1	183,535	0	0	0	0	272	42,285,353	0	0	0	0	0	0	243	38,347,324	16	2,515,145	7	639,139	3	466,361	82	10,554,914
26-Dec-08	1	67,694	1	62,483	1	100,797	264	40,245,180	0	0	0	0	0	0	239	37,590,537	18	2,612,352	2	138,700	4	565,540	82	10,888,207
25-Nov-08	0	0	0	0	2	432,039	267	40,085,324	0	0	0	0	0	0	239	37,847,570	12	1,599,232	6	854,435	4	661,530	83	11,089,173
27-Oct-08	3	508,694	0	0	0	0	285	43,685,598	1	69,425	0	0	0	0	251	40,493,064	15	2,050,476	5	722,446	5	576,197	79	10,701,837
Group 1 - Total																								
28-Dec-09	0.00%	0.07%	0.10%	0.11%	0.00%	0.00%	13.19%	15.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.25%	2.67%	1.37%	1.35%	0.29%	0.29%	0.25%	0.28%	1.91%	1.88%
25-Nov-09	0.00%	0.26%	0.00%	0.00%	0.00%	0.00%	12.74%	14.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.60%	3.10%	1.25%	1.32%	0.34%	0.36%	0.34%	0.32%	2.07%	2.03%
26-Oct-09	0.00%	0.07%	0.00%	0.00%	0.00%	0.00%	12.36%	14.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.37%	2.87%	1.09%	1.19%	0.19%	0.20%	0.38%	0.39%	2.08%	1.90%
25-Sep-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.91%	13.63%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.42%	2.96%	0.98%	1.09%	0.28%	0.25%	0.42%	0.32%	2.47%	2.62%
25-Aug-09	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%	11.37%	13.22%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.74%	3.30%	1.00%	1.11%	0.18%	0.11%	0.23%	0.16%	2.65%	2.82%
27-Jul-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.90%	12.57%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.44%	4.13%	0.98%	1.13%	0.22%	0.14%	0.40%	0.36%	2.90%	3.09%
25-Jun-09	0.00%	0.15%	0.00%	0.00%	0.04%	0.07%	11.91%	13.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.65%	5.38%	0.78%	0.87%	0.30%	0.25%	0.39%	0.33%	2.61%	2.68%
26-May-09	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	10.58%	12.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.93%	6.88%	0.72%	0.77%	0.42%	0.43%	0.30%	0.26%	3.09%	3.21%
27-Apr-09	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	11.22%	12.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.60%	8.80%	0.82%	0.88%	0.25%	0.19%	0.25%	0.25%	3.16%	3.16%
25-Mar-09	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	12.11%	13.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.21%	9.73%	0.68%	0.74%	0.16%	0.12%	0.32%	0.28%	3.10%	2.99%
25-Feb-09	0.00%	0.02%	0.00%	0.00%	0.12%	0.24%	11.33%	12.98%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.97%	10.49%	0.55%	0.64%	0.12%	0.12%	0.55%	0.47%	3.26%	3.13%
26-Jan-09	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	10.43%	11.94%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.32%	10.83%	0.61%	0.71%	0.27%	0.18%	0.12%	0.13%	3.14%	2.98%
26-Dec-08	0.00%	0.02%	0.04%	0.02%	0.04%	0.03%	9.92%	11.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.98%	10.38%	0.68%	0.72%	0.08%	0.04%	0.15%	0.16%	3.08%	3.01%
25-Nov-08	0.00%	0.00%	0.00%	0.00%	0.07%	0.12%	9.78%	10.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.75%	10.15%	0.44%	0.43%	0.22%	0.23%	0.15%	0.18%	3.04%	2.97%
27-Oct-08	0.00%	0.13%	0.00%	0.00%	0.00%	0.00%	10.02%	11.24%	0.04%	0.02%	0.00%	0.00%	0.00%	0.00%	8.83%	10.41%	0.53%	0.53%	0.18%	0.19%	0.18%	0.15%	2.78%	2.75%



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09  
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

Distribution Date	#	In Foreclosure and Delinquent							In REO and Delinquent							In Bankruptcy and Delinquent								
		Current	31-60 Days	61-90 Days	90 + Days	Current	31-60 Days	61-90 Days	90 + Days	Current	31-60 Days	61-90 Days	90 + Days	Current	31-60 Days	61-90 Days	90 + Days							
		Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	Balance	
Group 1 - Fixed																								
28-Dec-09	1	203,244	0	0	0	0	39	5,913,261	0	0	0	0	0	0	4	553,576	9	1,133,425	4	426,527	2	252,950	6	704,285
25-Nov-09	1	82,987	0	0	0	0	43	6,262,046	0	0	0	0	0	0	5	539,575	9	1,273,377	3	198,740	3	377,311	9	1,077,893
26-Oct-09	0	0	0	0	0	0	48	6,706,017	0	0	0	0	0	0	4	351,463	8	1,081,514	1	54,199	4	463,731	9	871,959
25-Sep-09	0	0	0	0	0	0	43	5,798,816	0	0	0	0	0	0	3	199,140	8	1,175,139	2	107,572	4	398,213	9	1,099,522
25-Aug-09	0	0	0	0	0	0	38	5,644,856	0	0	0	0	0	0	4	387,986	6	871,201	3	231,679	2	144,929	10	1,219,806
27-Jul-09	0	0	0	0	0	0	33	4,614,439	0	0	0	0	0	0	5	407,223	7	1,024,682	3	224,751	1	58,830	11	1,588,257
25-Jun-09	1	201,337	0	0	0	0	35	4,964,407	0	0	0	0	0	0	6	512,243	5	608,455	4	417,266	1	53,465	13	1,859,566
26-May-09	0	0	0	0	0	0	36	5,007,333	0	0	0	0	0	0	6	791,960	4	535,593	5	490,837	3	379,524	12	1,626,774
27-Apr-09	1	43,991	0	0	0	0	37	4,975,015	0	0	0	0	0	0	7	955,122	6	797,419	3	230,475	1	125,101	12	1,479,643
25-Mar-09	0	0	0	0	0	0	38	5,254,723	0	0	0	0	0	0	6	792,625	5	724,401	2	132,675	3	449,530	13	1,539,665
25-Feb-09	1	70,997	0	0	0	0	36	5,017,099	0	0	0	0	0	0	8	739,904	4	683,752	2	372,757	2	199,010	15	1,696,775
26-Jan-09	1	183,535	0	0	0	0	29	3,892,148	0	0	0	0	0	0	10	966,379	7	1,070,045	1	73,733	1	125,463	16	1,740,477
26-Dec-08	0	0	0	0	0	0	23	3,059,777	0	0	0	0	0	0	12	1,066,404	7	971,389	1	73,799	1	125,583	15	1,748,673
25-Nov-08	0	0	0	0	1	106,006	23	2,869,983	0	0	0	0	0	0	13	1,160,463	4	469,400	2	260,864	1	107,507	17	2,046,856
27-Oct-08	1	191,227	0	0	0	0	28	3,702,696	0	0	0	0	0	0	11	1,223,019	6	853,592	0	0	3	225,292	16	1,882,030
Group 1 - Fixed																								
28-Dec-09	0.00%	0.26%	0.00%	0.00%	0.00%	0.00%	5.70%	7.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.58%	0.71%	1.32%	1.45%	0.58%	0.54%	0.29%	0.32%	0.88%	0.90%
25-Nov-09	0.00%	0.10%	0.00%	0.00%	0.00%	0.00%	6.20%	7.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.72%	0.68%	1.30%	1.61%	0.43%	0.25%	0.43%	0.48%	1.30%	1.36%
26-Oct-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.85%	8.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.57%	0.44%	1.14%	1.35%	0.14%	0.07%	0.57%	0.58%	1.28%	1.09%
25-Sep-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.11%	7.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.43%	0.25%	1.14%	1.47%	0.28%	0.13%	0.57%	0.50%	1.28%	1.37%
25-Aug-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.32%	6.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.56%	0.48%	0.84%	1.07%	0.42%	0.29%	0.28%	0.18%	1.40%	1.50%
27-Jul-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.56%	5.62%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.69%	0.50%	0.97%	1.25%	0.41%	0.27%	0.14%	0.07%	1.52%	1.94%
25-Jun-09	0.00%	0.24%	0.00%	0.00%	0.00%	0.00%	4.78%	5.97%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.82%	0.62%	0.68%	0.73%	0.55%	0.50%	0.14%	0.06%	1.78%	2.24%
26-May-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.86%	5.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.81%	0.94%	0.54%	0.63%	0.67%	0.58%	0.40%	0.45%	1.62%	1.93%
27-Apr-09	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	4.94%	5.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.93%	1.12%	0.80%	0.93%	0.40%	0.27%	0.13%	0.15%	1.60%	1.73%
25-Mar-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.04%	6.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.80%	0.92%	0.66%	0.84%	0.27%	0.15%	0.40%	0.52%	1.72%	1.79%
25-Feb-09	0.00%	0.08%	0.00%	0.00%	0.00%	0.00%	4.71%	5.74%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.05%	0.85%	0.52%	0.78%	0.26%	0.43%	0.26%	0.23%	1.96%	1.94%
26-Jan-09	0.00%	0.21%	0.00%	0.00%	0.00%	0.00%	3.74%	4.39%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.29%	1.09%	0.90%	1.21%	0.13%	0.08%	0.13%	0.14%	2.06%	1.96%
26-Dec-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.94%	3.42%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.53%	1.19%	0.90%	1.09%	0.13%	0.08%	0.13%	0.14%	1.92%	1.96%
25-Nov-08	0.00%	0.00%	0.00%	0.00%	0.13%	0.12%	2.90%	3.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.64%	1.28%	0.51%	0.52%	0.25%	0.29%	0.13%	0.12%	2.15%	2.26%
27-Oct-08	0.00%	0.21%	0.00%	0.00%	0.00%	0.00%	3.49%	4.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.37%	1.32%	0.75%	0.92%	0.00%	0.00%	0.37%	0.24%	1.99%	2.04%





**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09  
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

Distribution Date	In Foreclosure and Delinquent								In REO and Delinquent								In Bankruptcy and Delinquent							
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
<b>Group 1 - ARM</b>																								
28-Dec-09	0	0	2	305,158	0	0	230	36,434,657	0	0	0	0	0	0	42	6,805,842	19	2,575,807	2	374,741	3	505,773	33	4,465,254
25-Nov-09	3	639,181	0	0	0	0	221	35,530,367	0	0	0	0	0	0	49	8,154,094	17	2,428,199	4	815,236	4	531,564	34	4,603,895
26-Oct-09	1	199,808	0	0	0	0	213	34,282,312	0	0	0	0	0	0	46	7,825,491	15	2,313,526	3	508,243	4	655,069	35	4,554,512
25-Sep-09	0	0	0	0	0	0	213	33,767,979	0	0	0	0	0	0	49	8,395,828	13	1,996,421	4	606,645	5	540,724	44	6,495,764
25-Aug-09	1	187,687	0	0	0	0	211	33,398,931	0	0	0	0	0	0	56	9,372,305	16	2,416,013	1	94,360	3	338,504	48	7,111,330
27-Jul-09	0	0	0	0	0	0	211	33,300,054	0	0	0	0	0	0	72	12,046,496	15	2,388,039	2	198,360	8	1,022,024	54	7,733,808
25-Jun-09	1	267,985	0	0	1	215,200	239	37,663,233	0	0	0	0	0	0	101	16,171,914	13	2,078,049	3	369,950	8	966,233	47	6,455,056
26-May-09	1	95,951	0	0	0	0	214	33,489,137	0	0	0	0	0	0	134	21,130,867	13	1,915,221	5	883,215	4	462,741	61	8,608,583
27-Apr-09	0	0	0	0	0	0	236	37,611,368	0	0	0	0	0	0	178	28,029,731	14	2,113,527	3	394,378	5	702,152	65	8,919,525
25-Mar-09	1	132,670	0	0	0	0	263	41,747,033	0	0	0	0	0	0	198	32,040,981	12	1,784,516	2	282,724	5	507,224	64	8,561,777
25-Feb-09	0	0	0	0	3	819,380	252	39,782,441	0	0	0	0	0	0	220	35,479,527	10	1,538,779	1	49,414	12	1,435,215	68	9,099,428
26-Jan-09	0	0	0	0	0	0	243	38,393,206	0	0	0	0	0	0	233	37,380,945	9	1,445,100	6	565,406	2	340,898	66	8,814,437
26-Dec-08	1	67,694	1	62,483	1	100,797	241	37,185,403	0	0	0	0	0	0	227	36,524,133	11	1,640,963	1	64,901	3	439,957	67	9,139,534
25-Nov-08	0	0	0	0	1	326,033	244	37,215,342	0	0	0	0	0	0	226	36,687,107	8	1,129,832	4	593,571	3	554,023	66	9,042,316
27-Oct-08	2	317,466	0	0	0	0	257	39,982,901	1	69,425	0	0	0	0	240	39,270,045	9	1,196,884	5	722,446	2	350,905	63	8,819,807
<b>Group 1 - ARM</b>																								
28-Dec-09	0.00%	0.00%	0.15%	0.15%	0.00%	0.00%	16.96%	18.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.10%	3.45%	1.40%	1.31%	0.15%	0.19%	0.22%	0.26%	2.43%	2.27%
25-Nov-09	0.00%	0.32%	0.00%	0.00%	0.00%	0.00%	16.01%	17.69%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.55%	4.06%	1.23%	1.21%	0.29%	0.41%	0.29%	0.26%	2.46%	2.29%
26-Oct-09	0.00%	0.10%	0.00%	0.00%	0.00%	0.00%	15.10%	16.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.26%	3.82%	1.06%	1.13%	0.21%	0.25%	0.28%	0.32%	2.48%	2.22%
25-Sep-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.73%	16.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.39%	4.00%	0.90%	0.95%	0.28%	0.29%	0.35%	0.26%	3.04%	3.09%
25-Aug-09	0.00%	0.09%	0.00%	0.00%	0.00%	0.00%	14.30%	15.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.79%	4.38%	1.08%	1.13%	0.07%	0.04%	0.20%	0.16%	3.25%	3.32%
27-Jul-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.94%	15.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.76%	5.49%	0.99%	1.09%	0.13%	0.09%	0.53%	0.47%	3.57%	3.52%
25-Jun-09	0.00%	0.12%	0.00%	0.00%	0.06%	0.09%	15.24%	16.59%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.44%	7.12%	0.83%	0.92%	0.19%	0.16%	0.51%	0.43%	3.00%	2.84%
26-May-09	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	13.20%	14.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.27%	9.02%	0.80%	0.82%	0.31%	0.38%	0.25%	0.20%	3.76%	3.67%
27-Apr-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.01%	15.43%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.56%	11.50%	0.83%	0.87%	0.18%	0.16%	0.30%	0.29%	3.86%	3.66%
25-Mar-09	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	15.19%	16.62%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.44%	12.76%	0.69%	0.71%	0.12%	0.11%	0.29%	0.20%	3.70%	3.41%
25-Feb-09	0.00%	0.00%	0.00%	0.00%	0.17%	0.32%	14.17%	15.44%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.37%	13.77%	0.56%	0.60%	0.06%	0.02%	0.67%	0.56%	3.82%	3.53%
26-Jan-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.26%	14.47%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.72%	14.09%	0.49%	0.54%	0.33%	0.21%	0.11%	0.13%	3.60%	3.32%
26-Dec-08	0.00%	0.02%	0.05%	0.02%	0.05%	0.04%	12.83%	13.62%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.08%	13.38%	0.59%	0.60%	0.05%	0.02%	0.16%	0.16%	3.57%	3.35%
25-Nov-08	0.00%	0.00%	0.00%	0.00%	0.05%	0.12%	12.59%	13.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.66%	13.01%	0.41%	0.40%	0.21%	0.21%	0.15%	0.20%	3.41%	3.21%
27-Oct-08	0.00%	0.11%	0.00%	0.00%	0.00%	0.00%	12.60%	13.49%	0.05%	0.02%	0.00%	0.00%	0.00%	0.00%	11.76%	13.25%	0.44%	0.40%	0.25%	0.24%	0.10%	0.12%	3.09%	2.97%



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09  
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

In Foreclosure and Delinquent								In REO and Delinquent								In Bankruptcy and Delinquent								
	Current	31-60 Days	61-90 Days	90 + Days	Current	31-60 Days	61-90 Days	90 + Days	Current	31-60 Days	61-90 Days	90 + Days	Current	31-60 Days	61-90 Days	90 + Days								
Distribution Date	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance		
Group 2 - Total																								
28-Dec-09	0	0	0	0	0	0	253	87,744,050	1	305,213	0	0	0	0	34	10,869,396	8	1,924,028	2	1,006,744	4	1,230,662	24	7,492,659
25-Nov-09	3	1,216,994	1	99,881	0	0	251	85,417,978	1	305,964	0	0	0	0	29	7,437,219	8	2,375,483	2	743,309	5	1,627,766	24	6,926,047
26-Oct-09	0	0	0	0	0	0	245	79,603,582	0	0	0	0	0	0	32	11,467,769	7	2,032,420	1	499,450	2	280,755	24	7,571,130
25-Sep-09	0	0	0	0	0	0	252	82,118,931	0	0	0	0	0	0	39	14,906,230	5	1,845,869	1	499,450	3	829,756	21	6,583,302
25-Aug-09	1	98,326	0	0	0	0	244	80,796,808	0	0	0	0	0	0	47	16,402,518	4	1,457,755	2	1,048,451	3	743,351	23	6,921,501
27-Jul-09	2	343,878	0	0	0	0	227	73,724,298	0	0	0	0	0	0	66	22,784,673	2	468,022	6	2,559,139	1	612,875	24	6,432,428
25-Jun-09	1	472,116	0	0	0	0	250	81,839,530	0	0	0	0	0	0	94	32,173,630	4	1,399,711	4	1,760,832	1	612,875	23	6,401,368
26-May-09	0	0	0	0	2	474,545	253	85,412,171	0	0	0	0	0	0	118	40,380,540	2	468,022	4	1,760,832	1	612,875	25	6,280,662
27-Apr-09	1	98,344	0	0	0	0	256	86,636,619	0	0	0	0	0	0	149	51,072,879	3	1,144,688	2	629,050	2	699,155	29	8,376,509
25-Mar-09	0	0	0	0	0	0	256	87,158,307	0	0	0	0	0	0	187	63,404,727	4	1,274,288	2	1,047,450	2	929,395	30	9,243,668
25-Feb-09	1	414,000	1	310,976	0	0	238	79,539,439	0	0	0	0	0	0	212	70,146,806	3	1,174,285	3	1,059,466	2	471,200	29	9,708,006
26-Jan-09	1	130,252	0	0	0	0	238	78,967,571	0	0	0	0	0	0	219	73,552,499	4	1,742,751	2	449,880	0	0	26	8,203,080
26-Dec-08	1	948,285	0	0	1	306,835	240	78,767,089	0	0	0	0	0	0	207	70,156,843	4	1,757,788	0	0	0	0	26	8,084,634
25-Nov-08	1	211,187	0	0	0	0	248	81,340,781	0	0	0	0	0	0	229	79,730,162	3	1,488,991	0	0	1	347,618	22	6,282,043
27-Oct-08	0	0	0	0	0	0	259	85,079,748	(1)	(612,000)	0	0	0	0	268	94,714,306	4	1,656,558	2	761,846	0	0	30	9,789,825
Group 2 - Total																								
28-Dec-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	24.33%	25.67%	0.10%	0.09%	0.00%	0.00%	0.00%	0.00%	3.27%	3.18%	0.77%	0.56%	0.19%	0.29%	0.38%	0.36%	2.31%	2.19%
25-Nov-09	0.00%	0.35%	0.09%	0.03%	0.00%	0.00%	23.52%	24.52%	0.09%	0.09%	0.00%	0.00%	0.00%	0.00%	2.72%	2.14%	0.75%	0.68%	0.19%	0.21%	0.47%	0.47%	2.25%	1.99%
26-Oct-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	22.25%	22.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.91%	3.19%	0.64%	0.56%	0.09%	0.14%	0.18%	0.08%	2.18%	2.10%
25-Sep-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	22.46%	22.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.48%	4.05%	0.45%	0.50%	0.09%	0.14%	0.27%	0.23%	1.87%	1.79%
25-Aug-09	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	21.37%	21.68%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.12%	4.40%	0.35%	0.39%	0.18%	0.28%	0.26%	0.20%	2.01%	1.86%
27-Jul-09	0.00%	0.09%	0.00%	0.00%	0.00%	0.00%	19.25%	19.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.60%	5.93%	0.17%	0.12%	0.51%	0.67%	0.08%	0.16%	2.04%	1.67%
25-Jun-09	0.00%	0.12%	0.00%	0.00%	0.00%	0.00%	20.51%	20.61%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.71%	8.10%	0.33%	0.35%	0.33%	0.44%	0.08%	0.15%	1.89%	1.61%
26-May-09	0.00%	0.00%	0.00%	0.00%	0.16%	0.12%	20.02%	20.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.34%	9.79%	0.16%	0.11%	0.32%	0.43%	0.08%	0.15%	1.98%	1.52%
27-Apr-09	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	19.59%	20.28%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.40%	11.96%	0.23%	0.27%	0.15%	0.15%	0.15%	0.16%	2.22%	1.96%
25-Mar-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	18.77%	19.54%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.71%	14.22%	0.29%	0.29%	0.15%	0.23%	0.15%	0.21%	2.20%	2.07%
25-Feb-09	0.00%	0.09%	0.07%	0.07%	0.00%	0.00%	16.94%	17.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	15.09%	15.32%	0.21%	0.26%	0.21%	0.23%	0.14%	0.10%	2.06%	2.12%
26-Jan-09	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	16.45%	16.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	15.13%	15.55%	0.28%	0.37%	0.14%	0.10%	0.00%	0.00%	1.80%	1.73%
26-Dec-08	0.00%	0.19%	0.00%	0.00%	0.07%	0.06%	16.11%	16.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.89%	14.37%	0.27%	0.36%	0.00%	0.00%	0.00%	0.00%	1.74%	1.66%
25-Nov-08	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	15.98%	15.96%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.76%	15.65%	0.19%	0.29%	0.00%	0.00%	0.06%	0.07%	1.42%	1.23%
27-Oct-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	15.81%	15.79%	-0.06%	-0.11%	0.00%	0.00%	0.00%	0.00%	16.36%	17.58%	0.24%	0.31%	0.12%	0.14%	0.00%	0.00%	1.83%	1.82%



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09  
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

In Foreclosure and Delinquent								In REO and Delinquent								In Bankruptcy and Delinquent													
		Current		31-60 Days		61-90 Days		90 + Days				Current		31-60 Days		61-90 Days		90 + Days				Current		31-60 Days		61-90 Days		90 + Days	
Distribution Date	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	
Group 2 - Fixed																													
28-Dec-09	0	0	0	0	0	0	18	5,501,130	0	0	0	0	0	0	3	749,085	1	111,217	1	762,885	1	499,450	1	210,167					
25-Nov-09	0	0	0	0	0	0	19	5,822,019	0	0	0	0	0	0	4	899,999	2	875,092	1	499,450	0	0	2	361,030					
26-Oct-09	0	0	0	0	0	0	20	6,053,175	0	0	0	0	0	0	2	649,727	2	876,077	1	499,450	0	0	1	210,167					
25-Sep-09	0	0	0	0	0	0	20	6,142,879	0	0	0	0	0	0	2	649,727	1	765,435	1	499,450	0	0	1	210,167					
25-Aug-09	0	0	0	0	0	0	19	6,370,361	0	0	0	0	0	0	2	411,709	1	766,275	1	499,450	0	0	3	539,191					
27-Jul-09	0	0	0	0	0	0	17	5,105,736	0	0	0	0	0	0	1	260,795	0	0	2	1,266,560	0	0	3	539,379					
25-Jun-09	0	0	0	0	0	0	17	5,335,514	0	0	0	0	0	0	2	494,923	1	767,940	1	499,450	0	0	3	539,379					
26-May-09	0	0	0	0	0	0	17	5,335,514	0	0	0	0	0	0	3	604,807	0	0	1	499,450	0	0	2	329,212					
27-Apr-09	0	0	0	0	0	0	13	4,505,154	0	0	0	0	0	0	2	370,679	0	0	1	499,450	0	0	3	561,212					
25-Mar-09	0	0	0	0	0	0	11	3,672,747	0	0	0	0	0	0	2	370,679	0	0	1	499,450	1	370,463	4	1,060,025					
25-Feb-09	1	414,000	0	0	0	0	10	3,691,321	0	0	0	0	0	0	6	1,453,311	0	0	1	370,935	1	232,000	2	329,212					
26-Jan-09	1	130,252	0	0	0	0	10	3,843,704	0	0	0	0	0	0	5	1,298,783	1	568,466	1	210,680	0	0	2	329,212					
26-Dec-08	0	0	0	0	0	0	7	2,185,382	0	0	0	0	0	0	5	1,298,783	1	568,466	0	0	0	0	2	329,212					
25-Nov-08	1	211,187	0	0	0	0	11	3,069,984	0	0	0	0	0	0	1	339,030	1	568,466	0	0	0	0	1	139,470					
27-Oct-08	0	0	0	0	0	0	11	3,056,295	0	0	0	0	0	0	1	339,498	1	568,466	0	0	0	0	1	139,604					
Group 2 - Fixed																													
28-Dec-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.59%	13.36%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.10%	1.82%	0.70%	0.27%	0.70%	1.85%	0.70%	1.21%	0.70%	0.51%					
25-Nov-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.19%	14.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.78%	2.18%	1.39%	2.12%	0.69%	1.21%	0.00%	0.00%	1.39%	0.87%					
26-Oct-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.79%	14.51%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.38%	1.56%	1.38%	2.10%	0.69%	1.20%	0.00%	0.00%	0.69%	0.50%					
25-Sep-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.61%	14.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.36%	1.54%	0.68%	1.81%	0.68%	1.18%	0.00%	0.00%	0.68%	0.50%					
25-Aug-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.75%	14.98%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.34%	0.97%	0.67%	1.80%	0.67%	1.17%	0.00%	0.00%	2.01%	1.27%					
27-Jul-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.41%	12.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.67%	0.61%	0.00%	0.00%	1.34%	2.98%	0.00%	0.00%	2.01%	1.27%					
25-Jun-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.18%	12.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.32%	1.15%	0.66%	1.78%	0.66%	1.16%	0.00%	0.00%	1.97%	1.25%					
26-May-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.11%	12.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.96%	1.40%	0.00%	0.00%	0.65%	1.15%	0.00%	0.00%	1.31%	0.76%					
27-Apr-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.50%	10.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.31%	0.86%	0.00%	0.00%	0.65%	1.15%	0.00%	0.00%	1.96%	1.30%					
25-Mar-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.19%	8.48%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.31%	0.86%	0.00%	0.00%	0.65%	1.15%	0.65%	0.86%	2.61%	2.45%					
25-Feb-09	0.00%	0.93%	0.00%	0.00%	0.00%	0.00%	6.37%	8.31%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.82%	3.27%	0.00%	0.00%	0.64%	0.83%	0.64%	0.52%	1.27%	0.74%					
26-Jan-09	0.00%	0.29%	0.00%	0.00%	0.00%	0.00%	6.33%	8.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.16%	2.89%	0.63%	1.26%	0.63%	0.47%	0.00%	0.00%	1.27%	0.73%					
26-Dec-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.40%	4.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.14%	2.88%	0.63%	1.26%	0.00%	0.00%	0.00%	0.00%	1.26%	0.73%					
25-Nov-08	0.00%	0.47%	0.00%	0.00%	0.00%	0.00%	6.88%	6.77%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.63%	0.75%	0.63%	1.25%	0.00%	0.00%	0.00%	0.00%	0.63%	0.31%					
27-Oct-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.75%	6.63%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.61%	0.74%	0.61%	1.23%	0.00%	0.00%	0.00%	0.00%	0.61%	0.30%					



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09  
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

In Foreclosure and Delinquent								In REO and Delinquent								In Bankruptcy and Delinquent								
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
Distribution Date	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Group 2 - ARM																								
28-Dec-09	0	0	0	0	0	0	235	82,242,921	1	305,213	0	0	0	0	31	10,120,310	7	1,812,810	1	243,859	3	731,212	23	7,282,492
25-Nov-09	3	1,216,994	1	99,881	0	0	232	79,595,958	1	305,964	0	0	0	0	25	6,537,220	6	1,500,390	1	243,859	5	1,627,766	22	6,565,017
26-Oct-09	0	0	0	0	0	0	225	73,550,407	0	0	0	0	0	0	30	10,818,042	5	1,156,343	0	0	2	280,755	23	7,360,963
25-Sep-09	0	0	0	0	0	0	232	75,976,052	0	0	0	0	0	0	37	14,256,503	4	1,080,434	0	0	3	829,756	20	6,373,135
25-Aug-09	1	98,326	0	0	0	0	225	74,426,447	0	0	0	0	0	0	45	15,990,809	3	691,480	1	549,001	3	743,351	20	6,382,310
27-Jul-09	2	343,878	0	0	0	0	210	68,618,562	0	0	0	0	0	0	65	22,523,878	2	468,022	4	1,292,580	1	612,875	21	5,893,050
25-Jun-09	1	472,116	0	0	0	0	233	76,504,016	0	0	0	0	0	0	92	31,678,707	3	631,771	3	1,261,382	1	612,875	20	5,861,989
26-May-09	0	0	0	0	2	474,545	236	80,076,656	0	0	0	0	0	0	115	39,775,733	2	468,022	3	1,261,382	1	612,875	23	5,951,450
27-Apr-09	1	98,344	0	0	0	0	243	82,131,465	0	0	0	0	0	0	147	50,702,199	3	1,144,688	1	129,600	2	699,155	26	7,815,297
25-Mar-09	0	0	0	0	0	0	245	83,485,560	0	0	0	0	0	0	185	63,034,048	4	1,274,288	1	548,000	1	558,931	26	8,183,643
25-Feb-09	0	0	1	310,976	0	0	228	75,848,118	0	0	0	0	0	0	206	68,693,495	3	1,174,285	2	688,531	1	239,200	27	9,378,794
26-Jan-09	0	0	0	0	0	0	228	75,123,867	0	0	0	0	0	0	214	72,253,717	3	1,174,285	1	239,200	0	0	24	7,873,868
26-Dec-08	1	948,285	0	0	1	306,835	233	76,581,707	0	0	0	0	0	0	202	68,858,060	3	1,189,322	0	0	0	0	24	7,755,422
25-Nov-08	0	0	0	0	0	0	237	78,270,797	0	0	0	0	0	0	228	79,391,131	2	920,525	0	0	1	347,618	21	6,142,574
27-Oct-08	0	0	0	0	0	0	248	82,023,453	(1)	(612,000)	0	0	0	0	267	94,374,808	3	1,088,093	2	761,846	0	0	29	9,650,221
Group 2 - ARM																								
28-Dec-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	26.20%	27.36%	0.11%	0.10%	0.00%	0.00%	0.00%	0.00%	3.46%	3.37%	0.78%	0.60%	0.11%	0.08%	0.33%	0.24%	2.56%	2.42%
25-Nov-09	0.00%	0.40%	0.11%	0.03%	0.00%	0.00%	25.14%	25.93%	0.11%	0.10%	0.00%	0.00%	0.00%	0.00%	2.71%	2.13%	0.65%	0.49%	0.11%	0.08%	0.54%	0.53%	2.38%	2.14%
26-Oct-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	23.54%	23.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.14%	3.40%	0.52%	0.36%	0.00%	0.00%	0.21%	0.09%	2.41%	2.31%
25-Sep-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	23.79%	23.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.79%	4.38%	0.41%	0.33%	0.00%	0.00%	0.31%	0.25%	2.05%	1.96%
25-Aug-09	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	22.66%	22.54%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.53%	4.84%	0.30%	0.21%	0.10%	0.17%	0.30%	0.23%	2.01%	1.93%
27-Jul-09	0.00%	0.10%	0.00%	0.00%	0.00%	0.00%	20.39%	20.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.31%	6.59%	0.19%	0.14%	0.39%	0.38%	0.10%	0.18%	2.04%	1.72%
25-Jun-09	0.00%	0.13%	0.00%	0.00%	0.00%	0.00%	21.84%	21.62%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.62%	8.95%	0.28%	0.18%	0.28%	0.36%	0.09%	0.17%	1.87%	1.66%
26-May-09	0.00%	0.00%	0.00%	0.00%	0.18%	0.13%	21.24%	21.69%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.35%	10.77%	0.18%	0.13%	0.27%	0.34%	0.09%	0.17%	2.07%	1.61%
27-Apr-09	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	21.06%	21.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.74%	13.21%	0.26%	0.30%	0.09%	0.03%	0.17%	0.18%	2.25%	2.04%
25-Mar-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	20.23%	20.73%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	15.28%	15.65%	0.33%	0.32%	0.08%	0.14%	0.08%	0.14%	2.15%	2.03%
25-Feb-09	0.00%	0.00%	0.08%	0.08%	0.00%	0.00%	18.27%	18.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	16.51%	16.61%	0.24%	0.28%	0.16%	0.17%	0.08%	0.06%	2.16%	2.27%
26-Jan-09	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	17.69%	17.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	16.60%	16.88%	0.23%	0.27%	0.08%	0.06%	0.00%	0.00%	1.86%	1.84%
26-Dec-08	0.00%	0.21%	0.00%	0.00%	0.08%	0.07%	17.51%	17.28%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	15.18%	15.54%	0.23%	0.27%	0.00%	0.00%	0.00%	0.00%	1.80%	1.75%
25-Nov-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	17.03%	16.86%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	16.38%	17.10%	0.14%	0.20%	0.00%	0.00%	0.07%	0.07%	1.51%	1.32%
27-Oct-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	16.81%	16.65%	-0.07%	-0.12%	0.00%	0.00%	0.00%	0.00%	18.10%	19.16%	0.20%	0.22%	0.14%	0.15%	0.00%	0.00%	1.97%	1.96%

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09**

**Asset-Backed Facts ~ Current Distribution Loan Status Summary**

Delinquency Category	Regular Loans		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
<b>Total (All Loans)</b>										
Current	1,690	305,094,851.42	32	5,229,308.21	1	203,243.90	1	305,212.80	1,724	310,832,616.33
0	252	47,877,623.39	4	403,952.12	0	0.00	0	0.00	256	48,281,575.51
30	157	32,224,462.39	8	1,808,011.42	2	305,158.48	0	0.00	167	34,337,632.29
60	70	16,534,614.40	9	1,989,385.26	0	0.00	0	0.00	79	18,523,999.66
90	42	8,443,128.12	8	1,390,061.56	24	4,434,804.17	0	0.00	74	14,267,993.85
120	23	5,402,801.72	5	756,927.25	12	2,298,251.93	0	0.00	40	8,457,980.90
150	16	3,471,370.11	9	1,835,485.53	27	5,458,290.12	1	122,922.75	53	10,888,068.51
180	9	2,955,433.24	10	1,650,492.76	29	5,960,075.14	1	151,615.74	49	10,717,616.88
210	22	6,786,441.49	6	836,329.33	29	7,958,343.09	0	0.00	57	15,581,113.91
240	10	1,820,818.70	4	746,043.74	29	8,965,592.65	3	510,500.46	46	12,042,955.55
270	10	1,628,763.92	5	1,522,545.07	30	7,753,182.55	6	870,535.62	51	11,775,027.16
300	8	1,738,082.23	2	184,497.46	29	8,937,375.67	4	1,671,973.38	43	12,531,928.74
330	10	1,958,031.40	3	1,121,589.68	28	7,357,912.92	3	538,629.80	44	10,976,163.80
360	5	1,322,008.55	0	0.00	46	12,617,065.80	8	1,497,172.03	59	15,436,246.38
390+	34	8,709,586.41	11	2,618,225.35	239	58,351,074.76	54	12,865,463.61	338	82,544,350.13
<b>Total (All Loans)</b>										
Current	54.87%	49.43%	1.04%	0.85%	0.03%	0.03%	0.03%	0.05%	55.97%	50.36%
0	8.18%	7.76%	0.13%	0.07%	0.00%	0.00%	0.00%	0.00%	8.31%	7.83%
30	5.10%	5.22%	0.26%	0.29%	0.06%	0.05%	0.00%	0.00%	5.42%	5.56%
60	2.27%	2.68%	0.29%	0.32%	0.00%	0.00%	0.00%	0.00%	2.56%	3.00%
90	1.36%	1.37%	0.26%	0.23%	0.78%	0.72%	0.00%	0.00%	2.40%	2.32%
120	0.75%	0.88%	0.16%	0.12%	0.39%	0.37%	0.00%	0.00%	1.30%	1.37%
150	0.52%	0.56%	0.29%	0.30%	0.88%	0.88%	0.03%	0.02%	1.72%	1.76%
180	0.29%	0.48%	0.32%	0.27%	0.94%	0.97%	0.03%	0.02%	1.58%	1.74%
210	0.71%	1.10%	0.19%	0.14%	0.94%	1.29%	0.00%	0.00%	1.84%	2.53%
240	0.32%	0.30%	0.13%	0.12%	0.94%	1.45%	0.10%	0.08%	1.49%	1.95%
270	0.32%	0.26%	0.16%	0.25%	0.97%	1.26%	0.19%	0.14%	1.64%	1.91%
300	0.26%	0.28%	0.06%	0.03%	0.94%	1.45%	0.13%	0.27%	1.39%	2.03%
330	0.32%	0.32%	0.10%	0.18%	0.91%	1.19%	0.10%	0.09%	1.43%	1.78%
360	0.16%	0.21%	0.00%	0.00%	1.49%	2.04%	0.26%	0.24%	1.91%	2.49%
390+	1.10%	1.41%	0.36%	0.42%	7.76%	9.45%	1.75%	2.08%	10.97%	13.36%

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09**

**Asset-Backed Facts ~ Current Distribution Loan Status Summary**

Delinquency Category	Regular Loans		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
<b>Group 1 - Fixed</b>										
Current	508	54,993,623.84	8	1,016,425.27	1	203,243.90	0	0.00	517	56,213,293.01
0	53	6,450,285.22	1	117,000.00	0	0.00	0	0.00	54	6,567,285.22
30	20	2,170,329.47	4	426,526.84	0	0.00	0	0.00	24	2,596,856.31
60	14	2,363,426.32	2	252,950.35	0	0.00	0	0.00	16	2,616,376.67
90	9	1,399,455.08	3	238,930.15	4	488,352.06	0	0.00	16	2,126,737.29
120	1	92,459.30	0	0.00	0	0.00	0	0.00	1	92,459.30
150	2	106,978.67	1	208,649.84	5	902,812.05	0	0.00	8	1,218,440.56
180	1	82,364.87	1	73,995.00	9	1,328,825.89	0	0.00	11	1,485,185.76
210	4	495,533.46	1	182,710.16	0	0.00	0	0.00	5	678,243.62
240	0	0.00	0	0.00	1	126,268.44	0	0.00	1	126,268.44
270	1	57,957.00	0	0.00	3	646,157.01	0	0.00	4	704,114.01
300	1	192,664.79	0	0.00	0	0.00	0	0.00	1	192,664.79
330	3	391,642.80	0	0.00	1	164,889.84	0	0.00	4	556,532.64
360	1	186,000.00	0	0.00	1	165,918.56	0	0.00	2	351,918.56
390+	1	162,946.34	0	0.00	15	2,090,037.26	4	553,575.58	20	2,806,559.18
<b>Group 1 - Fixed</b>										
Current	74.27%	70.20%	1.17%	1.30%	0.15%	0.26%	0.00%	0.00%	75.59%	71.76%
0	7.75%	8.23%	0.15%	0.15%	0.00%	0.00%	0.00%	0.00%	7.90%	8.38%
30	2.92%	2.77%	0.58%	0.54%	0.00%	0.00%	0.00%	0.00%	3.50%	3.31%
60	2.05%	3.02%	0.29%	0.32%	0.00%	0.00%	0.00%	0.00%	2.34%	3.34%
90	1.32%	1.79%	0.44%	0.31%	0.58%	0.62%	0.00%	0.00%	2.34%	2.72%
120	0.15%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.15%	0.12%
150	0.29%	0.14%	0.15%	0.27%	0.73%	1.15%	0.00%	0.00%	1.17%	1.56%
180	0.15%	0.11%	0.15%	0.09%	1.32%	1.70%	0.00%	0.00%	1.62%	1.90%
210	0.58%	0.63%	0.15%	0.23%	0.00%	0.00%	0.00%	0.00%	0.73%	0.86%
240	0.00%	0.00%	0.00%	0.00%	0.15%	0.16%	0.00%	0.00%	0.15%	0.16%
270	0.15%	0.07%	0.00%	0.00%	0.44%	0.82%	0.00%	0.00%	0.59%	0.89%
300	0.15%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.15%	0.25%
330	0.44%	0.50%	0.00%	0.00%	0.15%	0.21%	0.00%	0.00%	0.59%	0.71%
360	0.15%	0.24%	0.00%	0.00%	0.15%	0.21%	0.00%	0.00%	0.30%	0.45%
390+	0.15%	0.21%	0.00%	0.00%	2.19%	2.67%	0.58%	0.71%	2.92%	3.59%

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09**

**Asset-Backed Facts ~ Current Distribution Loan Status Summary**

Delinquency Category	Regular Loans		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
<b>Group 1 - ARM</b>										
Current	703	95,716,882.02	16	2,288,855.25	0	0.00	0	0.00	719	98,005,737.27
0	125	18,877,847.32	3	286,952.12	0	0.00	0	0.00	128	19,164,799.44
30	79	11,363,579.26	2	374,740.53	2	305,158.48	0	0.00	83	12,043,478.27
60	33	6,089,236.06	3	505,772.63	0	0.00	0	0.00	36	6,595,008.69
90	21	3,085,600.05	4	538,256.41	13	1,500,449.20	0	0.00	38	5,124,305.66
120	10	1,327,335.45	4	477,486.34	8	1,373,843.68	0	0.00	22	3,178,665.47
150	8	1,624,920.57	5	621,694.74	14	2,246,622.81	0	0.00	27	4,493,238.12
180	3	607,420.75	4	540,617.40	10	1,493,193.21	0	0.00	17	2,641,231.36
210	6	1,207,947.93	4	443,452.23	12	1,561,153.92	0	0.00	22	3,212,554.08
240	5	765,141.00	4	746,043.74	12	1,948,877.84	1	143,046.85	22	3,603,109.43
270	6	787,315.22	1	139,931.71	9	1,797,507.96	4	477,635.59	20	3,202,390.48
300	3	607,880.23	2	184,497.46	11	1,639,994.68	2	132,941.93	18	2,565,314.30
330	4	491,654.75	0	0.00	10	1,968,003.03	1	43,513.44	15	2,503,171.22
360	2	212,753.57	0	0.00	17	2,745,990.03	6	1,142,921.20	25	4,101,664.80
390+	17	2,824,251.48	5	773,273.62	114	18,159,021.02	28	4,865,783.05	164	26,622,329.17
<b>Group 1 - ARM</b>										
Current	51.84%	48.57%	1.18%	1.16%	0.00%	0.00%	0.00%	0.00%	53.02%	49.73%
0	9.22%	9.58%	0.22%	0.15%	0.00%	0.00%	0.00%	0.00%	9.44%	9.73%
30	5.83%	5.77%	0.15%	0.19%	0.15%	0.15%	0.00%	0.00%	6.13%	6.11%
60	2.43%	3.09%	0.22%	0.26%	0.00%	0.00%	0.00%	0.00%	2.65%	3.35%
90	1.55%	1.57%	0.29%	0.27%	0.96%	0.76%	0.00%	0.00%	2.80%	2.60%
120	0.74%	0.67%	0.29%	0.24%	0.59%	0.70%	0.00%	0.00%	1.62%	1.61%
150	0.59%	0.82%	0.37%	0.32%	1.03%	1.14%	0.00%	0.00%	1.99%	2.28%
180	0.22%	0.31%	0.29%	0.27%	0.74%	0.76%	0.00%	0.00%	1.25%	1.34%
210	0.44%	0.61%	0.29%	0.23%	0.88%	0.79%	0.00%	0.00%	1.61%	1.63%
240	0.37%	0.39%	0.29%	0.38%	0.88%	0.99%	0.07%	0.07%	1.61%	1.83%
270	0.44%	0.40%	0.07%	0.07%	0.66%	0.91%	0.29%	0.24%	1.46%	1.62%
300	0.22%	0.31%	0.15%	0.09%	0.81%	0.83%	0.15%	0.07%	1.33%	1.30%
330	0.29%	0.25%	0.00%	0.00%	0.74%	1.00%	0.07%	0.02%	1.10%	1.27%
360	0.15%	0.11%	0.00%	0.00%	1.25%	1.39%	0.44%	0.58%	1.84%	2.08%
390+	1.25%	1.43%	0.37%	0.39%	8.41%	9.22%	2.06%	2.47%	12.09%	13.51%

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09**

**Asset-Backed Facts ~ Current Distribution Loan Status Summary**

Delinquency Category	Regular Loans #	Regular Loans Balance	Bankruptcy #	Bankruptcy Balance	Foreclosure #	Foreclosure Balance	REO #	REO Balance	Total #	Total Balance
<b>Group 2 - Fixed</b>										
Current	94	25,815,159.98	1	111,217.30	0	0.00	0	0.00	95	25,926,377.28
0	10	3,819,551.73	0	0.00	0	0.00	0	0.00	10	3,819,551.73
30	7	1,548,874.93	1	762,884.64	0	0.00	0	0.00	8	2,311,759.57
60	1	121,313.12	1	499,450.00	0	0.00	0	0.00	2	620,763.12
90	1	450,994.02	0	0.00	0	0.00	0	0.00	1	450,994.02
120	0	0.00	0	0.00	2	313,912.03	0	0.00	2	313,912.03
150	0	0.00	0	0.00	1	414,000.00	0	0.00	1	414,000.00
180	0	0.00	0	0.00	0	0.00	1	151,615.74	1	151,615.74
210	0	0.00	1	210,166.94	2	916,725.74	0	0.00	3	1,126,892.68
240	0	0.00	0	0.00	1	630,621.85	1	98,656.42	2	729,278.27
270	1	325,793.38	0	0.00	2	396,554.03	0	0.00	3	722,347.41
300	2	481,738.33	0	0.00	1	190,337.52	0	0.00	3	672,075.85
330	1	244,349.72	0	0.00	2	693,361.71	0	0.00	3	937,711.43
360	1	526,058.18	0	0.00	4	802,959.02	0	0.00	5	1,329,017.20
390+	0	0.00	0	0.00	3	1,142,657.86	1	498,813.13	4	1,641,470.99
<b>Group 2 - Fixed</b>										
Current	65.73%	62.71%	0.70%	0.27%	0.00%	0.00%	0.00%	0.00%	66.43%	62.98%
0	6.99%	9.28%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.99%	9.28%
30	4.90%	3.76%	0.70%	1.85%	0.00%	0.00%	0.00%	0.00%	5.60%	5.61%
60	0.70%	0.29%	0.70%	1.21%	0.00%	0.00%	0.00%	0.00%	1.40%	1.50%
90	0.70%	1.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.70%	1.10%
120	0.00%	0.00%	0.00%	0.00%	1.40%	0.76%	0.00%	0.00%	1.40%	0.76%
150	0.00%	0.00%	0.00%	0.00%	0.70%	1.01%	0.00%	0.00%	0.70%	1.01%
180	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.70%	0.37%	0.70%	0.37%
210	0.00%	0.00%	0.70%	0.51%	1.40%	2.23%	0.00%	0.00%	2.10%	2.74%
240	0.00%	0.00%	0.00%	0.00%	0.70%	1.53%	0.70%	0.24%	1.40%	1.77%
270	0.70%	0.79%	0.00%	0.00%	1.40%	0.96%	0.00%	0.00%	2.10%	1.75%
300	1.40%	1.17%	0.00%	0.00%	0.70%	0.46%	0.00%	0.00%	2.10%	1.63%
330	0.70%	0.59%	0.00%	0.00%	1.40%	1.68%	0.00%	0.00%	2.10%	2.27%
360	0.70%	1.28%	0.00%	0.00%	2.80%	1.95%	0.00%	0.00%	3.50%	3.23%
390+	0.00%	0.00%	0.00%	0.00%	2.10%	2.78%	0.70%	1.21%	2.80%	3.99%



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09**

**Asset-Backed Facts ~ Current Distribution Loan Status Summary**

Delinquency Category	Regular Loans		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
<b>Group 2 - ARM</b>										
Current	385	128,569,185.58	7	1,812,810.39	0	0.00	1	305,212.80	393	130,687,208.77
0	64	18,729,939.12	0	0.00	0	0.00	0	0.00	64	18,729,939.12
30	51	17,141,678.73	1	243,859.41	0	0.00	0	0.00	52	17,385,538.14
60	22	7,960,638.90	3	731,212.28	0	0.00	0	0.00	25	8,691,851.18
90	11	3,507,078.97	1	612,875.00	7	2,446,002.91	0	0.00	19	6,565,956.88
120	12	3,983,006.97	1	279,440.91	2	610,496.22	0	0.00	15	4,872,944.10
150	6	1,739,470.87	3	1,005,140.95	7	1,894,855.26	1	122,922.75	17	4,762,389.83
180	5	2,265,647.62	5	1,035,880.36	10	3,138,056.04	0	0.00	20	6,439,584.02
210	12	5,082,960.10	0	0.00	15	5,480,463.43	0	0.00	27	10,563,423.53
240	5	1,055,677.70	0	0.00	15	6,259,824.52	1	268,797.19	21	7,584,299.41
270	2	457,698.32	4	1,382,613.36	16	4,912,963.55	2	392,900.03	24	7,146,175.26
300	2	455,798.88	0	0.00	17	7,107,043.47	2	1,539,031.45	21	9,101,873.80
330	2	830,384.13	3	1,121,589.68	15	4,531,658.34	2	495,116.36	22	6,978,748.51
360	1	397,196.80	0	0.00	24	8,902,198.19	2	354,250.83	27	9,653,645.82
390+	16	5,722,388.59	6	1,844,951.73	107	36,959,358.62	21	6,947,291.85	150	51,473,990.79
<b>Group 2 - ARM</b>										
Current	42.92%	42.77%	0.78%	0.60%	0.00%	0.00%	0.11%	0.10%	43.81%	43.47%
0	7.13%	6.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.13%	6.23%
30	5.69%	5.70%	0.11%	0.08%	0.00%	0.00%	0.00%	0.00%	5.80%	5.78%
60	2.45%	2.65%	0.33%	0.24%	0.00%	0.00%	0.00%	0.00%	2.78%	2.89%
90	1.23%	1.17%	0.11%	0.20%	0.78%	0.81%	0.00%	0.00%	2.12%	2.18%
120	1.34%	1.32%	0.11%	0.09%	0.22%	0.20%	0.00%	0.00%	1.67%	1.61%
150	0.67%	0.58%	0.33%	0.33%	0.78%	0.63%	0.11%	0.04%	1.89%	1.58%
180	0.56%	0.75%	0.56%	0.34%	1.11%	1.04%	0.00%	0.00%	2.23%	2.13%
210	1.34%	1.69%	0.00%	0.00%	1.67%	1.82%	0.00%	0.00%	3.01%	3.51%
240	0.56%	0.35%	0.00%	0.00%	1.67%	2.08%	0.11%	0.09%	2.34%	2.52%
270	0.22%	0.15%	0.45%	0.46%	1.78%	1.63%	0.22%	0.13%	2.67%	2.37%
300	0.22%	0.15%	0.00%	0.00%	1.90%	2.36%	0.22%	0.51%	2.34%	3.02%
330	0.22%	0.28%	0.33%	0.37%	1.67%	1.51%	0.22%	0.16%	2.44%	2.32%
360	0.11%	0.13%	0.00%	0.00%	2.68%	2.96%	0.22%	0.12%	3.01%	3.21%
390+	1.78%	1.90%	0.67%	0.61%	11.93%	12.29%	2.34%	2.31%	16.72%	17.11%

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09  
Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary**

Distribution Date	Ending Pool #	Ending Pool Balance	Payoffs #	Payoffs Balance	Insurance Proceeds	Substitution Proceeds	Liquidation Proceeds	Realized Losses #	Realized Losses Amount	Remaining Term Life	Curr Weighted Avg. Coupon	Remit
<b>Total (All Loans)</b>												
28-Dec-09	3,080	617,195,270	9	1,229,967	0.00	0.00	3,412,356.22	51	6,715,951	309	6.67%	6.17%
25-Nov-09	3,140	628,419,549	11	1,947,426	0.00	0.00	4,730,041.81	62	9,888,953	310	6.76%	6.26%
26-Oct-09	3,213	644,947,340	10	1,371,973	0.00	0.00	4,373,190.16	49	7,533,062	310	6.93%	6.43%
25-Sep-09	3,272	657,871,990	12	1,234,227	0.00	0.00	3,548,041.08	48	5,733,958	311	6.97%	6.47%
25-Aug-09	3,332	668,094,343	9	783,152	0.00	0.00	5,133,003.78	76	11,872,273	312	7.16%	6.66%
27-Jul-09	3,417	685,869,374	14	1,702,679	0.00	0.00	6,690,333.50	88	13,049,435	313	7.24%	6.74%
25-Jun-09	3,519	707,119,609	9	1,290,021	0.00	0.00	8,831,972.44	98	13,869,600	314	7.30%	6.80%
26-May-09	3,626	731,251,240	14	1,971,020	0.00	0.00	8,176,788.23	101	15,121,567	315	7.35%	6.85%
27-Apr-09	3,741	756,437,524	16	1,745,716	0.00	0.00	9,105,396.75	92	16,019,180	316	7.65%	7.15%
25-Mar-09	3,849	783,331,234	11	1,006,276	0.00	0.00	7,064,292.67	88	11,684,503	317	7.71%	7.21%
25-Feb-09	3,948	803,077,520	19	3,168,578	0.00	0.00	7,761,296.78	88	13,032,562	318	7.74%	7.24%
26-Jan-09	4,055	827,100,155	21	3,240,330	0.00	0.00	8,417,071.54	75	11,651,637	319	7.79%	7.29%
26-Dec-08	4,151	850,503,597	34	5,054,267	0.00	0.00	11,232,001.75	97	15,502,624	320	7.83%	7.33%
25-Nov-08	4,282	882,361,940	61	8,260,528	0.00	0.00	16,177,692.10	138	20,366,266	321	7.87%	7.37%
27-Oct-08	4,481	927,463,583	47	7,199,750	0.00	0.00	13,950,593.65	111	16,746,970	322	7.65%	7.15%
<b>Group 1 - Fixed</b>												
28-Dec-09	684	78,332,935	4	411,451	0.00	0.00	95,758.90	5	402,822	297	7.09%	6.59%
25-Nov-09	693	79,279,957	2	125,368	0.00	0.00	-21,247.86	6	390,109	299	7.12%	6.62%
26-Oct-09	701	79,850,807	3	251,010	0.00	0.00	0.00	0	0	301	7.15%	6.65%
25-Sep-09	704	80,160,302	6	541,343	0.00	0.00	128,107.68	4	332,040	302	7.18%	6.68%
25-Aug-09	714	81,221,534	7	587,447	0.00	0.00	6,666.52	3	157,428	302	7.18%	6.68%
27-Jul-09	724	82,055,062	4	380,611	0.00	0.00	330,271.93	4	257,345	303	7.19%	6.69%
25-Jun-09	732	83,113,289	6	895,181	0.00	0.00	173,154.10	3	235,946	305	7.19%	6.69%
26-May-09	741	84,506,099	5	688,862	0.00	0.00	21,558.03	3	287,694	306	7.20%	6.70%
27-Apr-09	749	85,589,417	4	412,822	0.00	0.00	-9,377.35	1	69,399	307	7.21%	6.71%
25-Mar-09	754	86,141,203	5	492,542	0.00	0.00	310,026.99	6	474,479	307	7.23%	6.73%
25-Feb-09	765	87,448,113	6	683,558	0.00	0.00	366,350.20	5	115,965	308	7.23%	6.73%
26-Jan-09	776	88,733,329	3	310,296	0.00	0.00	25,601.04	3	130,879	309	7.24%	6.74%
26-Dec-08	782	89,341,305	6	777,626	0.00	0.00	132,868.75	4	369,586	310	7.24%	6.74%
25-Nov-08	792	90,712,900	7	840,455	0.00	0.00	357,411.52	4	304,816	310	7.25%	6.75%
27-Oct-08	803	92,331,949	8	942,581	0.00	0.00	41,682.36	2	88,494	312	7.25%	6.75%

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09***  
***Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary***

Distribution Date	Ending Pool #	Ending Pool Balance	Payoffs #	Payoffs Balance	Insurance Proceeds	Substitution Proceeds	Liquidation Proceeds	Realized Losses #	Realized Losses Amount	Remaining Term Life	Curr Weighted Avg. Coupon	Remit
<b>Group 1 - ARM</b>												
28-Dec-09	1,356	197,056,998	2	421,165	0.00	0.00	844,041.64	22	2,440,193	310	6.83%	6.33%
25-Nov-09	1,380	200,812,782	5	563,377	0.00	0.00	785,284.54	26	3,078,779	311	6.92%	6.42%
26-Oct-09	1,411	205,120,805	6	955,687	0.00	0.00	1,263,037.48	29	2,897,110	312	7.15%	6.65%
25-Sep-09	1,446	210,047,793	5	646,893	0.00	0.00	734,129.05	25	2,755,958	313	7.20%	6.70%
25-Aug-09	1,476	214,111,061	2	195,705	0.00	0.00	1,038,306.75	36	4,330,185	314	7.40%	6.90%
27-Jul-09	1,514	219,521,647	7	913,196	0.00	0.00	1,882,562.66	47	4,785,104	315	7.51%	7.01%
25-Jun-09	1,568	226,997,447	2	268,220	0.00	0.00	2,704,789.03	51	4,410,745	316	7.59%	7.09%
26-May-09	1,621	234,319,644	8	1,137,750	0.00	0.00	2,184,365.56	56	6,128,359	317	7.65%	7.15%
27-Apr-09	1,685	243,721,314	8	733,021	0.00	0.00	1,675,377.73	38	4,987,761	318	8.04%	7.54%
25-Mar-09	1,731	251,175,546	6	513,733	0.00	0.00	1,982,082.24	41	4,124,904	319	8.11%	7.61%
25-Feb-09	1,778	257,733,821	10	1,176,277	0.00	0.00	1,834,549.71	44	4,664,160	320	8.14%	7.64%
26-Jan-09	1,832	265,389,116	13	1,859,142	0.00	0.00	2,342,971.59	34	3,288,482	321	8.18%	7.68%
26-Dec-08	1,879	272,961,462	21	2,744,489	0.00	0.00	2,404,307.89	38	3,978,173	322	8.22%	7.72%
25-Nov-08	1,938	282,068,121	46	5,395,803	0.00	0.00	4,049,392.15	56	4,840,036	323	8.25%	7.75%
27-Oct-08	2,040	296,472,475	26	3,257,630	0.00	0.00	3,445,231.00	45	4,234,337	324	7.97%	7.47%
<b>Group 2 - Fixed</b>												
28-Dec-09	143	41,167,767	0	0	0.00	0.00	114,278.16	1	36,636	304	6.57%	6.07%
25-Nov-09	144	41,332,342	0	0	0.00	0.00	175,557.93	1	184,442	305	6.64%	6.14%
26-Oct-09	145	41,728,391	1	165,275	0.00	0.00	86,511.26	1	80,689	308	6.68%	6.18%
25-Sep-09	147	42,209,663	1	45,990	0.00	0.00	173,355.67	1	87,440	309	6.73%	6.23%
25-Aug-09	149	42,525,312	0	0	0.00	0.00	0.00	0	0	310	6.73%	6.23%
27-Jul-09	149	42,558,974	1	157,036	0.00	0.00	188,697.81	2	182,561	311	6.74%	6.24%
25-Jun-09	152	43,106,891	0	0	0.00	0.00	37,364.11	1	72,520	312	6.74%	6.24%
26-May-09	153	43,250,280	0	0	0.00	0.00	0.00	0	0	313	6.75%	6.25%
27-Apr-09	153	43,286,751	0	0	0.00	0.00	0.00	0	0	314	6.75%	6.25%
25-Mar-09	153	43,322,198	0	0	0.00	0.00	560,164.11	4	522,467	315	6.74%	6.24%
25-Feb-09	157	44,443,999	0	0	0.00	0.00	156,793.81	1	319,710	316	6.74%	6.24%
26-Jan-09	158	44,959,291	1	138,859	0.00	0.00	0.00	0	0	317	6.74%	6.24%
26-Dec-08	159	45,137,432	1	185,691	0.00	0.00	0.00	0	0	318	6.75%	6.25%
25-Nov-08	160	45,361,030	2	389,477	0.00	0.00	222,947.97	1	128,336	319	6.76%	6.26%
27-Oct-08	163	46,131,948	1	190,322	0.00	0.00	0.00	0	0	320	6.76%	6.26%

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary***

Distribution Date	Ending Pool #	Ending Pool Balance	Payoffs #	Payoffs Balance	Insurance Proceeds	Substitution Proceeds	Liquidation Proceeds	Realized Losses #	Realized Losses Amount	Remaining Term Life	Curr Weighted Avg. Coupon	Remit
<b>Group 2 - ARM</b>												
28-Dec-09	897	300,637,569	3	397,351	0.00	0.00	2,358,277.52	23	3,836,300	310	6.46%	5.96%
25-Nov-09	923	306,994,467	4	1,258,681	0.00	0.00	3,790,447.20	29	6,235,623	311	6.58%	6.08%
26-Oct-09	956	318,247,336	0	0	0.00	0.00	3,023,641.42	19	4,555,264	312	6.77%	6.27%
25-Sep-09	975	325,454,232	0	0	0.00	0.00	2,512,448.68	18	2,558,520	313	6.80%	6.30%
25-Aug-09	993	330,236,435	0	0	0.00	0.00	4,088,030.51	37	7,384,660	314	7.04%	6.54%
27-Jul-09	1,030	341,733,690	2	251,836	0.00	0.00	4,288,801.10	35	7,824,425	315	7.14%	6.64%
25-Jun-09	1,067	353,901,981	1	126,620	0.00	0.00	5,916,665.20	43	9,150,389	316	7.21%	6.71%
26-May-09	1,111	369,175,218	1	144,408	0.00	0.00	5,970,864.64	42	8,705,514	317	7.27%	6.77%
27-Apr-09	1,154	383,840,042	4	599,873	0.00	0.00	7,439,396.37	53	10,962,020	318	7.59%	7.09%
25-Mar-09	1,211	402,692,288	0	0	0.00	0.00	4,212,019.33	37	6,562,652	319	7.66%	7.16%
25-Feb-09	1,248	413,451,587	3	1,308,743	0.00	0.00	5,403,603.06	38	7,932,727	320	7.70%	7.20%
26-Jan-09	1,289	428,018,419	4	932,032	0.00	0.00	6,048,498.91	38	8,232,276	321	7.76%	7.26%
26-Dec-08	1,331	443,063,398	6	1,346,462	0.00	0.00	8,694,825.11	55	11,154,865	322	7.81%	7.31%
25-Nov-08	1,392	464,219,889	6	1,634,793	0.00	0.00	11,547,940.46	77	15,093,078	323	7.86%	7.36%
27-Oct-08	1,475	492,527,211	12	2,809,218	0.00	0.00	10,463,680.29	64	12,424,138	324	7.62%	7.12%

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 28-Dec-09***  
***Prepayment Premium Loan Detail for Current Period***

---

Disclosure Control #	Original Principal Balance	Beginning Principal Balance	Payoff Amount	Current Gross Rate	Prepayment Premium
		<i>No Prepayment Premiums Reported for the Current Period</i>			
Current Total	0.00	0.00	0.00		0.00
Cumulative Total	310,336,301.00	308,401,928.38	303,272,905.57		7,751,259.43

---

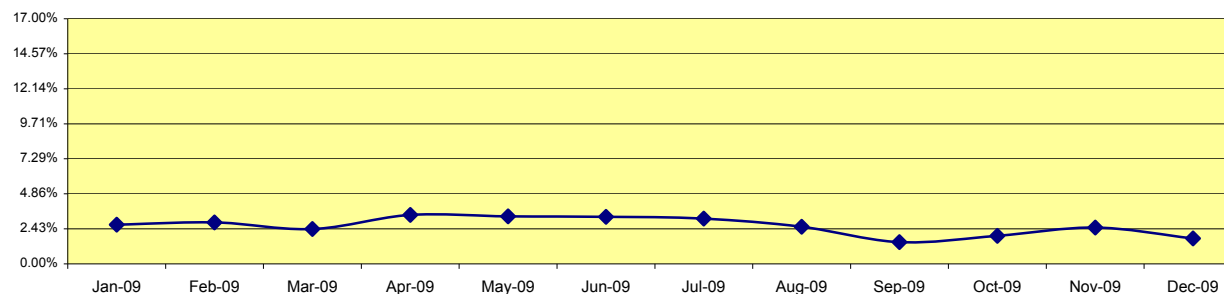
**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 28-Dec-09**  
**Prepayment Summary**  
**Total (All Loans)**

**SMM (Single Monthly Mortality)**

**Total**

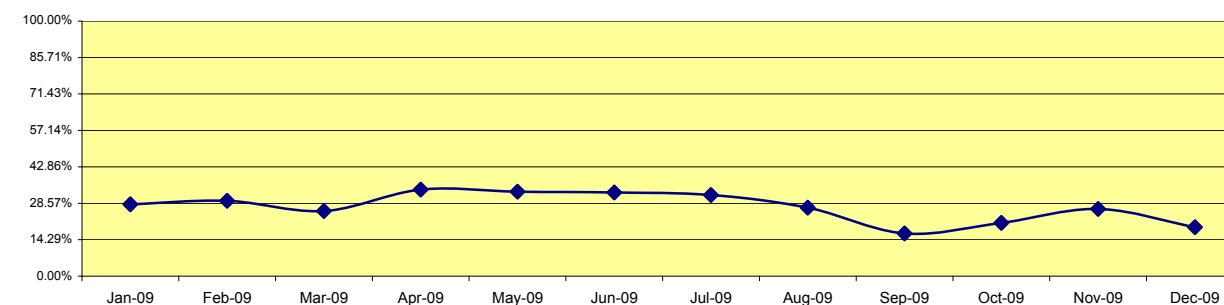
Current Period	1.76%
3-Month Average	2.07%
6-Month Average	2.24%
12-Month Average	2.62%
Average Since Cut-Off	2.35%



**CPR (Conditional Prepayment Rate)**

**Total**

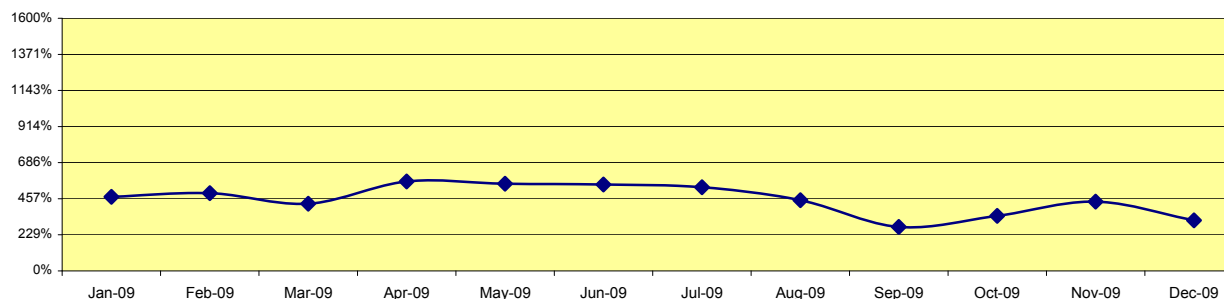
Current Period	19.19%
3-Month Average	22.15%
6-Month Average	23.64%
12-Month Average	27.09%
Average Since Cut-Off	24.23%



**PSA (Public Securities Association)**

**Total**

Current Period	320%
3-Month Average	369%
6-Month Average	394%
12-Month Average	451%
Average Since Cut-Off	404%



SMM	Single Monthly Mortality	(Partial and Full Prepayments + Repurchases + Curtailments + Liquidations + Other Prin Proceeds) / (Beginning Collateral Bal - Scheduled Prin)
CPR	Conditional Prepayment Rate	$1 - (1 - \text{SMM})^{12}$
PSA	Public Securities Association	$100 * \text{CPR} / (0.2 * \text{MIN}(30, \text{WAS}))$
WAS	Weighted Average Seasoning	(Original Term - Remaining Term) * (Current Scheduled Balance / Deal Scheduled Principal Balance)

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Mortgage Loan Characteristics Part I  
Total (All Loans)***

**Distribution by Current Ending Principal Balance**

Min	Max	Count	% of Total	Balance	% of Total
8,000.00	to 65,000.00	305	9.90%	15,057,164	2.44%
65,000.01	to 82,000.00	228	7.40%	16,820,468	2.73%
82,000.01	to 99,000.00	237	7.69%	21,513,931	3.49%
99,000.01	to 116,000.00	265	8.60%	28,438,894	4.61%
116,000.01	to 133,000.00	257	8.34%	32,077,631	5.20%
133,000.01	to 152,000.00	247	8.02%	34,993,090	5.67%
152,000.01	to 201,000.00	459	14.90%	79,953,056	12.95%
201,000.01	to 250,000.00	320	10.39%	71,840,981	11.64%
250,000.01	to 299,000.00	202	6.56%	55,211,108	8.95%
299,000.01	to 348,000.00	137	4.45%	44,089,195	7.14%
348,000.01	to 399,000.00	114	3.70%	42,433,807	6.88%
399,000.01	to 1,392,000.00	309	10.03%	174,765,945	28.32%
		3,080	100.00%	617,195,270	100.00%

**Distribution by Cut-off Principal Balance**

Min	Max	Count	% of Total	Balance	% of Total
20,000.00	to 76,000.00	949	10.32%	55,712,917	2.84%
76,000.01	to 94,000.00	595	6.47%	50,678,825	2.58%
94,000.01	to 112,000.00	846	9.20%	87,178,745	4.44%
112,000.01	to 130,000.00	723	7.86%	87,664,081	4.46%
130,000.01	to 148,000.00	745	8.10%	103,502,326	5.27%
148,000.01	to 168,000.00	732	7.96%	115,589,273	5.88%
168,000.01	to 216,000.00	1,348	14.66%	257,370,725	13.10%
216,000.01	to 264,000.00	904	9.83%	216,457,374	11.01%
264,000.01	to 312,000.00	636	6.92%	182,018,050	9.26%
312,000.01	to 360,000.00	469	5.10%	157,339,807	8.01%
360,000.01	to 408,000.00	337	3.67%	129,686,206	6.60%
408,000.01	to 1,500,000.00	910	9.90%	521,959,298	26.56%
		9,194	100.00%	1,965,157,627	100.00%

**Distribution by Current Mortgage Rate**

Min	Max	Count	% of Total	Balance	% of Total
1.75%	to 5.63%	339	11.01%	87,219,939	14.13%
5.63%	to 5.89%	102	3.31%	27,810,032	4.51%
5.89%	to 6.16%	216	7.01%	50,759,799	8.22%
6.16%	to 6.42%	239	7.76%	60,102,200	9.74%
6.42%	to 6.69%	235	7.63%	54,727,755	8.87%
6.69%	to 7.00%	420	13.64%	83,163,400	13.47%
7.00%	to 7.25%	398	12.92%	85,182,421	13.80%
7.25%	to 7.50%	289	9.38%	48,637,487	7.88%
7.50%	to 7.75%	240	7.79%	39,040,297	6.33%
7.75%	to 8.00%	211	6.85%	31,142,330	5.05%
8.00%	to 8.25%	137	4.45%	19,853,997	3.22%
8.25%	to 11.63%	254	8.25%	29,555,613	4.79%
		3,080	100.00%	617,195,270	100.00%

**Distribution by Original Mortgage Rate**

Min	Max	Count	% of Total	Balance	% of Total
4.75%	to 6.00%	1,015	11.04%	278,223,323	14.16%
6.00%	to 6.17%	327	3.56%	84,607,056	4.31%
6.17%	to 6.34%	467	5.08%	130,879,323	6.66%
6.34%	to 6.52%	1,113	12.11%	292,035,192	14.86%
6.52%	to 6.69%	515	5.60%	118,563,889	6.03%
6.69%	to 6.88%	1,252	13.62%	274,879,628	13.99%
6.88%	to 7.09%	595	6.47%	130,201,819	6.63%
7.09%	to 7.31%	915	9.95%	173,891,532	8.85%
7.31%	to 7.53%	854	9.29%	151,524,688	7.71%
7.53%	to 7.75%	670	7.29%	113,887,004	5.80%
7.75%	to 8.00%	565	6.15%	90,381,481	4.60%
8.00%	to 10.25%	906	9.85%	126,082,691	6.42%
		9,194	100.00%	1,965,157,627	100.00%

Stratifications only include loans with a balance > .01

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 28-Dec-09***  
***Mortgage Loan Characteristics Part II***  
***Total (All Loans)***

**Distribution by Product Characteristics (Current)**

Product Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Adjustable	2,253	497,694,567	80.64%	310.86	6.59%
Fixed 1st Lien	827	119,500,703	19.36%	300.25	6.91%

Total 3,080 617,195,270 100.00%

**Distribution by Product Characteristics (Cut-off)**

Product Type	# of Loans	Original Principal Balance	% of Balance	WAMM	WAC
Adjustable	7,800	1,761,375,766	89.63%	359.66	6.80%
Fixed 1st Lien	1,394	203,781,861	10.37%	348.80	7.19%

Total 9,194 1,965,157,627 100.00%

**Distribution by Property Types (Current)**

Property Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
SF Unattached Dwelling	2,153	397,284,417	64.37%	308.36	6.70%
PUD	533	130,897,278	21.21%	309.33	6.54%
Condo - Low Facility	235	46,596,586	7.55%	309.91	6.65%
Multifamily	142	37,506,149	6.08%	310.10	6.63%
Condo - High Facility	17	4,910,840	0.80%	311.00	6.47%

Total 3,080 617,195,270 100.00%

**Distribution by Property Types (Cut-off)**

Property Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
SF Unattached Dwelling	6,606	1,326,703,650	67.51%	358.31	6.87%
PUD	1,491	387,102,625	19.70%	358.99	6.79%
Condo - Low Facility	718	149,564,487	7.61%	358.81	6.71%
Multifamily	328	85,565,266	4.35%	359.29	6.87%
Condo - High Facility	50	16,021,970	0.82%	359.54	6.78%
Other	1	199,629	0.01%	360.00	6.38%

Total 9,194 1,965,157,627 100.00%

Stratifications only include loans with a balance > .01



**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 28-Dec-09***  
***Mortgage Loan Characteristics Part II***  
***Total (All Loans)***

**Distribution by Occupancy Type (Current)**

Occupancy Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Owner Occupied - Primary Residence	2,940	598,646,053	96.99%	308.79	6.64%
Non-Owner Occupied	120	15,302,267	2.48%	309.73	7.31%
Owner Occupied - Secondary Residence	20	3,246,950	0.53%	307.78	7.04%

Total 3,080 617,195,270 100.00%

**Distribution by Occupancy Type (Cut-off)**

Occupancy Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Owner Occupied - Primary Residence	8,812	1,903,172,564	96.85%	358.53	6.82%
Non-Owner Occupied	326	52,024,861	2.65%	358.86	7.52%
Owner Occupied - Secondary Residence	56	9,960,202	0.51%	358.32	7.46%

Total 9,194 1,965,157,627 100.00%

**Distribution by Loan Purpose (Current)**

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Purchase	1,998	416,405,558	67.47%	310.38	6.58%
Refinance/Equity Takeout	948	177,353,440	28.74%	305.99	6.82%
Refinance/No Cash Out	134	23,436,271	3.80%	302.22	6.78%

Total 3,080 617,195,270 100.00%

**Distribution by Loan Purpose (Cut-off)**

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Purchase	6,158	1,350,886,691	68.74%	359.46	6.74%
Refinance/Equity Takeout	2,736	560,315,245	28.51%	356.80	7.04%
Refinance/No Cash Out	300	53,955,691	2.75%	353.51	7.04%

Total 9,194 1,965,157,627 100.00%

Stratifications only include loans with a balance > .01

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 28-Dec-09***  
***Mortgage Loan Characteristics Part II***  
***Total (All Loans)***

**Distribution by Originator Concentration > 10% (Current)**

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
First Franklin	3,080	617,195,270	100.00%	308.81	6.66%

**Distribution by Originator Concentration > 10% (Cut-off)**

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
First Franklin	9,194	1,965,157,627	100.00%	358.54	6.84%

Stratifications only include loans with a balance > .01

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 28-Dec-09**  
**Geographic Concentration**  
**Total (All Loans)**

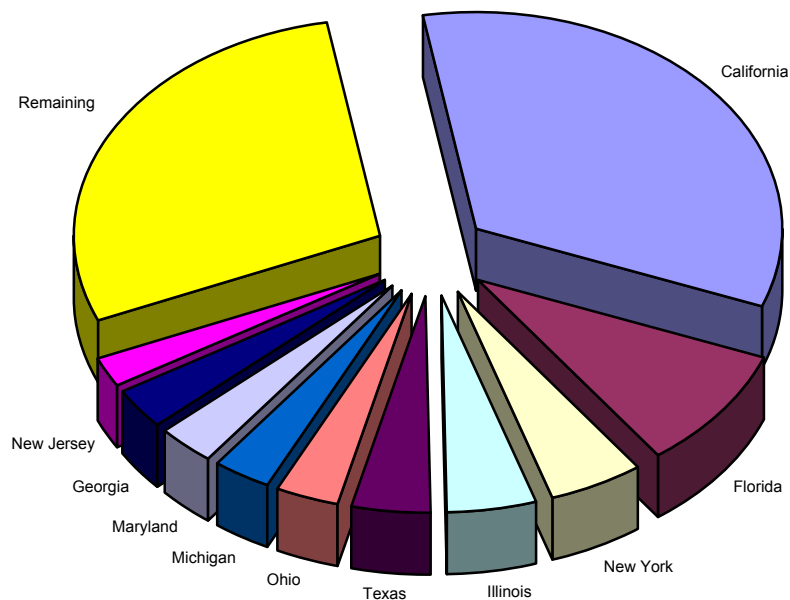
**Top 10 Current State Concentration**

Geographic Distribution	# of Loans	Balance <sup>(1)</sup>	% of Balance	WAMM	WAC
California	542	207,103,143	33.56%	310	6.23%
Florida	286	56,599,037	9.17%	310	6.82%
New York	128	31,030,026	5.03%	310	7.12%
Illinois	193	29,386,594	4.76%	306	6.86%
Texas	234	24,998,838	4.05%	301	7.14%
Ohio	187	21,246,377	3.44%	309	7.07%
Michigan	138	19,156,664	3.10%	310	6.99%
Maryland	68	18,797,795	3.05%	309	6.47%
Georgia	119	18,679,194	3.03%	309	6.86%
New Jersey	49	13,387,467	2.17%	311	6.67%
Remaining	1,136	176,810,135	28.65%	308	6.83%

**Top 10 Original State Concentration**

Geographic Distribution	# of Loans	Balance <sup>(1)</sup>	% of Balance	WAMM	WAC
California	2,055	754,168,543	38.38%	359	6.54%
Florida	698	141,127,709	7.18%	359	7.08%
Illinois	581	105,537,908	5.37%	357	7.24%
New York	269	67,453,365	3.43%	359	6.95%
Texas	454	56,880,507	2.89%	352	7.11%
Maryland	213	54,163,077	2.76%	359	6.99%
Michigan	371	51,822,580	2.64%	359	7.18%
Minnesota	286	51,077,272	2.60%	359	6.89%
Georgia	318	50,433,906	2.57%	358	7.14%
Utah	336	49,455,773	2.52%	360	6.84%
Remaining	3,613	583,036,985	29.67%	358	6.98%

**Top 10 Current State Concentration**



Stratifications only include loans with a balance > .01 <sup>(1)</sup> Based on Current Period Ending Principal Balance



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09  
Current Period Realized Loss Detail  
Total (All Loans)**

Disclosure Control #	Original Liquidation Balance	Net Liquidation Proceeds	Loss-Certs Non-adjusted	Subsequent Recov/(Exp)	Loss-Certs Adjusted	Loss Severity	Loan-to-Value	FICO	Lien Position	Liq Type	Occ Type
4000509482	503,989.61	295,055.49	208,934.12	0.00	208,934.12	41.46%	80.00%	667	1	C	1
4000509365	405,193.67	109,628.83	295,564.84	0.00	295,564.84	72.94%	80.00%	721	1	C	1
4000442448	397,481.25	147,975.29	249,505.96	0.00	249,505.96	62.77%	80.00%	636	1	C	1
4000496816	388,000.00	188,946.13	199,053.87	0.00	199,053.87	51.30%	80.00%	639	1	C	1
4000517791	379,103.19	192,675.31	186,427.88	0.00	186,427.88	49.18%	80.00%	619	1	C	1
4000369415	367,821.09	220,033.51	147,787.58	0.00	147,787.58	40.18%	80.00%	676	1	C	1
4000430020	359,725.08	82,449.54	277,275.54	0.00	277,275.54	77.08%	80.00%	639	1	C	1
4000517647	340,605.42	147,554.45	193,050.97	0.00	193,050.97	56.68%	80.00%	685	1	C	1
4000439781	286,643.25	103,969.93	182,673.32	0.00	182,673.32	63.73%	80.00%	687	1	C	1
4000492042	272,287.52	12,602.18	259,685.34	0.00	259,685.34	95.37%	95.00%	633	1	C	1
4000489246	269,100.00	(25,437.27)	294,537.27	0.00	294,537.27	109.45%	90.00%	689	1	C	3
4000405656	267,970.35	99,383.02	168,587.33	0.00	168,587.33	62.91%	80.00%	701	1	C	1
4000489852	248,000.00	61,299.61	186,700.39	0.00	186,700.39	75.28%	79.74%	671	1	C	1
4000474324	242,774.44	84,539.42	158,235.02	0.00	158,235.02	65.18%	95.00%	727	1	C	1
4000496886	232,909.29	128,808.08	104,101.21	0.00	104,101.21	44.70%	80.00%	747	1	C	1
4000502667	231,568.06	130,847.30	100,720.76	0.00	100,720.76	43.50%	80.00%	645	1	C	1
4000499662	228,561.00	119,231.30	109,329.70	0.00	109,329.70	47.83%	80.00%	763	1	C	1
4000493816	226,080.80	66,093.78	159,987.02	0.00	159,987.02	70.77%	85.00%	641	1	C	1
4000512589	217,599.96	60,799.19	156,800.77	0.00	156,800.77	72.06%	80.00%	635	1	C	1
4000488745	216,680.24	47,118.03	169,562.21	0.00	169,562.21	78.25%	80.00%	687	1	C	1
4000491289	214,253.38	64,238.44	150,014.94	0.00	150,014.94	70.02%	75.00%	540	1	C	1
4000475922	211,842.22	26,206.70	185,635.52	0.00	185,635.52	87.63%	80.00%	632	1	C	1
4000519337	201,200.00	11,679.85	189,520.15	0.00	189,520.15	94.19%	80.00%	668	1	C	1
4000502428	191,957.74	39,758.42	152,199.32	0.00	152,199.32	79.29%	80.00%	682	1	C	1

**Liq. Type Code - Legend**

BK Discharged	B	Retain Lien
Charge-off	C	Loan Sale
Deferment/Write-down	D	Paid in Full
Foreclosure	F	REO
Judgement	J	Short Sale

L	Third Party
O	Settled
P	
R	
S	

**Occ Type Code - Legend**

T	Primary	1
X	Secondary	2
	Investment	3



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09  
Current Period Realized Loss Detail  
Total (All Loans)**

Disclosure Control #	Original Liquidation Balance	Net Liquidation Proceeds	Loss-Certs Non-adjusted	Subsequent Recov/(Exp)	Loss-Certs Adjusted	Loss Severity	Loan-to-Value	FICO	Lien Position	Liq Type	Occ Type
4000502559	185,864.92	40,608.04	145,256.88	0.00	145,256.88	78.15%	80.00%	673	1	C	1
4000407528	174,614.83	(20,324.24)	194,939.07	0.00	194,939.07	111.64%	90.00%	580	1	C	1
4000506120	164,000.00	82,499.17	81,500.83	0.00	81,500.83	49.70%	80.00%	638	1	C	1
4000500484	163,942.51	108,351.80	55,590.71	0.00	55,590.71	33.91%	80.00%	624	1	C	1
4000503383	155,038.70	22,604.92	132,433.78	0.00	132,433.78	85.42%	89.98%	670	1	C	1
4000452271	155,000.00	78,517.92	76,482.08	0.00	76,482.08	49.34%	65.40%	620	1	C	3
4000498474	150,913.78	114,278.16	36,635.62	0.00	36,635.62	24.28%	79.99%	707	1	C	1
4000481640	149,500.00	116,405.73	33,094.27	0.00	33,094.27	22.14%	79.99%	617	1	C	1
4000495632	147,984.91	12,650.16	135,334.75	0.00	135,334.75	91.45%	80.00%	608	1	C	1
4000504584	144,966.12	(14,371.38)	159,337.50	0.00	159,337.50	109.91%	95.00%	676	1	C	1
4000448196	138,435.23	26,638.13	111,797.10	0.00	111,797.10	80.76%	80.00%	660	1	C	1
4000504552	130,897.24	(18,916.20)	149,813.44	0.00	149,813.44	114.45%	90.00%	643	1	C	1
4000517458	126,516.86	25,247.07	101,269.79	0.00	101,269.79	80.04%	80.00%	561	1	C	1
4000486497	121,811.33	34,491.56	87,319.77	0.00	87,319.77	71.68%	80.00%	581	1	C	1
4000466956	116,240.36	100,833.14	15,407.22	0.00	15,407.22	13.25%	80.00%	658	1	C	1
4000469403	115,999.96	64,269.56	51,730.40	0.00	51,730.40	44.60%	79.98%	700	1	C	1
4000518813	101,877.48	(17,211.19)	119,088.67	0.00	119,088.67	116.89%	79.98%	625	1	C	1
4000486599	98,835.01	(2,023.20)	100,858.21	0.00	100,858.21	102.05%	79.99%	664	1	C	1
4000504898	96,800.00	9,137.86	87,662.14	0.00	87,662.14	90.56%	80.00%	616	1	C	1
4000490190	94,076.21	92,996.77	1,079.44	0.00	1,079.44	1.15%	79.98%	673	1	C	1
4000452487	89,595.83	73,176.22	16,419.61	0.00	16,419.61	18.33%	80.00%	604	1	C	1
4000488643	87,778.28	23,018.12	64,760.16	0.00	64,760.16	73.78%	95.00%	667	1	C	1
4000480459	68,281.82	24,196.96	44,084.86	0.00	44,084.86	64.56%	80.00%	676	1	C	1
4000502563	67,422.69	40,773.48	26,649.21	0.00	26,649.21	39.53%	80.00%	591	1	C	1

**Liq. Type Code - Legend**

BK Discharged	B	Retain Lien
Charge-off	C	Loan Sale
Deferment/Write-down	D	Paid in Full
Foreclosure	F	REO
Judgement	J	Short Sale

L	Third Party
O	Settled
P	
R	
S	

**Occ Type Code - Legend**

T	Primary	1
X	Secondary	2
	Investment	3



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09  
Current Period Realized Loss Detail  
Total (All Loans)**

Disclosure Control #	Original Liquidation Balance	Net Liquidation Proceeds	Loss-Certs Non-adjusted	Subsequent Recov/(Exp)	Loss-Certs Adjusted	Loss Severity	Loan-to-Value	FICO	Lien Position	Liq Type	Occ Type
4000491664	65,507.38	(7,811.43)	73,318.81	0.00	73,318.81	111.92%	80.00%	650	1	C	1
4000492948	62,760.27	(7,883.19)	70,643.46	0.00	70,643.46	112.56%	95.00%	627	1	C	1
4000508269	52,297.54	(5,254.25)	57,551.79	0.00	57,551.79	110.05%	90.00%	576	1	C	1
4000386521	0.00	0.00	0.00	208.38	183,375.90	32.28%	80.00%	745	1	A	1
4000401061	0.00	0.00	0.00	19,144.57	289,158.27	62.05%	80.00%	626	1	A	1
4000422293	0.00	0.00	0.00	90.55	97,207.12	78.09%	80.00%	686	1	C	1
4000438078	0.00	0.00	0.00	600.00	43,627.37	125.41%	70.00%	631	1	C	3
4000442015	0.00	0.00	0.00	(17.50)	156,671.78	115.20%	80.00%	650	1	C	1
4000446516	0.00	0.00	0.00	2,200.00	207,189.17	97.96%	90.00%	618	1	C	1
4000451337	0.00	0.00	0.00	515.67	87,783.16	33.66%	80.00%	672	1	C	1
4000454735	0.00	0.00	0.00	397.49	50,539.62	101.42%	90.00%	590	1	C	1
4000455634	0.00	0.00	0.00	13.75	338,912.88	68.35%	80.00%	651	1	C	1
4000464251	0.00	0.00	0.00	190.00	100,401.68	106.10%	80.00%	651	1	C	1
4000466977	0.00	0.00	0.00	(7.75)	62,807.11	130.96%	80.00%	630	1	C	1
4000470043	0.00	0.00	0.00	(141.95)	189,203.30	61.97%	80.00%	737	1	C	1
4000470198	0.00	0.00	0.00	781.00	77,292.54	116.65%	79.95%	556	1	C	1
4000471763	0.00	0.00	0.00	929.00	85,657.09	46.16%	80.00%	663	1	C	1
4000474059	0.00	0.00	0.00	1,664.01	158,146.83	57.26%	75.00%	660	1	C	3
4000475069	0.00	0.00	0.00	451.86	156,385.29	32.34%	95.00%	619	1	C	1
4000475114	0.00	0.00	0.00	183.00	81,377.05	39.12%	80.00%	669	1	C	1
4000475908	0.00	0.00	0.00	385.00	34,452.60	84.12%	90.00%	591	1	C	1
4000476298	0.00	0.00	0.00	450.34	164,672.24	91.17%	85.00%	562	1	C	1
4000477745	0.00	0.00	0.00	70.60	212,303.43	88.26%	80.00%	635	1	A	1
4000477954	0.00	0.00	0.00	(108.00)	222,261.68	66.23%	80.00%	678	1	C	1

**Liq. Type Code - Legend**

BK Discharged	B	Retain Lien
Charge-off	C	Loan Sale
Deferment/Write-down	D	Paid in Full
Foreclosure	F	REO
Judgement	J	Short Sale

L	Third Party
O	Settled
P	
R	
S	

**Occ Type Code - Legend**

T	Primary	1
X	Secondary	2
	Investment	3



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09  
Current Period Realized Loss Detail  
Total (All Loans)**

Disclosure Control #	Original Liquidation Balance	Net Liquidation Proceeds	Loss-Certs Non-adjusted	Subsequent Recov/(Exp)	Loss-Certs Adjusted	Loss Severity	Loan-to-Value	FICO	Lien Position	Liq Type	Occ Type
4000478279	0.00	0.00	0.00	1,477.05	203,770.84	57.42%	80.00%	606	1	A	1
4000478410	0.00	0.00	0.00	866.00	203,315.77	61.15%	88.77%	569	1	C	1
4000478908	0.00	0.00	0.00	(309.46)	156,915.06	48.52%	80.00%	708	1	C	1
4000480206	0.00	0.00	0.00	(8.50)	189,397.56	66.69%	80.00%	692	1	C	1
4000480773	0.00	0.00	0.00	221.15	262,802.87	57.23%	80.00%	697	1	C	1
4000480874	0.00	0.00	0.00	2,304.50	65,732.14	45.66%	80.00%	623	1	C	1
4000480899	0.00	0.00	0.00	779.45	104,255.44	100.31%	82.69%	584	1	C	1
4000482063	0.00	0.00	0.00	10,587.17	154,246.38	48.81%	80.00%	651	1	A	1
4000482350	0.00	0.00	0.00	326.06	109,917.95	82.94%	79.99%	618	1	C	1
4000482929	0.00	0.00	0.00	153.40	63,591.34	110.86%	95.00%	603	1	C	1
4000483548	0.00	0.00	0.00	1,359.00	215,462.93	82.87%	89.76%	649	1	A	1
4000483553	0.00	0.00	0.00	163.31	189,913.03	64.61%	80.00%	731	1	C	1
4000483560	0.00	0.00	0.00	936.00	111,028.63	89.55%	79.99%	606	1	C	1
4000484619	0.00	0.00	0.00	2,587.01	68,340.84	42.06%	80.00%	600	1	C	1
4000484879	0.00	0.00	0.00	(646.59)	390,783.08	65.13%	80.00%	601	1	C	1
4000484995	0.00	0.00	0.00	2,716.68	311,262.51	91.01%	90.00%	656	1	C	1
4000485365	0.00	0.00	0.00	1,850.30	179,191.97	100.44%	80.00%	605	1	C	1
4000486098	0.00	0.00	0.00	1,142.00	279,574.42	64.68%	95.00%	678	1	C	1
4000486334	0.00	0.00	0.00	9,840.22	177,814.97	83.90%	80.00%	675	1	C	1
4000486590	0.00	0.00	0.00	312.43	45,807.92	104.82%	75.00%	553	1	C	1
4000486592	0.00	0.00	0.00	1,502.10	67,801.74	41.71%	80.00%	723	1	C	1
4000486916	0.00	0.00	0.00	827.00	101,702.78	47.33%	80.00%	639	1	C	1
4000487191	0.00	0.00	0.00	(15.00)	156,159.92	76.95%	80.00%	610	1	C	1
4000487467	0.00	0.00	0.00	295.31	83,448.48	52.16%	80.00%	653	1	C	1

**Liq. Type Code - Legend**

BK Discharged	B	Retain Lien
Charge-off	C	Loan Sale
Deferment/Write-down	D	Paid in Full
Foreclosure	F	REO
Judgement	J	Short Sale

L	Third Party
O	Settled

**Occ Type Code - Legend**

T	Primary	1
X	Secondary	2
	Investment	3



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09  
Current Period Realized Loss Detail  
Total (All Loans)**

Disclosure Control #	Original Liquidation Balance	Net Liquidation Proceeds	Loss-Certs Non-adjusted	Subsequent Recov/(Exp)	Loss-Certs Adjusted	Loss Severity	Loan-to-Value	FICO	Lien Position	Liq Type	Occ Type
4000487539	0.00	0.00	0.00	306.00	72,584.94	86.49%	80.00%	684	1	C	1
4000487597	0.00	0.00	0.00	440.42	113,975.88	94.32%	80.00%	598	1	C	1
4000487665	0.00	0.00	0.00	750.00	27,879.06	24.25%	80.00%	634	1	C	1
4000487767	0.00	0.00	0.00	77.00	159,112.49	99.19%	80.00%	580	1	C	1
4000487822	0.00	0.00	0.00	5.00	209,180.64	64.57%	80.00%	628	1	A	1
4000488140	0.00	0.00	0.00	182.09	156,662.14	91.08%	80.00%	665	1	C	1
4000488908	0.00	0.00	0.00	(1,118.50)	67,798.21	57.94%	80.00%	656	1	C	1
4000489010	0.00	0.00	0.00	(18.25)	20,867.28	15.00%	79.99%	605	1	C	1
4000489411	0.00	0.00	0.00	43.00	93,443.20	108.63%	80.00%	633	1	C	1
4000489529	0.00	0.00	0.00	917.12	167,041.55	76.76%	80.00%	637	1	A	1
4000489844	0.00	0.00	0.00	1,000.00	126,914.13	109.11%	89.31%	574	1	C	1
4000490075	0.00	0.00	0.00	10.00	265,307.57	58.65%	79.80%	605	1	C	1
4000490373	0.00	0.00	0.00	2,252.00	313,596.65	72.39%	80.00%	669	1	C	1
4000490593	0.00	0.00	0.00	200.00	137,481.88	37.12%	80.00%	759	1	C	1
4000491003	0.00	0.00	0.00	(761.00)	23,287.87	54.06%	79.96%	619	1	C	1
4000491107	0.00	0.00	0.00	31.60	67,078.43	46.33%	80.00%	617	1	C	1
4000491153	0.00	0.00	0.00	(11.95)	73,815.21	108.45%	79.78%	578	1	C	1
4000491534	0.00	0.00	0.00	1,192.30	83,479.11	57.32%	56.60%	621	1	A	3
4000492362	0.00	0.00	0.00	1,518.00	229,629.60	58.58%	80.00%	689	1	C	1
4000493648	0.00	0.00	0.00	(207.02)	201,877.93	51.00%	80.00%	679	1	C	1
4000493654	0.00	0.00	0.00	568.23	126,473.15	70.26%	80.00%	739	1	C	1
4000493903	0.00	0.00	0.00	1,826.82	219,604.93	81.94%	80.00%	600	1	C	1
4000494121	0.00	0.00	0.00	993.14	151,048.66	56.53%	80.00%	673	1	C	1
4000494527	0.00	0.00	0.00	446.08	181,427.16	73.30%	90.00%	641	1	C	3

**Liq. Type Code - Legend**

BK Discharged	B	Retain Lien
Charge-off	C	Loan Sale
Deferment/Write-down	D	Paid in Full
Foreclosure	F	REO
Judgement	J	Short Sale

L	Third Party
O	Settled
P	
R	
S	

**Occ Type Code - Legend**

T	Primary	1
X	Secondary	2
	Investment	3





**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09  
Current Period Realized Loss Detail  
Total (All Loans)**

Disclosure Control #	Original Liquidation Balance	Net Liquidation Proceeds	Loss-Certs Non-adjusted	Subsequent Recov/(Exp)	Loss-Certs Adjusted	Loss Severity	Loan-to-Value	FICO	Lien Position	Liq Type	Occ Type
4000494780	0.00	0.00	0.00	1,975.00	203,385.04	110.63%	87.91%	642	1	C	1
4000494835	0.00	0.00	0.00	835.00	129,241.92	42.24%	80.00%	763	1	C	1
4000494877	0.00	0.00	0.00	1,670.74	192,961.36	46.89%	79.99%	628	1	C	1
4000495010	0.00	0.00	0.00	974.00	218,418.05	69.26%	80.00%	664	1	C	1
4000495333	0.00	0.00	0.00	2,758.26	200,133.51	45.79%	80.00%	697	1	C	1
4000495435	0.00	0.00	0.00	1,442.00	344,338.12	89.64%	80.00%	648	1	C	1
4000495468	0.00	0.00	0.00	99.00	60,595.45	94.42%	80.00%	594	1	C	1
4000495674	0.00	0.00	0.00	(4,650.30)	253,289.09	39.72%	80.00%	699	1	C	1
4000495699	0.00	0.00	0.00	(1,050.00)	593,702.31	90.92%	75.00%	629	1	C	1
4000495722	0.00	0.00	0.00	(657.48)	169,127.84	91.65%	85.00%	629	1	C	1
4000495854	0.00	0.00	0.00	2,031.13	157,752.49	59.75%	80.00%	664	1	C	1
4000496025	0.00	0.00	0.00	425.93	120,309.99	83.60%	90.00%	739	1	C	1
4000496161	0.00	0.00	0.00	918.00	146,372.70	101.30%	85.00%	662	1	C	1
4000496348	0.00	0.00	0.00	1,570.89	155,761.90	71.07%	80.00%	670	1	C	3
4000497529	0.00	0.00	0.00	1,346.49	73,130.82	48.43%	80.00%	685	1	C	1
4000497865	0.00	0.00	0.00	947.87	38,484.09	29.01%	80.00%	640	1	C	1
4000497980	0.00	0.00	0.00	1,828.88	76,298.90	56.82%	80.00%	621	1	C	1
4000498012	0.00	0.00	0.00	805.89	108,303.67	74.42%	80.00%	677	1	C	3
4000498117	0.00	0.00	0.00	(88.08)	273,579.13	59.11%	80.00%	646	1	C	1
4000498785	0.00	0.00	0.00	1,076.99	38,487.59	49.76%	80.00%	595	1	A	1
4000499438	0.00	0.00	0.00	1,962.00	156,333.08	52.16%	80.00%	716	1	C	1
4000499519	0.00	0.00	0.00	794.63	121,508.76	81.56%	95.00%	669	1	C	1
4000499728	0.00	0.00	0.00	513.00	206,651.79	107.63%	80.00%	648	1	C	1
4000499748	0.00	0.00	0.00	638.00	208,453.22	59.63%	80.00%	677	1	C	1

**Liq. Type Code - Legend**

BK Discharged	B	Retain Lien
Charge-off	C	Loan Sale
Deferment/Write-down	D	Paid in Full
Foreclosure	F	REO
Judgement	J	Short Sale

L	Third Party
O	Settled
P	
R	
S	

**Occ Type Code - Legend**

T	Primary	1
X	Secondary	2
	Investment	3



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09  
Current Period Realized Loss Detail  
Total (All Loans)**

Disclosure Control #	Original Liquidation Balance	Net Liquidation Proceeds	Loss-Certs Non-adjusted	Subsequent Recov/(Exp)	Loss-Certs Adjusted	Loss Severity	Loan-to-Value	FICO	Lien Position	Liq Type	Occ Type
4000500124	0.00	0.00	0.00	163.98	171,793.63	98.31%	89.99%	573	1	C	1
4000500472	0.00	0.00	0.00	1,299.46	141,194.47	69.13%	80.00%	658	1	C	1
4000500696	0.00	0.00	0.00	1,227.37	111,517.65	64.24%	80.00%	645	1	C	1
4000501392	0.00	0.00	0.00	453.75	66,528.02	35.54%	80.00%	693	1	C	1
4000502071	0.00	0.00	0.00	34.20	136,656.98	48.83%	80.00%	640	1	C	1
4000502095	0.00	0.00	0.00	3,602.04	676,933.22	58.36%	80.00%	625	1	C	1
4000502615	0.00	0.00	0.00	478.79	80,256.35	60.07%	80.00%	665	1	C	1
4000503154	0.00	0.00	0.00	791.00	221,323.72	78.72%	80.00%	633	1	C	1
4000503708	0.00	0.00	0.00	405.00	118,780.70	100.11%	80.00%	591	1	C	1
4000503769	0.00	0.00	0.00	598.00	220,221.48	73.45%	80.00%	699	1	C	1
4000503801	0.00	0.00	0.00	(8.00)	25,982.05	23.24%	80.00%	587	1	C	1
4000503975	0.00	0.00	0.00	2,082.86	366,127.68	97.15%	80.00%	594	1	C	1
4000504021	0.00	0.00	0.00	1,820.39	139,986.15	47.59%	80.00%	687	1	A	1
4000504023	0.00	0.00	0.00	343.75	135,316.62	78.69%	80.00%	700	1	C	1
4000504103	0.00	0.00	0.00	155.00	133,572.62	87.93%	90.00%	607	1	C	1
4000504404	0.00	0.00	0.00	425.00	24,226.31	53.11%	80.00%	606	1	C	1
4000505853	0.00	0.00	0.00	2,092.00	44,178.98	41.93%	80.00%	648	1	C	1
4000506052	0.00	0.00	0.00	2,313.21	120,611.32	110.77%	80.00%	588	1	C	1
4000506079	0.00	0.00	0.00	1,095.67	82,501.36	69.63%	79.98%	601	1	C	1
4000506096	0.00	0.00	0.00	(3,889.76)	104,110.09	65.77%	80.00%	699	1	C	1
4000506124	0.00	0.00	0.00	1,203.00	72,664.38	50.57%	95.00%	622	1	C	1
4000506489	0.00	0.00	0.00	25.00	46,069.43	106.39%	80.00%	545	1	C	1
4000506969	0.00	0.00	0.00	1,362.48	51,418.54	32.09%	80.00%	601	1	C	1
4000507239	0.00	0.00	0.00	3,617.08	206,876.26	57.04%	79.99%	720	1	A	1

**Liq. Type Code - Legend**

BK Discharged	B	Retain Lien
Charge-off	C	Loan Sale
Deferment/Write-down	D	Paid in Full
Foreclosure	F	REO
Judgement	J	Short Sale

L	Third Party
O	Settled
P	
R	
S	

**Occ Type Code - Legend**

T	Primary	1
X	Secondary	2
	Investment	3



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

**Distribution Date: 28-Dec-09  
Current Period Realized Loss Detail  
Total (All Loans)**

Disclosure Control #	Original Liquidation Balance	Net Liquidation Proceeds	Loss-Certs Non-adjusted	Subsequent Recov/(Exp)	Loss-Certs Adjusted	Loss Severity	Loan-to-Value	FICO	Lien Position	Liq Type	Occ Type
4000507717	0.00	0.00	0.00	1,185.00	226,554.88	88.50%	80.00%	570	1	C	1
4000507783	0.00	0.00	0.00	1,235.00	109,751.42	47.72%	80.00%	609	1	A	1
4000508104	0.00	0.00	0.00	274.76	185,896.85	122.30%	80.00%	625	1	C	1
4000508851	0.00	0.00	0.00	518.00	41,419.85	83.94%	95.00%	736	1	C	3
4000509098	0.00	0.00	0.00	800.00	203,485.02	114.53%	80.00%	647	1	C	1
4000509374	0.00	0.00	0.00	1,000.00	105,564.70	104.93%	90.00%	625	1	C	1
4000509375	0.00	0.00	0.00	265.00	44,323.79	34.32%	80.00%	680	1	C	1
4000509960	0.00	0.00	0.00	2,348.39	156,334.84	55.83%	80.00%	749	1	C	1
4000510228	0.00	0.00	0.00	182.00	88,443.56	42.05%	80.00%	745	1	C	1
4000510723	0.00	0.00	0.00	1,299.00	186,838.85	81.10%	80.00%	604	1	C	1
4000510727	0.00	0.00	0.00	439.37	152,571.14	97.83%	80.00%	613	1	C	1
4000510847	0.00	0.00	0.00	209.05	68,925.35	61.23%	80.00%	591	1	C	1
4000513022	0.00	0.00	0.00	193.00	150,549.81	90.61%	95.00%	624	1	C	1
4000513397	0.00	0.00	0.00	782.00	212,633.60	76.65%	76.00%	605	1	C	1
4000513764	0.00	0.00	0.00	4,202.06	295,938.82	68.50%	80.00%	706	1	C	1
4000514737	0.00	0.00	0.00	1,031.00	29,190.88	18.91%	79.99%	800	1	C	2
4000514869	0.00	0.00	0.00	168.01	171,393.94	56.38%	80.00%	631	1	C	1
4000514989	0.00	0.00	0.00	413.00	181,734.79	99.64%	80.00%	688	1	C	1
4000515133	0.00	0.00	0.00	139.62	171,021.34	53.18%	80.00%	612	1	A	1
4000515449	0.00	0.00	0.00	1,095.00	234,412.00	48.84%	80.00%	610	1	C	1
4000515628	0.00	0.00	0.00	275.42	81,312.09	90.35%	64.29%	616	1	C	1
4000515774	0.00	0.00	0.00	120.00	154,886.57	35.75%	80.00%	731	1	C	1
4000516064	0.00	0.00	0.00	393.00	341,201.86	67.92%	95.00%	643	1	C	1
4000516926	0.00	0.00	0.00	(120.00)	158,722.81	67.61%	80.00%	718	1	C	1

**Liq. Type Code - Legend**

BK Discharged	B	Retain Lien
Charge-off	C	Loan Sale
Deferment/Write-down	D	Paid in Full
Foreclosure	F	REO
Judgement	J	Short Sale

L	Third Party
O	Settled
P	
R	
S	

**Occ Type Code - Legend**

T	Primary	1
X	Secondary	2
	Investment	3



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Current Period Realized Loss Detail  
Total (All Loans)***

Disclosure Control #	Original Liquidation Balance	Net Liquidation Proceeds	Loss-Certs Non- adjusted	Subsequent Recov/(Exp)	Loss-Certs Adjusted	Loss Severity	Loan-to-Value	FICO	Lien Position	Liq Type	Occ Type
4000517428	0.00	0.00	0.00	75.00	94,025.52	75.83%	80.00%	619	1	H	1
4000517490	0.00	0.00	0.00	1,464.87	260,347.12	78.11%	80.00%	630	1	C	1
4000517678	0.00	0.00	0.00	162.34	120,559.77	41.89%	80.00%	671	1	C	1
4000517789	0.00	0.00	0.00	(1,511.51)	1,069,748.86	89.15%	80.00%	759	1	C	1
4000517800	0.00	0.00	0.00	1,865.95	185,371.21	68.48%	80.00%	622	1	A	1
4000517889	0.00	0.00	0.00	178.98	230,612.37	78.98%	80.00%	664	1	C	1
4000518229	0.00	0.00	0.00	435.00	88,467.09	81.02%	80.00%	685	1	C	1
4000521709	0.00	0.00	0.00	1,075.00	164,510.72	73.71%	80.00%	787	1	C	1
Current Total	10,128,306.82	3,412,356.22	6,715,950.60	139,961.11	6,575,989.49						
Cumulative	478,711,826.59	223,532,156.33	255,179,670.26	2,012,777.18	253,166,893.08						

**Liq. Type Code - Legend**

BK Discharged	B	Retain Lien
Charge-off	C	Loan Sale
Deferment/Write-down	D	Paid in Full
Foreclosure	F	REO
Judgement	J	Short Sale

L	Third Party
O	Settled
P	
R	
S	

**Occ Type Code - Legend**

T	Primary	1
X	Secondary	2
	Investment	3



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Historical Realized Loss Summary  
Total (All Loans)***

Distribution Date	Current Realized Loss				Previous Liquidations/Payoffs						Realized Loss Adjusted	Cumulative Realized Loss
	Beginning Scheduled Balance	Net Liquidation Proceeds	Realized Loss	Loan Count	Claims on Prior Liquidations		Recovery on Prior Liquidations		(Claims)/Recoveries on Prior Payoffs			
					Amount	Count	Amount	Count	Amount	Count		
28-Dec-09	10,128,306.82	3,412,356.22	6,715,950.60	51	(15,346.60)	21	155,307.71	128	0.00	0	6,575,989.49	253,166,893.08
25-Nov-09	14,618,994.36	4,730,041.81	9,888,952.55	62	(107,261.04)	106	83,274.53	85	0.00	0	9,912,939.06	246,590,903.59
26-Oct-09	11,906,252.36	4,373,190.16	7,533,062.20	49	(26,804.24)	48	116,873.49	72	0.00	0	7,442,992.95	236,677,964.53
25-Sep-09	9,281,998.95	3,548,041.08	5,733,957.87	48	(69,042.27)	74	235,308.77	199	0.00	0	5,567,691.37	229,234,971.58
25-Aug-09	17,005,277.27	5,133,003.78	11,872,273.49	76	(42,427.54)	139	190,303.87	131	0.00	0	11,724,397.16	223,667,280.21
27-Jul-09	19,739,768.40	6,690,333.50	13,049,434.90	88	(10,310.12)	26	1,240,875.29	1,065	0.00	0	11,818,869.73	211,942,883.05
25-Jun-09	22,701,572.44	8,831,972.44	13,869,600.00	98	(46,493.10)	89	22,666.27	22	0.00	0	13,893,426.83	200,124,013.32
26-May-09	23,298,354.77	8,176,788.23	15,121,566.54	101	(34,265.59)	95	92,837.04	100	0.00	0	15,062,995.09	186,230,586.49
27-Apr-09	25,124,577.24	9,105,396.75	16,019,180.49	92	(36,635.46)	66	35,507.64	63	0.00	0	16,020,308.31	171,167,591.40
25-Mar-09	18,748,795.26	7,064,292.67	11,684,502.59	88	(48,045.85)	93	36,559.04	69	0.00	0	11,695,989.40	155,147,283.09
25-Feb-09	20,793,858.64	7,761,296.78	13,032,561.86	88	0.00	0	0.00	0	55,347.62	157	12,977,214.24	143,451,293.69
26-Jan-09	20,068,708.47	8,417,071.54	11,651,636.93	75	0.00	0	0.00	0	6,187.14	240	11,645,449.79	130,474,079.45
26-Dec-08	26,734,625.53	11,232,001.75	15,502,623.78	97	0.00	0	0.00	0	14,182.32	57	15,488,441.46	118,828,629.66
25-Nov-08	36,543,958.49	16,177,692.10	20,366,266.39	138	0.00	0	0.00	0	40,853.84	104	20,325,412.55	103,340,188.20
27-Oct-08	30,697,563.18	13,950,593.65	16,746,969.53	111	0.00	0	0.00	0	(4,795.46)	105	16,751,764.99	83,014,775.65
25-Sep-08	26,266,820.03	13,192,145.98	13,074,674.05	99	0.00	0	0.00	0	(22,814.02)	136	13,097,488.07	66,263,010.66
25-Aug-08	19,688,049.68	11,088,079.96	8,599,969.72	74	0.00	0	0.00	0	21,104.13	6	8,578,865.59	53,165,522.59
25-Jul-08	18,968,745.60	9,911,804.88	9,056,940.72	71	0.00	0	0.00	0	1,759.01	7	9,055,181.71	44,586,657.00
25-Jun-08	20,565,156.56	13,287,882.68	7,277,273.88	72	0.00	0	0.00	0	3,489.42	10	7,273,784.46	35,531,475.29
27-May-08	10,387,909.99	6,384,032.86	4,003,877.13	40	0.00	0	0.00	0	5,000.75	13	3,998,876.38	28,257,690.83
25-Apr-08	13,100,827.37	8,216,400.70	4,884,426.67	48	0.00	0	0.00	0	7,491.67	21	4,876,935.00	24,258,814.45
25-Mar-08	8,770,667.87	5,463,776.92	3,306,890.95	30	0.00	0	0.00	0	11,652.97	14	3,295,237.98	19,381,879.45
25-Feb-08	5,685,622.80	3,397,850.44	2,287,772.36	23	0.00	0	0.00	0	2,917.37	35	2,284,854.99	16,086,641.47
25-Jan-08	5,541,405.39	3,584,271.29	1,957,134.10	30	(6,614.79)	11	684.81	3	(1,945.33)	3	1,965,009.41	13,801,786.48
26-Dec-07	5,151,637.53	3,067,048.24	2,084,589.29	25	(16,157.32)	30	14,640.48	14	(1,180.00)	22	2,087,286.13	11,836,777.07
26-Nov-07	3,555,890.22	2,374,406.18	1,181,484.04	22	0.00	0	0.00	0	0.00	2	1,181,484.04	9,749,490.94
25-Oct-07	2,684,910.98	1,975,538.86	709,372.12	11	(5,451.16)	8	4,828.88	2	(553.75)	6	710,548.15	8,568,006.90
25-Sep-07	6,422,041.03	4,281,400.94	2,140,640.09	28	0.00	0	0.00	0	0.00	0	2,140,640.09	7,857,458.75
27-Aug-07	1,915,463.36	1,326,709.73	588,753.63	11	0.00	0	5,113.80	4	(6,089.01)	13	589,728.84	5,716,818.66



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Historical Realized Loss Summary  
Total (All Loans)***

Distribution Date	Current Realized Loss				Previous Liquidations/Payoffs						Realized Loss Adjusted	Cumulative Realized Loss
	Beginning Scheduled Balance	Net Liquidation Proceeds	Realized Loss	Loan Count	Claims on Prior Liquidations		Recovery on Prior Liquidations		(Claims)/Recoveries on Prior Payoffs			
					Amount	Count	Amount	Count	Amount	Count		
25-Jul-07	3,183,009.02	2,351,858.58	831,150.44	15	(4,528.40)	6	174.80	3	(1,420.80)	9	836,924.84	5,127,089.82
25-Jun-07	3,066,725.24	2,453,324.59	613,400.65	14	0.00	0	0.00	0	0.00	0	613,400.65	4,290,164.98
25-May-07	2,678,387.72	2,100,711.51	577,676.21	9	0.00	0	0.00	0	(1,198.78)	3	578,874.99	3,676,764.33
25-Apr-07	4,009,238.83	2,982,657.29	1,026,581.54	16	(364.80)	1	0.00	0	(8,868.00)	13	1,035,814.34	3,097,889.34
26-Mar-07	1,417,237.06	1,004,617.20	412,619.86	8	(3,976.29)	1	0.00	0	(34,157.16)	1	450,753.31	2,062,075.00
26-Feb-07	3,050,182.60	2,401,465.64	648,716.96	16	0.00	0	159,581.40	1	0.00	0	489,135.56	1,611,321.69
25-Jan-07	2,416,094.02	1,874,591.35	541,502.67	8	0.00	0	0.00	0	0.00	0	541,502.67	1,122,186.13
26-Dec-06	492,672.84	444,541.49	48,131.35	3	0.00	0	5,000.00	1	0.00	0	43,131.35	580,683.46
27-Nov-06	950,416.98	746,013.51	204,403.47	6	0.00	0	0.00	0	0.00	0	204,403.47	537,552.11
25-Oct-06	276,078.42	222,617.09	53,461.33	2	0.00	0	0.00	0	0.00	0	53,461.33	333,148.64
25-Sep-06	287,200.00	281,971.62	5,228.38	1	0.00	0	0.00	0	0.00	0	5,228.38	279,687.31
25-Aug-06	348,400.73	143,757.14	204,643.59	3	0.00	0	0.00	0	0.00	0	204,643.59	274,458.93
25-Jul-06	167,536.22	164,395.23	3,140.99	1	0.00	0	0.00	0	0.00	0	3,140.99	69,815.34
26-Jun-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	66,674.35
25-May-06	270,886.32	204,211.97	66,674.35	1	0.00	0	0.00	0	0.00	0	66,674.35	66,674.35
25-Apr-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
27-Mar-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
27-Feb-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
25-Jan-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Total	478,711,826.59	223,532,156.33	255,179,670.26	1,949	(473,724.57)	814	2,399,537.82	1,962	86,963.93	977	253,166,893.08	



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Historical Realized Loss Summary  
Group 1***

Distribution Date	Current Realized Loss				Previous Liquidations/Payoffs						Realized Loss Adjusted	Cumulative Realized Loss
	Beginning Scheduled Balance	Net Liquidation Proceeds	Realized Loss	Loan Count	Claims on Prior Liquidations		Recovery on Prior Liquidations		(Claims)/Recoveries on Prior Payoffs			
					Amount	Count	Amount	Count	Amount	Count		
28-Dec-09	3,782,815.88	939,800.54	2,843,015.34	27	(6,490.19)	9	65,712.46	74	0.00	0	2,783,793.07	86,098,859.82
25-Nov-09	4,232,924.25	764,036.68	3,468,887.57	32	(25,040.50)	40	27,089.45	41	0.00	0	3,466,838.62	83,315,066.75
26-Oct-09	4,160,147.05	1,263,037.48	2,897,109.57	29	(14,626.94)	28	75,935.55	37	0.00	0	2,835,800.96	79,848,228.13
25-Sep-09	3,950,234.99	862,236.73	3,087,998.26	29	(33,703.88)	39	135,989.67	98	0.00	0	2,985,712.47	77,012,427.17
25-Aug-09	5,532,586.42	1,044,973.27	4,487,613.15	39	(22,821.22)	64	30,732.56	55	0.00	0	4,479,701.81	74,026,714.70
27-Jul-09	7,255,283.38	2,212,834.59	5,042,448.79	51	(4,107.17)	20	366,958.03	499	0.00	0	4,679,597.93	69,547,012.89
25-Jun-09	7,524,634.07	2,877,943.13	4,646,690.94	54	(23,283.68)	45	12,397.71	13	0.00	0	4,657,576.91	64,867,414.96
26-May-09	8,621,976.28	2,205,923.59	6,416,052.69	59	(14,613.83)	38	20,513.66	33	0.00	0	6,410,152.86	60,209,838.05
27-Apr-09	6,723,161.12	1,666,000.38	5,057,160.74	39	(24,199.36)	38	15,340.23	24	0.00	0	5,066,019.87	53,799,685.19
25-Mar-09	6,891,492.35	2,292,109.23	4,599,383.12	47	(20,809.41)	46	14,058.10	28	0.00	0	4,606,134.43	48,733,665.32
25-Feb-09	6,981,024.88	2,200,899.91	4,780,124.97	49	0.00	0	0.00	0	19,395.38	64	4,760,729.59	44,127,530.89
26-Jan-09	5,787,933.67	2,368,572.63	3,419,361.04	37	0.00	0	0.00	0	(6,011.76)	108	3,425,372.80	39,366,801.30
26-Dec-08	6,884,935.76	2,537,176.64	4,347,759.12	42	0.00	0	0.00	0	(365.97)	27	4,348,125.09	35,941,428.50
25-Nov-08	9,551,655.79	4,406,803.67	5,144,852.12	60	0.00	0	0.00	0	1,465.49	44	5,143,386.63	31,593,303.41
27-Oct-08	7,809,744.70	3,486,913.36	4,322,831.34	47	0.00	0	0.00	0	(1,391.40)	51	4,324,222.74	26,449,916.78
25-Sep-08	6,589,639.04	3,154,202.25	3,435,436.79	38	0.00	0	0.00	0	(6,865.55)	57	3,442,302.34	22,125,694.04
25-Aug-08	5,731,302.00	2,862,825.93	2,868,476.07	38	0.00	0	0.00	0	21,107.03	5	2,847,369.04	18,683,391.70
25-Jul-08	4,142,776.15	1,957,483.68	2,185,292.47	30	0.00	0	0.00	0	425.00	2	2,184,867.47	15,836,022.66
25-Jun-08	4,993,066.92	2,981,093.76	2,011,973.16	33	0.00	0	0.00	0	1,992.00	7	2,009,981.16	13,651,155.19
27-May-08	4,922,552.88	3,190,434.34	1,732,118.54	25	0.00	0	0.00	0	1,748.93	6	1,730,369.61	11,641,174.03
25-Apr-08	3,221,813.30	2,083,904.96	1,137,908.34	20	0.00	0	0.00	0	2,139.93	11	1,135,768.41	9,910,804.42
25-Mar-08	2,549,777.34	1,357,990.40	1,191,786.94	15	0.00	0	0.00	0	5,010.47	7	1,186,776.47	8,775,036.01
25-Feb-08	1,757,373.34	975,016.29	782,357.05	11	0.00	0	0.00	0	1,278.84	25	781,078.21	7,588,259.54
25-Jan-08	2,087,564.15	1,204,804.94	882,759.21	19	(5,822.73)	5	684.81	3	(134.00)	2	888,031.13	6,807,181.33
26-Dec-07	1,774,823.61	734,812.59	1,040,011.02	17	(8,502.97)	19	7,471.26	8	(1,583.74)	16	1,042,626.47	5,919,150.20
26-Nov-07	2,197,650.51	1,306,956.04	890,694.47	17	0.00	0	0.00	0	0.00	2	890,694.47	4,876,523.73
25-Oct-07	786,951.65	579,932.95	207,018.70	6	(5,411.26)	7	4,819.88	1	(408.00)	4	208,018.08	3,985,829.26
25-Sep-07	2,185,272.59	1,317,250.04	868,022.55	18	0.00	0	0.00	0	0.00	0	868,022.55	3,777,811.18
27-Aug-07	616,254.25	325,471.17	290,783.08	7	0.00	0	39.00	1	(1,783.67)	5	292,527.75	2,909,788.63



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Historical Realized Loss Summary  
Group 1***

Distribution Date	Current Realized Loss				Previous Liquidations/Payoffs						Realized Loss Adjusted	Cumulative Realized Loss
	Beginning Scheduled Balance	Net Liquidation Proceeds	Realized Loss	Loan Count	Claims on Prior Liquidations		Recovery on Prior Liquidations		(Claims)/Recoveries on Prior Payoffs			
					Amount	Count	Amount	Count	Amount	Count		
25-Jul-07	1,304,808.04	842,449.46	462,358.58	10	(1,688.72)	4	2.67	1	(502.14)	5	464,546.77	2,617,260.88
25-Jun-07	941,143.22	601,352.99	339,790.23	8	0.00	0	0.00	0	0.00	0	339,790.23	2,152,714.11
25-May-07	396,515.61	244,451.16	152,064.45	4	0.00	0	0.00	0	(1,198.78)	3	153,263.23	1,812,923.88
25-Apr-07	1,046,376.21	594,608.87	451,767.34	7	0.00	0	0.00	0	(3,624.80)	8	455,392.14	1,659,660.65
26-Mar-07	793,337.06	548,457.30	244,879.76	6	0.00	0	0.00	0	(34,157.16)	1	279,036.92	1,204,268.51
26-Feb-07	1,417,814.12	1,027,452.35	390,361.77	12	0.00	0	159,581.40	1	0.00	0	230,780.37	925,231.59
25-Jan-07	819,803.75	562,822.82	256,980.93	4	0.00	0	0.00	0	0.00	0	256,980.93	694,451.22
26-Dec-06	326,872.40	302,162.53	24,709.87	2	0.00	0	0.00	0	0.00	0	24,709.87	437,470.29
27-Nov-06	590,416.98	425,358.95	165,058.03	5	0.00	0	0.00	0	0.00	0	165,058.03	412,760.42
25-Oct-06	124,178.42	84,260.61	39,917.81	1	0.00	0	0.00	0	0.00	0	39,917.81	247,702.39
25-Sep-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	207,784.58
25-Aug-06	348,400.73	143,757.14	204,643.59	3	0.00	0	0.00	0	0.00	0	204,643.59	207,784.58
25-Jul-06	167,536.22	164,395.23	3,140.99	1	0.00	0	0.00	0	0.00	0	3,140.99	3,140.99
26-Jun-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
25-May-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
25-Apr-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
27-Mar-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
27-Feb-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
25-Jan-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Total	147,524,571.08	60,702,970.58	86,821,600.50	998	(211,121.86)	402	937,326.44	917	(3,463.90)	460	86,098,859.82	



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Historical Realized Loss Summary  
Group 2***

Distribution Date	Current Realized Loss				Previous Liquidations/Payoffs						Realized Loss Adjusted	Cumulative Realized Loss
	Beginning Scheduled Balance	Net Liquidation Proceeds	Realized Loss	Loan Count	Claims on Prior Liquidations		Recovery on Prior Liquidations		(Claims)/Recoveries on Prior Payoffs			
					Amount	Count	Amount	Count	Amount	Count		
28-Dec-09	6,345,490.94	2,472,555.68	3,872,935.26	24	(8,856.41)	12	89,595.25	54	0.00	0	3,792,196.42	167,068,033.26
25-Nov-09	10,386,070.11	3,966,005.13	6,420,064.98	30	(82,220.54)	66	56,185.08	44	0.00	0	6,446,100.44	163,275,836.84
26-Oct-09	7,746,105.31	3,110,152.68	4,635,952.63	20	(12,177.30)	20	40,937.94	35	0.00	0	4,607,191.99	156,829,736.40
25-Sep-09	5,331,763.96	2,685,804.35	2,645,959.61	19	(35,338.39)	35	99,319.10	101	0.00	0	2,581,978.90	152,222,544.41
25-Aug-09	11,472,690.85	4,088,030.51	7,384,660.34	37	(19,606.32)	75	159,571.31	76	0.00	0	7,244,695.35	149,640,565.51
27-Jul-09	12,484,485.02	4,477,498.91	8,006,986.11	37	(6,202.95)	6	873,917.26	566	0.00	0	7,139,271.80	142,395,870.16
25-Jun-09	15,176,938.37	5,954,029.31	9,222,909.06	44	(23,209.42)	44	10,268.56	9	0.00	0	9,235,849.92	135,256,598.36
26-May-09	14,676,378.49	5,970,864.64	8,705,513.85	42	(19,651.76)	57	72,323.38	67	0.00	0	8,652,842.23	126,020,748.44
27-Apr-09	18,401,416.12	7,439,396.37	10,962,019.75	53	(12,436.10)	28	20,167.41	39	0.00	0	10,954,288.44	117,367,906.21
25-Mar-09	11,857,302.91	4,772,183.44	7,085,119.47	41	(27,236.44)	47	22,500.94	41	0.00	0	7,089,854.97	106,413,617.77
25-Feb-09	13,812,833.76	5,560,396.87	8,252,436.89	39	0.00	0	0.00	0	35,952.24	93	8,216,484.65	99,323,762.80
26-Jan-09	14,280,774.80	6,048,498.91	8,232,275.89	38	0.00	0	0.00	0	12,198.90	132	8,220,076.99	91,107,278.15
26-Dec-08	19,849,689.77	8,694,825.11	11,154,864.66	55	0.00	0	0.00	0	14,548.29	30	11,140,316.37	82,887,201.16
25-Nov-08	26,992,302.70	11,770,888.43	15,221,414.27	78	0.00	0	0.00	0	39,388.35	60	15,182,025.92	71,746,884.79
27-Oct-08	22,887,818.48	10,463,680.29	12,424,138.19	64	0.00	0	0.00	0	(3,404.06)	54	12,427,542.25	56,564,858.87
25-Sep-08	19,677,180.99	10,037,943.73	9,639,237.26	61	0.00	0	0.00	0	(15,948.47)	79	9,655,185.73	44,137,316.62
25-Aug-08	13,956,747.68	8,225,254.03	5,731,493.65	36	0.00	0	0.00	0	(2.90)	1	5,731,496.55	34,482,130.89
25-Jul-08	14,825,969.45	7,954,321.20	6,871,648.25	41	0.00	0	0.00	0	1,334.01	5	6,870,314.24	28,750,634.34
25-Jun-08	15,572,089.64	10,306,788.92	5,265,300.72	39	0.00	0	0.00	0	1,497.42	3	5,263,803.30	21,880,320.10
27-May-08	5,465,357.11	3,193,598.52	2,271,758.59	15	0.00	0	0.00	0	3,251.82	7	2,268,506.77	16,616,516.80
25-Apr-08	9,879,014.07	6,132,495.74	3,746,518.33	28	0.00	0	0.00	0	5,351.74	10	3,741,166.59	14,348,010.03
25-Mar-08	6,220,890.53	4,105,786.52	2,115,104.01	15	0.00	0	0.00	0	6,642.50	7	2,108,461.51	10,606,843.44
25-Feb-08	3,928,249.46	2,422,834.15	1,505,415.31	12	0.00	0	0.00	0	1,638.53	10	1,503,776.78	8,498,381.93
25-Jan-08	3,453,841.24	2,379,466.35	1,074,374.89	11	(792.06)	6	0.00	0	(1,811.33)	1	1,076,978.28	6,994,605.15
26-Dec-07	3,376,813.92	2,332,235.65	1,044,578.27	8	(7,654.35)	11	7,169.22	6	403.74	6	1,044,659.66	5,917,626.87
26-Nov-07	1,358,239.71	1,067,450.14	290,789.57	5	0.00	0	0.00	0	0.00	0	290,789.57	4,872,967.21
25-Oct-07	1,897,959.33	1,395,605.91	502,353.42	5	(39.90)	1	9.00	1	(145.75)	2	502,530.07	4,582,177.64
25-Sep-07	4,236,768.44	2,964,150.90	1,272,617.54	10	0.00	0	0.00	0	0.00	0	1,272,617.54	4,079,647.57
27-Aug-07	1,299,209.11	1,001,238.56	297,970.55	4	0.00	0	5,074.80	3	(4,305.34)	8	297,201.09	2,807,030.03



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Historical Realized Loss Summary  
Group 2***

Distribution Date	Current Realized Loss				Previous Liquidations/Payoffs						Realized Loss Adjusted	Cumulative Realized Loss
	Beginning Scheduled Balance	Net Liquidation Proceeds	Realized Loss	Loan Count	Claims on Prior Liquidations		Recovery on Prior Liquidations		(Claims)/Recoveries on Prior Payoffs			
					Amount	Count	Amount	Count	Amount	Count		
25-Jul-07	1,878,200.98	1,509,409.12	368,791.86	5	(2,839.68)	2	172.13	2	(918.66)	4	372,378.07	2,509,828.94
25-Jun-07	2,125,582.02	1,851,971.60	273,610.42	6	0.00	0	0.00	0	0.00	0	273,610.42	2,137,450.87
25-May-07	2,281,872.11	1,856,260.35	425,611.76	5	0.00	0	0.00	0	0.00	0	425,611.76	1,863,840.45
25-Apr-07	2,962,862.62	2,388,048.42	574,814.20	9	(364.80)	1	0.00	0	(5,243.20)	5	580,422.20	1,438,228.69
26-Mar-07	623,900.00	456,159.90	167,740.10	2	(3,976.29)	1	0.00	0	0.00	0	171,716.39	857,806.49
26-Feb-07	1,632,368.48	1,374,013.29	258,355.19	4	0.00	0	0.00	0	0.00	0	258,355.19	686,090.10
25-Jan-07	1,596,290.27	1,311,768.53	284,521.74	4	0.00	0	0.00	0	0.00	0	284,521.74	427,734.91
26-Dec-06	165,800.44	142,378.96	23,421.48	1	0.00	0	5,000.00	1	0.00	0	18,421.48	143,213.17
27-Nov-06	360,000.00	320,654.56	39,345.44	1	0.00	0	0.00	0	0.00	0	39,345.44	124,791.69
25-Oct-06	151,900.00	138,356.48	13,543.52	1	0.00	0	0.00	0	0.00	0	13,543.52	85,446.25
25-Sep-06	287,200.00	281,971.62	5,228.38	1	0.00	0	0.00	0	0.00	0	5,228.38	71,902.73
25-Aug-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	66,674.35
25-Jul-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	66,674.35
26-Jun-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	66,674.35
25-May-06	270,886.32	204,211.97	66,674.35	1	0.00	0	0.00	0	0.00	0	66,674.35	66,674.35
25-Apr-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
27-Mar-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
27-Feb-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
25-Jan-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Total	331,187,255.51	162,829,185.75	168,358,069.76	951	(262,602.71)	412	1,462,211.38	1,045	90,427.83	517	167,068,033.26	

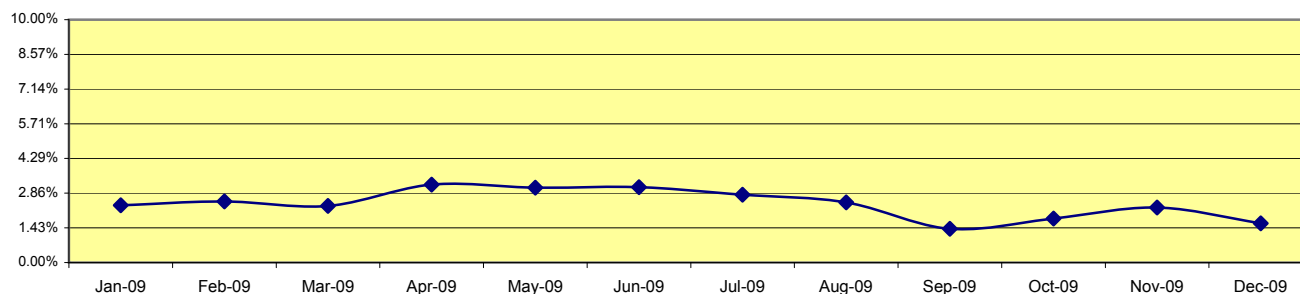
**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

**Distribution Date: 28-Dec-09**  
**Realized Loss Summary**  
**Total (All Loans)**

**MDR (monthly Default Rate)**

**Total**

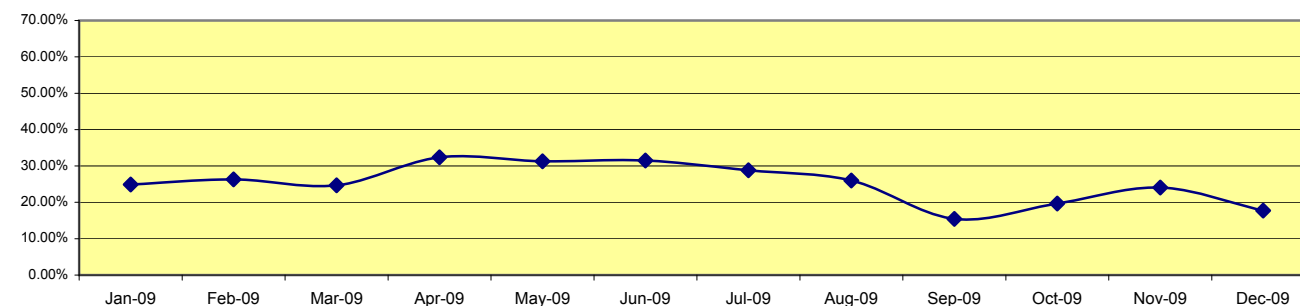
Current Period	1.61%
3-Month Average	1.90%
6-Month Average	2.06%
12-Month Average	2.41%
Average Since Cut-Off	1.13%



**CDR (Conditional Default Rate)**

**Total**

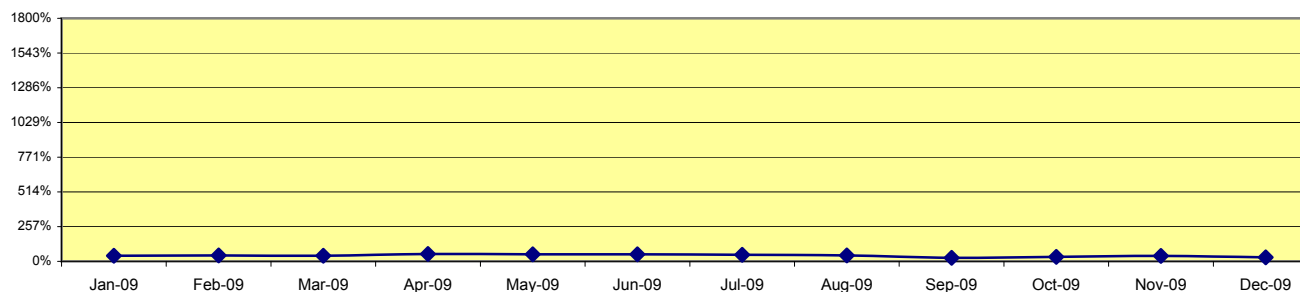
Current Period	17.71%
3-Month Average	20.48%
6-Month Average	21.95%
12-Month Average	25.24%
Average Since Cut-Off	11.92%



**SDA (Standard Default Assumption)**

**Total**

Current Period	29.52%
3-Month Average	34.14%
6-Month Average	36.59%
12-Month Average	42.06%
Average Since Cut-Off	20.54%



MDR	Monthly Default Rate	(Beginning Principal Balance of Liquidated Loans) / (Total Beginning Principal Balance)
CDR	Conditional Default Rate	$1 - (1 - \text{MDR})^{12}$
SDA	Standard Default Assumption	If WAS ≤ 30 then CDR/(WAS*0.02) else if 30 < WAS ≤ 60 then CDR/0.6 else if 60 < WAS ≤ 120 then CDR/(0.6 - ((WAS - 60)*0.0095)) else if WAS > 120 then CDR/0.03
WAS	Weighted Average Seasoning	(Original Term - Remaining Term) * (Current Scheduled Balance / Deal Scheduled Principal Balance)

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 28-Dec-09***  
***Servicemembers Civil Relief Act***  
***Total (All Loans)***

Disclosure Control #	Group	Beginning Balance	Scheduled Principal	Unscheduled Principal	Ending balance	Loan Rate	P&I Amount	Scheduled Interest	Interest Received	Relief Act Interest Shortfall
4000430304	Group 1 - ARM	73,737.09	229.48	(229.48)	73,737.09	7.25%	674.97	445.49	368.68	76.81
4000454350	Group 1 - ARM	132,267.53	178.53	0.00	132,089.00	6.88%	936.31	757.78	661.33	96.45
4000482274	Group 1 - ARM	137,566.28	0.00	0.00	137,566.28	7.63%	0.00	0.00	(186.29)	186.29
4000495645	Group 1 - Fixed	125,600.40	168.97	0.00	125,431.43	6.50%	849.31	680.34	628.01	52.33
Total		469,171.30	576.98	(229.48)	468,823.80		2,460.59	1,883.61	1,471.73	411.88

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 28-Dec-09***  
***Historical Collateral Level REO Report***

Disclosure Control #	REO Date	City	State	Property Type	Actual Balance	Scheduled Balance	Date Liquidated	Realized Loss
4000509718	1-Aug-08	Gilroy	CA	PUD	0.00	0.00	31-Oct-08	284,515.41
4000479107	20-Mar-07	Louisville	KY	SF Unattached Dwelling	0.00	0.00	31-Jul-07	40,143.21
4000383239	13-Mar-07	San Diego	CA	SF Unattached Dwelling	0.00	0.00	31-Aug-07	78,369.26
4000502848	13-Mar-07	Coventry	RI	SF Unattached Dwelling	0.00	0.00	31-Jul-07	72,481.10
4000494651	7-Mar-07	Memphis	TN	SF Unattached Dwelling	0.00	0.00	31-Aug-07	23,810.37
4000488200	6-Mar-07	Monroe City	MO	SF Unattached Dwelling	0.00	0.00	31-Aug-07	27,789.14
4000506444	2-Mar-07	Peoria	IL	SF Unattached Dwelling	0.00	0.00	31-Aug-07	50,665.78
4000493638	2-Mar-07	Ham Lake	MN	SF Unattached Dwelling	0.00	0.00	30-Apr-08	108,235.54
4000473938	1-Mar-07	Miami	FL	SF Unattached Dwelling	0.00	0.00	31-Aug-07	107,194.74
4000439505	1-Mar-07	Deckerville	MI	SF Unattached Dwelling	0.00	0.00		102,821.19
4000513859	27-Feb-07	Las Vegas	NV	SF Unattached Dwelling	0.00	0.00	31-Dec-07	70,863.45
4000515640	26-Feb-07	Marysville	CA	SF Unattached Dwelling	0.00	0.00	31-Aug-07	220,781.63
4000496068	23-Feb-07	Greeneville	TN	SF Unattached Dwelling	0.00	0.00	31-Aug-07	5,874.22
4000480484	22-Feb-07	San Jose	CA	SF Unattached Dwelling	0.00	0.00	31-Mar-08	200,539.70
4000483867	20-Feb-07	Ashland	OR	SF Unattached Dwelling	0.00	0.00	31-May-07	16,261.66
4000474443	20-Feb-07	Louisville	KY	SF Unattached Dwelling	0.00	0.00	31-Aug-07	46,079.91
4000352061	14-Feb-07	Detroit	MI	SF Unattached Dwelling	0.00	0.00	31-Mar-08	66,427.15
4000487226	14-Feb-07	Burbank	CA	SF Unattached Dwelling	0.00	0.00	30-May-08	381,562.57
4000497696	14-Feb-07	Westland	MI	SF Unattached Dwelling	0.00	0.00	30-May-08	72,712.96
4000502523	14-Feb-07	Hesperia	CA	SF Unattached Dwelling	0.00	0.00	31-Jul-08	216,783.19
4000497367	13-Feb-07	Los Angeles	CA	SF Unattached Dwelling	0.00	0.00	30-Sep-08	328,808.53
4000512323	13-Feb-07	Tehachapi	CA	SF Unattached Dwelling	0.00	0.00	31-Dec-07	50,737.93
4000496533	8-Feb-07	Wilton	CA	SF Unattached Dwelling	0.00	0.00	30-Jun-07	99,229.24
4000492513	8-Feb-07	Fontana	CA	SF Unattached Dwelling	0.00	0.00	30-Sep-08	262,831.40
4000497760	7-Feb-07	Victorville	CA	SF Unattached Dwelling	0.00	0.00	1-Mar-09	271,413.35
4000447060	7-Feb-07	Santa Fe Springs	CA	SF Unattached Dwelling	0.00	0.00	30-Sep-07	24,687.53
4000455302	6-Feb-07	Atlanta	GA	SF Unattached Dwelling	0.00	0.00	31-Mar-07	86,021.04
4000502481	6-Feb-07	Mesquite	TX	SF Unattached Dwelling	0.00	0.00	31-Mar-07	33,839.97
4000491208	6-Feb-07	Houston	TX	SF Unattached Dwelling	0.00	0.00	30-Apr-07	56,331.91

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 28-Dec-09***  
***Historical Collateral Level REO Report***

Disclosure Control #	REO Date	City	State	Property Type	Actual Balance	Scheduled Balance	Date Liquidated	Realized Loss
4000517930	6-Feb-07	Rosenberg	TX	PUD	0.00	0.00	30-Jun-07	31,379.57
4000499687	26-Jan-07	Lawrence	MA	SF Unattached Dwelling	0.00	0.00	31-May-07	35,695.63
4000499751	25-Jan-07	Inver Grove Heights	MN	Condo - Low Facility	0.00	0.00	1-May-09	115,906.46
4000440696	25-Jan-07	Lackawanna	NY	SF Unattached Dwelling	0.00	0.00	30-Jun-07	35,773.23
4000483006	25-Jan-07	Detroit	MI	SF Unattached Dwelling	0.00	0.00	1-Jun-09	135,049.63
4000510043	24-Jan-07	Littleton	CO	SF Unattached Dwelling	0.00	0.00	1-Jul-08	48,088.84
4000441513	18-Jan-07	Algonac	MI	SF Unattached Dwelling	0.00	0.00	30-Apr-08	147,679.80
4000489279	17-Jan-07	New Boston	MI	SF Unattached Dwelling	0.00	0.00	31-Jul-08	95,185.25
4000490484	17-Jan-07	Garden City	MI	SF Unattached Dwelling	0.00	0.00	30-May-08	131,015.24
4000491932	3-Jan-07	Aurora	CO	SF Unattached Dwelling	0.00	0.00	30-Jun-07	28,680.67
4000263956	2-Jan-07	Canton	TX	SF Unattached Dwelling	0.00	0.00	31-May-07	5,548.61
4000496897	2-Jan-07	Mckinney	TX	PUD	0.00	0.00	31-Jul-07	49,097.87
4000506701	29-Dec-06	Canby	MN	SF Unattached Dwelling	0.00	0.00	31-Mar-08	42,833.56
4000508053	21-Dec-06	Lake Arrowhead	CA	SF Unattached Dwelling	0.00	0.00	31-Dec-06	118,617.60
4000513312	20-Dec-06	Springfield	MA	Multifamily	0.00	0.00	31-May-07	25,626.84
4000501777	19-Dec-06	Las Vegas	NV	SF Unattached Dwelling	0.00	0.00	31-Mar-08	397,710.58
4000512710	15-Dec-06	Lawrenceburg	TN	SF Unattached Dwelling	0.00	0.00	30-Jun-07	32,196.11
4000486579	8-Dec-06	West Jefferson	OH	SF Unattached Dwelling	0.00	0.00	31-Dec-07	64,288.13
4000493214	7-Dec-06	Henderson	NV	PUD	0.00	0.00	31-Mar-07	43,799.57
4000510295	7-Dec-06	Ladera Ranch	CA	Condo - Low Facility	0.00	0.00	31-Mar-07	75,988.87
4000519520	6-Dec-06	Minneapolis	MN	SF Unattached Dwelling	0.00	0.00	30-Jun-08	123,475.90
4000499129	6-Dec-06	Bakersfield	CA	SF Unattached Dwelling	0.00	0.00	1-Jul-08	144,718.19
4000451739	6-Dec-06	Ridgecrest	CA	SF Unattached Dwelling	0.00	0.00	28-Feb-07	76,523.50
4000494437	5-Dec-06	San Diego	CA	Condo - Low Facility	0.00	0.00	31-Mar-07	94,826.77
4000476034	5-Dec-06	Murrieta	CA	SF Unattached Dwelling	0.00	0.00	30-Nov-07	194,778.46
4000483987	5-Dec-06	Philadelphia	PA	SF Unattached Dwelling	0.00	0.00	1-May-09	205,695.95
4000446126	1-Dec-06	Ossining	NY	SF Unattached Dwelling	0.00	0.00	31-Dec-06	84,175.34
4000496920	29-Nov-06	Lakewood	CO	PUD	0.00	0.00	31-Aug-07	63,778.62
4000488806	22-Nov-06	Warwick	RI	SF Unattached Dwelling	0.00	0.00	31-Mar-07	77,262.99

**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Historical Collateral Level REO Report***

Disclosure Control #	REO Date	City	State	Property Type	Actual Balance	Scheduled Balance	Date Liquidated	Realized Loss
4000492884	22-Nov-06	Portsmouth	OH	SF Unattached Dwelling	0.00	0.00	31-May-07	94,333.53
4000495732	7-Nov-06	Garland	TX	SF Unattached Dwelling	0.00	0.00	28-Feb-07	22,390.65
4000513703	7-Nov-06	Winters	CA	SF Unattached Dwelling	0.00	0.00	31-Jan-07	39,311.00
4000497643	3-Nov-06	Rogersville	TN	SF Unattached Dwelling	0.00	0.00	31-Jan-07	36,208.43
4000518859	3-Nov-06	Raymond	NH	SF Unattached Dwelling	0.00	0.00	28-Feb-07	36,695.18
4000501828	2-Nov-06	Saint Cloud	MN	SF Unattached Dwelling	0.00	0.00	31-Jul-08	150,040.09
4000506231	30-Oct-06	Austin	IN	SF Unattached Dwelling	0.00	0.00	31-Dec-06	25,861.26
4000499919	19-Oct-06	Mound	MN	SF Unattached Dwelling	0.00	0.00	30-Nov-07	138,025.56
4000508297	18-Oct-06	Taylor	MI	Condo - Low Facility	0.00	0.00	31-Aug-07	38,528.13
4000506383	18-Oct-06	Sarasota	FL	PUD	0.00	0.00		160,545.37
4000515425	18-Oct-06	La Quinta	CA	SF Unattached Dwelling	0.00	0.00	31-Jan-07	122,370.78
4000489124	10-Oct-06	Menifee Area	CA	SF Unattached Dwelling	0.00	0.00	31-Aug-07	176,950.78
4000479525	10-Oct-06	Alliance	OH	SF Unattached Dwelling	0.00	0.00	31-May-07	46,779.97
4000474636	3-Oct-06	Gonzales	TX	SF Unattached Dwelling	0.00	0.00	31-Jan-07	18,208.59
4000501177	3-Oct-06	Houston	TX	PUD	0.00	0.00	31-Mar-07	19,926.13
4000489094	2-Oct-06	Hemet	CA	PUD	0.00	0.00	28-Feb-07	67,451.19
4000498569	20-Sep-06	Indianapolis	IN	SF Unattached Dwelling	0.00	0.00	30-Apr-07	62,482.68
4000450423	20-Sep-06	Grand Rapids	MI	SF Unattached Dwelling	0.00	0.00	31-Jul-07	40,382.43
4000496202	20-Sep-06	Woodhaven	MI	SF Unattached Dwelling	0.00	0.00	28-Nov-08	233,082.50
4000518723	20-Sep-06	Windsor	CO	SF Unattached Dwelling	0.00	0.00	31-Mar-07	17,551.41
4000519629	19-Sep-06	Las Vegas	NV	PUD	0.00	0.00	31-Dec-06	42,125.99
4000500470	19-Sep-06	San Diego	CA	Condo - Low Facility	0.00	0.00		0.00
4000492348	13-Sep-06	Stockton	CA	SF Unattached Dwelling	0.00	0.00	31-Mar-07	71,381.95
4000499020	12-Sep-06	Yucca Valley	CA	SF Unattached Dwelling	0.00	0.00	31-Mar-07	80,119.82
4000499702	7-Sep-06	Rosemount	MN	PUD	0.00	0.00	31-May-07	72,006.08
4000448595	7-Sep-06	Sacramento	CA	SF Unattached Dwelling	0.00	0.00	30-Jun-07	71,309.68
4000488468	5-Sep-06	Pittsburgh	PA	SF Unattached Dwelling	0.00	0.00	31-Mar-07	43,869.76
4000485510	30-Aug-06	Hagerstown	MD	SF Unattached Dwelling	0.00	0.00	31-Dec-06	48,154.74
4000504157	29-Aug-06	Lake Elsinore	CA	SF Unattached Dwelling	0.00	0.00	28-Nov-08	310,581.57

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 28-Dec-09***  
***Historical Collateral Level REO Report***

Disclosure Control #	REO Date	City	State	Property Type	Actual Balance	Scheduled Balance	Date Liquidated	Realized Loss
4000437774	22-Aug-06	Kansas City	KS	SF Unattached Dwelling	0.00	0.00	28-Feb-07	24,105.20
4000475318	17-Aug-06	Mishawaka	IN	SF Unattached Dwelling	0.00	0.00	30-Sep-06	13,543.52
4000494201	2-Aug-06	Detroit	MI	SF Unattached Dwelling	0.00	0.00	31-Dec-07	83,171.21
4000494124	1-Aug-06	Covington	GA	SF Unattached Dwelling	0.00	0.00	10-Sep-06	28,477.23
4000486528	1-Aug-06	El Paso	TX	SF Unattached Dwelling	0.00	0.00	31-Jul-07	13,786.79
4000508748	19-Jul-06	Centennial	CO	PUD	0.00	0.00	30-Sep-06	39,917.81
4000440783	18-Jul-06	Amelia	OH	SF Unattached Dwelling	0.00	0.00		3,140.99
4000514475	18-Jul-06	Murfreesboro	TN	PUD	0.00	0.00	31-Dec-06	9,466.42
4000488878	14-Jul-06	Blaine	WA	PUD	0.00	0.00		0.00
4000516557	13-Jul-06	Concord	CA	Condo - Low Facility	0.00	0.00	31-Jan-07	43,026.91
4000482457	10-Jul-06	Pomona	CA	SF Unattached Dwelling	0.00	0.00	10-Sep-06	39,345.44
4000502411	6-Jul-06	San Diego	CA	SF Unattached Dwelling	0.00	0.00	31-Dec-06	114,311.73
4000490523	5-Jul-06	Lawrenceville	GA	PUD	0.00	0.00	31-Mar-07	35,826.99
4000483744	5-Jul-06	Decatur	GA	SF Unattached Dwelling	0.00	0.00	31-Dec-06	98,789.59
4000478659	28-Jun-06	Firestone	CO	PUD	0.00	0.00	30-Nov-06	23,421.48
4000506743	30-May-06	Holly	MI	SF Unattached Dwelling	0.00	0.00	30-Apr-07	39,141.16
4000522518	16-May-06	Denver	CO	SF Unattached Dwelling	0.00	0.00		66,674.35
4000493595	11-May-06	St. Louis	MO	SF Unattached Dwelling	0.00	0.00		29,053.31
4000482136	10-Oct-05	Oak Park	MI	SF Unattached Dwelling	0.00	0.00	1-Jul-08	132,620.41
Total					0.00	0.00		9,257,706.65





First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12

***Distribution Date: 28-Dec-09***  
***Substitution Detail History***

---

—— Loans Substituted Into Pool ——

—— Loans Substituted Out of Pool ——

Investor #	Period	Beginning Principal Balance	Investor #	Period	Beginning Principal Balance	Adjusted for Principal	Substitution Code
<i>No Substituted Loans Reported</i>							



Period	Loans Substituted Into Pool			Loans Substituted Out of Pool		
	Count	Beginning Principal Balance		Count	Beginning Principal Balance	Adjusted for Principal
No History of Substituted Loans Reported						



First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12

***Distribution Date: 28-Dec-09***  
***Collateral Asset Changes***

---

Disclosure Control  
#

Beginning Principal Balance  
***No Collateral Asset Changes Reported***

Description



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Modified Loan Detail (Current) Part I***

Loan ID	Modification Effective Date	Modified Loan Amount	Ending Actual Balance	Ending Scheduled Balance	Pre-Modification Rate	Post-Modification Rate	Pre-Modification Payment	Post-Modification Payment	Pre-Modification Maturity Date	Post-Modification Maturity Date	Pre-Modification Product Type*	Post-Modification Product Type*	Amount Capitalized	Principal Forgiven	Interest Forgiven
4000486676	25-Nov-09		170,930.00	170,930.00	7.50%	5.00%									
4000482814	24-Nov-09		140,228.00	140,228.00	6.38%	6.38%									
4000451500	16-Nov-09		352,943.00	352,943.00	6.00%	6.25%									
4000500928	13-Nov-09		366,689.00	366,689.00	6.88%	6.88%									
4000501623	10-Nov-09		105,475.00	105,475.00	7.63%	3.63%									
4000495413	10-Nov-09		210,113.00	210,113.00	7.63%	7.25%									
4000496900	6-Nov-09		223,567.00	223,567.00	7.00%	3.00%									
4000512547	5-Nov-09		214,812.00	214,812.00	7.00%	7.00%									
4000496417	3-Nov-09		101,086.00	101,086.00	7.75%	7.75%									
4000456736	3-Nov-09		182,968.00	182,968.00	8.25%	8.25%									
4000479522	3-Nov-09		112,390.00	112,390.00	6.75%	6.75%									
4000522174	2-Nov-09		120,055.00	120,055.00	8.00%	4.63%									
4000517410	1-Nov-09		312,433.00	312,433.00	5.75%	4.75%									
4000496737	31-Oct-09		131,755.00	131,755.00	7.38%	2.00%									
4000443435	22-Oct-09		320,349.00	320,349.00	8.00%	8.00%									
4000519307	17-Oct-09		57,475.20	57,475.20	8.50%	8.50%									
4000512333	7-Oct-09		107,607.00	107,607.00	6.88%	6.13%									
4000501665	6-Oct-09		280,283.00	280,283.00	5.38%	3.50%									
4000500189	30-Sep-09		158,045.00	158,045.00	6.63%	6.63%									
4000505895	30-Sep-09		79,711.90	79,711.90	7.75%	7.75%									
4000506172	30-Sep-09		60,472.60	60,472.60	6.75%	4.75%									
4000506566	30-Sep-09		438,419.00	438,419.00	6.38%	2.38%									
4000510467	30-Sep-09		509,648.00	509,648.00	6.88%	4.18%									
4000507956	30-Sep-09		582,547.00	582,547.00	5.75%	3.50%									
4000444501	30-Sep-09		268,253.00	268,253.00	6.50%	6.50%									
4000487300	30-Sep-09		178,016.00	178,016.00	8.00%	8.00%									
4000491485	30-Sep-09		139,330.00	139,330.00	6.88%	6.88%									
4000482437	30-Sep-09		273,676.00	273,676.00	6.38%	6.38%									
4000481845	30-Sep-09		414,210.00	414,210.00	6.75%	2.00%									
4000477149	30-Sep-09		229,551.00	229,551.00	6.75%	2.00%									
4000476760	30-Sep-09		247,596.00	247,596.00	7.13%	4.13%									
4000484433	30-Sep-09		374,938.00	374,938.00	6.25%	6.25%									

**Product Type Legend:**

- |                                      |                       |               |
|--------------------------------------|-----------------------|---------------|
| 1 - Fixed Rate                       | 3 - Hybrid            | 5 - Step Rate |
| 2 - Adjustable Rate (Index + Margin) | 4 - Graduated Payment |               |



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Modified Loan Detail (Current) Part I***

Loan ID	Modification Effective Date	Modified Loan Amount	Ending Actual Balance	Ending Scheduled Balance	Pre-Modification Rate	Post-Modification Rate	Pre-Modification Payment	Post-Modification Payment	Pre-Modification Maturity Date	Post-Modification Maturity Date	Pre-Modification Product Type*	Post-Modification Product Type*	Amount Capitalized	Principal Forgiven	Interest Forgiven
4000424490	30-Sep-09		627,567.00	627,567.00	6.75%	5.65%									
4000338912	30-Sep-09		204,095.00	204,095.00	8.00%	4.00%									
4000488413	30-Sep-09		94,254.90	94,254.90	6.88%	3.10%									
4000521002	30-Sep-09		58,502.80	58,502.80	8.00%	9.13%									
4000486397	29-Sep-09		233,541.00	233,541.00	5.25%	5.10%									
4000503030	29-Sep-09		158,200.00	158,200.00	6.25%	2.25%									
4000486255	28-Sep-09		207,585.00	207,585.00	5.50%	2.50%									
4000495274	28-Sep-09		755,699.00	755,699.00	6.63%	5.75%									
4000516976	28-Sep-09		413,057.00	413,057.00	5.50%	3.87%									
4000491387	24-Sep-09		131,411.00	131,411.00	6.00%	3.50%									
4000494150	24-Sep-09		102,971.00	102,971.00	5.88%	5.25%									
4000510304	24-Sep-09		125,470.00	125,470.00	6.63%	7.63%									
4000485260	24-Sep-09		128,040.00	128,040.00	6.88%	2.88%									
4000426853	24-Sep-09		288,599.00	288,599.00	6.38%	2.38%									
4000477271	24-Sep-09		130,202.00	130,202.00	7.50%	4.50%									
4000449640	24-Sep-09		360,298.00	360,298.00	6.63%	5.50%									
4000484729	22-Sep-09		247,701.00	247,701.00	6.50%	6.00%									
4000486114	22-Sep-09		350,041.00	350,041.00	7.13%	6.38%									
4000488407	22-Sep-09		121,092.00	121,092.00	7.13%	3.00%									
4000507061	22-Sep-09		102,107.00	102,107.00	7.75%	8.63%									
4000492582	22-Sep-09		94,012.60	94,012.60	7.50%	3.63%									
4000496507	22-Sep-09		176,064.00	176,064.00	6.75%	2.00%									
4000495201	21-Sep-09		212,896.00	212,896.00	6.75%	7.50%									
4000508455	21-Sep-09		380,962.00	380,962.00	8.13%	2.00%									
4000493218	21-Sep-09		302,051.00	302,051.00	6.88%	5.63%									
4000493791	21-Sep-09		160,479.00	160,479.00	8.75%	2.00%									
4000518446	21-Sep-09		105,255.00	105,255.00	7.25%	5.25%									
4000507408	21-Sep-09		280,318.00	280,318.00	6.75%	6.25%									
4000441787	21-Sep-09		415,281.00	415,281.00	5.38%	5.88%									
4000515368	21-Sep-09		175,367.00	175,367.00	9.50%	2.00%									
4000502281	18-Sep-09		195,377.00	195,377.00	6.88%	6.99%									
4000512476	17-Sep-09		117,345.00	117,345.00	7.25%	5.25%									

**Product Type Legend:**

- |                                      |                       |               |
|--------------------------------------|-----------------------|---------------|
| 1 - Fixed Rate                       | 3 - Hybrid            | 5 - Step Rate |
| 2 - Adjustable Rate (Index + Margin) | 4 - Graduated Payment |               |



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Modified Loan Detail (Current) Part I***

Loan ID	Modification Effective Date	Modified Loan Amount	Ending Actual Balance	Ending Scheduled Balance	Pre-Modification Rate	Post-Modification Rate	Pre-Modification Payment	Post-Modification Payment	Pre-Modification Maturity Date	Post-Modification Maturity Date	Pre-Modification Product Type*	Post-Modification Product Type*	Amount Capitalized	Principal Forgiven	Interest Forgiven
4000491737	12-Sep-09		165,126.00	165,126.00	7.13%	7.13%									
4000498160	3-Sep-09		600,742.00	600,742.00	6.88%	3.25%									
4000511401	3-Sep-09		268,241.00	268,241.00	7.38%	5.00%									
4000490379	3-Sep-09		246,240.00	246,240.00	7.50%	5.25%									
4000474107	3-Sep-09		506,414.00	506,414.00	7.38%	5.38%									
4000483681	31-Aug-09		617,709.00	617,709.00	6.50%	6.50%									
4000500360	31-Aug-09		460,696.00	460,696.00	6.13%	5.13%									
4000497927	31-Aug-09		145,960.00	145,960.00	8.38%	7.38%									
4000495027	31-Aug-09		457,875.00	457,875.00	5.75%	4.00%									
4000511291	31-Aug-09		203,414.00	203,414.00	7.25%	3.25%									
4000491877	30-Aug-09		159,309.00	159,309.00	7.00%	7.00%									
4000495950	28-Aug-09		146,748.00	146,748.00	7.00%	6.25%									
4000494891	28-Aug-09		235,887.00	235,887.00	5.63%	1.88%									
4000506320	28-Aug-09		229,725.00	229,725.00	6.13%	4.13%									
4000487201	28-Aug-09		139,683.00	139,683.00	7.38%	6.13%									
4000489588	28-Aug-09		194,264.00	194,264.00	6.88%	5.70%									
4000479503	27-Aug-09		767,028.00	767,028.00	7.00%	4.00%									
4000495530	27-Aug-09		148,042.00	148,042.00	6.75%	6.25%									
4000492635	27-Aug-09		123,114.00	123,114.00	8.00%	2.00%									
4000492801	27-Aug-09		329,504.00	329,504.00	5.38%	3.00%									
4000512574	27-Aug-09		131,533.00	131,533.00	6.63%	5.50%									
4000519593	26-Aug-09		73,707.30	73,707.30	7.88%	3.88%									
4000496875	26-Aug-09		412,759.00	412,759.00	6.75%	7.63%									
4000509382	26-Aug-09		191,697.00	191,697.00	6.88%	4.88%									
4000488308	26-Aug-09		660,667.00	660,667.00	6.50%	3.75%									
4000511564	25-Aug-09		135,677.00	135,677.00	7.00%	3.50%									
4000501963	25-Aug-09		351,706.00	351,706.00	6.50%	2.50%									
4000505830	21-Aug-09		207,259.00	207,259.00	6.38%	7.13%									
4000509479	21-Aug-09		181,164.00	181,164.00	7.38%	8.00%									
4000475328	19-Aug-09		164,588.00	164,588.00	8.63%	4.63%									
4000464959	17-Aug-09		105,676.00	105,676.00	8.13%	6.13%									
4000491361	17-Aug-09		175,011.00	175,011.00	7.50%	3.50%									

**Product Type Legend:**

- |                                      |                       |               |
|--------------------------------------|-----------------------|---------------|
| 1 - Fixed Rate                       | 3 - Hybrid            | 5 - Step Rate |
| 2 - Adjustable Rate (Index + Margin) | 4 - Graduated Payment |               |



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Modified Loan Detail (Current) Part I***

Loan ID	Modification Effective Date	Modified Loan Amount	Ending Actual Balance	Ending Scheduled Balance	Pre-Modification Rate	Post-Modification Rate	Pre-Modification Payment	Post-Modification Payment	Pre-Modification Maturity Date	Post-Modification Maturity Date	Pre-Modification Product Type*	Post-Modification Product Type*	Amount Capitalized	Principal Forgiven	Interest Forgiven
4000499158	13-Aug-09		229,489.00	229,489.00	6.88%	6.50%									
4000512606	11-Aug-09		128,120.00	128,120.00	7.25%	6.00%									
4000511272	7-Aug-09		262,680.00	262,680.00	8.75%	4.75%									
4000474759	7-Aug-09		247,690.00	247,690.00	7.25%	7.10%									
4000417589	7-Aug-09		307,125.00	307,125.00	6.25%	2.85%									
4000379988	5-Aug-09		618,696.00	618,696.00	5.50%	4.85%									
4000439541	5-Aug-09		235,713.00	235,713.00	7.25%	5.25%									
4000505299	5-Aug-09		169,439.00	169,439.00	8.00%	7.75%									
4000494443	5-Aug-09		158,965.00	158,965.00	7.25%	7.88%									
4000479115	21-Jul-09		804,147.00	804,147.00	6.63%	6.63%									
4000477850	30-Jun-09		227,852.00	227,852.00	6.88%	2.88%									
4000367069	1-Jun-09		315,201.00	315,201.00	5.25%	3.00%									
4000504809	29-May-09		215,389.00	215,389.00	6.63%	5.63%									
4000506006	13-May-09		243,859.00	243,859.00	6.13%	6.00%									
4000484515	13-May-09		309,230.00	309,230.00	7.25%	3.50%									
4000491541	4-May-09		105,925.00	105,925.00	8.13%	8.63%									
4000514820	1-May-09		167,173.00	167,173.00	7.25%	6.25%									
4000501316	30-Apr-09		162,020.00	162,020.00	6.88%	5.88%									
4000491103	30-Apr-09		133,756.00	133,756.00	5.75%	4.75%									
4000503910	30-Apr-09		345,428.00	345,428.00	6.75%	3.75%									
4000488689	30-Apr-09		128,303.00	128,303.00	6.88%	6.88%									
4000456743	30-Apr-09		134,504.00	134,504.00	6.63%	5.00%									
4000458129	30-Apr-09		254,435.00	254,435.00	6.38%	4.38%									
4000476553	30-Apr-09		120,748.00	120,748.00	6.63%	5.30%									
4000515041	30-Apr-09		291,868.00	291,868.00	7.00%	4.00%									
4000476325	29-Apr-09		300,962.00	300,962.00	6.50%	6.50%									
4000488514	29-Apr-09		74,090.10	74,090.10	7.50%	6.99%									
4000489056	29-Apr-09		193,075.00	193,075.00	5.38%	3.00%									
4000490701	29-Apr-09		337,966.00	337,966.00	6.88%	4.65%									
4000489350	29-Apr-09		133,788.00	133,788.00	5.88%	5.88%									
4000499721	29-Apr-09		64,705.40	64,705.40	6.75%	7.50%									
4000498910	29-Apr-09		172,238.00	172,238.00	7.63%	5.63%									

**Product Type Legend:**

- |                                      |                       |               |
|--------------------------------------|-----------------------|---------------|
| 1 - Fixed Rate                       | 3 - Hybrid            | 5 - Step Rate |
| 2 - Adjustable Rate (Index + Margin) | 4 - Graduated Payment |               |



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Modified Loan Detail (Current) Part I***

Loan ID	Modification Effective Date	Modified Loan Amount	Ending Actual Balance	Ending Scheduled Balance	Pre-Modification Rate	Post-Modification Rate	Pre-Modification Payment	Post-Modification Payment	Pre-Modification Maturity Date	Post-Modification Maturity Date	Pre-Modification Product Type*	Post-Modification Product Type*	Amount Capitalized	Principal Forgiven	Interest Forgiven
4000502249	28-Apr-09		173,936.00	173,936.00	6.88%	3.88%									
4000491223	28-Apr-09		106,008.00	106,008.00	7.13%	7.13%									
4000485636	27-Apr-09		255,320.00	255,320.00	7.00%	7.00%									
4000502401	27-Apr-09		105,067.00	105,067.00	6.88%	8.50%									
4000493345	24-Apr-09		113,757.00	113,757.00	6.38%	6.38%									
4000475307	20-Apr-09		136,609.00	136,609.00	8.63%	5.63%									
4000503012	20-Apr-09		523,011.00	523,011.00	6.13%	4.89%									
4000506268	16-Apr-09		554,111.00	554,111.00	7.00%	6.25%									
4000504290	13-Apr-09		387,911.00	387,911.00	6.75%	5.00%									
4000497013	13-Apr-09		470,769.00	470,769.00	6.75%	3.83%									
4000448832	13-Apr-09		231,980.00	231,980.00	6.63%	2.63%									
4000477143	10-Apr-09		147,606.00	147,606.00	7.00%	4.00%									
4000438042	1-Apr-09		474,817.00	474,817.00	6.38%	8.25%									
4000486896	25-Mar-09		272,055.00	272,055.00	7.25%	3.25%									
4000456743	6-Mar-09		133,319.00	133,319.00	6.63%	5.63%									
4000438042	5-Mar-09		474,817.00	474,817.00	6.38%	6.13%									
4000503050	1-Mar-09		168,593.00	168,593.00	6.25%	6.25%									
4000503105	1-Mar-09		440,873.00	440,873.00	6.50%	3.50%									
4000493599	1-Mar-09		104,704.00	104,704.00	7.38%	6.38%									
4000494284	1-Mar-09		123,553.00	123,553.00	6.75%	6.75%									
4000495189	1-Mar-09		106,091.00	106,091.00	6.00%	4.00%									
4000492312	1-Mar-09		148,757.00	148,757.00	7.88%	7.88%									
4000524047	1-Mar-09		129,839.00	129,839.00	7.13%	7.13%									
4000460724	11-Feb-09		514,879.00	514,879.00	5.75%	4.75%									
4000493163	10-Feb-09		349,101.00	349,101.00	7.38%	6.38%									
4000343084	4-Feb-09		643,365.00	643,365.00	5.75%	4.75%									
4000439524	2-Feb-09		389,468.00	389,468.00	6.13%	4.25%									

**Product Type Legend:**

- |                                      |                       |               |
|--------------------------------------|-----------------------|---------------|
| 1 - Fixed Rate                       | 3 - Hybrid            | 5 - Step Rate |
| 2 - Adjustable Rate (Index + Margin) | 4 - Graduated Payment |               |



**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 28-Dec-09***  
***Modified Loan Detail (Current) Part II***

Loan ID	Post-Modification Margin	Post-Modification Periodic Interest Cap	Post-Modification Lifetime Interest Cap	Pre-Modification Interest Reset Period	Post-Modification Interest Reset Period	Pre-Modification Initial Reset Date	Post-Modification Initial Reset Date	Post-Modification Next Reset Date	Pre-Modification Amortization Type*	Post-Modification Amortization Type*	Pre-Modification Interest Only Term	Post-Modification Interest Only Term	Balloon Payment Amount	Balloon Payment Date
4000486676														
4000482814														
4000451500														
4000500928														
4000501623														
4000495413														
4000496900														
4000512547														
4000496417														
4000456736														
4000479522														
4000522174														
4000517410														
4000496737														
4000443435														
4000519307														
4000512333														
4000501665														
4000500189														
4000505895														
4000506172														
4000506566														
4000510467														
4000507956														
4000444501														
4000487300														
4000491485														
4000482437														
4000481845														
4000477149														
4000476760														
4000484433														
4000424490														
4000338912														
4000488413														

**Amortization Type Legend:**

1 - Full Amortizing      3 - IO Maturity Balloon      5 - IO / Amortizing / Balloon      7 - Line of Credit  
2 - Amortizing Balloon      4 - IO / Amortizing      6 - Principal Only

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 28-Dec-09***  
***Modified Loan Detail (Current) Part II***

Loan ID	Post-Modification Margin	Post-Modification Periodic Interest Cap	Post-Modification Lifetime Interest Cap	Pre-Modification Interest Reset Period	Post-Modification Interest Reset Period	Pre-Modification Initial Reset Date	Post-Modification Initial Reset Date	Post-Modification Next Reset Date	Pre-Modification Amortization Type*	Post-Modification Amortization Type*	Pre-Modification Interest Only Term	Post-Modification Interest Only Term	Balloon Payment Amount	Balloon Payment Date
4000521002														
4000486397														
4000503030														
4000486255														
4000495274														
4000516976														
4000491387														
4000494150														
4000510304														
4000485260														
4000426853														
4000477271														
4000449640														
4000484729														
4000486114														
4000488407														
4000507061														
4000492582														
4000496507														
4000495201														
4000508455														
4000493218														
4000493791														
4000518446														
4000507408														
4000441787														
4000515368														
4000502281														
4000512476														
4000491737														
4000498160														
4000511401														
4000490379														
4000474107														
4000483681														

**Amortization Type Legend:**

- |                        |                         |                               |                    |
|------------------------|-------------------------|-------------------------------|--------------------|
| 1 - Full Amortizing    | 3 - IO Maturity Balloon | 5 - IO / Amortizing / Balloon | 7 - Line of Credit |
| 2 - Amortizing Balloon | 4 - IO / Amortizing     | 6 - Principal Only            |                    |

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 28-Dec-09***  
***Modified Loan Detail (Current) Part II***

Loan ID	Post-Modification Margin	Post-Modification Periodic Interest Cap	Post-Modification Lifetime Interest Cap	Pre-Modification Interest Reset Period	Post-Modification Interest Reset Period	Pre-Modification Initial Reset Date	Post-Modification Initial Reset Date	Post-Modification Next Reset Date	Pre-Modification Amortization Type*	Post-Modification Amortization Type*	Pre-Modification Interest Only Term	Post-Modification Interest Only Term	Balloon Payment Amount	Balloon Payment Date
4000500360														
4000497927														
4000495027														
4000511291														
4000491877														
4000495950														
4000494891														
4000506320														
4000487201														
4000489588														
4000479503														
4000495530														
4000492635														
4000492801														
4000512574														
4000519593														
4000496875														
4000509382														
4000488308														
4000511564														
4000501963														
4000505830														
4000509479														
4000475328														
4000464959														
4000491361														
4000499158														
4000512606														
4000511272														
4000474759														
4000417589														
4000379988														
4000439541														
4000505299														
4000494443														

**Amortization Type Legend:**

1 - Full Amortizing      3 - IO Maturity Balloon      5 - IO / Amortizing / Balloon      7 - Line of Credit  
2 - Amortizing Balloon      4 - IO / Amortizing      6 - Principal Only

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 28-Dec-09***  
***Modified Loan Detail (Current) Part II***

Loan ID	Post-Modification Margin	Post-Modification Periodic Interest Cap	Post-Modification Lifetime Interest Cap	Pre-Modification Interest Reset Period	Post-Modification Interest Reset Period	Pre-Modification Initial Reset Date	Post-Modification Initial Reset Date	Post-Modification Next Reset Date	Pre-Modification Amortization Type*	Post-Modification Amortization Type*	Pre-Modification Interest Only Term	Post-Modification Interest Only Term	Balloon Payment Amount	Balloon Payment Date
4000479115														
4000477850														
4000367069														
4000504809														
4000506006														
4000484515														
4000491541														
4000514820														
4000501316														
4000491103														
4000503910														
4000488689														
4000456743														
4000458129														
4000476553														
4000515041														
4000476325														
4000488514														
4000489056														
4000490701														
4000489350														
4000499721														
4000498910														
4000502249														
4000491223														
4000485636														
4000502401														
4000493345														
4000475307														
4000503012														
4000506268														
4000504290														
4000497013														
4000448832														
4000477143														
<b>Amortization Type Legend:</b>		1 - Full Amortizing	2 - Amortizing Balloon	3 - IO Maturity Balloon	4 - IO / Amortizing	5 - IO / Amortizing / Balloon	6 - Principal Only	7 - Line of Credit						

**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 28-Dec-09***  
***Modified Loan Detail (Current) Part II***

Loan ID	Post-Modification Margin	Post-Modification Periodic Interest Cap	Post-Modification Lifetime Interest Cap	Pre-Modification Interest Reset Period	Post-Modification Interest Reset Period	Pre-Modification Initial Reset Date	Post-Modification Initial Reset Date	Post-Modification Next Reset Date	Pre-Modification Amortization Type*	Post-Modification Amortization Type*	Pre-Modification Interest Only Term	Post-Modification Interest Only Term	Balloon Payment Amount	Balloon Payment Date
4000438042														
4000486896														
4000456743														
4000438042														
4000503050														
4000503105														
4000493599														
4000494284														
4000495189														
4000492312														
4000524047														
4000460724														
4000493163														
4000343084														
4000439524														

**Amortization Type Legend:**

1 - Full Amortizing      3 - IO Maturity Balloon      5 - IO / Amortizing / Balloon      7 - Line of Credit  
2 - Amortizing Balloon      4 - IO / Amortizing      6 - Principal Only



**First Franklin Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2005-FF12**

***Distribution Date: 28-Dec-09  
Material Breaches Detail***

---

Disclosure Control #	Loan Group #	Ending Principal Balance	Material Breach Date	Material Breach Description
<b><i>No Material Breaches Reported</i></b>				

---

Material breaches of pool asset representation or warranties or transaction covenants.