

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

**Distribution Date: 26-Jan-09**

Payment Date:	26-Jan-09
Prior Payment:	26-Dec-08
Next Payment:	25-Feb-09
Record Date:	31-Dec-08
Distribution Count:	37
Closing Date:	28-Dec-05
First Pay. Date:	25-Jan-06
Rated Final Payment Date:	25-Nov-36
Determination Date:	15-Jan-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: LaSalle Global Trust Services

Special Servicer: Wilshire Credit Corporation

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

**Contact Information:**

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Bond Payments***

Class	CUSIP	Original Face Value <sup>(1)</sup>	Beginning Certificate Balance	Principal Payment	Principal Adjustment or Loss	Deferred Interest	Ending Certificate Balance	Interest Payment <sup>(2)</sup>	Interest Adjustment	Pass-Through Rate
A-1	32027NXS5	663,543,000.00	189,087,182.18	5,822,964.74	0.00	0.00	183,264,217.44	115,809.33	0.00	0.7112500000%
A-2A	32027NXT3	440,895,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
A-2B	32027NXU0	406,266,000.00	274,889,477.27	8,576,006.38	0.00	0.00	266,313,470.89	173,094.47	0.00	0.7312500000%
A-2C	32027NXV8	21,136,000.00	21,136,000.00	0.00	0.00	0.00	21,136,000.00	14,583.11	0.00	0.8012500000%
M-1	32027NXW6	71,728,000.00	71,728,000.00	0.00	0.00	0.00	71,728,000.00	56,901.72	0.00	0.9212500000%
M-2	32027NXX4	64,850,000.00	64,850,000.00	0.00	0.00	0.00	64,850,000.00	52,562.28	0.00	0.9412500000%
M-3	32027NXY2	43,233,000.00	43,233,000.00	0.00	0.00	0.00	43,233,000.00	36,158.10	0.00	0.9712500000%
M-4	32027NXZ9	32,425,000.00	32,425,000.00	0.00	0.00	0.00	32,425,000.00	30,748.58	0.00	1.1012500000%
M-5	32027NYA3	32,425,000.00	32,425,000.00	0.00	0.00	0.00	32,425,000.00	31,865.44	0.00	1.1412500000%
M-6	32027NYB1	27,512,000.00	27,512,000.00	0.00	0.00	0.00	27,512,000.00	28,695.59	0.00	1.2112500000%
B-1	32027NYC9	29,477,000.00	29,477,000.00	0.00	0.00	0.00	29,477,000.00	53,843.63	0.00	2.1212500000%
B-2	32027NYD7	21,616,000.00	21,616,000.00	0.00	0.00	0.00	21,616,000.00	41,345.85	0.00	2.2212500000%
B-3	32027NYE5	19,651,000.00	19,651,000.00	0.00	0.00	0.00	19,651,000.00	37,587.31	0.00	2.2212500000%
C	32027NYH8	1,965,157,626.80	N 850,503,596.97	0.00	0.00	0.00	827,100,155.24	0.00	(4,490,368.98)	N/A
P	32027NYJ4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
R	32027NYK1	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
Total		1,874,757,100.00	828,029,659.45	14,398,971.12	0.00	0.00	813,630,688.33	673,195.41	(4,490,368.98)	
Total P&I Payment								15,072,166.53		

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

**First Franklin Mortgage Loan Trust  
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**Distribution Date: 26-Jan-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*	Next Rate **
A-1	32027NXS5	663,543,000.00	284,965,981,376	8.775565020	0.000000000	0.000000000	276.190416356	0.174531764	0.000000000	0.62938000%
A-2A	32027NXT3	440,895,000.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
A-2B	32027NXU0	406,266,000.00	676.624372382	21.109338168	0.000000000	0.000000000	655.515034214	0.426061915	0.000000000	0.64938000%
A-2C	32027NXV8	21,136,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.689965462	0.000000000	0.71938000%
M-1	32027NXW6	71,728,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.793298572	0.000000000	0.83938000%
M-2	32027NXX4	64,850,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.810520894	0.000000000	0.85938000%
M-3	32027NXY2	43,233,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.836354174	0.000000000	0.88938000%
M-4	32027NXZ9	32,425,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.948298535	0.000000000	1.01938000%
M-5	32027NYA3	32,425,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.982742945	0.000000000	1.05938000%
M-6	32027NYB1	27,512,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	1.043020864	0.000000000	1.12938000%
B-1	32027NYC9	29,477,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	1.826631950	0.000000000	2.03938000%
B-2	32027NYD7	21,616,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	1.912742876	0.000000000	2.13938000%
B-3	32027NYE5	19,651,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	1.912742863	0.000000000	2.13938000%
C	32027NYH8	1,965,157,626.80 <b>N</b>	432.791540674	0.000000000	0.000000000	0.000000000	420.882347533	0.000000000	(2.284991758)	N/A
P	32027NYJ4	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
R	32027NYK1	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A

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

<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**  
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***Distribution Date: 26-Jan-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	5,517,940.90	Class A-2A	0.00
Fees	356,398.20	Floating Rate Subordinate Certificates	0.00
<b>Remittance Interest</b>	<b>5,161,542.70</b>		
<b>Other Interest Proceeds/Shortfalls</b>			
Prepayment Penalties	0.00		
Other Interest Loss	(182,500.00)		
Other Interest Proceeds	16,874.34		
Non-advancing Interest	(1,680,929.24)		
Non-Supported Interest Shortfall	0.00		
Relief Act Shortfall	(813.19)		
Modification Shortfall	0.00		
Other Interest Proceeds/Shortfalls	(1,847,368.09)		
<b>Interest Adjusted</b>	<b>3,314,174.60</b>		
<b>Fee Summary</b>			
Total Servicing Fees	354,376.50		
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	2,021.70		
Insurance Premium	0.00		
<b>Total Fees</b>	<b>356,398.20</b>		
<b>Advances (Principal &amp; Interest)</b>			
Prior Month's Outstanding Advances	26,155,970.24		
Current Advances	N/A		
Reimbursement of Prior Advances	N/A		
Outstanding Advances	24,703,017.16		
		<b>P&amp;I Due Certificate Holders</b>	<b>15,072,166.54</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.

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***Distribution Date: 26-Jan-09***  
***Cash Reconciliation Summary Group 1***

	Fixed	ARM	Total
<b>Interest Summary</b>			
Scheduled Interest	538,718.42	1,860,534.80	2,399,253.22
Fees	37,525.54	114,095.64	151,621.19
Remittance Interest	501,192.87	1,746,439.16	2,247,632.03
<b>Other Interest Proceeds/Shortfalls</b>			
Prepayment Penalties	0.00	0.00	0.00
Other Interest Loss	(57,500.00)	(75,000.00)	(132,500.00)
Other Interest Proceeds	489.06	5,253.86	5,742.92
Non-advancing Interest	(44,963.50)	(574,211.34)	(619,174.84)
Net PPIS/Relief Act Shortfall	0.00	(222.80)	(222.80)
Modification Shortfall	0.00	0.00	0.00
Other Interest Proceeds/Shortfalls	(101,974.44)	(644,180.28)	(746,154.72)
<b>Interest Adjusted</b>	399,218.43	1,102,258.88	1,501,477.31
<b>Principal Summary</b>			
Scheduled Principal Distribution	100,763.52	80,429.04	181,192.56
Curtailments	40,435.88	1,321.54	41,757.42
Prepayments in Full	310,295.88	1,859,142.21	2,169,438.09
Liquidation Proceeds	25,601.04	2,342,971.59	2,368,572.63
Repurchase Proceeds	0.00	0.00	0.00
Other Principal Proceeds	(2,675.67)	(3,336.09)	(6,011.76)
Less Mod Losses	0.00	0.00	0.00
Remittance Principal	474,420.65	4,280,528.29	4,754,948.94
<b>Fee Summary</b>			
Total Servicing Fees	37,225.54	113,733.94	150,959.49
Total Trustee Fees	0.00	0.00	0.00
LPML Fees	0.00	0.00	0.00
Misc. Fees / Trust Expense	300.00	361.70	661.70
Total Fees	37,525.54	114,095.64	151,621.19
<b>Beginning Principal Balance</b>	89,341,304.50	272,961,461.80	362,302,766.30
<b>Ending Principal Balance</b>	88,733,328.83	265,389,115.73	354,122,444.56

**First Franklin Mortgage Loan Trust  
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***Distribution Date: 26-Jan-09  
Cash Reconciliation Summary Group 2***

	Fixed	ARM	Total
<b>Interest Summary</b>			
Scheduled Interest	253,691.54	2,864,996.14	3,118,687.68
Fees	18,807.26	185,969.75	204,777.01
Remittance Interest	234,884.28	2,679,026.39	2,913,910.67
<b>Other Interest Proceeds/Shortfalls</b>			
Prepayment Penalties	0.00	0.00	0.00
Other Interest Loss	0.00	(50,000.00)	(50,000.00)
Other Interest Proceeds	0.00	11,131.42	11,131.42
Non-advancing Interest	(30,198.76)	(1,031,555.64)	(1,061,754.40)
Net PPIS/Relief Act Shortfall	0.00	(590.39)	(590.39)
Modification Shortfall	0.00	0.00	0.00
Other Interest Proceeds/Shortfalls	(30,198.76)	(1,071,014.61)	(1,101,213.37)
<b>Interest Adjusted</b>	204,685.52	1,608,011.78	1,812,697.29
<b>Principal Summary</b>			
Scheduled Principal Distribution	36,478.08	66,240.32	102,718.40
Curtailments	2,803.77	(234,068.45)	(231,264.68)
Prepayments in Full	138,859.15	932,032.32	1,070,891.47
Liquidation Proceeds	0.00	6,048,498.91	6,048,498.91
Repurchase Proceeds	0.00	0.00	0.00
Other Principal Proceeds	(9.00)	12,207.90	12,198.90
Less Mod Losses	0.00	0.00	0.00
Remittance Principal	178,132.00	6,824,911.00	7,003,043.00
<b>Fee Summary</b>			
Total Servicing Fees	18,807.26	184,609.75	203,417.01
Total Trustee Fees	0.00	0.00	0.00
LPMI Fees	0.00	0.00	0.00
Misc. Fees / Trust Expense	0.00	1,360.00	1,360.00
Total Fees	18,807.26	185,969.75	204,777.01
<b>Beginning Principal Balance</b>	45,137,432.24	443,063,398.43	488,200,830.67
<b>Ending Principal Balance</b>	44,959,291.24	428,018,419.44	472,977,710.68

**First Franklin Mortgage Loan Trust**  
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**Distribution Date: 26-Jan-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/Life			
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	320,158,512	853,321,897	37.54%	WAC - Remit Current	6.57%	7.42%	7.29%
Cum Scheduled Principal	17,359,772.40			6 mo. Rolling Average	338,498,365	908,123,062	37.30%	WAC - Remit Original	6.69%	6.30%	6.34%
Cum Unscheduled Principal	835,333,629.51			12 mo. Rolling Average	346,600,005	992,411,410	35.16%	WAC - Current	7.07%	7.92%	7.79%
Cum Liquidations	285,364,070.08			Loss Levels	Amount	Count		WAC - Original	7.19%	6.80%	6.84%
Cum Repurchases	0.00	0		3 mo. Cum Loss	47,459,303.80	310		WAL - Current	311.73	320.87	319.40
				6 mo. Cum loss	85,887,422.45	594		WAL - Original	348.10	356.87	355.95
				12 mo. Cum Loss	116,672,292.97	878					
Current	Amount	Count	%	Triggers				Current Index Rate			
Beginning Pool	850,503,596.97	4,151	43.28%					0.471250%			
Scheduled Principal	283,910.96		0.01%					Next Index Rate			
Unscheduled Principal	3,050,822.30	21	0.16%					0.389380%			
Liquidations	20,068,708.47	75	1.02%	> Delinquency Trigger Event <sup>(2)</sup>			NO	Prepayment Charges			
Repurchases	0.00	0	0.00%	Delinquency Event Calc <sup>(1)</sup>	320,158,511.79	853,321,897	37.54%		Amount	Count	
Ending Pool	827,100,155.24	4,055	42.09%					Current	0.00	0	
				> Loss Trigger Event? <sup>(3)</sup>			NO	Cumulative	7,751,259.43	1,555	
				Cumulative Loss		130,505,696	6.64%				
				> Overall Trigger Event?			NO	Pool Composition			
Ending Actual Balance	827,987,299.17			Step Down Date				Properties	Balance	%/Score	
Average Loan Balance	203,970.45							Cash Out/Refinance	614,270,935.53	31.26%	
Current Loss Detail	Amount							SFR	1,326,703,650.21	67.51%	
Liquidation	20,068,708.47			Distribution Count	37			Owner Occupied	1,913,132,765.79	97.35%	
Realized Loss	11,651,636.93			Required Percentage <sup>(4)</sup>	42.77%				Min	Max	WA
Realized Loss Adjustment	(6,187.14)			Step Down % <sup>(5)</sup>	55.90%			FICO	540	817	657.10
Net Liquidation	8,423,258.68			% of Required Percentage <sup>(6)</sup>	35.00%						
Credit Enhancement	Amount	%		> Step Down Date?			NO				
Original OC	90,400,626.80	4.60%		Extra Principal	2,640,979.19						
Target OC	90,397,250.83	4.60%		Cumulative Extra Principal	53,558,671.80						
Beginning OC	22,473,937.52			OC Release	0.00						
Ending OC	13,469,466.91										
Most Senior Certificates	485,112,659.45										

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

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

(3) Condn: If Step Down Date = Yes and Cum Loss &gt; 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**  
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**Series 2005-FF12**

**Distribution Date: 26-Jan-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/Life			
Historical	Amount	Count		Delinquency Levels	Num	Den	%		Fixed	Adj	Overall
Cut-off Pool Balance	851,241,759.11	5,860		3 mo. Rolling Average	115,191,679	363,068,744	31.75%	WAC - Remit Current	6.74%	7.68%	7.45%
Cum Scheduled Principal	11,131,794.29			6 mo. Rolling Average	116,873,847	381,488,953	30.71%	WAC - Remit Original	6.81%	6.52%	6.57%
Cum Unscheduled Principal	404,119,230.23			12 mo. Rolling Average	114,955,405	409,934,907	28.28%	WAC - Current	7.24%	8.18%	7.95%
Cum Liquidations	81,868,290.41			Loss Levels	Amount	Count		WAC - Original	7.31%	7.02%	7.07%
Cum Repurchases	0.00	0		3 mo. Cum Loss	12,916,884.52	139		WAL - Current	309.06	320.89	317.93
				6 mo. Cum loss	23,530,778.64	262		WAL - Original	345.54	356.88	354.97
				12 mo. Cum Loss	32,559,619.97	396					
Current	Amount	Count	%								
Beginning Pool	362,302,766.30	2,661	42.56%								
Scheduled Principal	181,192.56		0.02%								
Unscheduled Principal	2,211,195.51	16	0.26%								
Liquidations	5,787,933.67	37	0.68%								
Repurchases	0.00	0	0.00%								
Ending Pool	354,122,444.56	2,608	41.60%								
Ending Actual Balance	354,638,396.44										
Average Loan Balance	135,783.15										

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

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

(3) Condn: If Step Down Date = Yes and Cum Loss &gt; 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: 26-Jan-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/Life			
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	204,966,833	490,253,153	41.82%	WAC - Remit Current	6.24%	7.26%	7.17%
Cum Scheduled Principal	6,227,978.11			6 mo. Rolling Average	221,624,518	526,634,109	42.07%	WAC - Remit Original	6.41%	6.14%	6.16%
Cum Unscheduled Principal	431,214,399.28			12 mo. Rolling Average	231,644,599	582,476,503	40.01%	WAC - Current	6.74%	7.76%	7.67%
Cum Liquidations	203,495,779.67			Loss Levels	Amount	Count		WAC - Original	6.91%	6.64%	6.66%
Cum Repurchases	0.00	0		3 mo. Cum Loss	34,542,419.28	171		WAL - Current	316.99	320.87	320.50
				6 mo. Cum loss	62,356,643.81	332		WAL - Original	354.15	356.86	356.71
				12 mo. Cum Loss	84,112,673.00	482					
Current	Amount	Count	%								
Beginning Pool	488,200,830.67	1,490	43.83%								
Scheduled Principal	102,718.40		0.01%								
Unscheduled Principal	839,626.79	5	0.08%								
Liquidations	14,280,774.80	38	1.28%								
Repurchases	0.00	0	0.00%								
Ending Pool	472,977,710.68	1,447	42.46%								
<b>Ending Actual Balance</b>	473,348,902.73										
<b>Average Loan Balance</b>	326,867.80										
Current Loss Detail	Amount										
Liquidation	14,280,774.80										
Realized Loss	8,232,275.89										
Realized Loss Adjustment	(12,198.90)										
Net Liquidation	6,060,697.81										

Prepayment Charges		
	Amount	Count
Current	0.00	0
Cumulative	3,691,945.48	450

Pool Composition		
Properties	Balance	%/Score
Cash Out/Refinance	172,850,312.21	15.52%
SFR	699,521,106.41	62.80%
Owner Occupied	1,104,861,271.34	99.19%
	<b>Min</b>	<b>Max</b>
FICO	540	809
		<b>WA</b>
		668.61

**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: 26-Jan-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	31	189,087,182.18	0.711250000%	115,809.33	0.00	0.00	115,809.33	115,809.33	0.00	0.00	0.00	0.00	No		
A-2A			0.00	N/A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A		
A-2B	Act/360	31	274,889,477.27	0.731250000%	173,094.47	0.00	0.00	173,094.47	173,094.47	0.00	0.00	0.00	0.00	No		
A-2C	Act/360	31	21,136,000.00	0.801250000%	14,583.11	0.00	0.00	14,583.11	14,583.11	0.00	0.00	0.00	0.00	No		
M-1	Act/360	31	71,728,000.00	0.921250000%	56,901.72	0.00	0.00	56,901.72	56,901.72	0.00	0.00	0.00	0.00	No		
M-2	Act/360	31	64,850,000.00	0.941250000%	52,562.28	0.00	0.00	52,562.28	52,562.28	0.00	0.00	0.00	0.00	No		
M-3	Act/360	31	43,233,000.00	0.971250000%	36,158.10	0.00	0.00	36,158.10	36,158.10	0.00	0.00	0.00	0.00	No		
M-4	Act/360	31	32,425,000.00	1.101250000%	30,748.58	0.00	0.00	30,748.58	30,748.58	0.00	0.00	0.00	0.00	No		
M-5	Act/360	31	32,425,000.00	1.141250000%	31,865.44	0.00	0.00	31,865.44	31,865.44	0.00	0.00	0.00	0.00	No		
M-6	Act/360	31	27,512,000.00	1.211250000%	28,695.59	0.00	0.00	28,695.59	28,695.59	0.00	0.00	0.00	0.00	No		
B-1	Act/360	31	29,477,000.00	2.121250000%	53,843.63	0.00	0.00	53,843.63	53,843.63	0.00	0.00	0.00	0.00	No		
B-2	Act/360	31	21,616,000.00	2.221250000%	41,345.85	0.00	0.00	41,345.85	41,345.85	0.00	0.00	0.00	0.00	No		
B-3	Act/360	31	19,651,000.00	2.221250000%	37,587.31	0.00	0.00	37,587.31	37,587.31	0.00	0.00	0.00	0.00	No		
C			850,503,596.97	N/A	4,490,368.98	0.00	0.00	58,596,965.56	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			828,029,659.45		5,163,564.39	0.00	0.00	59,270,160.97	673,195.41	0.00	0.00	0.00	0.00			

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

**Distribution Date: 26-Jan-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	31-Dec-08	26-Dec-08	26-Jan-09	115,809.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2A	31-Dec-08	26-Dec-08	26-Jan-09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2B	31-Dec-08	26-Dec-08	26-Jan-09	173,094.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2C	31-Dec-08	26-Dec-08	26-Jan-09	14,583.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	31-Dec-08	26-Dec-08	26-Jan-09	56,901.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-2	31-Dec-08	26-Dec-08	26-Jan-09	52,562.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-3	31-Dec-08	26-Dec-08	26-Jan-09	36,158.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-4	31-Dec-08	26-Dec-08	26-Jan-09	30,748.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-5	31-Dec-08	26-Dec-08	26-Jan-09	31,865.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-6	31-Dec-08	26-Dec-08	26-Jan-09	28,695.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-1	31-Dec-08	26-Dec-08	26-Jan-09	53,843.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-2	31-Dec-08	26-Dec-08	26-Jan-09	41,345.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-3	31-Dec-08	26-Dec-08	26-Jan-09	37,587.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C	31-Dec-08	26-Dec-08	26-Jan-09	4,490,368.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	31-Dec-08	26-Dec-08	26-Jan-09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R	31-Dec-08	26-Dec-08	26-Jan-09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total				5,163,564.39	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: 26-Jan-09***  
***Bond Principal Reconciliation***

----- L o s s e s -----												- Credit Support -	
Class	Original Class Balance	Beginning Class Balance	Scheduled Principal Payment	Unscheduled Principal Payment	Extra Principal Payment	Prior Loss Reimburs.	Current Losses	Cumulative Losses	Interest on Losses	Ending Class Balance	Rated Final Maturity	Original	Current
A-1	663,543,000.00	189,087,182.18	181,192.56	4,573,756.38	1,068,015.80	0.00	0.00	0.00	0.00	183,264,217.44	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	274,889,477.27	102,718.40	6,900,324.60	1,572,963.38	0.00	0.00	0.00	0.00	266,313,470.89	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	27,512,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,512,000.00	25-Nov-36	N/A	N/A
B-1	29,477,000.00	29,477,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,477,000.00	25-Nov-36	N/A	N/A
B-2	21,616,000.00	21,616,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21,616,000.00	25-Nov-36	N/A	N/A
B-3	19,651,000.00	19,651,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,651,000.00	25-Nov-36	N/A	N/A
C	1,965,157,626.80	850,503,596.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	827,100,155.24	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	828,029,659.45	283,910.96	11,474,080.97	2,640,979.19	0.00	0.00	0.00	0.00	813,630,688.33			

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

***Distribution Date: 26-Jan-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				
A-2A	32027NXT3	NR	Aaa	NR	AAA		WR	15-Feb-08	NR
A-2B	32027NXU0	NR	Aaa	NR	AAA				
A-2C	32027NXV8	NR	Aaa	NR	AAA				
M-1	32027NXW6	NR	Aa1	NR	AA+				AA
M-2	32027NXX4	NR	Aa2	NR	AA+				A
M-3	32027NXY2	NR	Aa3	NR	AA		A1	21-Apr-08	B
M-4	32027NXZ9	NR	A1	NR	AA-		Baa1	16-Oct-08	B-
M-5	32027NYA3	NR	A2	NR	A+		Ba1	16-Oct-08	CCC
M-6	32027NYB1	NR	A3	NR	A		B2	16-Oct-08	CCC
B-1	32027NYC9	NR	Baa1	NR	A-		Ca	16-Oct-08	CCC
B-2	32027NYD7	NR	Baa2	NR	BBB+		C	16-Oct-08	CCC
B-3	32027NYE5	NR	Baa3	NR	BBB		C	16-Oct-08	CC
C	32027NYH8	NR	NR	NR	NR				
R	32027NYK1	NR	NR	NR	AAA				NR
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 LaSalle 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, LaSalle 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: 26-Jan-09**

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

Distribution Date	Current 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>														
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	2,833	543,110,704	197	38,694,501	114	22,420,579	130	32,779,781	140	26,259,185	547	129,274,039	520	134,924,795
25-Sep-08	2,933	562,727,814	230	43,296,878	112	25,728,502	81	18,402,117	145	28,391,762	596	145,283,405	542	141,835,439
25-Aug-08	3,049	585,432,893	220	44,995,238	104	22,603,429	92	21,198,886	139	27,549,146	607	152,003,239	550	141,860,350
25-Jul-08	3,156	608,706,912	209	43,617,635	120	23,293,423	89	21,150,317	136	26,667,410	646	167,516,755	500	127,486,963
25-Jun-08	3,252	630,410,341	235	46,301,115	105	24,762,488	93	21,330,842	142	26,972,375	671	176,818,467	467	116,924,724
27-May-08	3,420	662,675,202	179	39,959,502	133	30,293,064	100	22,723,882	133	25,995,631	674	178,183,946	441	111,002,583
25-Apr-08	3,510	682,719,597	225	50,001,430	132	33,252,360	81	17,829,125	122	22,378,291	674	176,029,708	410	104,164,677
25-Mar-08	3,664	716,904,031	209	48,908,156	167	38,117,670	86	21,054,021	120	22,475,478	648	167,566,242	374	96,383,389
25-Feb-08	3,774	740,482,774	272	61,301,981	254	67,339,870	94	21,390,051	113	19,906,606	522	130,239,789	332	88,959,720
25-Jan-08	3,951	783,307,463	384	91,531,847	165	40,602,908	84	19,129,274	105	18,245,088	492	120,071,669	286	77,714,828
26-Dec-07	4,324	875,753,341	255	56,497,559	167	39,128,806	64	13,505,531	109	18,519,164	446	108,591,094	256	68,661,704
26-Nov-07	4,697	958,408,980	260	55,978,870	147	33,099,726	79	15,669,095	98	17,707,061	388	91,785,654	226	61,663,481
<b>Total (All Loans)</b>														
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	63.22%	58.56%	4.40%	4.17%	2.54%	2.42%	2.90%	3.53%	3.12%	2.83%	12.21%	13.94%	11.60%	14.55%
25-Sep-08	63.22%	58.27%	4.96%	4.48%	2.41%	2.66%	1.75%	1.91%	3.13%	2.94%	12.85%	15.04%	11.68%	14.69%
25-Aug-08	64.04%	58.80%	4.62%	4.52%	2.18%	2.27%	1.93%	2.13%	2.92%	2.77%	12.75%	15.27%	11.55%	14.25%
25-Jul-08	64.99%	59.77%	4.30%	4.28%	2.47%	2.29%	1.83%	2.08%	2.80%	2.62%	13.30%	16.45%	10.30%	12.52%
25-Jun-08	65.50%	60.41%	4.73%	4.44%	2.11%	2.37%	1.87%	2.04%	2.86%	2.58%	13.51%	16.94%	9.41%	11.20%
27-May-08	67.32%	61.88%	3.52%	3.73%	2.62%	2.83%	1.97%	2.12%	2.62%	2.43%	13.27%	16.64%	8.68%	10.37%
25-Apr-08	68.10%	62.84%	4.37%	4.60%	2.56%	3.06%	1.57%	1.64%	2.37%	2.06%	13.08%	16.20%	7.95%	9.59%
25-Mar-08	69.55%	64.50%	3.97%	4.40%	3.17%	3.43%	1.63%	1.89%	2.28%	2.02%	12.30%	15.08%	7.10%	8.67%
25-Feb-08	70.40%	65.55%	5.07%	5.43%	4.74%	5.96%	1.75%	1.89%	2.11%	1.76%	9.74%	11.53%	6.19%	7.88%
25-Jan-08	72.27%	68.08%	7.02%	7.96%	3.02%	3.53%	1.54%	1.66%	1.92%	1.59%	9.00%	10.44%	5.23%	6.75%
26-Dec-07	76.93%	74.18%	4.54%	4.79%	2.97%	3.31%	1.14%	1.14%	1.94%	1.57%	7.93%	9.20%	4.55%	5.82%
26-Nov-07	79.68%	77.65%	4.41%	4.54%	2.49%	2.68%	1.34%	1.27%	1.66%	1.43%	6.58%	7.44%	3.83%	5.00%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

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

**Distribution Date: 26-Jan-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>														
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	1,933	252,362,836	129	17,655,109	66	9,492,075	70	10,226,668	104	14,050,956	288	44,194,291	253	40,822,489
25-Sep-08	2,000	261,105,272	148	21,016,930	67	10,329,675	50	6,470,964	104	14,222,227	300	46,479,910	255	41,393,721
25-Aug-08	2,068	272,006,025	143	19,913,270	58	7,855,607	51	7,089,975	95	12,641,987	309	49,183,794	256	41,213,705
25-Jul-08	2,128	279,558,389	133	18,884,598	75	10,182,752	50	7,395,705	93	11,586,369	309	51,231,115	246	38,572,004
25-Jun-08	2,187	287,756,197	155	21,360,303	59	9,940,570	54	7,837,299	102	12,558,689	297	47,988,498	240	37,361,378
27-May-08	2,297	303,527,994	104	15,964,325	75	11,281,938	55	7,578,892	92	12,193,931	301	47,240,336	231	36,195,508
25-Apr-08	2,336	309,106,243	140	21,587,782	68	9,376,057	42	5,598,652	92	11,775,930	310	49,496,567	217	35,309,901
25-Mar-08	2,425	323,249,598	116	16,465,199	92	13,321,118	46	6,478,032	88	11,261,730	305	49,739,554	197	31,368,491
25-Feb-08	2,480	331,352,975	163	23,249,775	127	19,828,951	53	7,719,602	86	11,517,275	248	38,491,318	171	27,793,624
25-Jan-08	2,558	343,424,794	228	33,354,834	81	11,837,807	50	7,383,761	81	11,166,131	245	38,428,713	145	23,201,245
26-Dec-07	2,772	375,464,656	148	20,453,354	90	12,841,156	41	6,061,719	88	12,541,236	218	34,395,442	133	20,608,525
26-Nov-07	3,004	409,529,604	157	21,904,044	76	11,693,842	55	8,507,768	75	11,097,930	201	29,602,250	117	17,998,211
<b>Group 1 - Total</b>														
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	67.99%	64.91%	4.54%	4.54%	2.32%	2.44%	2.46%	2.63%	3.66%	3.61%	10.13%	11.37%	8.90%	10.50%
25-Sep-08	68.40%	65.11%	5.06%	5.24%	2.29%	2.58%	1.71%	1.61%	3.56%	3.55%	10.26%	11.59%	8.72%	10.32%
25-Aug-08	69.40%	66.36%	4.80%	4.86%	1.95%	1.92%	1.71%	1.73%	3.19%	3.08%	10.37%	12.00%	8.59%	10.05%
25-Jul-08	70.14%	66.97%	4.38%	4.52%	2.47%	2.44%	1.65%	1.77%	3.07%	2.78%	10.18%	12.27%	8.11%	9.24%
25-Jun-08	70.69%	67.74%	5.01%	5.03%	1.91%	2.34%	1.75%	1.84%	3.30%	2.96%	9.60%	11.30%	7.76%	8.79%
27-May-08	72.81%	69.94%	3.30%	3.68%	2.38%	2.60%	1.74%	1.75%	2.92%	2.81%	9.54%	10.89%	7.32%	8.34%
25-Apr-08	72.89%	69.89%	4.37%	4.88%	2.12%	2.12%	1.31%	1.27%	2.87%	2.66%	9.67%	11.19%	6.77%	7.98%
25-Mar-08	74.18%	71.53%	3.55%	3.64%	2.81%	2.95%	1.41%	1.43%	2.69%	2.49%	9.33%	11.01%	6.03%	6.94%
25-Feb-08	74.52%	72.04%	4.90%	5.05%	3.82%	4.31%	1.59%	1.68%	2.58%	2.50%	7.45%	8.37%	5.14%	6.04%
25-Jan-08	75.50%	73.26%	6.73%	7.11%	2.39%	2.53%	1.48%	1.58%	2.39%	2.38%	7.23%	8.20%	4.28%	4.95%
26-Dec-07	79.43%	77.84%	4.24%	4.24%	2.58%	2.66%	1.17%	1.26%	2.52%	2.60%	6.25%	7.13%	3.81%	4.27%
26-Nov-07	81.52%	80.25%	4.26%	4.29%	2.06%	2.29%	1.49%	1.67%	2.04%	2.17%	5.45%	5.80%	3.18%	3.53%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.



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

**Distribution Date: 26-Jan-09**

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

Distribution Date	Current 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>														
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
25-Sep-08	697	79,377,661	37	4,414,829	6	770,518	9	912,454	24	2,938,914	29	3,878,391	11	1,224,015
25-Aug-08	717	82,126,648	20	2,323,928	8	637,288	9	895,783	22	2,783,665	28	3,843,736	18	2,286,322
25-Jul-08	725	83,412,485	18	1,807,251	11	989,847	7	871,393	23	2,799,091	25	3,359,207	19	2,467,201
25-Jun-08	723	82,567,405	33	4,104,924	7	765,786	9	916,147	24	2,776,082	22	3,108,521	18	2,175,139
27-May-08	745	85,404,436	15	1,897,228	8	873,742	11	1,208,032	23	2,579,612	22	2,958,610	16	2,043,013
25-Apr-08	747	85,553,955	22	2,726,880	8	1,000,635	10	1,340,026	21	2,216,852	27	3,197,776	14	2,173,830
25-Mar-08	762	87,624,788	16	1,914,420	12	1,211,693	10	1,401,913	20	2,107,583	25	3,006,765	12	1,911,962
25-Feb-08	770	88,880,674	24	2,535,966	10	863,280	12	1,577,588	16	1,767,857	24	2,851,474	11	1,810,075
25-Jan-08	782	90,022,701	22	2,536,384	9	1,062,564	10	1,267,499	15	1,715,566	27	3,363,987	8	1,265,845
26-Dec-07	790	91,125,574	29	3,003,958	10	853,397	8	1,112,804	14	1,651,313	28	3,802,850	7	927,192
26-Nov-07	807	93,178,537	29	3,062,038	7	663,997	11	1,749,716	12	1,335,857	26	3,213,813	5	636,255
<b>Group 1 - Fixed</b>														
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%
25-Sep-08	85.73%	84.88%	4.55%	4.72%	0.74%	0.82%	1.11%	0.98%	2.95%	3.14%	3.57%	4.15%	1.35%	1.31%
25-Aug-08	87.23%	86.54%	2.43%	2.45%	0.97%	0.67%	1.09%	0.94%	2.68%	2.93%	3.41%	4.05%	2.19%	2.41%
25-Jul-08	87.56%	87.15%	2.17%	1.89%	1.33%	1.03%	0.85%	0.91%	2.78%	2.92%	3.02%	3.51%	2.29%	2.58%
25-Jun-08	86.48%	85.64%	3.95%	4.26%	0.84%	0.79%	1.08%	0.95%	2.87%	2.88%	2.63%	3.22%	2.15%	2.26%
27-May-08	88.69%	88.08%	1.79%	1.96%	0.95%	0.90%	1.31%	1.25%	2.74%	2.66%	2.62%	3.05%	1.90%	2.11%
25-Apr-08	87.99%	87.11%	2.59%	2.78%	0.94%	1.02%	1.18%	1.36%	2.47%	2.26%	3.18%	3.26%	1.65%	2.21%
25-Mar-08	88.91%	88.35%	1.87%	1.93%	1.40%	1.22%	1.17%	1.41%	2.33%	2.13%	2.92%	3.03%	1.40%	1.93%
25-Feb-08	88.81%	88.63%	2.77%	2.53%	1.15%	0.86%	1.38%	1.57%	1.85%	1.76%	2.77%	2.84%	1.27%	1.80%
25-Jan-08	89.58%	88.92%	2.52%	2.51%	1.03%	1.05%	1.15%	1.25%	1.72%	1.69%	3.09%	3.32%	0.92%	1.25%
26-Dec-07	89.16%	88.92%	3.27%	2.93%	1.13%	0.83%	0.90%	1.09%	1.58%	1.61%	3.16%	3.71%	0.79%	0.90%
26-Nov-07	89.97%	89.73%	3.23%	2.95%	0.78%	0.64%	1.23%	1.69%	1.34%	1.29%	2.90%	3.09%	0.56%	0.61%

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

**Distribution Date: 26-Jan-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>														
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	1,242	173,498,525	101	14,571,944	56	8,369,912	61	9,042,214	79	11,090,042	259	40,300,368	242	39,599,471
25-Sep-08	1,303	181,727,611	111	16,602,101	61	9,559,158	41	5,558,510	80	11,283,313	271	42,601,519	244	40,169,706
25-Aug-08	1,351	189,879,377	123	17,589,342	50	7,218,320	42	6,194,192	73	9,858,322	281	45,340,058	238	38,927,382
25-Jul-08	1,403	196,145,903	115	17,077,347	64	9,192,905	43	6,524,311	70	8,787,278	284	47,871,908	227	36,104,802
25-Jun-08	1,464	205,188,792	122	17,255,379	52	9,174,784	45	6,921,152	78	9,782,607	275	44,879,977	222	35,186,240
27-May-08	1,552	218,123,559	89	14,067,097	67	10,408,197	44	6,370,860	69	9,614,320	279	44,281,726	215	34,152,495
25-Apr-08	1,589	223,552,288	118	18,860,902	60	8,375,421	32	4,258,626	71	9,559,079	283	46,298,791	203	33,136,071
25-Mar-08	1,663	235,624,810	100	14,550,779	80	12,109,426	36	5,076,119	68	9,154,147	280	46,732,789	185	29,456,529
25-Feb-08	1,710	242,472,302	139	20,713,809	117	18,965,671	41	6,142,014	70	9,749,418	224	35,639,844	160	25,983,549
25-Jan-08	1,776	253,402,093	206	30,818,450	72	10,775,244	40	6,116,261	66	9,450,565	218	35,064,726	137	21,935,399
26-Dec-07	1,982	284,339,082	119	17,449,396	80	11,987,759	33	4,948,915	74	10,889,923	190	30,592,592	126	19,681,333
26-Nov-07	2,197	316,351,067	128	18,842,006	69	11,029,845	44	6,758,052	63	9,762,074	175	26,388,437	112	17,361,957
<b>Group 1 - ARM</b>														
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	60.88%	58.52%	4.95%	4.92%	2.75%	2.82%	2.99%	3.05%	3.87%	3.74%	12.70%	13.59%	11.86%	13.36%
25-Sep-08	61.72%	59.10%	5.26%	5.40%	2.89%	3.11%	1.94%	1.81%	3.79%	3.67%	12.84%	13.85%	11.56%	13.06%
25-Aug-08	62.60%	60.28%	5.70%	5.58%	2.32%	2.29%	1.95%	1.97%	3.38%	3.13%	13.02%	14.39%	11.03%	12.36%
25-Jul-08	63.60%	60.97%	5.21%	5.31%	2.90%	2.86%	1.95%	2.03%	3.17%	2.73%	12.87%	14.88%	10.29%	11.22%
25-Jun-08	64.84%	62.48%	5.40%	5.25%	2.30%	2.79%	1.99%	2.11%	3.45%	2.98%	12.18%	13.67%	9.83%	10.71%
27-May-08	67.04%	64.72%	3.84%	4.17%	2.89%	3.09%	1.90%	1.89%	2.98%	2.85%	12.05%	13.14%	9.29%	10.13%
25-Apr-08	67.44%	64.98%	5.01%	5.48%	2.55%	2.43%	1.36%	1.24%	3.01%	2.78%	12.01%	13.46%	8.62%	9.63%
25-Mar-08	68.95%	66.81%	4.15%	4.13%	3.32%	3.43%	1.49%	1.44%	2.82%	2.60%	11.61%	13.25%	7.67%	8.35%
25-Feb-08	69.48%	67.42%	5.65%	5.76%	4.75%	5.27%	1.67%	1.71%	2.84%	2.71%	9.10%	9.91%	6.50%	7.22%
25-Jan-08	70.62%	68.94%	8.19%	8.38%	2.86%	2.93%	1.59%	1.66%	2.62%	2.57%	8.67%	9.54%	5.45%	5.97%
26-Dec-07	76.11%	74.85%	4.57%	4.59%	3.07%	3.16%	1.27%	1.30%	2.84%	2.87%	7.30%	8.05%	4.84%	5.18%
26-Nov-07	78.80%	77.82%	4.59%	4.64%	2.47%	2.71%	1.58%	1.66%	2.26%	2.40%	6.28%	6.49%	4.02%	4.27%

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

**Distribution Date: 26-Jan-09**

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

Distribution Date	Current 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>														
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
25-Sep-08	933	301,622,542	82	22,279,948	45	15,398,827	31	11,931,153	41	14,169,535	296	98,803,496	287	100,441,718
25-Aug-08	981	313,426,868	77	25,081,968	46	14,747,821	41	14,108,911	44	14,907,158	298	102,819,445	294	100,646,645
25-Jul-08	1,028	329,148,523	76	24,733,038	45	13,110,671	39	13,754,612	43	15,081,042	337	116,285,640	254	88,914,959
25-Jun-08	1,065	342,654,143	80	24,940,812	46	14,821,917	39	13,493,543	40	14,413,686	374	128,829,970	227	79,563,346
27-May-08	1,123	359,147,208	75	23,995,177	58	19,011,126	45	15,144,990	41	13,801,699	373	130,943,610	210	74,807,075
25-Apr-08	1,174	373,613,354	85	28,413,648	64	23,876,303	39	12,230,473	30	10,602,361	364	126,533,141	193	68,854,777
25-Mar-08	1,239	393,654,434	93	32,442,957	75	24,796,552	40	14,575,989	32	11,213,749	343	117,826,688	177	65,014,899
25-Feb-08	1,294	409,129,799	109	38,052,205	127	47,510,919	41	13,670,449	27	8,389,332	274	91,748,471	161	61,166,096
25-Jan-08	1,393	439,882,669	156	58,177,013	84	28,765,101	34	11,745,513	24	7,078,957	247	81,642,956	141	54,513,583
26-Dec-07	1,552	500,288,685	107	36,044,205	77	26,287,650	23	7,443,811	21	5,977,927	228	74,195,652	123	48,053,179
26-Nov-07	1,693	548,879,376	103	34,074,826	71	21,405,884	24	7,161,327	23	6,609,130	187	62,183,404	109	43,665,269
<b>Group 2 - Total</b>														
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%
25-Sep-08	54.40%	53.42%	4.78%	3.95%	2.62%	2.73%	1.81%	2.11%	2.39%	2.51%	17.26%	17.50%	16.73%	17.79%
25-Aug-08	55.08%	53.51%	4.32%	4.28%	2.58%	2.52%	2.30%	2.41%	2.47%	2.55%	16.73%	17.55%	16.51%	17.18%
25-Jul-08	56.42%	54.76%	4.17%	4.12%	2.47%	2.18%	2.14%	2.29%	2.36%	2.51%	18.50%	19.35%	13.94%	14.79%
25-Jun-08	56.92%	55.38%	4.28%	4.03%	2.46%	2.40%	2.08%	2.18%	2.14%	2.33%	19.99%	20.82%	12.13%	12.86%
27-May-08	58.34%	56.39%	3.90%	3.77%	3.01%	2.99%	2.34%	2.38%	2.13%	2.17%	19.38%	20.56%	10.91%	11.75%
25-Apr-08	60.24%	58.00%	4.36%	4.41%	3.28%	3.71%	2.00%	1.90%	1.54%	1.65%	18.68%	19.64%	9.90%	10.69%
25-Mar-08	61.98%	59.69%	4.65%	4.92%	3.75%	3.76%	2.00%	2.21%	1.60%	1.70%	17.16%	17.87%	8.85%	9.86%
25-Feb-08	63.65%	61.09%	5.36%	5.68%	6.25%	7.09%	2.02%	2.04%	1.33%	1.25%	13.48%	13.70%	7.92%	9.13%
25-Jan-08	67.00%	64.52%	7.50%	8.53%	4.04%	4.22%	1.64%	1.72%	1.15%	1.04%	11.88%	11.97%	6.78%	8.00%
26-Dec-07	72.83%	71.64%	5.02%	5.16%	3.61%	3.76%	1.08%	1.07%	0.99%	0.86%	10.70%	10.63%	5.77%	6.88%
26-Nov-07	76.61%	75.81%	4.66%	4.71%	3.21%	2.96%	1.09%	0.99%	1.04%	0.91%	8.46%	8.59%	4.93%	6.03%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

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

**Distribution Date: 26-Jan-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>														
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
25-Sep-08	135	37,731,965	11	3,241,558	4	884,516	2	742,832	2	708,202	10	3,056,296	0	0
25-Aug-08	140	38,812,104	10	3,086,953	2	704,795	4	1,035,714	3	818,584	5	1,950,410	2	328,702
25-Jul-08	148	41,588,322	5	1,090,763	1	478,570	2	664,123	6	1,603,933	6	1,475,886	3	501,587
25-Jun-08	148	41,217,859	6	2,321,680	1	215,700	3	762,709	4	1,012,185	6	1,413,795	3	501,748
27-May-08	154	43,553,775	3	539,203	1	212,679	3	763,462	3	336,994	6	1,833,957	2	318,708
25-Apr-08	155	42,818,752	4	1,595,376	1	183,200	2	627,857	1	157,255	7	1,898,532	2	318,867
25-Mar-08	156	42,530,569	6	2,523,549	2	817,710	2	628,461	1	157,426	5	1,081,769	2	319,025
25-Feb-08	159	42,600,757	5	2,465,807	0	0	1	98,272	1	157,596	7	2,587,064	2	319,182
25-Jan-08	168	45,513,695	1	444,000	2	277,539	2	629,660	1	157,765	4	1,780,189	3	592,559
26-Dec-07	165	44,886,761	4	846,570	2	1,087,134	3	1,074,253	1	157,933	3	794,749	3	592,932
26-Nov-07	169	45,880,357	3	1,229,224	5	1,773,145	1	98,531	1	158,100	1	135,157	3	593,303
<b>Group 2 - Fixed</b>														
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%
25-Sep-08	82.32%	81.38%	6.71%	6.99%	2.44%	1.91%	1.22%	1.60%	1.22%	1.53%	6.10%	6.59%	0.00%	0.00%
25-Aug-08	84.34%	83.04%	6.02%	6.60%	1.20%	1.51%	2.41%	2.22%	1.81%	1.75%	3.01%	4.17%	1.20%	0.70%
25-Jul-08	86.55%	87.73%	2.92%	2.30%	0.58%	1.01%	1.17%	1.40%	3.51%	3.38%	3.51%	3.11%	1.75%	1.06%
25-Jun-08	86.55%	86.87%	3.51%	4.89%	0.58%	0.45%	1.75%	1.61%	2.34%	2.13%	3.51%	2.98%	1.75%	1.06%
27-May-08	89.53%	91.58%	1.74%	1.13%	0.58%	0.45%	1.74%	1.61%	1.74%	0.71%	3.49%	3.86%	1.16%	0.67%
25-Apr-08	90.12%	89.96%	2.33%	3.35%	0.58%	0.38%	1.16%	1.32%	0.58%	0.33%	4.07%	3.99%	1.16%	0.67%
25-Mar-08	89.66%	88.50%	3.45%	5.25%	1.15%	1.70%	1.15%	1.31%	0.57%	0.33%	2.87%	2.25%	1.15%	0.66%
25-Feb-08	90.86%	88.33%	2.86%	5.11%	0.00%	0.00%	0.57%	0.20%	0.57%	0.33%	4.00%	5.36%	1.14%	0.66%
25-Jan-08	92.82%	92.14%	0.55%	0.90%	1.10%	0.56%	1.10%	1.27%	0.55%	0.32%	2.21%	3.60%	1.66%	1.20%
26-Dec-07	91.16%	90.79%	2.21%	1.71%	1.10%	2.20%	1.66%	2.17%	0.55%	0.32%	1.66%	1.61%	1.66%	1.20%
26-Nov-07	92.35%	92.00%	1.64%	2.46%	2.73%	3.56%	0.55%	0.20%	0.55%	0.32%	0.55%	0.27%	1.64%	1.19%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

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

**Distribution Date: 26-Jan-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>														
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
25-Sep-08	798	263,890,576	71	19,038,389	41	14,514,311	29	11,188,322	39	13,461,333	286	95,747,200	287	100,441,718
25-Aug-08	841	274,614,763	67	21,995,015	44	14,043,026	37	13,073,198	41	14,088,575	293	100,869,035	292	100,317,944
25-Jul-08	880	287,560,201	71	23,642,275	44	12,632,101	37	13,090,489	37	13,477,109	331	114,809,753	251	88,413,372
25-Jun-08	917	301,436,284	74	22,619,132	45	14,606,217	36	12,730,834	36	13,401,501	368	127,416,175	224	79,061,598
27-May-08	969	315,593,433	72	23,455,975	57	18,798,447	42	14,381,528	38	13,464,706	367	129,109,653	208	74,488,367
25-Apr-08	1,019	330,794,602	81	26,818,272	63	23,693,103	37	11,602,616	29	10,445,106	357	124,634,609	191	68,535,910
25-Mar-08	1,083	351,123,864	87	29,919,408	73	23,978,841	38	13,947,528	31	11,056,323	338	116,744,918	175	64,695,874
25-Feb-08	1,135	366,529,041	104	35,586,399	127	47,510,919	40	13,572,178	26	8,231,736	267	89,161,407	159	60,846,914
25-Jan-08	1,225	394,368,974	155	57,733,013	82	28,487,562	32	11,115,853	23	6,921,193	243	79,862,767	138	53,921,023
26-Dec-07	1,387	455,401,924	103	35,197,635	75	25,200,516	20	6,369,558	20	5,819,995	225	73,400,903	120	47,460,247
26-Nov-07	1,524	502,999,019	100	32,845,602	66	19,632,739	23	7,062,796	22	6,451,030	186	62,048,247	106	43,071,966
<b>Group 2 - ARM</b>														
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%
25-Sep-08	51.45%	50.92%	4.58%	3.67%	2.64%	2.80%	1.87%	2.16%	2.51%	2.60%	18.44%	18.47%	18.50%	19.38%
25-Aug-08	52.07%	50.95%	4.15%	4.08%	2.72%	2.61%	2.29%	2.43%	2.54%	2.61%	18.14%	18.71%	18.08%	18.61%
25-Jul-08	53.30%	51.94%	4.30%	4.27%	2.67%	2.28%	2.24%	2.36%	2.24%	2.43%	20.05%	20.74%	15.20%	15.97%
25-Jun-08	53.94%	52.77%	4.35%	3.96%	2.65%	2.56%	2.12%	2.23%	2.12%	2.35%	21.65%	22.30%	13.18%	13.84%
27-May-08	55.28%	53.55%	4.11%	3.98%	3.25%	3.19%	2.40%	2.44%	2.17%	2.28%	20.94%	21.91%	11.87%	12.64%
25-Apr-08	57.34%	55.45%	4.56%	4.50%	3.55%	3.97%	2.08%	1.95%	1.63%	1.75%	20.09%	20.89%	10.75%	11.49%
25-Mar-08	59.34%	57.42%	4.77%	4.89%	4.00%	3.92%	2.08%	2.28%	1.70%	1.81%	18.52%	19.09%	9.59%	10.58%
25-Feb-08	61.09%	58.98%	5.60%	5.73%	6.84%	7.65%	2.15%	2.18%	1.40%	1.32%	14.37%	14.35%	8.56%	9.79%
25-Jan-08	64.54%	62.36%	8.17%	9.13%	4.32%	4.50%	1.69%	1.76%	1.21%	1.09%	12.80%	12.63%	7.27%	8.53%
26-Dec-07	71.13%	70.19%	5.28%	5.42%	3.85%	3.88%	1.03%	0.98%	1.03%	0.90%	11.54%	11.31%	6.15%	7.31%
26-Nov-07	75.19%	74.62%	4.93%	4.87%	3.26%	2.91%	1.13%	1.05%	1.09%	0.96%	9.18%	9.20%	5.23%	6.39%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

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

**Distribution Date: 26-Jan-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 -----							
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
<b>Total (All Loans)</b>																								
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	1	(282,575)	0	0	0	0	519	135,207,370	19	3,707,034	7	1,484,292	5	576,197	109	20,491,662
25-Sep-08	2	462,896	0	0	1	68,605	593	144,751,905	2	329,559	0	0	0	0	540	141,505,880	24	4,254,368	5	1,142,402	3	426,322	113	22,568,670
25-Aug-08	3	340,200	1	71,131	0	0	603	151,591,908	2	329,639	0	0	0	0	548	141,530,711	20	3,594,673	5	1,131,842	3	396,473	111	22,426,158
25-Jul-08	2	402,566	1	114,473	1	285,833	642	166,713,882	1	(282,332)	0	0	0	0	499	127,769,295	21	3,720,702	5	885,489	7	1,244,231	103	20,816,989
25-Jun-08	3	599,942	0	0	2	514,389	666	175,704,136	0	0	0	0	0	0	467	116,924,724	23	3,694,667	6	762,269	9	1,905,034	104	20,610,407
27-May-08	3	298,923	0	0	0	0	671	177,885,024	2	329,878	0	0	0	0	439	110,672,705	19	3,305,140	5	985,701	6	1,060,845	103	20,643,945
25-Apr-08	1	166,884	0	0	5	1,281,052	668	174,581,772	0	0	0	0	0	0	410	104,164,677	18	2,828,196	3	419,815	8	1,090,698	93	18,039,582
25-Mar-08	6	764,020	2	332,135	2	469,482	638	166,000,605	0	0	0	0	0	0	374	96,383,389	17	2,609,057	6	912,583	8	1,568,980	89	17,384,859
25-Feb-08	0	0	0	0	0	0	522	130,239,789	0	0	0	0	0	0	332	88,959,720	19	2,689,819	5	894,887	6	982,763	83	15,339,137
25-Jan-08	4	858,524	1	72,731	5	1,361,033	482	117,779,381	0	0	0	0	0	0	286	77,714,828	14	2,346,977	6	791,581	3	986,539	82	14,119,991
26-Dec-07	7	1,468,436	2	232,241	4	951,218	433	105,939,199	0	0	0	0	0	0	256	68,661,704	22	3,842,372	3	528,083	6	1,638,784	78	12,509,925
26-Nov-07	1	119,200	2	239,978	5	1,092,924	380	90,333,552	0	0	0	0	0	0	226	61,663,481	19	3,552,207	6	1,503,179	5	1,213,272	68	11,438,402
<b>Total (All Loans)</b>																								
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%	0.02%	-0.03%	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%
25-Sep-08	0.00%	0.05%	0.00%	0.00%	0.02%	0.01%	12.78%	14.99%	0.04%	0.03%	0.00%	0.00%	0.00%	0.00%	11.64%	14.65%	0.52%	0.44%	0.11%	0.12%	0.06%	0.04%	2.44%	2.34%
25-Aug-08	0.00%	0.03%	0.02%	0.01%	0.00%	0.00%	12.67%	15.23%	0.04%	0.03%	0.00%	0.00%	0.00%	0.00%	11.51%	14.22%	0.42%	0.36%	0.11%	0.11%	0.06%	0.04%	2.33%	2.25%
25-Jul-08	0.00%	0.04%	0.02%	0.01%	0.02%	0.03%	13.22%	16.37%	0.02%	-0.03%	0.00%	0.00%	0.00%	0.00%	10.28%	12.55%	0.43%	0.37%	0.10%	0.09%	0.14%	0.12%	2.12%	2.04%
25-Jun-08	0.00%	0.06%	0.00%	0.00%	0.04%	0.05%	13.41%	16.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.41%	11.20%	0.46%	0.35%	0.12%	0.07%	0.18%	0.18%	2.09%	1.98%
27-May-08	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	13.21%	16.61%	0.04%	0.03%	0.00%	0.00%	0.00%	0.00%	8.64%	10.34%	0.37%	0.31%	0.10%	0.09%	0.12%	0.10%	2.03%	1.93%
25-Apr-08	0.00%	0.02%	0.00%	0.00%	0.10%	0.12%	12.96%	16.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.95%	9.59%	0.35%	0.26%	0.06%	0.04%	0.16%	0.10%	1.80%	1.66%
25-Mar-08	0.00%	0.07%	0.04%	0.03%	0.04%	0.04%	12.11%	14.94%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.10%	8.67%	0.32%	0.23%	0.11%	0.08%	0.15%	0.14%	1.69%	1.56%
25-Feb-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.74%	11.53%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.19%	7.88%	0.35%	0.24%	0.09%	0.08%	0.11%	0.09%	1.55%	1.36%
25-Jan-08	0.00%	0.07%	0.02%	0.01%	0.09%	0.12%	8.82%	10.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.23%	6.75%	0.26%	0.20%	0.11%	0.07%	0.05%	0.09%	1.50%	1.23%
26-Dec-07	0.00%	0.12%	0.04%	0.02%	0.07%	0.08%	7.70%	8.97%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.55%	5.82%	0.39%	0.33%	0.05%	0.04%	0.11%	0.14%	1.39%	1.06%
26-Nov-07	0.00%	0.01%	0.03%	0.02%	0.08%	0.09%	6.45%	7.32%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.83%	5.00%	0.32%	0.29%	0.10%	0.12%	0.08%	0.10%	1.15%	0.93%

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

**Distribution Date: 26-Jan-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 -----							
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
<b>Group 1 - Total</b>																								
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	2	329,425	0	0	0	0	251	40,493,064	15	2,050,476	5	722,446	5	576,197	79	10,701,837
25-Sep-08	0	0	0	0	1	68,605	299	46,411,305	2	329,559	0	0	0	0	253	41,064,162	18	2,233,971	3	573,306	3	426,322	80	10,988,628
25-Aug-08	3	340,200	1	71,131	0	0	305	48,772,463	2	329,639	0	0	0	0	254	40,884,065	15	1,934,630	4	717,056	3	396,473	73	9,593,829
25-Jul-08	0	0	1	114,473	1	285,833	307	50,830,808	2	329,668	0	0	0	0	244	38,242,336	16	2,123,624	3	337,998	6	972,231	68	8,152,515
25-Jun-08	0	0	0	0	1	197,989	296	47,790,509	0	0	0	0	0	0	240	37,361,378	17	2,023,616	5	629,741	6	918,955	74	8,986,378
27-May-08	2	181,317	0	0	0	0	299	47,059,019	2	329,878	0	0	0	0	229	35,865,630	12	1,421,413	3	432,188	6	1,060,845	71	9,279,485
25-Apr-08	1	166,884	0	0	3	508,277	306	48,821,406	0	0	0	0	0	0	217	35,309,901	12	1,421,344	3	419,815	8	1,090,698	69	8,844,073
25-Mar-08	5	500,199	2	332,135	1	179,882	297	48,727,338	0	0	0	0	0	0	197	31,368,491	13	1,663,507	6	912,583	7	1,030,114	62	7,655,526
25-Feb-08	0	0	0	0	0	0	248	38,491,318	0	0	0	0	0	0	171	27,793,624	14	1,648,429	5	894,887	5	834,284	62	8,139,675
25-Jan-08	3	368,578	1	72,731	2	306,683	239	37,680,721	0	0	0	0	0	0	145	23,201,245	10	1,400,457	5	696,179	2	442,539	64	8,626,955
26-Dec-07	3	509,102	2	232,241	2	299,471	211	33,354,628	0	0	0	0	0	0	133	20,608,525	15	2,331,814	3	528,083	5	1,099,918	65	8,581,421
26-Nov-07	1	119,200	2	239,978	3	589,866	195	28,653,206	0	0	0	0	0	0	117	17,998,211	12	2,040,993	5	964,314	2	283,246	56	7,809,378
<b>Group 1 - Total</b>																								
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%	0.07%	0.08%	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%
25-Sep-08	0.00%	0.00%	0.00%	0.00%	0.03%	0.02%	10.23%	11.57%	0.07%	0.08%	0.00%	0.00%	0.00%	0.00%	8.65%	10.24%	0.62%	0.56%	0.10%	0.14%	0.10%	0.11%	2.74%	2.74%
25-Aug-08	0.00%	0.08%	0.03%	0.02%	0.00%	0.00%	10.23%	11.90%	0.07%	0.08%	0.00%	0.00%	0.00%	0.00%	8.52%	9.97%	0.50%	0.47%	0.13%	0.17%	0.10%	0.10%	2.45%	2.34%
25-Jul-08	0.00%	0.00%	0.03%	0.03%	0.03%	0.07%	10.12%	12.18%	0.07%	0.08%	0.00%	0.00%	0.00%	0.00%	8.04%	9.16%	0.53%	0.51%	0.10%	0.08%	0.20%	0.23%	2.24%	1.95%
25-Jun-08	0.00%	0.00%	0.00%	0.00%	0.03%	0.05%	9.57%	11.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.76%	8.79%	0.55%	0.48%	0.16%	0.15%	0.19%	0.22%	2.39%	2.12%
27-May-08	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	9.48%	10.84%	0.06%	0.08%	0.00%	0.00%	0.00%	0.00%	7.26%	8.26%	0.38%	0.33%	0.10%	0.10%	0.19%	0.24%	2.25%	2.14%
25-Apr-08	0.00%	0.04%	0.00%	0.00%	0.00%	0.11%	9.55%	11.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.77%	7.98%	0.37%	0.32%	0.09%	0.09%	0.25%	0.25%	2.15%	2.00%
25-Mar-08	0.00%	0.11%	0.06%	0.07%	0.03%	0.04%	9.09%	10.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.03%	6.94%	0.40%	0.37%	0.18%	0.20%	0.21%	0.23%	1.90%	1.69%
25-Feb-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.45%	8.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.14%	6.04%	0.42%	0.36%	0.15%	0.19%	0.15%	0.18%	1.86%	1.77%
25-Jan-08	0.00%	0.08%	0.03%	0.02%	0.06%	0.07%	7.05%	8.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.28%	4.95%	0.30%	0.30%	0.15%	0.15%	0.06%	0.09%	1.89%	1.84%
26-Dec-07	0.00%	0.11%	0.06%	0.05%	0.06%	0.06%	6.05%	6.91%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.81%	4.27%	0.43%	0.48%	0.09%	0.11%	0.14%	0.23%	1.86%	1.78%
26-Nov-07	0.00%	0.02%	0.05%	0.05%	0.08%	0.12%	5.29%	5.61%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.18%	3.53%	0.33%	0.40%	0.14%	0.19%	0.05%	0.06%	1.52%	1.53%

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

**Distribution Date: 26-Jan-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 -----							
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
<b>Group 1 - Fixed</b>																								
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
25-Sep-08	0	0	0	0	0	0	29	3,878,391	0	0	0	0	0	0	11	1,224,015	6	837,465	1	107,736	1	73,994	16	1,919,720
25-Aug-08	0	0	0	0	0	0	28	3,843,736	0	0	0	0	0	0	18	2,286,322	5	651,114	2	294,850	1	245,600	14	1,592,102
25-Jul-08	0	0	0	0	0	0	25	3,359,207	0	0	0	0	0	0	19	2,467,201	5	562,211	1	187,000	3	547,847	14	1,502,032
25-Jun-08	0	0	0	0	0	0	22	3,108,521	0	0	0	0	0	0	18	2,175,139	3	308,817	4	544,221	2	353,675	15	1,569,369
27-May-08	0	0	0	0	0	0	22	2,958,610	0	0	0	0	0	0	16	2,043,013	4	365,031	0	0	3	540,786	16	1,673,794
25-Apr-08	0	0	0	0	2	185,490	25	3,012,286	0	0	0	0	0	0	14	2,173,830	2	111,182	1	148,481	3	428,207	15	1,528,983
25-Mar-08	0	0	0	0	0	0	25	3,006,765	0	0	0	0	0	0	12	1,911,962	3	275,808	1	245,600	2	235,031	14	1,351,144
25-Feb-08	0	0	0	0	0	0	24	2,851,474	0	0	0	0	0	0	11	1,810,075	3	276,045	0	0	1	245,600	12	1,246,212
25-Jan-08	0	0	0	0	1	49,049	26	3,314,939	0	0	0	0	0	0	8	1,265,845	2	226,835	0	0	1	245,600	12	1,243,132
26-Dec-07	1	95,817	0	0	1	178,272	26	3,528,760	0	0	0	0	0	0	7	927,192	2	227,032	0	0	1	245,600	11	1,178,681
26-Nov-07	0	0	0	0	0	0	26	3,213,813	0	0	0	0	0	0	5	636,255	2	227,229	0	0	1	86,127	9	1,022,501
<b>Group 1 - Fixed</b>																								
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%
25-Sep-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.57%	4.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.35%	1.31%	0.74%	0.90%	0.12%	0.12%	0.12%	0.08%	1.97%	2.05%
25-Aug-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.41%	4.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.19%	2.41%	0.61%	0.69%	0.24%	0.31%	0.12%	0.26%	1.70%	1.68%
25-Jul-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.02%	3.51%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.29%	2.58%	0.60%	0.59%	0.12%	0.20%	0.36%	0.57%	1.69%	1.57%
25-Jun-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.63%	3.22%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.15%	2.26%	0.36%	0.32%	0.48%	0.56%	0.24%	0.37%	1.79%	1.63%
27-May-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.62%	3.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.90%	2.11%	0.48%	0.38%	0.00%	0.00%	0.36%	0.56%	1.90%	1.73%
25-Apr-08	0.00%	0.00%	0.00%	0.00%	0.24%	0.19%	2.94%	3.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.65%	2.21%	0.24%	0.11%	0.12%	0.15%	0.35%	0.44%	1.77%	1.56%
25-Mar-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.92%	3.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.40%	1.93%	0.35%	0.28%	0.12%	0.25%	0.23%	0.24%	1.63%	1.36%
25-Feb-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.77%	2.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.27%	1.80%	0.35%	0.28%	0.00%	0.00%	0.12%	0.24%	1.38%	1.24%
25-Jan-08	0.00%	0.00%	0.00%	0.00%	0.11%	0.05%	2.98%	3.27%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.92%	1.25%	0.23%	0.22%	0.00%	0.00%	0.11%	0.24%	1.37%	1.23%
26-Dec-07	0.00%	0.09%	0.00%	0.00%	0.11%	0.17%	2.93%	3.44%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.79%	0.90%	0.23%	0.22%	0.00%	0.00%	0.11%	0.24%	1.24%	1.15%
26-Nov-07	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.90%	3.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.56%	0.61%	0.22%	0.22%	0.00%	0.00%	0.11%	0.08%	1.00%	0.98%



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

**Distribution Date: 26-Jan-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>																								
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	2	329,425	0	0	0	0	240	39,270,045	9	1,196,884	5	722,446	2	350,905	63	8,819,807
25-Sep-08	0	0	0	0	1	68,605	270	42,532,914	2	329,559	0	0	0	0	242	39,840,147	12	1,396,506	2	465,570	2	352,328	64	9,068,908
25-Aug-08	3	340,200	1	71,131	0	0	277	44,928,727	2	329,639	0	0	0	0	236	38,597,743	10	1,283,517	2	422,206	2	150,873	59	8,001,726
25-Jul-08	0	0	1	114,473	1	285,833	282	47,471,601	2	329,668	0	0	0	0	225	35,775,134	11	1,561,413	2	150,998	3	424,384	54	6,650,483
25-Jun-08	0	0	0	0	1	197,989	274	44,681,988	0	0	0	0	0	0	222	35,186,240	14	1,714,798	1	85,520	4	565,280	59	7,417,009
27-May-08	2	181,317	0	0	0	0	277	44,100,408	2	329,878	0	0	0	0	213	33,822,617	8	1,056,382	3	432,188	3	520,058	55	7,605,691
25-Apr-08	1	166,884	0	0	1	322,787	281	45,809,120	0	0	0	0	0	0	203	33,136,071	10	1,310,162	2	271,334	5	662,491	54	7,315,091
25-Mar-08	5	500,199	2	332,135	1	179,882	272	45,720,572	0	0	0	0	0	0	185	29,456,529	10	1,387,699	5	666,983	5	795,083	48	6,304,382
25-Feb-08	0	0	0	0	0	0	224	35,639,844	0	0	0	0	0	0	160	25,983,549	11	1,372,384	5	894,887	4	588,684	50	6,893,463
25-Jan-08	3	368,578	1	72,731	1	257,634	213	34,365,782	0	0	0	0	0	0	137	21,935,399	8	1,173,623	5	696,179	1	196,939	52	7,383,824
26-Dec-07	2	413,285	2	232,241	1	121,199	185	29,825,868	0	0	0	0	0	0	126	19,681,333	13	2,104,782	3	528,083	4	854,318	54	7,402,740
26-Nov-07	1	119,200	2	239,978	3	589,866	169	25,439,393	0	0	0	0	0	0	112	17,361,957	10	1,813,764	5	964,314	1	197,118	47	6,786,877
<b>Group 1 - ARM</b>																								
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%	0.10%	0.11%	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%
25-Sep-08	0.00%	0.00%	0.00%	0.00%	0.05%	0.02%	12.79%	13.83%	0.09%	0.11%	0.00%	0.00%	0.00%	0.00%	11.46%	12.96%	0.57%	0.45%	0.09%	0.15%	0.09%	0.11%	3.03%	2.95%
25-Aug-08	0.00%	0.11%	0.05%	0.02%	0.00%	0.00%	12.84%	14.26%	0.09%	0.10%	0.00%	0.00%	0.00%	0.00%	10.94%	12.25%	0.46%	0.41%	0.09%	0.13%	0.09%	0.05%	2.73%	2.54%
25-Jul-08	0.00%	0.00%	0.05%	0.04%	0.05%	0.09%	12.78%	14.76%	0.09%	0.10%	0.00%	0.00%	0.00%	0.00%	10.20%	11.12%	0.50%	0.49%	0.09%	0.05%	0.14%	0.13%	2.45%	2.07%
25-Jun-08	0.00%	0.00%	0.00%	0.00%	0.04%	0.06%	12.13%	13.61%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.83%	10.71%	0.62%	0.52%	0.04%	0.03%	0.18%	0.17%	2.61%	2.26%
27-May-08	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	11.97%	13.09%	0.09%	0.10%	0.00%	0.00%	0.00%	0.00%	9.20%	10.04%	0.35%	0.31%	0.13%	0.13%	0.13%	0.15%	2.38%	2.26%
25-Apr-08	0.00%	0.05%	0.00%	0.00%	0.04%	0.09%	11.93%	13.32%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.62%	9.63%	0.42%	0.38%	0.08%	0.08%	0.21%	0.19%	2.29%	2.13%
25-Mar-08	0.00%	0.14%	0.08%	0.09%	0.04%	0.05%	11.28%	12.96%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.67%	8.35%	0.41%	0.39%	0.21%	0.19%	0.21%	0.23%	1.99%	1.79%
25-Feb-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.10%	9.91%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.50%	7.22%	0.45%	0.38%	0.20%	0.25%	0.16%	0.16%	2.03%	1.92%
25-Jan-08	0.00%	0.10%	0.04%	0.02%	0.04%	0.07%	8.47%	9.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.45%	5.97%	0.32%	0.32%	0.20%	0.19%	0.04%	0.05%	2.07%	2.01%
26-Dec-07	0.00%	0.11%	0.08%	0.06%	0.04%	0.03%	7.10%	7.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.84%	5.18%	0.50%	0.55%	0.12%	0.14%	0.15%	0.22%	2.07%	1.95%
26-Nov-07	0.00%	0.03%	0.07%	0.06%	0.11%	0.15%	6.06%	6.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.02%	4.27%	0.36%	0.45%	0.18%	0.24%	0.04%	0.05%	1.69%	1.67%

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

**Distribution Date: 26-Jan-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 2 - Total</b>																								
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
25-Sep-08	2	462,896	0	0	0	0	294	98,340,600	0	0	0	0	0	0	287	100,441,718	6	2,020,397	2	569,095	0	0	33	11,580,042
25-Aug-08	0	0	0	0	0	0	298	102,819,445	0	0	0	0	0	0	294	100,646,645	5	1,660,042	1	414,787	0	0	38	12,832,329
25-Jul-08	2	402,566	0	0	0	0	335	115,883,073	(1)	(612,000)	0	0	0	0	255	89,526,959	5	1,597,078	2	547,491	1	272,000	35	12,664,474
25-Jun-08	3	599,942	0	0	1	316,400	370	127,913,628	0	0	0	0	0	0	227	79,563,346	6	1,671,051	1	132,528	3	986,079	30	11,624,028
27-May-08	1	117,605	0	0	0	0	372	130,826,005	0	0	0	0	0	0	210	74,807,075	7	1,883,727	2	553,513	0	0	32	11,364,460
25-Apr-08	0	0	0	0	2	772,776	362	125,760,366	0	0	0	0	0	0	193	68,854,777	6	1,406,852	0	0	0	0	24	9,195,509
25-Mar-08	1	263,821	0	0	1	289,600	341	117,273,267	0	0	0	0	0	0	177	65,014,899	4	945,551	0	0	1	538,865	27	9,729,333
25-Feb-08	0	0	0	0	0	0	274	91,748,471	0	0	0	0	0	0	161	61,166,096	5	1,041,390	0	0	1	148,479	21	7,199,462
25-Jan-08	1	489,946	0	0	3	1,054,350	243	80,098,660	0	0	0	0	0	0	141	54,513,583	4	946,520	1	95,402	1	544,000	18	5,493,036
26-Dec-07	4	959,334	0	0	2	651,746	222	72,584,571	0	0	0	0	0	0	123	48,053,179	7	1,510,558	0	0	1	538,865	13	3,928,504
26-Nov-07	0	0	0	0	2	503,058	185	61,680,347	0	0	0	0	0	0	109	43,665,269	7	1,511,214	1	538,865	3	930,027	12	3,629,024
<b>Group 2 - Total</b>																								
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%
25-Sep-08	0.00%	0.08%	0.00%	0.00%	0.00%	0.00%	17.14%	17.42%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	16.73%	17.79%	0.35%	0.36%	0.12%	0.10%	0.00%	0.00%	1.92%	2.05%
25-Aug-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	16.73%	17.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	16.51%	17.18%	0.28%	0.28%	0.06%	0.07%	0.00%	0.00%	2.13%	2.19%
25-Jul-08	0.00%	0.07%	0.00%	0.00%	0.00%	0.00%	18.39%	19.28%	-0.05%	-0.10%	0.00%	0.00%	0.00%	0.00%	14.00%	14.90%	0.27%	0.27%	0.11%	0.09%	0.05%	0.05%	1.92%	2.11%
25-Jun-08	0.00%	0.10%	0.00%	0.00%	0.05%	0.05%	19.78%	20.67%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.13%	12.86%	0.32%	0.27%	0.05%	0.02%	0.16%	0.16%	1.60%	1.88%
27-May-08	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	19.32%	20.54%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.91%	11.75%	0.36%	0.30%	0.10%	0.09%	0.00%	0.00%	1.66%	1.78%
25-Apr-08	0.00%	0.00%	0.00%	0.00%	0.10%	0.12%	18.57%	19.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.90%	10.69%	0.31%	0.22%	0.00%	0.00%	0.00%	0.00%	1.23%	1.43%
25-Mar-08	0.00%	0.04%	0.00%	0.00%	0.05%	0.04%	17.06%	17.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.85%	9.86%	0.20%	0.14%	0.00%	0.00%	0.05%	0.08%	1.35%	1.48%
25-Feb-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.48%	13.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.92%	9.13%	0.25%	0.16%	0.00%	0.00%	0.05%	0.02%	1.03%	1.08%
25-Jan-08	0.00%	0.07%	0.00%	0.00%	0.14%	0.15%	11.69%	11.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.78%	8.00%	0.19%	0.14%	0.05%	0.01%	0.05%	0.08%	0.87%	0.81%
26-Dec-07	0.00%	0.14%	0.00%	0.00%	0.09%	0.09%	10.42%	10.39%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.77%	6.88%	0.33%	0.22%	0.00%	0.00%	0.05%	0.08%	0.61%	0.56%
26-Nov-07	0.00%	0.00%	0.00%	0.00%	0.09%	0.07%	8.37%	8.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.93%	6.03%	0.32%	0.21%	0.05%	0.07%	0.14%	0.13%	0.54%	0.50%

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

**Distribution Date: 26-Jan-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 2 - Fixed</b>																								
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
25-Sep-08	0	0	0	0	0	0	10	3,056,296	0	0	0	0	0	0	0	0	1	568,466	0	0	0	0	1	139,736
25-Aug-08	0	0	0	0	0	0	5	1,950,410	0	0	0	0	0	0	2	328,702	1	568,466	0	0	0	0	2	250,118
25-Jul-08	1	212,187	0	0	0	0	5	1,263,700	0	0	0	0	0	0	3	501,587	2	637,639	0	0	0	0	4	966,294
25-Jun-08	0	0	0	0	0	0	6	1,413,795	0	0	0	0	0	0	3	501,748	2	296,087	0	0	1	156,910	1	559,188
27-May-08	0	0	0	0	0	0	6	1,833,957	0	0	0	0	0	0	2	318,708	1	69,301	1	157,083	0	0	1	110,610
25-Apr-08	0	0	0	0	0	0	7	1,898,532	0	0	0	0	0	0	2	318,867	1	157,255	0	0	0	0	0	0
25-Mar-08	0	0	0	0	0	0	5	1,081,769	0	0	0	0	0	0	2	319,025	1	157,426	0	0	0	0	0	0
25-Feb-08	0	0	0	0	0	0	7	2,587,064	0	0	0	0	0	0	2	319,182	1	157,596	0	0	0	0	0	0
25-Jan-08	0	0	0	0	0	0	4	1,780,189	0	0	0	0	0	0	3	592,559	1	157,765	0	0	0	0	0	0
26-Dec-07	0	0	0	0	0	0	3	794,749	0	0	0	0	0	0	3	592,932	1	157,933	0	0	0	0	0	0
26-Nov-07	0	0	0	0	0	0	1	135,157	0	0	0	0	0	0	3	593,303	1	158,100	0	0	0	0	0	0
<b>Group 2 - Fixed</b>																								
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%
25-Sep-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.10%	6.59%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.61%	1.23%	0.00%	0.00%	0.00%	0.00%	0.61%	0.30%
25-Aug-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.01%	4.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.20%	0.70%	0.60%	1.22%	0.00%	0.00%	0.00%	0.00%	1.20%	0.54%
25-Jul-08	0.00%	0.45%	0.00%	0.00%	0.00%	0.00%	2.92%	2.67%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.75%	1.06%	1.17%	1.35%	0.00%	0.00%	0.00%	0.00%	2.34%	2.04%
25-Jun-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.51%	2.98%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.75%	1.06%	1.17%	0.62%	0.00%	0.00%	0.58%	0.33%	0.58%	1.18%
27-May-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.49%	3.86%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.16%	0.67%	0.58%	0.15%	0.58%	0.33%	0.00%	0.00%	0.58%	0.23%
25-Apr-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.07%	3.99%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.16%	0.67%	0.58%	0.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25-Mar-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.87%	2.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.15%	0.66%	0.57%	0.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25-Feb-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.00%	5.36%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.14%	0.66%	0.57%	0.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25-Jan-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.21%	3.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.66%	1.20%	0.55%	0.32%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26-Dec-07	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.66%	1.61%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.66%	1.20%	0.55%	0.32%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26-Nov-07	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.55%	0.27%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.64%	1.19%	0.55%	0.32%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

**Distribution Date: 26-Jan-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 2 - ARM</b>																								
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
25-Sep-08	2	462,896	0	0	0	0	284	95,284,304	0	0	0	0	0	0	287	100,441,718	5	1,451,931	2	569,095	0	0	32	11,440,306
25-Aug-08	0	0	0	0	0	0	293	100,869,035	0	0	0	0	0	0	292	100,317,944	4	1,091,577	1	414,787	0	0	36	12,582,211
25-Jul-08	1	190,380	0	0	0	0	330	114,619,374	(1)	(612,000)	0	0	0	0	252	89,025,372	3	959,439	2	547,491	1	272,000	31	11,698,179
25-Jun-08	3	599,942	0	0	1	316,400	364	126,499,832	0	0	0	0	0	0	224	79,061,598	4	1,374,964	1	132,528	2	829,169	29	11,064,840
27-May-08	1	117,605	0	0	0	0	366	128,992,048	0	0	0	0	0	0	208	74,488,367	6	1,814,426	1	396,430	0	0	31	11,253,850
25-Apr-08	0	0	0	0	2	772,776	355	123,861,833	0	0	0	0	0	0	191	68,535,910	5	1,249,597	0	0	0	0	24	9,195,509
25-Mar-08	1	263,821	0	0	1	289,600	336	116,191,498	0	0	0	0	0	0	175	64,695,874	3	788,125	0	0	1	538,865	27	9,729,333
25-Feb-08	0	0	0	0	0	0	267	89,161,407	0	0	0	0	0	0	159	60,846,914	4	883,794	0	0	1	148,479	21	7,199,462
25-Jan-08	1	489,946	0	0	3	1,054,350	239	78,318,471	0	0	0	0	0	0	138	53,921,023	3	788,755	1	95,402	1	544,000	18	5,493,036
26-Dec-07	4	959,334	0	0	2	651,746	219	71,789,823	0	0	0	0	0	0	120	47,460,247	6	1,352,625	0	0	1	538,865	13	3,928,504
26-Nov-07	0	0	0	0	2	503,058	184	61,545,190	0	0	0	0	0	0	106	43,071,966	6	1,353,114	1	538,865	3	930,027	12	3,629,024
<b>Group 2 - ARM</b>																								
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%
25-Sep-08	0.00%	0.09%	0.00%	0.00%	0.00%	0.00%	18.31%	18.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	18.50%	19.38%	0.32%	0.28%	0.13%	0.11%	0.00%	0.00%	2.06%	2.21%
25-Aug-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	18.14%	18.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	18.08%	18.61%	0.25%	0.20%	0.06%	0.08%	0.00%	0.00%	2.23%	2.33%
25-Jul-08	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	19.99%	20.70%	-0.06%	-0.11%	0.00%	0.00%	0.00%	0.00%	15.26%	16.08%	0.18%	0.17%	0.12%	0.10%	0.06%	0.05%	1.88%	2.11%
25-Jun-08	0.00%	0.11%	0.00%	0.00%	0.06%	0.06%	21.41%	22.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.18%	13.84%	0.24%	0.24%	0.06%	0.02%	0.12%	0.15%	1.71%	1.94%
27-May-08	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	20.88%	21.89%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.87%	12.64%	0.34%	0.31%	0.06%	0.07%	0.00%	0.00%	1.77%	1.91%
25-Apr-08	0.00%	0.00%	0.00%	0.00%	0.11%	0.13%	19.98%	20.76%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.75%	11.49%	0.28%	0.21%	0.00%	0.00%	0.00%	0.00%	1.35%	1.54%
25-Mar-08	0.00%	0.04%	0.00%	0.00%	0.05%	0.05%	18.41%	19.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.59%	10.58%	0.16%	0.13%	0.00%	0.00%	0.05%	0.09%	1.48%	1.59%
25-Feb-08	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.37%	14.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.56%	9.79%	0.22%	0.14%	0.00%	0.00%	0.05%	0.02%	1.13%	1.16%
25-Jan-08	0.00%	0.08%	0.00%	0.00%	0.16%	0.17%	12.59%	12.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.27%	8.53%	0.16%	0.12%	0.05%	0.02%	0.05%	0.09%	0.95%	0.87%
26-Dec-07	0.00%	0.15%	0.00%	0.00%	0.10%	0.10%	11.23%	11.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.15%	7.31%	0.31%	0.21%	0.00%	0.00%	0.05%	0.08%	0.67%	0.61%
26-Nov-07	0.00%	0.00%	0.00%	0.00%	0.10%	0.07%	9.08%	9.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.23%	6.39%	0.30%	0.20%	0.05%	0.08%	0.15%	0.14%	0.59%	0.54%

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

**Distribution Date: 26-Jan-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	2,083	389,826,619.86	13	2,964,232.98	2	313,787.29	0	0.00	2,098	393,104,640.13
0	338	65,686,680.39	7	1,293,662.84	0	0.00	0	0.00	345	66,980,343.23
30	250	52,874,765.98	9	1,089,018.57	0	0.00	0	0.00	259	53,963,784.55
60	129	27,270,906.29	3	466,361.14	0	0.00	0	0.00	132	27,737,267.43
90	40	9,177,668.81	6	1,007,382.40	71	15,879,883.11	0	0.00	117	26,064,934.32
120	13	2,343,580.46	9	1,159,343.04	54	14,114,097.49	2	233,610.34	78	17,850,631.33
150	8	1,295,123.93	15	1,717,389.89	66	14,987,307.48	9	1,288,099.25	98	19,287,920.55
180	16	3,899,218.15	9	1,245,057.83	53	13,370,855.21	14	2,048,481.89	92	20,563,613.08
210	10	2,079,375.45	14	3,187,233.03	44	8,847,365.10	28	6,236,534.84	96	20,350,508.42
240	11	2,480,644.73	9	1,540,127.60	34	6,495,080.01	24	6,050,107.53	78	16,565,959.87
270	7	2,308,819.58	10	1,623,410.86	24	6,440,451.89	28	7,715,002.02	69	18,087,684.35
300	10	3,309,733.04	6	614,495.26	29	7,826,698.55	25	6,230,893.59	70	17,981,820.44
330	5	1,651,156.55	3	406,003.07	16	4,024,816.18	38	10,096,952.53	62	16,178,928.33
360	3	239,596.22	5	1,049,267.32	25	5,601,333.39	35	8,315,961.31	68	15,206,158.24
390+	18	4,618,461.78	22	5,208,283.85	94	23,665,035.49	259	63,684,179.85	393	97,175,960.97
<b>Total (All Loans)</b>										
Current	51.37%	47.13%	0.32%	0.36%	0.05%	0.04%	0.00%	0.00%	51.74%	47.53%
0	8.34%	7.94%	0.17%	0.16%	0.00%	0.00%	0.00%	0.00%	8.51%	8.10%
30	6.17%	6.39%	0.22%	0.13%	0.00%	0.00%	0.00%	0.00%	6.39%	6.52%
60	3.18%	3.30%	0.07%	0.06%	0.00%	0.00%	0.00%	0.00%	3.25%	3.36%
90	0.99%	1.11%	0.15%	0.12%	1.75%	1.92%	0.00%	0.00%	2.89%	3.15%
120	0.32%	0.28%	0.22%	0.14%	1.33%	1.71%	0.05%	0.03%	1.92%	2.16%
150	0.20%	0.16%	0.37%	0.21%	1.63%	1.81%	0.22%	0.16%	2.42%	2.34%
180	0.39%	0.47%	0.22%	0.15%	1.31%	1.62%	0.35%	0.25%	2.27%	2.49%
210	0.25%	0.25%	0.35%	0.39%	1.09%	1.07%	0.69%	0.75%	2.38%	2.46%
240	0.27%	0.30%	0.22%	0.19%	0.84%	0.79%	0.59%	0.73%	1.92%	2.01%
270	0.17%	0.28%	0.25%	0.20%	0.59%	0.78%	0.69%	0.93%	1.70%	2.19%
300	0.25%	0.40%	0.15%	0.07%	0.72%	0.95%	0.62%	0.75%	1.74%	2.17%
330	0.12%	0.20%	0.07%	0.05%	0.39%	0.49%	0.94%	1.22%	1.52%	1.96%
360	0.07%	0.03%	0.12%	0.13%	0.62%	0.68%	0.86%	1.01%	1.67%	1.85%
390+	0.44%	0.56%	0.54%	0.63%	2.32%	2.86%	6.39%	7.70%	9.69%	11.75%

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

**Distribution Date: 26-Jan-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	581	65,785,405.44	3	395,993.77	1	183,535.28	0	0.00	585	66,364,934.49
0	61	5,934,347.94	4	674,051.31	0	0.00	0	0.00	65	6,608,399.25
30	36	4,284,474.49	1	73,733.12	0	0.00	0	0.00	37	4,358,207.61
60	20	2,840,992.97	1	125,463.46	0	0.00	0	0.00	21	2,966,456.43
90	3	354,736.58	0	0.00	5	492,192.29	0	0.00	8	846,928.87
120	0	0.00	2	141,928.70	6	828,862.18	0	0.00	8	970,790.88
150	1	170,060.62	3	336,600.89	4	503,189.87	0	0.00	8	1,009,851.38
180	1	55,474.67	4	573,000.59	2	553,578.46	0	0.00	7	1,182,053.72
210	1	65,653.04	1	218,961.71	1	45,347.70	0	0.00	3	329,962.45
240	2	228,585.22	1	53,771.62	2	463,664.91	2	130,425.89	7	876,447.64
270	0	0.00	1	57,078.95	0	0.00	1	127,477.38	2	184,556.33
300	1	204,403.67	1	70,145.20	0	0.00	0	0.00	2	274,548.87
330	0	0.00	1	69,107.14	1	93,539.50	1	94,631.04	3	257,277.68
360	1	91,485.48	0	0.00	3	312,261.55	0	0.00	4	403,747.03
390+	3	665,928.54	2	219,882.37	5	599,511.04	6	613,844.25	16	2,099,166.20
<b>Group 1 - Fixed</b>										
Current	74.87%	74.14%	0.39%	0.45%	0.13%	0.21%	0.00%	0.00%	75.39%	74.80%
0	7.86%	6.69%	0.52%	0.76%	0.00%	0.00%	0.00%	0.00%	8.38%	7.45%
30	4.64%	4.83%	0.13%	0.08%	0.00%	0.00%	0.00%	0.00%	4.77%	4.91%
60	2.58%	3.20%	0.13%	0.14%	0.00%	0.00%	0.00%	0.00%	2.71%	3.34%
90	0.39%	0.40%	0.00%	0.00%	0.64%	0.55%	0.00%	0.00%	1.03%	0.95%
120	0.00%	0.00%	0.26%	0.16%	0.77%	0.93%	0.00%	0.00%	1.03%	1.09%
150	0.13%	0.19%	0.39%	0.38%	0.52%	0.57%	0.00%	0.00%	1.04%	1.14%
180	0.13%	0.06%	0.52%	0.65%	0.26%	0.62%	0.00%	0.00%	0.91%	1.33%
210	0.13%	0.07%	0.13%	0.25%	0.13%	0.05%	0.00%	0.00%	0.39%	0.37%
240	0.26%	0.26%	0.13%	0.06%	0.26%	0.52%	0.26%	0.15%	0.91%	0.99%
270	0.00%	0.00%	0.13%	0.06%	0.00%	0.00%	0.13%	0.14%	0.26%	0.20%
300	0.13%	0.23%	0.13%	0.08%	0.00%	0.00%	0.00%	0.00%	0.26%	0.31%
330	0.00%	0.00%	0.13%	0.08%	0.13%	0.11%	0.13%	0.11%	0.39%	0.30%
360	0.13%	0.10%	0.00%	0.00%	0.39%	0.35%	0.00%	0.00%	0.52%	0.45%
390+	0.39%	0.75%	0.26%	0.25%	0.64%	0.68%	0.77%	0.69%	2.06%	2.37%

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

**Distribution Date: 26-Jan-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	871	119,130,539.47	7	1,049,651.22	0	0.00	0	0.00	878	120,180,190.69
0	158	23,184,219.28	2	395,448.51	0	0.00	0	0.00	160	23,579,667.79
30	120	17,363,728.44	6	565,405.68	0	0.00	0	0.00	126	17,929,134.12
60	62	9,567,464.83	2	340,897.68	0	0.00	0	0.00	64	9,908,362.51
90	18	2,747,816.97	5	601,266.50	34	5,924,714.45	0	0.00	57	9,273,797.92
120	9	1,084,288.11	4	386,183.96	23	3,613,912.19	1	60,000.00	37	5,144,384.26
150	4	521,488.39	9	954,352.18	30	4,472,728.41	8	1,175,530.30	51	7,124,099.28
180	8	1,126,457.98	4	400,057.24	27	4,641,771.50	13	1,870,401.89	52	8,038,688.61
210	4	414,498.08	9	1,279,575.70	26	3,825,896.07	13	1,782,859.93	52	7,302,829.78
240	2	521,596.27	7	1,065,730.39	19	2,389,671.22	12	2,032,570.39	40	6,009,568.27
270	2	421,529.36	7	980,018.88	12	2,276,860.65	11	1,785,847.09	32	5,464,255.98
300	4	807,505.82	4	388,362.57	16	2,612,894.62	14	2,324,524.49	38	6,133,287.50
330	2	437,072.88	1	197,426.07	7	758,144.28	16	2,578,282.36	26	3,970,925.59
360	2	148,110.74	2	178,983.55	9	1,598,983.24	13	2,167,073.01	26	4,093,150.54
390+	7	972,808.47	14	2,382,479.75	40	6,277,628.91	132	21,603,855.76	193	31,236,772.89
<b>Group 1 - ARM</b>										
Current	47.54%	44.89%	0.38%	0.40%	0.00%	0.00%	0.00%	0.00%	47.92%	45.29%
0	8.62%	8.74%	0.11%	0.15%	0.00%	0.00%	0.00%	0.00%	8.73%	8.89%
30	6.55%	6.54%	0.33%	0.21%	0.00%	0.00%	0.00%	0.00%	6.88%	6.75%
60	3.38%	3.61%	0.11%	0.13%	0.00%	0.00%	0.00%	0.00%	3.49%	3.74%
90	0.98%	1.04%	0.27%	0.23%	1.86%	2.23%	0.00%	0.00%	3.11%	3.50%
120	0.49%	0.41%	0.22%	0.15%	1.26%	1.36%	0.05%	0.02%	2.02%	1.94%
150	0.22%	0.20%	0.49%	0.36%	1.64%	1.69%	0.44%	0.44%	2.79%	2.69%
180	0.44%	0.42%	0.22%	0.15%	1.47%	1.75%	0.71%	0.70%	2.84%	3.02%
210	0.22%	0.16%	0.49%	0.48%	1.42%	1.44%	0.71%	0.67%	2.84%	2.75%
240	0.11%	0.20%	0.38%	0.40%	1.04%	0.90%	0.66%	0.77%	2.19%	2.27%
270	0.11%	0.16%	0.38%	0.37%	0.66%	0.86%	0.60%	0.67%	1.75%	2.06%
300	0.22%	0.30%	0.22%	0.15%	0.87%	0.98%	0.76%	0.88%	2.07%	2.31%
330	0.11%	0.16%	0.05%	0.07%	0.38%	0.29%	0.87%	0.97%	1.41%	1.49%
360	0.11%	0.06%	0.11%	0.07%	0.49%	0.60%	0.71%	0.82%	1.42%	1.55%
390+	0.38%	0.37%	0.76%	0.90%	2.18%	2.37%	7.21%	8.14%	10.53%	11.78%

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

**Distribution Date: 26-Jan-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 - Fixed</b>										
Current	110	30,580,185.62	1	568,465.70	1	130,252.01	0	0.00	112	31,278,903.33
0	13	4,215,691.15	0	0.00	0	0.00	0	0.00	13	4,215,691.15
30	9	2,130,674.28	1	210,679.77	0	0.00	0	0.00	10	2,341,354.05
60	2	560,011.72	0	0.00	0	0.00	0	0.00	2	560,011.72
90	2	858,813.13	0	0.00	1	167,200.00	0	0.00	3	1,026,013.13
120	1	135,355.29	0	0.00	1	166,120.58	0	0.00	2	301,475.87
150	1	97,463.90	1	189,741.99	3	1,725,249.50	1	112,568.95	6	2,125,024.34
180	0	0.00	0	0.00	1	150,913.78	0	0.00	1	150,913.78
210	0	0.00	0	0.00	1	444,000.00	1	260,795.23	2	704,795.23
240	0	0.00	0	0.00	0	0.00	1	476,504.18	1	476,504.18
270	0	0.00	0	0.00	1	156,032.22	0	0.00	1	156,032.22
300	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
330	0	0.00	1	139,469.86	0	0.00	0	0.00	1	139,469.86
360	0	0.00	0	0.00	1	475,000.00	1	339,030.41	2	814,030.41
390+	0	0.00	0	0.00	1	559,188.00	1	109,883.97	2	669,071.97
<b>Group 2 - Fixed</b>										
Current	69.62%	68.02%	0.63%	1.26%	0.63%	0.29%	0.00%	0.00%	70.88%	69.57%
0	8.23%	9.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.23%	9.38%
30	5.70%	4.74%	0.63%	0.47%	0.00%	0.00%	0.00%	0.00%	6.33%	5.21%
60	1.27%	1.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.27%	1.25%
90	1.27%	1.91%	0.00%	0.00%	0.63%	0.37%	0.00%	0.00%	1.90%	2.28%
120	0.63%	0.30%	0.00%	0.00%	0.63%	0.37%	0.00%	0.00%	1.26%	0.67%
150	0.63%	0.22%	0.63%	0.42%	1.90%	3.84%	0.63%	0.25%	3.79%	4.73%
180	0.00%	0.00%	0.00%	0.00%	0.63%	0.34%	0.00%	0.00%	0.63%	0.34%
210	0.00%	0.00%	0.00%	0.00%	0.63%	0.99%	0.63%	0.58%	1.26%	1.57%
240	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.63%	1.06%	0.63%	1.06%
270	0.00%	0.00%	0.00%	0.00%	0.63%	0.35%	0.00%	0.00%	0.63%	0.35%
300	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
330	0.00%	0.00%	0.63%	0.31%	0.00%	0.00%	0.00%	0.00%	0.63%	0.31%
360	0.00%	0.00%	0.00%	0.00%	0.63%	1.06%	0.63%	0.75%	1.26%	1.81%
390+	0.00%	0.00%	0.00%	0.00%	0.63%	1.24%	0.63%	0.24%	1.26%	1.48%



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

**Distribution Date: 26-Jan-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	521	174,330,489.33	2	950,122.29	0	0.00	0	0.00	523	175,280,611.62
0	106	32,352,422.02	1	224,163.02	0	0.00	0	0.00	107	32,576,585.04
30	85	29,095,888.77	1	239,200.00	0	0.00	0	0.00	86	29,335,088.77
60	45	14,302,436.77	0	0.00	0	0.00	0	0.00	45	14,302,436.77
90	17	5,216,302.13	1	406,115.90	31	9,295,776.37	0	0.00	49	14,918,194.40
120	3	1,123,937.06	3	631,230.38	24	9,505,202.54	1	173,610.34	31	11,433,980.32
150	2	506,111.02	2	236,694.83	29	8,286,139.70	0	0.00	33	9,028,945.55
180	7	2,717,285.50	1	272,000.00	23	8,024,591.47	1	178,080.00	32	11,191,956.97
210	5	1,599,224.33	4	1,688,695.62	16	4,532,121.33	14	4,192,879.68	39	12,012,920.96
240	7	1,730,463.24	1	420,625.59	13	3,641,743.88	9	3,410,607.07	30	9,203,439.78
270	5	1,887,290.22	2	586,313.03	11	4,007,559.02	16	5,801,677.55	34	12,282,839.82
300	5	2,297,823.55	1	155,987.49	13	5,213,803.93	11	3,906,369.10	30	11,573,984.07
330	3	1,214,083.67	0	0.00	8	3,173,132.40	21	7,424,039.13	32	11,811,255.20
360	0	0.00	3	870,283.77	12	3,215,088.60	21	5,809,857.89	36	9,895,230.26
390+	8	2,979,724.77	6	2,605,921.73	48	16,228,707.54	120	41,356,595.87	182	63,170,949.91
<b>Group 2 - ARM</b>										
Current	40.42%	40.73%	0.16%	0.22%	0.00%	0.00%	0.00%	0.00%	40.58%	40.95%
0	8.22%	7.56%	0.08%	0.05%	0.00%	0.00%	0.00%	0.00%	8.30%	7.61%
30	6.59%	6.80%	0.08%	0.06%	0.00%	0.00%	0.00%	0.00%	6.67%	6.86%
60	3.49%	3.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.49%	3.34%
90	1.32%	1.22%	0.08%	0.09%	2.40%	2.17%	0.00%	0.00%	3.80%	3.48%
120	0.23%	0.26%	0.23%	0.15%	1.86%	2.22%	0.08%	0.04%	2.40%	2.67%
150	0.16%	0.12%	0.16%	0.06%	2.25%	1.94%	0.00%	0.00%	2.57%	2.12%
180	0.54%	0.63%	0.08%	0.06%	1.78%	1.87%	0.08%	0.04%	2.48%	2.60%
210	0.39%	0.37%	0.31%	0.39%	1.24%	1.06%	1.09%	0.98%	3.03%	2.80%
240	0.54%	0.40%	0.08%	0.10%	1.01%	0.85%	0.70%	0.80%	2.33%	2.15%
270	0.39%	0.44%	0.16%	0.14%	0.85%	0.94%	1.24%	1.36%	2.64%	2.88%
300	0.39%	0.54%	0.08%	0.04%	1.01%	1.22%	0.85%	0.91%	2.33%	2.71%
330	0.23%	0.28%	0.00%	0.00%	0.62%	0.74%	1.63%	1.73%	2.48%	2.75%
360	0.00%	0.00%	0.23%	0.20%	0.93%	0.75%	1.63%	1.36%	2.79%	2.31%
390+	0.62%	0.70%	0.47%	0.61%	3.72%	3.79%	9.31%	9.66%	14.12%	14.76%

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

***Distribution Date: 26-Jan-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>												
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%
25-Sep-08	4,639	965,665,917	23	3,555,971	0.00	0.00	13,192,145.98	99	13,074,674	324	7.67%	7.17%
25-Aug-08	4,761	995,643,181	21	2,813,027	0.00	0.00	11,088,079.96	74	8,599,970	325	7.68%	7.18%
25-Jul-08	4,856	1,018,439,414	38	5,790,383	0.00	0.00	9,911,804.88	71	9,056,941	326	7.71%	7.21%
25-Jun-08	4,965	1,043,520,352	43	6,536,153	0.00	0.00	13,287,882.68	72	7,277,274	327	7.73%	7.23%
27-May-08	5,080	1,070,833,809	34	4,984,636	0.00	0.00	6,384,032.86	40	4,003,877	328	7.76%	7.26%
25-Apr-08	5,154	1,086,375,188	66	11,770,721	0.00	0.00	8,216,400.70	48	4,884,427	329	8.24%	7.74%
25-Mar-08	5,268	1,111,408,988	63	9,392,264	0.00	0.00	5,463,776.92	30	3,306,891	330	8.33%	7.83%
25-Feb-08	5,361	1,129,620,791	83	15,469,635	0.00	0.00	3,397,850.44	23	2,287,772	331	8.41%	7.91%
25-Jan-08	5,467	1,150,603,076	124	24,670,559	0.00	0.00	3,584,271.29	30	1,957,134	332	8.51%	8.01%
26-Dec-07	5,621	1,180,657,198	249	48,351,767	0.00	0.00	3,067,048.24	25	2,084,589	333	8.62%	8.12%
26-Nov-07	5,895	1,234,312,866	407	80,422,684	0.00	0.00	2,374,406.18	22	1,181,484	334	8.74%	8.24%
<b>Group 1 - Fixed</b>												
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%
25-Sep-08	813	93,516,782	3	350,414	0.00	0.00	299,654.33	6	610,281	313	7.26%	6.76%
25-Aug-08	822	94,897,371	4	321,048	0.00	0.00	101,324.72	2	270,910	314	7.26%	6.76%
25-Jul-08	828	95,706,475	6	499,812	0.00	0.00	2,171.54	2	86,906	315	7.26%	6.76%
25-Jun-08	836	96,414,003	3	307,072	0.00	0.00	91,211.10	1	57,609	316	7.26%	6.76%
27-May-08	840	96,964,672	6	544,838	0.00	0.00	298,882.65	3	284,900	317	7.26%	6.76%
25-Apr-08	849	98,209,954	6	768,786	0.00	0.00	-9,729.41	2	91,500	318	7.26%	6.76%
25-Mar-08	857	99,179,124	9	939,734	0.00	0.00	-3,918.12	1	53,926	318	7.26%	6.76%
25-Feb-08	867	100,286,913	6	830,978	0.00	0.00	0.00	0	0	320	7.26%	6.76%
25-Jan-08	873	101,234,547	10	960,084	0.00	0.00	-20,971.14	3	181,894	321	7.26%	6.76%
26-Dec-07	886	102,477,087	9	1,084,002	0.00	0.00	28,127.13	2	134,249	322	7.26%	6.76%
26-Nov-07	897	103,840,211	12	1,461,286	0.00	0.00	39,296.41	2	46,517	323	7.27%	6.77%

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

**Distribution Date: 26-Jan-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>												
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%
25-Sep-08	2,111	307,501,917	15	1,773,433	0.00	0.00	2,854,547.92	32	2,825,156	325	7.96%	7.46%
25-Aug-08	2,158	315,006,993	12	1,264,149	0.00	0.00	2,761,501.21	36	2,597,566	326	7.99%	7.49%
25-Jul-08	2,206	321,704,455	24	2,535,670	0.00	0.00	1,955,312.14	28	2,098,386	327	8.01%	7.51%
25-Jun-08	2,258	328,388,932	25	3,709,102	0.00	0.00	2,889,882.66	32	1,954,364	328	8.03%	7.53%
27-May-08	2,315	337,018,252	19	2,596,404	0.00	0.00	2,891,551.69	22	1,447,219	329	8.06%	7.56%
25-Apr-08	2,356	344,041,178	38	5,436,640	0.00	0.00	2,093,634.37	18	1,046,409	330	8.58%	8.08%
25-Mar-08	2,412	352,704,597	35	4,388,692	0.00	0.00	1,361,908.52	14	1,137,861	331	8.65%	8.15%
25-Feb-08	2,461	359,666,607	43	6,218,034	0.00	0.00	975,016.29	11	782,357	332	8.74%	8.24%
25-Jan-08	2,515	367,562,737	73	10,460,645	0.00	0.00	1,225,776.08	16	700,865	333	8.85%	8.35%
26-Dec-07	2,604	379,889,001	169	24,801,228	0.00	0.00	706,685.46	15	905,762	334	8.97%	8.47%
26-Nov-07	2,788	406,493,438	254	38,366,451	0.00	0.00	1,267,659.63	15	844,177	335	9.10%	8.60%
<b>Group 2 - Fixed</b>												
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%
25-Sep-08	164	46,365,369	0	0	0.00	0.00	226,994.92	2	101,707	321	6.76%	6.26%
25-Aug-08	166	46,737,261	3	316,231	0.00	0.00	157,598.40	2	149,409	322	6.78%	6.28%
25-Jul-08	171	47,403,184	0	0	0.00	0.00	0.00	0	0	323	6.78%	6.28%
25-Jun-08	171	47,445,677	1	69,946	0.00	0.00	0.00	0	0	324	6.78%	6.28%
27-May-08	172	47,558,777	0	0	0.00	0.00	0.00	0	0	325	6.78%	6.28%
25-Apr-08	172	47,599,838	2	415,211	0.00	0.00	0.00	0	0	326	6.78%	6.28%
25-Mar-08	174	48,058,510	1	128,115	0.00	0.00	0.00	0	0	327	6.78%	6.28%
25-Feb-08	175	48,228,677	5	850,620	0.00	0.00	217,414.05	1	55,807	328	6.78%	6.28%
25-Jan-08	181	49,395,406	0	0	0.00	0.00	0.00	0	0	329	6.78%	6.28%
26-Dec-07	181	49,440,332	2	385,403	0.00	0.00	0.00	0	0	330	6.79%	6.29%
26-Nov-07	183	49,867,817	2	312,065	0.00	0.00	0.00	0	0	331	6.79%	6.29%

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

***Distribution Date: 26-Jan-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>												
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%
25-Sep-08	1,551	518,281,848	5	1,432,125	0.00	0.00	9,810,948.81	59	9,537,530	325	7.65%	7.15%
25-Aug-08	1,615	539,001,556	2	911,600	0.00	0.00	8,067,655.63	34	5,582,084	326	7.65%	7.15%
25-Jul-08	1,651	553,625,300	8	2,754,901	0.00	0.00	7,954,321.20	41	6,871,648	327	7.68%	7.18%
25-Jun-08	1,700	571,271,740	14	2,450,033	0.00	0.00	10,306,788.92	39	5,265,301	328	7.72%	7.22%
27-May-08	1,753	589,292,108	9	1,843,393	0.00	0.00	3,193,598.52	15	2,271,759	329	7.75%	7.25%
25-Apr-08	1,777	596,524,218	20	5,150,084	0.00	0.00	6,132,495.74	28	3,746,518	330	8.32%	7.82%
25-Mar-08	1,825	611,466,757	18	3,935,723	0.00	0.00	4,105,786.52	15	2,115,104	331	8.43%	7.93%
25-Feb-08	1,858	621,438,594	29	7,570,003	0.00	0.00	2,205,420.10	11	1,449,609	332	8.53%	8.03%
25-Jan-08	1,898	632,410,386	41	13,249,830	0.00	0.00	2,379,466.35	11	1,074,375	333	8.64%	8.14%
26-Dec-07	1,950	648,850,777	69	22,081,135	0.00	0.00	2,332,235.65	8	1,044,578	334	8.75%	8.25%
26-Nov-07	2,027	674,111,401	139	40,282,883	0.00	0.00	1,067,450.14	5	290,790	335	8.87%	8.37%

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

*Distribution Date: 26-Jan-09*  
*Prepayment Premium Loan Detail for Current Period*

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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

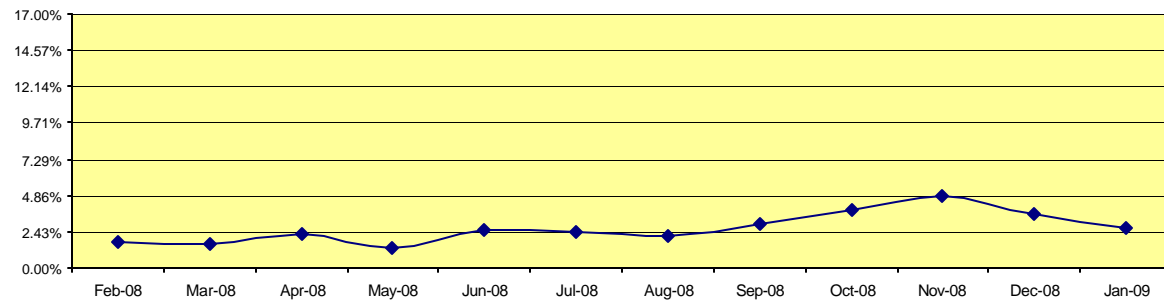
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**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

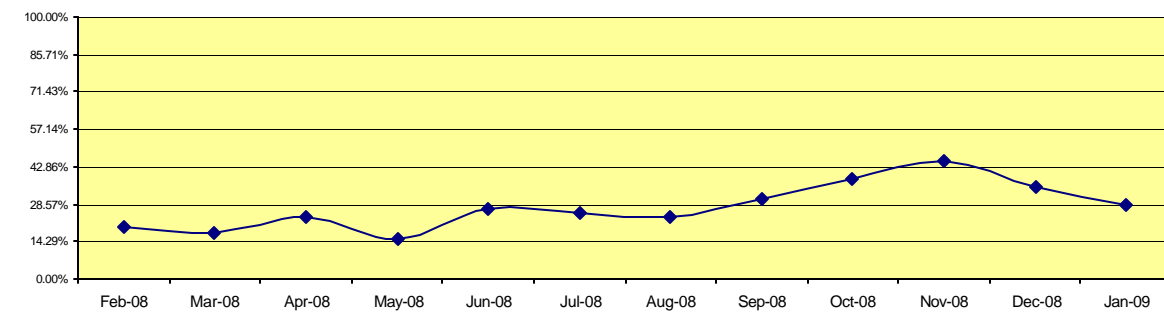
**Distribution Date: 26-Jan-09**  
**Prepayment Summary**  
**Total (All Loans)**

**SMM (Single Monthly Mortality)****Total**

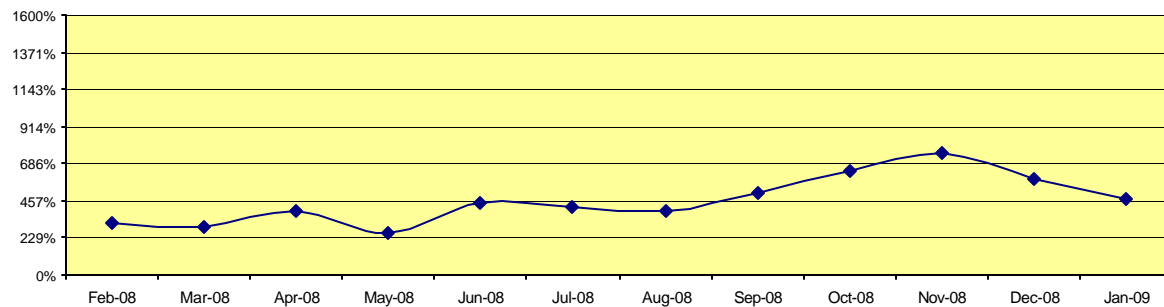
Current Period	2.72%
3-Month Average	3.71%
6-Month Average	3.37%
12-Month Average	2.67%
Average Since Cut-Off	2.27%

**CPR (Conditional Prepayment Rate)****Total**

Current Period	28.17%
3-Month Average	36.13%
6-Month Average	33.39%
12-Month Average	27.31%
Average Since Cut-Off	23.41%

**PSA (Public Securities Association)****Total**

Current Period	470%
3-Month Average	602%
6-Month Average	557%
12-Month Average	455%
Average Since Cut-Off	390%



SMM	Single Monthly Mortality	$(\text{Partial and Full Prepayments} + \text{Repurchases} + \text{Curtailments} + \text{Liquidations} + \text{Other Prin Proceeds}) / (\text{Beginning Collateral Bal} - \text{Scheduled Prin})$
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	$(\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance})$

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

**Distribution Date: 26-Jan-09  
Mortgage Loan Characteristics Part I  
Total (All Loans)**

Distribution by Current Ending Principal Balance						Distribution by Cut-off Principal Balance					
Min	Max	Count	% of Total	Balance	% of Total	Min	Max	Count	% of Total	Balance	% of Total
1,000.00	to 67,000.00	395	9.74%	20,200,136	2.44%	20,000.00	to 76,000.00	949	10.32%	55,712,917	2.84%
67,000.01	to 85,000.00	291	7.18%	22,053,200	2.67%	76,000.01	to 94,000.00	595	6.47%	50,678,825	2.58%
85,000.01	to 103,000.00	354	8.73%	33,409,952	4.04%	94,000.01	to 112,000.00	846	9.20%	87,178,745	4.44%
103,000.01	to 121,000.00	336	8.29%	37,651,341	4.55%	112,000.01	to 130,000.00	723	7.86%	87,664,081	4.46%
121,000.01	to 139,000.00	362	8.93%	47,114,008	5.70%	130,000.01	to 148,000.00	745	8.10%	103,502,326	5.27%
139,000.01	to 157,000.00	291	7.18%	43,120,391	5.21%	148,000.01	to 168,000.00	732	7.96%	115,589,273	5.88%
157,000.01	to 206,000.00	586	14.45%	105,335,196	12.74%	168,000.01	to 216,000.00	1,348	14.66%	257,370,725	13.10%
206,000.01	to 255,000.00	408	10.06%	93,169,308	11.26%	216,000.01	to 264,000.00	904	9.83%	216,457,374	11.01%
255,000.01	to 304,000.00	288	7.10%	79,934,036	9.66%	264,000.01	to 312,000.00	636	6.92%	182,018,050	9.26%
304,000.01	to 353,000.00	193	4.76%	63,114,744	7.63%	312,000.01	to 360,000.00	469	5.10%	157,339,807	8.01%
353,000.01	to 401,000.00	145	3.58%	54,883,438	6.64%	360,000.01	to 408,000.00	337	3.67%	129,686,206	6.60%
401,000.01	to 1,392,000.00	406	10.01%	227,114,406	27.46%	408,000.01	to 1,500,000.00	910	9.90%	521,959,298	26.56%
		4,055	100.00%	827,100,155	100.00%			9,194	100.00%	1,965,157,627	100.00%
Distribution by Current Mortgage Rate						Distribution by Original Mortgage Rate					
Min	Max	Count	% of Total	Balance	% of Total	Min	Max	Count	% of Total	Balance	% of Total
4.00%	to 6.25%	464	11.44%	120,574,041	14.58%	4.75%	to 6.00%	1,015	11.04%	278,223,323	14.16%
6.25%	to 6.63%	272	6.71%	66,086,361	7.99%	6.00%	to 6.17%	327	3.56%	84,607,056	4.31%
6.63%	to 7.00%	307	7.57%	63,283,366	7.65%	6.17%	to 6.34%	467	5.08%	130,879,323	6.66%
7.00%	to 7.38%	246	6.07%	39,473,210	4.77%	6.34%	to 6.52%	1,113	12.11%	292,035,192	14.86%
7.38%	to 7.75%	197	4.86%	30,123,482	3.64%	6.52%	to 6.69%	515	5.60%	118,563,889	6.03%
7.75%	to 8.13%	642	15.83%	157,202,281	19.01%	6.69%	to 6.88%	1,252	13.62%	274,879,628	13.99%
8.13%	to 8.34%	217	5.35%	53,243,185	6.44%	6.88%	to 7.09%	595	6.47%	130,201,819	6.63%
8.34%	to 8.56%	425	10.48%	86,773,893	10.49%	7.09%	to 7.31%	915	9.95%	173,891,532	8.85%
8.56%	to 8.78%	363	8.95%	71,706,853	8.67%	7.31%	to 7.53%	854	9.29%	151,524,688	7.71%
8.78%	to 9.00%	301	7.42%	48,990,615	5.92%	7.53%	to 7.75%	670	7.29%	113,887,004	5.80%
9.00%	to 9.25%	269	6.63%	41,900,652	5.07%	7.75%	to 8.00%	565	6.15%	90,381,481	4.60%
9.25%	to 11.63%	352	8.68%	47,742,215	5.77%	8.00%	to 10.25%	906	9.85%	126,082,691	6.42%
		4,055	100.00%	827,100,155	100.00%			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: 26-Jan-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	3,121	693,407,535	83.84%	320.87	7.90%
Fixed 1st Lien	934	133,692,620	16.16%	311.73	7.07%

Total	4,055	827,100,155	100.00%		
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**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%	360.00	6.80%
Fixed 1st Lien	1,394	203,781,861	10.37%	349.14	7.19%

Total	9,194	1,965,157,627	100.00%		
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**Distribution by Property Types (Current)**

Property Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
SF Unattached Dwelling	2,822	534,396,090	64.61%	318.97	7.75%
PUD	684	171,159,999	20.69%	320.01	7.73%
Condo - Low Facility	353	70,031,676	8.47%	320.34	7.78%
Multifamily	171	44,879,926	5.43%	320.38	8.05%
Condo - High Facility	21	6,041,327	0.73%	321.05	8.08%
Mobile Home Park	4	591,137	0.07%	321.41	8.51%

Total	4,055	827,100,155	100.00%		
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**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%	358.65	6.87%
PUD	1,491	387,102,625	19.70%	359.32	6.79%
Condo - Low Facility	718	149,564,487	7.61%	359.21	6.71%
Multifamily	319	83,810,164	4.26%	359.59	6.86%
Condo - High Facility	50	16,021,970	0.82%	360.00	6.78%
Mobile Home Park	9	1,755,103	0.09%	360.00	7.52%
Other	1	199,629	0.01%	360.00	6.38%

Total	9,194	1,965,157,627	100.00%		
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Stratifications only include loans with a balance > .01



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

***Distribution Date: 26-Jan-09***  
***Mortgage Loan Characteristics Part II***  
***Total (All Loans)***

Distribution by Occupancy Type (Current)						Distribution by Occupancy Type (Cut-off)					
Occupancy Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC	Occupancy Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Owner Occupied - Primary Residence	3,870	801,590,315	96.92%	319.38	7.75%	Owner Occupied - Primary Residence	8,812	1,903,172,564	96.85%	358.86	6.82%
Non-Owner Occupied	158	20,737,963	2.51%	320.32	8.39%	Non-Owner Occupied	326	52,024,861	2.65%	359.27	7.52%
Owner Occupied - Secondary Residence	27	4,771,877	0.58%	318.85	8.77%	Owner Occupied - Secondary Residence	56	9,960,202	0.51%	358.79	7.46%
Total						Total					
	4,055	827,100,155	100.00%				9,194	1,965,157,627	100.00%		
Distribution by Loan Purpose (Current)						Distribution by Loan Purpose (Cut-off)					
Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM	WAC	Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Purchase	2,725	576,990,545	69.76%	320.68	7.82%	Purchase	6,158	1,350,886,691	68.74%	359.81	6.74%
Refinance/Equity Takeout	1,178	224,221,805	27.11%	316.90	7.68%	Refinance/Equity Takeout	2,736	560,315,245	28.51%	357.09	7.04%
Refinance/No Cash Out	152	25,887,806	3.13%	312.43	7.50%	Refinance/No Cash Out	300	53,955,691	2.75%	353.81	7.04%
Total						Total					
	4,055	827,100,155	100.00%				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: 26-Jan-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	4,055	827,100,155	100.00%	319.40	7.77%

**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%	358.87	6.84%

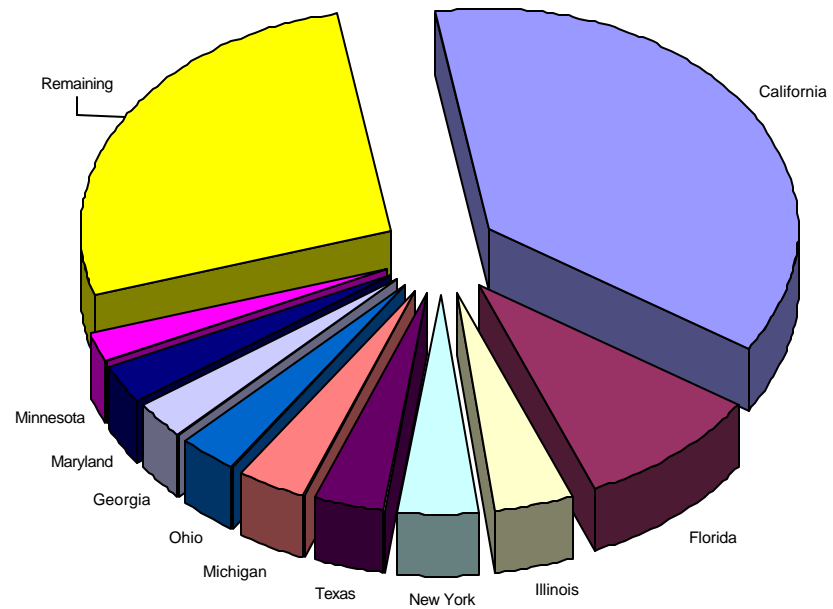
Stratifications only include loans with a balance > .01

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

**Distribution Date: 26-Jan-09  
Geographic Concentration  
Total (All Loans)**

**Top 10 Current State Concentration**

Geographic Distribution	# of Loans	Balance <sup>(1)</sup>	% of Balance	WAMM	WAC
California	830	305,213,520	36.90%	320	7.38%
Florida	408	79,862,119	9.66%	320	8.06%
Illinois	229	35,474,546	4.29%	317	8.18%
New York	144	34,658,814	4.19%	320	8.28%
Texas	271	29,933,951	3.62%	313	7.91%
Michigan	214	29,395,544	3.55%	321	8.08%
Ohio	230	25,545,348	3.09%	320	8.04%
Georgia	152	23,644,977	2.86%	319	8.27%
Maryland	82	22,071,594	2.67%	320	7.88%
Minnesota	106	18,255,626	2.21%	319	8.06%
Remaining	1,389	223,044,116	26.97%	319	7.87%

**Top 10 Current State Concentration****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%	358	7.24%
New York	269	67,453,365	3.43%	359	6.95%
Texas	454	56,880,507	2.89%	353	7.11%
Maryland	213	54,163,077	2.76%	359	6.99%
Michigan	371	51,822,580	2.64%	360	7.18%
Minnesota	286	51,077,272	2.60%	359	6.89%
Georgia	318	50,433,906	2.57%	359	7.14%
Utah	336	49,455,773	2.52%	360	6.84%
Remaining	3,613	583,036,985	29.67%	359	6.98%

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: 26-Jan-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
4000481976	953,889.85	449,211.52	504,678.33	0.00	504,678.33	52.91%	95.00%	684	1	S	1
4000416542	866,238.00	332,004.60	534,233.40	0.00	534,233.40	61.67%	75.00%	655	1	S	1
4000484757	648,000.00	186,255.25	461,744.75	0.00	461,744.75	71.26%	80.00%	654	1	A	1
4000496016	540,000.00	160,035.28	379,964.72	0.00	379,964.72	70.36%	80.00%	666	1	A	1
4000499638	534,400.00	304,074.22	230,325.78	0.00	230,325.78	43.10%	80.00%	775	1	A	1
4000479287	520,000.00	274,175.37	245,824.63	0.00	245,824.63	47.27%	80.00%	701	1	A	1
4000488328	475,000.00	165,393.36	309,606.64	0.00	309,606.64	65.18%	95.00%	704	1	A	3
4000310152	470,000.00	203,094.11	266,905.89	0.00	266,905.89	56.79%	80.00%	702	1	A	1
4000401061	466,017.84	154,986.04	311,031.80	0.00	311,031.80	66.74%	80.00%	626	1	A	1
4000487508	437,706.25	266,742.07	170,964.18	0.00	170,964.18	39.06%	80.00%	669	1	A	3
4000510874	433,989.34	228,660.27	205,329.07	0.00	205,329.07	47.31%	71.15%	628	1	A	1
4000426027	400,000.00	257,182.02	142,817.98	0.00	142,817.98	35.70%	80.00%	732	1	S	1
4000510141	391,900.00	209,629.87	182,270.13	0.00	182,270.13	46.51%	80.00%	706	1	T	1
4000433612	384,692.70	165,783.46	218,909.24	0.00	218,909.24	56.91%	80.00%	657	1	A	1
4000504424	376,000.00	214,545.41	161,454.59	0.00	161,454.59	42.94%	80.00%	727	1	A	1
4000477065	363,900.00	136,930.35	226,969.65	0.00	226,969.65	62.37%	79.99%	701	1	A	1
4000505091	359,814.34	140,863.28	218,951.06	0.00	218,951.06	60.85%	80.00%	729	1	A	1
4000480799	347,369.86	79,444.11	267,925.75	0.00	267,925.75	77.13%	80.00%	700	1	A	1
4000500008	346,907.12	120,598.61	226,308.51	0.00	226,308.51	65.24%	80.00%	747	1	A	1
4000509077	340,000.00	176,248.84	163,751.16	0.00	163,751.16	48.16%	80.00%	736	1	A	1
4000501335	332,200.00	166,131.56	166,068.44	0.00	166,068.44	49.99%	80.00%	656	1	A	1
4000503590	325,347.60	156,144.39	169,203.21	0.00	169,203.21	52.01%	79.99%	690	1	A	1
4000487822	323,958.70	121,086.09	202,872.61	0.00	202,872.61	62.62%	80.00%	628	1	A	1
4000488680	302,350.00	158,026.06	144,323.94	0.00	144,323.94	47.73%	80.00%	602	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: 26-Jan-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
4000478493	280,800.00	113,619.41	167,180.59	0.00	167,180.59	59.54%	80.00%	658	1	A	1
4000499447	280,414.07	125,482.93	154,931.14	0.00	154,931.14	55.25%	94.93%	635	1	A	1
4000500405	280,000.00	82,402.81	197,597.19	0.00	197,597.19	70.57%	80.00%	712	1	A	1
4000504040	277,067.72	95,375.23	181,692.49	0.00	181,692.49	65.58%	79.99%	617	1	A	1
4000502003	268,000.00	92,501.94	175,498.06	0.00	175,498.06	65.48%	80.00%	753	1	A	1
4000484038	263,200.00	62,266.19	200,933.81	0.00	200,933.81	76.34%	80.00%	603	1	A	1
4000501733	259,935.63	164,012.34	95,923.29	0.00	95,923.29	36.90%	80.00%	637	1	A	1
4000490071	255,992.30	119,114.83	136,877.47	0.00	136,877.47	53.47%	80.00%	647	1	S	1
4000499701	253,092.63	129,522.95	123,569.68	0.00	123,569.68	48.82%	73.13%	606	1	T	1
4000509187	251,777.77	171,004.26	80,773.51	0.00	80,773.51	32.08%	80.00%	745	1	S	1
4000477745	240,550.00	28,344.30	212,205.70	0.00	212,205.70	88.22%	80.00%	635	1	A	1
4000505931	239,900.00	106,890.72	133,009.28	0.00	133,009.28	55.44%	79.99%	664	1	A	1
4000482999	235,125.06	125,314.23	109,810.83	0.00	109,810.83	46.70%	85.00%	577	1	A	1
4000406600	233,750.00	46,742.45	187,007.55	0.00	187,007.55	80.00%	85.00%	568	1	A	1
4000450999	233,683.56	30,174.49	203,509.07	0.00	203,509.07	87.09%	80.00%	737	1	A	1
4000498154	232,812.82	69,852.16	162,960.66	0.00	162,960.66	70.00%	80.00%	648	1	A	1
4000501191	225,038.16	114,738.44	110,299.72	0.00	110,299.72	49.01%	80.00%	685	1	A	1
4000499378	224,712.24	95,396.65	129,315.59	0.00	129,315.59	57.55%	80.00%	670	1	A	1
4000426444	223,050.29	40,166.50	182,883.79	0.00	182,883.79	81.99%	90.00%	581	1	A	1
4000519523	213,595.54	111,224.90	102,370.64	0.00	102,370.64	47.93%	80.00%	641	1	A	1
4000446516	211,500.00	(9,572.32)	221,072.32	0.00	221,072.32	104.53%	90.00%	618	1	C	1
4000459433	195,856.15	80,028.36	115,827.79	0.00	115,827.79	59.14%	80.00%	689	1	A	1
4000506335	192,900.63	72,737.34	120,163.29	0.00	120,163.29	62.29%	80.00%	647	1	A	1
4000518658	180,000.00	50,266.72	129,733.28	0.00	129,733.28	72.07%	80.00%	617	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: 26-Jan-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
4000491632	179,945.86	14,825.70	165,120.16	0.00	165,120.16	91.76%	80.00%	695	1	A	1
4000500669	171,318.72	100,876.91	70,441.81	0.00	70,441.81	41.12%	71.94%	561	1	A	1
4000485561	170,498.36	50,201.46	120,296.90	0.00	120,296.90	70.56%	80.00%	649	1	A	1
4000504853	166,345.00	112,869.30	53,475.70	0.00	53,475.70	32.15%	80.00%	630	1	A	1
4000512426	162,115.34	70,010.98	92,104.36	0.00	92,104.36	56.81%	80.00%	644	1	A	1
4000476532	160,991.43	86,655.45	74,335.98	0.00	74,335.98	46.17%	90.00%	622	1	A	1
4000491139	156,000.00	95,524.59	60,475.41	0.00	60,475.41	38.77%	80.00%	639	1	A	1
4000508157	153,238.79	51,551.39	101,687.40	0.00	101,687.40	66.36%	80.00%	667	1	A	1
4000497939	148,800.00	77,427.45	71,372.55	0.00	71,372.55	47.97%	80.00%	611	1	A	1
4000448781	146,303.19	101,983.57	44,319.62	0.00	44,319.62	30.29%	80.00%	635	1	T	1
4000490904	145,441.51	90,004.65	55,436.86	0.00	55,436.86	38.12%	90.00%	590	1	A	1
4000476181	140,150.67	41,451.38	98,699.29	0.00	98,699.29	70.42%	79.99%	583	1	A	1
4000502897	139,765.78	88,408.53	51,357.25	0.00	51,357.25	36.75%	79.99%	621	1	A	1
4000504196	139,555.97	38,574.59	100,981.38	0.00	100,981.38	72.36%	80.00%	634	1	A	1
4000498725	137,866.07	108,883.11	28,982.96	0.00	28,982.96	21.02%	80.00%	673	1	A	1
4000492949	127,998.33	75,203.85	52,794.48	0.00	52,794.48	41.25%	80.00%	612	1	A	1
4000326573	118,099.01	(32,237.82)	150,336.83	0.00	150,336.83	127.30%	95.00%	685	1	C	1
4000486080	116,480.05	51,797.93	64,682.12	0.00	64,682.12	55.53%	78.95%	540	1	A	1
4000503040	108,067.13	42,806.35	65,260.78	0.00	65,260.78	60.39%	80.00%	663	1	A	1
4000515374	99,763.85	57,959.12	41,804.73	0.00	41,804.73	41.90%	80.00%	693	1	A	1
4000496821	96,400.00	37,353.21	59,046.79	0.00	59,046.79	61.25%	80.00%	584	1	A	1
4000485865	91,880.72	85,337.97	6,542.75	0.00	6,542.75	7.12%	79.98%	637	1	A	1
4000495214	89,620.63	(9,141.26)	98,761.89	0.00	98,761.89	110.20%	79.97%	734	1	A	1
4000478450	56,455.16	(3,039.90)	59,495.06	0.00	59,495.06	105.38%	90.00%	621	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: 26-Jan-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
4000482258	53,576.74	32,580.39	20,996.35	0.00	20,996.35	39.19%	50.00%	600	1	A	3
4000522735	53,145.50	8,288.12	44,857.38	0.00	44,857.38	84.40%	80.00%	589	1	A	1
4000520968	46,448.49	(3,939.45)	50,387.94	0.00	50,387.94	108.48%	79.97%	568	1	A	1
4000342789	0.00	0.00	0.00	(2,070.39)	191,380.12	50.84%	80.00%	634	1	P	1
4000350573	0.00	0.00	0.00	(12.50)	175,851.51	75.80%	80.00%	728	1	P	1
4000355948	0.00	0.00	0.00	(139.34)	320,824.63	60.22%	80.00%	667	1	P	1
4000370655	0.00	0.00	0.00	(9.00)	180,187.84	63.81%	80.00%	722	1	P	1
4000388490	0.00	0.00	0.00	(72.64)	52,364.29	29.80%	79.99%	646	1	P	1
4000390927	0.00	0.00	0.00	(859.57)	292,582.30	73.54%	80.00%	583	1	P	1
4000393651	0.00	0.00	0.00	(387.80)	52,109.83	102.63%	80.00%	633	1	P	1
4000395548	0.00	0.00	0.00	(982.04)	151,249.31	51.10%	80.00%	660	1	P	1
4000402418	0.00	0.00	0.00	180.05	165,289.37	68.88%	79.99%	717	1	P	1
4000403238	0.00	0.00	0.00	350.00	54,714.14	108.37%	80.00%	577	1	P	1
4000421769	0.00	0.00	0.00	(184.88)	195,719.39	57.25%	80.00%	563	1	P	1
4000427599	0.00	0.00	0.00	(9.00)	5,237.48	3.68%	80.00%	657	1	P	1
4000431714	0.00	0.00	0.00	314.28	6,098.36	8.02%	80.00%	588	1	P	1
4000436404	0.00	0.00	0.00	(66.59)	35,707.49	41.83%	80.00%	685	1	P	1
4000437419	0.00	0.00	0.00	(1,191.03)	232,835.07	42.80%	80.00%	692	1	P	1
4000438078	0.00	0.00	0.00	400.70	46,599.22	133.95%	70.00%	631	1	P	3
4000441066	0.00	0.00	0.00	(9.00)	1,709.62	1.43%	79.98%	645	1	P	1
4000441228	0.00	0.00	0.00	(196.40)	164,406.96	21.98%	80.00%	704	1	P	1
4000443625	0.00	0.00	0.00	(128.26)	169,235.77	78.82%	79.98%	655	1	P	1
4000444728	0.00	0.00	0.00	(285.44)	121,776.56	74.25%	80.00%	645	1	P	1
4000445369	0.00	0.00	0.00	(5.39)	125,056.02	54.99%	79.99%	758	1	P	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

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O	Settled
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**Occ Type Code - Legend**

T	Primary	1
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	Investment	3

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

***Distribution Date: 26-Jan-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
4000446989	0.00	0.00	0.00	(190.62)	266,904.67	80.40%	80.00%	640	1	P	1
4000447086	0.00	0.00	0.00	(345.00)	180,262.99	54.35%	79.99%	662	1	P	1
4000447438	0.00	0.00	0.00	(820.19)	291,485.17	78.70%	80.00%	644	1	P	1
4000448172	0.00	0.00	0.00	76.00	187,108.06	64.08%	80.00%	658	1	P	1
4000449283	0.00	0.00	0.00	16,012.18	418,648.11	51.11%	79.99%	647	1	P	1
4000449655	0.00	0.00	0.00	(326.19)	166,896.97	37.34%	80.00%	713	1	P	1
4000450266	0.00	0.00	0.00	(2,680.00)	55,089.48	33.59%	80.00%	602	1	P	1
4000450650	0.00	0.00	0.00	(9.00)	41,111.21	11.05%	80.00%	684	1	P	1
4000450870	0.00	0.00	0.00	(9.00)	23,314.53	13.56%	79.99%	684	1	P	1
4000451363	0.00	0.00	0.00	852.68	58,913.14	29.51%	89.95%	621	1	P	1
4000451640	0.00	0.00	0.00	(153.37)	32,308.97	19.43%	80.00%	667	1	P	1
4000451818	0.00	0.00	0.00	1,240.82	139,576.60	83.74%	80.00%	654	1	P	1
4000452784	0.00	0.00	0.00	(87.42)	60,173.57	30.09%	80.00%	694	1	P	1
4000454058	0.00	0.00	0.00	(73.36)	359,585.61	58.38%	80.00%	632	1	P	1
4000455705	0.00	0.00	0.00	(150.00)	187,539.01	73.07%	79.99%	648	1	P	1
4000460583	0.00	0.00	0.00	(205.12)	206,834.51	65.45%	80.00%	655	1	P	1
4000461879	0.00	0.00	0.00	(89.00)	59,926.80	28.65%	79.99%	608	1	P	1
4000461949	0.00	0.00	0.00	(555.12)	176,809.40	68.52%	79.99%	709	1	P	1
4000464490	0.00	0.00	0.00	(14.50)	191,584.22	47.04%	80.00%	693	1	P	1
4000465547	0.00	0.00	0.00	(314.93)	34,879.09	44.88%	80.00%	629	1	P	1
4000465634	0.00	0.00	0.00	66.00	131,277.75	57.49%	80.00%	654	1	P	1
4000465659	0.00	0.00	0.00	(902.81)	167,009.72	57.51%	80.00%	711	1	P	1
4000466440	0.00	0.00	0.00	(124.43)	75,099.39	50.23%	80.00%	682	1	P	1
4000466952	0.00	0.00	0.00	(9.00)	155,742.02	31.16%	80.00%	740	1	P	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

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**Occ Type Code - Legend**

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

***Distribution Date: 26-Jan-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
4000467105	0.00	0.00	0.00	(32.68)	249,058.35	61.74%	80.00%	660	1	P	1
4000467926	0.00	0.00	0.00	(9.00)	89,548.45	55.50%	95.00%	680	1	P	1
4000469989	0.00	0.00	0.00	(3.41)	103,307.94	51.76%	80.00%	656	1	P	1
4000472964	0.00	0.00	0.00	1,844.38	181,997.76	70.87%	80.00%	641	1	P	1
4000474588	0.00	0.00	0.00	1,500.00	69,866.38	119.40%	67.49%	597	1	P	1
4000475520	0.00	0.00	0.00	(9.00)	102,515.75	44.84%	90.15%	655	1	P	1
4000475900	0.00	0.00	0.00	200.00	62,135.90	69.78%	80.00%	611	1	P	1
4000476396	0.00	0.00	0.00	300.00	93,128.64	47.93%	80.00%	663	1	P	1
4000476781	0.00	0.00	0.00	85.44	44,808.90	34.38%	80.00%	582	1	P	1
4000477083	0.00	0.00	0.00	2.63	149,579.98	62.35%	80.00%	698	1	P	1
4000477141	0.00	0.00	0.00	(206.70)	143,157.32	56.81%	80.00%	683	1	P	1
4000477262	0.00	0.00	0.00	217.89	87,472.71	66.72%	79.99%	673	1	P	1
4000477280	0.00	0.00	0.00	(620.00)	101,623.18	54.37%	77.20%	610	1	P	1
4000477852	0.00	0.00	0.00	(109.58)	215,808.72	68.46%	80.00%	705	1	P	1
4000477887	0.00	0.00	0.00	(1,339.75)	99,421.34	78.52%	90.00%	644	1	P	1
4000478102	0.00	0.00	0.00	(149.88)	77,998.81	41.57%	79.85%	651	1	P	1
4000478432	0.00	0.00	0.00	(12.50)	36,294.61	15.13%	79.99%	725	1	P	1
4000478962	0.00	0.00	0.00	(66.46)	333,294.03	81.69%	80.00%	703	1	P	1
4000478970	0.00	0.00	0.00	(400.00)	146,359.37	66.22%	89.97%	569	1	P	1
4000479637	0.00	0.00	0.00	(9.00)	96,586.35	41.05%	80.00%	664	1	P	1
4000479647	0.00	0.00	0.00	9.56	266,643.57	93.17%	90.00%	641	1	P	1
4000479877	0.00	0.00	0.00	(100.00)	113,044.91	67.90%	80.00%	670	1	P	1
4000480107	0.00	0.00	0.00	(10.75)	109,248.01	39.58%	80.00%	673	1	P	1
4000480121	0.00	0.00	0.00	(451.67)	201,769.04	48.34%	80.00%	752	1	P	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
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**Occ Type Code - Legend**

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

***Distribution Date: 26-Jan-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
4000480147	0.00	0.00	0.00	531.88	133,362.91	37.46%	79.38%	681	1	P	1
4000480161	0.00	0.00	0.00	(257.33)	209,587.20	80.62%	80.00%	760	1	P	1
4000480747	0.00	0.00	0.00	(100.48)	234,796.46	59.29%	90.00%	635	1	P	1
4000481106	0.00	0.00	0.00	(166.99)	16,722.33	26.77%	80.00%	630	1	P	1
4000481626	0.00	0.00	0.00	(1,439.07)	119,120.87	53.95%	80.00%	628	1	P	1
4000481821	0.00	0.00	0.00	(384.06)	74,335.98	58.66%	95.00%	612	1	P	1
4000482473	0.00	0.00	0.00	(487.27)	288,161.97	41.19%	79.91%	674	1	P	1
4000482579	0.00	0.00	0.00	(9.00)	146,112.06	34.59%	80.00%	719	1	P	1
4000482589	0.00	0.00	0.00	(9.00)	29,897.05	16.79%	90.00%	585	1	P	1
4000482913	0.00	0.00	0.00	(111.25)	84,237.30	98.39%	90.00%	613	1	P	1
4000483423	0.00	0.00	0.00	(142.96)	128,627.20	49.78%	80.00%	644	1	P	1
4000483470	0.00	0.00	0.00	(18.00)	132,744.16	52.68%	80.00%	645	1	P	1
4000483493	0.00	0.00	0.00	2,146.61	103,284.14	67.95%	80.00%	604	1	P	1
4000483496	0.00	0.00	0.00	291.00	31,258.88	102.63%	80.00%	580	1	P	1
4000483548	0.00	0.00	0.00	(1,737.01)	216,701.81	83.35%	89.76%	649	1	P	1
4000483585	0.00	0.00	0.00	(6.29)	90,289.11	35.27%	80.00%	643	1	P	1
4000483701	0.00	0.00	0.00	(169.68)	73,985.30	38.20%	80.00%	657	1	P	1
4000483910	0.00	0.00	0.00	(1,255.75)	147,308.50	57.36%	80.00%	715	1	P	1
4000484079	0.00	0.00	0.00	(9.00)	38,621.17	28.76%	84.99%	556	1	P	1
4000484727	0.00	0.00	0.00	270.81	23,430.32	24.23%	90.00%	623	1	P	1
4000485240	0.00	0.00	0.00	(9.00)	165,882.85	50.25%	79.99%	723	1	P	1
4000485844	0.00	0.00	0.00	1,071.40	68,361.43	68.68%	95.00%	616	1	P	1
4000486091	0.00	0.00	0.00	(459.00)	75,404.45	30.91%	80.00%	679	1	P	1
4000486327	0.00	0.00	0.00	(84.61)	181,344.48	68.50%	80.00%	588	1	P	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: 26-Jan-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
4000486672	0.00	0.00	0.00	(9.00)	197,682.00	57.49%	80.00%	686	1	P	1
4000486745	0.00	0.00	0.00	(9.00)	180,365.23	53.09%	90.00%	662	1	P	3
4000486787	0.00	0.00	0.00	(9.00)	120,380.29	15.05%	80.00%	680	1	P	1
4000487162	0.00	0.00	0.00	(4.34)	152,704.01	60.60%	80.00%	623	1	P	1
4000487702	0.00	0.00	0.00	(130.00)	91,933.53	37.55%	80.00%	741	1	P	1
4000487936	0.00	0.00	0.00	(22.58)	120,354.90	62.29%	94.74%	631	1	P	1
4000488107	0.00	0.00	0.00	1,345.51	176,112.69	63.81%	80.00%	787	1	P	1
4000488261	0.00	0.00	0.00	7.25	199,109.08	43.32%	80.00%	648	1	P	1
4000488293	0.00	0.00	0.00	(57.42)	157,643.58	53.84%	80.00%	624	1	P	1
4000488302	0.00	0.00	0.00	(261.89)	181,507.88	76.93%	80.00%	631	1	P	1
4000488557	0.00	0.00	0.00	(9.00)	171,262.04	44.38%	80.00%	675	1	P	1
4000488971	0.00	0.00	0.00	309.18	121,978.95	18.71%	80.00%	684	1	P	1
4000489017	0.00	0.00	0.00	(388.28)	285,672.62	31.61%	80.00%	660	1	P	1
4000489034	0.00	0.00	0.00	(16.49)	170,921.71	61.93%	80.00%	683	1	P	1
4000489058	0.00	0.00	0.00	(24.67)	145,616.61	57.42%	80.00%	670	1	P	1
4000489392	0.00	0.00	0.00	227.48	47,590.68	52.37%	80.00%	601	1	P	1
4000489776	0.00	0.00	0.00	(50.86)	150,463.41	68.27%	80.00%	658	1	P	1
4000489891	0.00	0.00	0.00	54.50	263,453.89	46.98%	86.31%	611	1	P	1
4000489926	0.00	0.00	0.00	10.00	68,425.39	56.91%	80.00%	583	1	P	1
4000489987	0.00	0.00	0.00	(229.39)	139,700.07	62.59%	80.00%	670	1	P	1
4000490524	0.00	0.00	0.00	338.91	181,651.93	81.70%	80.00%	620	1	P	1
4000490727	0.00	0.00	0.00	(115.12)	111,636.75	52.27%	80.00%	620	1	P	1
4000491383	0.00	0.00	0.00	152.97	59,005.93	108.02%	80.00%	585	1	P	1
4000491421	0.00	0.00	0.00	1,200.00	26,518.38	38.80%	80.00%	603	1	P	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: 26-Jan-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
4000491437	0.00	0.00	0.00	(265.00)	94,076.11	102.28%	80.00%	640	1	P	1
4000491493	0.00	0.00	0.00	239.25	20,690.62	10.59%	78.13%	540	1	P	1
4000491534	0.00	0.00	0.00	(226.00)	85,418.41	58.66%	56.60%	621	1	P	3
4000491556	0.00	0.00	0.00	100.00	71,548.06	37.11%	80.00%	596	1	P	1
4000491565	0.00	0.00	0.00	134.02	52,028.07	31.63%	66.67%	621	1	P	3
4000491925	0.00	0.00	0.00	(230.54)	110,265.16	75.11%	80.00%	620	1	P	1
4000491953	0.00	0.00	0.00	(9.00)	147,046.50	66.60%	80.00%	684	1	P	1
4000492491	0.00	0.00	0.00	(95.00)	162,459.34	81.23%	80.00%	661	1	P	1
4000492893	0.00	0.00	0.00	(336.04)	321,768.17	65.80%	77.62%	642	1	P	1
4000493040	0.00	0.00	0.00	(102.01)	126,587.64	48.69%	80.00%	701	1	P	1
4000493220	0.00	0.00	0.00	(9.00)	256,129.63	81.05%	80.00%	770	1	P	1
4000494336	0.00	0.00	0.00	(130.00)	76,418.32	118.08%	80.00%	608	1	P	1
4000494583	0.00	0.00	0.00	(496.68)	253,944.47	53.35%	80.00%	645	1	P	1
4000495031	0.00	0.00	0.00	2,429.72	137,677.32	48.47%	80.00%	765	1	P	1
4000495165	0.00	0.00	0.00	(80.40)	204,354.19	86.03%	80.00%	661	1	P	1
4000495225	0.00	0.00	0.00	(10.75)	228,661.57	46.48%	80.00%	680	1	P	1
4000496055	0.00	0.00	0.00	(1,149.12)	42,578.51	22.00%	79.84%	717	1	P	1
4000496070	0.00	0.00	0.00	(85.47)	136,901.59	68.45%	80.00%	641	1	P	1
4000496202	0.00	0.00	0.00	(308.41)	233,390.91	100.60%	80.00%	545	1	P	1
4000496491	0.00	0.00	0.00	(119.42)	115,656.86	66.19%	95.00%	651	1	P	1
4000496547	0.00	0.00	0.00	65.00	214,308.14	41.40%	80.00%	677	1	P	1
4000496647	0.00	0.00	0.00	24.91	38,087.16	43.59%	80.00%	621	1	P	1
4000496964	0.00	0.00	0.00	(443.50)	3,686.08	3.39%	79.99%	670	1	P	1
4000497033	0.00	0.00	0.00	(9.00)	111,194.02	35.08%	80.00%	715	1	P	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: 26-Jan-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
4000497040	0.00	0.00	0.00	(2,474.41)	140,059.25	40.25%	80.00%	660	1	P	1
4000497044	0.00	0.00	0.00	(9.00)	144,309.88	39.22%	80.00%	624	1	P	3
4000497115	0.00	0.00	0.00	(34.65)	202,609.90	60.30%	80.00%	731	1	P	1
4000497221	0.00	0.00	0.00	50.00	60,740.52	44.40%	80.00%	609	1	P	1
4000497371	0.00	0.00	0.00	(47.46)	24,909.47	33.18%	89.77%	639	1	P	1
4000497505	0.00	0.00	0.00	(147.69)	144,209.58	59.39%	80.00%	585	1	P	1
4000497856	0.00	0.00	0.00	559.21	73,036.38	35.83%	90.00%	617	1	P	1
4000497976	0.00	0.00	0.00	(18.00)	116,622.97	32.76%	80.00%	692	1	P	1
4000498547	0.00	0.00	0.00	(654.68)	13,034.30	7.34%	80.00%	702	1	P	1
4000499249	0.00	0.00	0.00	(95.56)	148,883.21	70.53%	79.99%	653	1	P	1
4000499377	0.00	0.00	0.00	7,146.41	240,857.29	59.03%	85.00%	684	1	P	1
4000500158	0.00	0.00	0.00	(8.00)	133,818.50	48.77%	80.00%	651	1	P	3
4000500997	0.00	0.00	0.00	(9.00)	39,934.64	16.66%	80.00%	651	1	P	1
4000501587	0.00	0.00	0.00	(93.31)	31,001.96	44.32%	80.00%	769	1	P	1
4000501853	0.00	0.00	0.00	(1,455.80)	132,142.81	46.36%	80.00%	740	1	P	1
4000501886	0.00	0.00	0.00	(33.64)	58,311.53	27.51%	80.00%	640	1	P	1
4000502122	0.00	0.00	0.00	(9.00)	93,687.23	103.93%	95.00%	612	1	P	1
4000502216	0.00	0.00	0.00	(9.00)	52,984.07	27.61%	79.96%	643	1	P	3
4000502305	0.00	0.00	0.00	(245.27)	185,085.41	72.53%	80.00%	718	1	P	1
4000502831	0.00	0.00	0.00	(199.00)	54,118.13	30.49%	80.00%	663	1	P	1
4000502864	0.00	0.00	0.00	(164.74)	34,325.37	37.48%	80.00%	592	1	P	1
4000503010	0.00	0.00	0.00	(9.00)	196,194.02	21.95%	80.00%	669	1	P	1
4000503305	0.00	0.00	0.00	487.23	15,811.83	5.95%	80.00%	643	1	P	1
4000503467	0.00	0.00	0.00	(99.00)	73,321.03	48.27%	79.99%	669	1	P	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: 26-Jan-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
4000503653	0.00	0.00	0.00	(107.98)	191,721.81	60.92%	90.00%	666	1	P	1
4000503736	0.00	0.00	0.00	(12.75)	219,185.91	78.28%	80.00%	735	1	P	1
4000503947	0.00	0.00	0.00	10.60	187,345.33	88.37%	80.00%	612	1	P	1
4000504059	0.00	0.00	0.00	2,557.50	96,157.12	57.24%	80.00%	682	1	P	1
4000504315	0.00	0.00	0.00	(81.34)	210,515.97	62.95%	80.00%	718	1	P	1
4000504895	0.00	0.00	0.00	(150.00)	66,283.51	131.51%	80.00%	567	1	P	1
4000505068	0.00	0.00	0.00	(48.72)	206,174.68	71.59%	80.00%	624	1	P	1
4000505230	0.00	0.00	0.00	8,372.00	178,401.54	31.41%	80.00%	680	1	P	1
4000505405	0.00	0.00	0.00	(635.32)	168,861.70	60.51%	80.00%	635	1	P	1
4000505451	0.00	0.00	0.00	(113.31)	66,463.01	46.28%	80.00%	691	1	P	1
4000505515	0.00	0.00	0.00	(2,678.84)	70,123.90	68.50%	94.95%	637	1	P	1
4000505647	0.00	0.00	0.00	(256.10)	215,001.38	51.68%	80.00%	616	1	P	1
4000505814	0.00	0.00	0.00	(280.76)	341,465.65	63.73%	80.00%	651	1	P	1
4000505897	0.00	0.00	0.00	(224.26)	187,057.29	81.08%	90.00%	650	1	P	3
4000506259	0.00	0.00	0.00	(307.32)	136,837.46	71.30%	80.00%	666	1	P	1
4000506325	0.00	0.00	0.00	(9.00)	182,498.64	35.93%	80.00%	694	1	P	1
4000507239	0.00	0.00	0.00	2,419.73	211,723.44	58.38%	79.99%	720	1	P	1
4000507515	0.00	0.00	0.00	(23.47)	172,485.72	70.53%	79.99%	661	1	P	1
4000507555	0.00	0.00	0.00	(9.00)	205,953.53	44.01%	80.00%	715	1	P	1
4000507557	0.00	0.00	0.00	(7.27)	265,023.55	80.89%	80.00%	716	1	P	1
4000507572	0.00	0.00	0.00	464.30	170,325.11	58.35%	80.00%	750	1	P	1
4000508018	0.00	0.00	0.00	1,717.87	133,433.18	35.91%	80.00%	671	1	P	1
4000508153	0.00	0.00	0.00	(9.00)	99,778.25	28.67%	80.00%	653	1	P	1
4000508627	0.00	0.00	0.00	25.00	62,455.57	44.37%	63.88%	557	1	P	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

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**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: 26-Jan-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
4000509135	0.00	0.00	0.00	(9.00)	30,683.41	24.20%	80.00%	655	1	P	1
4000509358	0.00	0.00	0.00	(200.00)	41,311.51	38.28%	80.00%	605	1	P	1
4000509395	0.00	0.00	0.00	(129.47)	118,285.48	70.41%	80.00%	644	1	P	1
4000509718	0.00	0.00	0.00	(110.84)	284,626.25	47.76%	80.00%	714	1	P	1
4000510240	0.00	0.00	0.00	(10.75)	186,657.94	54.26%	80.00%	744	1	P	1
4000510287	0.00	0.00	0.00	228.64	67,038.51	33.30%	80.00%	661	1	P	1
4000510548	0.00	0.00	0.00	(594.53)	208,032.04	67.74%	80.00%	627	1	P	1
4000510746	0.00	0.00	0.00	(9.00)	32,588.30	24.32%	80.00%	630	1	P	1
4000510795	0.00	0.00	0.00	(210.00)	153,726.18	60.54%	95.00%	607	1	P	1
4000511315	0.00	0.00	0.00	(949.27)	230,344.28	55.91%	80.00%	661	1	P	1
4000511381	0.00	0.00	0.00	(476.55)	50,597.30	53.73%	79.98%	684	1	P	1
4000511425	0.00	0.00	0.00	(39.16)	56,791.75	34.68%	79.99%	601	1	P	1
4000511551	0.00	0.00	0.00	1,579.47	202,475.18	71.70%	80.00%	619	1	P	1
4000511616	0.00	0.00	0.00	(4,858.94)	202,906.13	57.01%	84.99%	657	1	P	1
4000511775	0.00	0.00	0.00	2,000.37	131,810.78	40.77%	80.00%	697	1	P	1
4000511835	0.00	0.00	0.00	(250.00)	60,063.79	49.60%	80.00%	688	1	P	1
4000512472	0.00	0.00	0.00	(50.00)	477,614.45	68.01%	79.98%	640	1	P	1
4000512564	0.00	0.00	0.00	(247.05)	189,515.45	40.62%	80.00%	643	1	P	1
4000512674	0.00	0.00	0.00	25.40	37,987.04	43.17%	80.00%	583	1	P	1
4000512776	0.00	0.00	0.00	(451.00)	148,588.28	50.33%	80.00%	617	1	P	1
4000513371	0.00	0.00	0.00	(187.70)	289,554.08	61.45%	80.00%	676	1	P	1
4000513429	0.00	0.00	0.00	(184.00)	121,874.83	54.42%	80.00%	659	1	P	1
4000514865	0.00	0.00	0.00	(100.00)	38,132.99	23.14%	80.00%	635	1	P	1
4000514871	0.00	0.00	0.00	(42.09)	68,975.00	40.10%	80.00%	619	1	P	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

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**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: 26-Jan-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
4000515166	0.00	0.00	0.00	(81.51)	266,959.92	57.83%	80.00%	701	1	P	1
4000515225	0.00	0.00	0.00	(109.43)	146,087.72	46.23%	80.00%	772	1	P	1
4000515453	0.00	0.00	0.00	(184.26)	33,664.85	55.03%	80.00%	624	1	P	1
4000515599	0.00	0.00	0.00	(189.59)	162,988.96	42.02%	80.00%	644	1	P	1
4000515652	0.00	0.00	0.00	(158.28)	84,194.19	39.72%	80.00%	693	1	P	1
4000515658	0.00	0.00	0.00	(330.47)	60,782.02	66.58%	80.00%	602	1	P	1
4000515742	0.00	0.00	0.00	(9.00)	222,875.84	49.84%	80.00%	710	1	P	1
4000515749	0.00	0.00	0.00	532.50	35,234.88	30.52%	80.00%	638	1	P	1
4000515820	0.00	0.00	0.00	(669.00)	171,466.82	62.14%	80.00%	632	1	P	1
4000515991	0.00	0.00	0.00	(294.23)	195,868.25	58.88%	80.00%	644	1	P	1
4000516206	0.00	0.00	0.00	1,847.23	151,639.25	53.59%	79.98%	701	1	P	1
4000516463	0.00	0.00	0.00	(2,126.71)	275,118.30	66.78%	80.00%	683	1	P	1
4000516553	0.00	0.00	0.00	(126.23)	315,745.30	62.25%	79.94%	700	1	P	1
4000516573	0.00	0.00	0.00	354.91	382,365.44	67.32%	80.00%	658	1	P	1
4000516581	0.00	0.00	0.00	(1,652.50)	220,449.84	67.21%	80.00%	665	1	P	1
4000516704	0.00	0.00	0.00	(285.29)	72,517.88	38.57%	80.00%	598	1	P	1
4000517428	0.00	0.00	0.00	(485.47)	94,818.52	76.47%	80.00%	619	1	P	1
4000517889	0.00	0.00	0.00	(1,068.50)	232,550.19	79.64%	80.00%	664	1	P	1
4000518305	0.00	0.00	0.00	(27.78)	141,259.68	56.06%	80.00%	727	1	P	1
4000518419	0.00	0.00	0.00	(108.82)	135,125.06	56.81%	80.00%	687	1	P	1
4000519615	0.00	0.00	0.00	(455.78)	178,220.75	77.09%	80.00%	629	1	P	1
4000520287	0.00	0.00	0.00	(557.89)	129,296.63	71.96%	80.00%	617	1	P	1
4000521284	0.00	0.00	0.00	(9.00)	67,824.30	43.72%	80.00%	727	1	P	1
4000521497	0.00	0.00	0.00	(9.00)	55,000.46	29.84%	80.00%	696	1	P	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: 26-Jan-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
4000521834	0.00	0.00	0.00	(34.79)	253,492.75	67.42%	80.00%	714	1	P	1
4000521863	0.00	0.00	0.00	(434.87)	310,509.73	78.11%	80.00%	652	1	P	1
4000525447	0.00	0.00	0.00	(9.00)	23,442.07	11.16%	80.00%	654	1	P	1
Current Total	20,068,708.47	8,417,071.54	11,651,636.93	6,187.14	11,645,449.79						
Cumulative	285,364,070.08	154,705,442.91	130,658,627.17	184,547.72	130,474,079.45						

**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: 26-Jan-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		
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
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

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

***Distribution Date: 26-Jan-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-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	285,364,070.08	154,705,442.91	130,658,627.17	1,108	(37,092.76)	57	190,024.17	28	31,616.31	820	130,474,079.45	

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

**Distribution Date: 26-Jan-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		
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
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

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

***Distribution Date: 26-Jan-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-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	81,868,290.41	42,373,175.05	39,495,115.36	543	(21,425.68)	35	172,599.02	15	(22,859.28)	396	39,366,801.30	

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

**Distribution Date: 26-Jan-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		
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
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

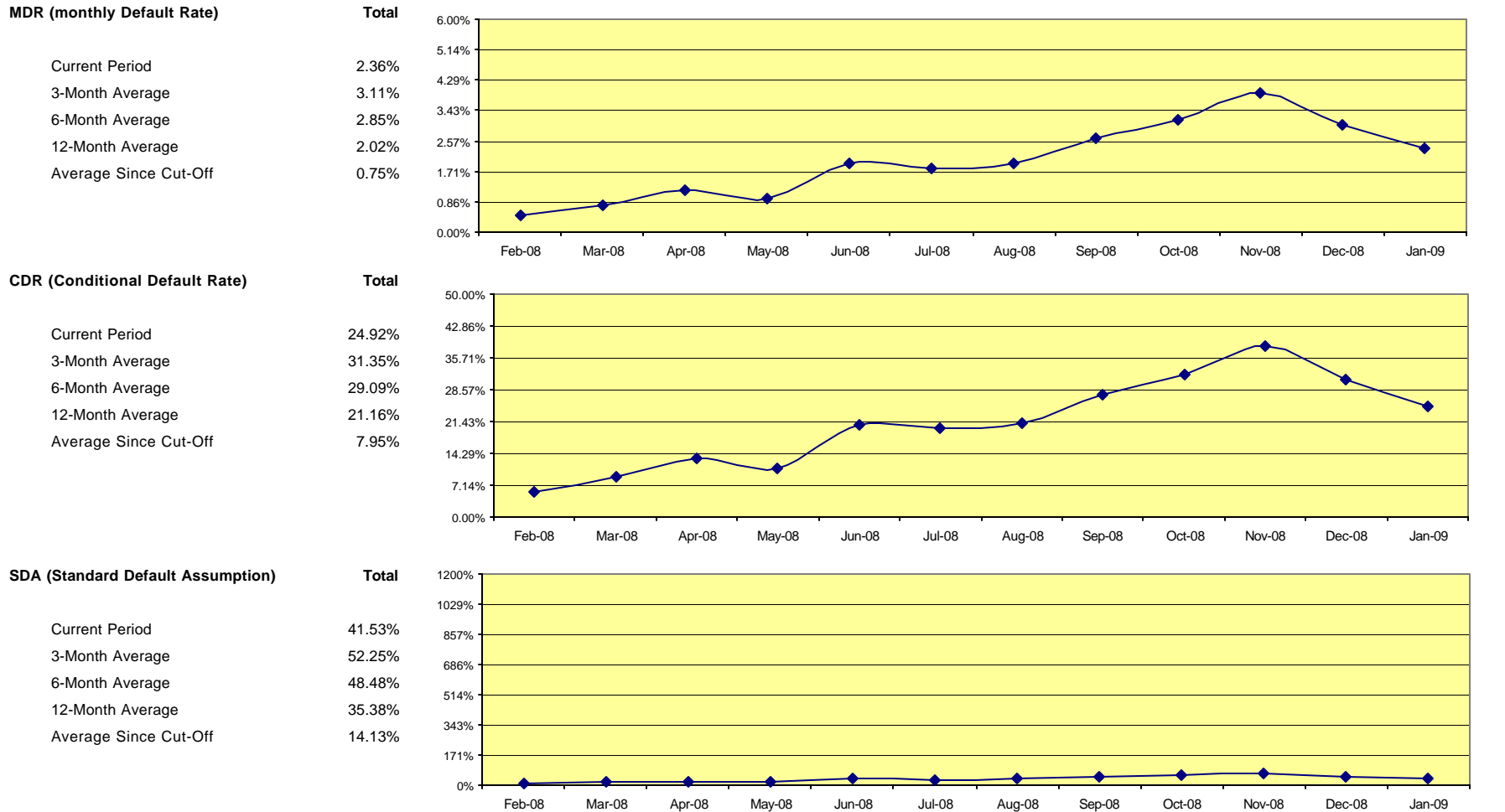
**First Franklin Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2005-FF12**

***Distribution Date: 26-Jan-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-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	203,495,779.67	112,332,267.86	91,163,511.81	565	(15,667.08)	22	17,425.15	13	54,475.59	424	91,107,278.15	

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

**Distribution Date: 26-Jan-09**  
**Realized Loss Summary**  
**Total (All Loans)**



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



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

***Distribution Date: 26-Jan-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
4000454350	Group 1 - ARM	134,173.74	169.00	0.00	134,004.74	6.88%	937.70	768.70	670.86	97.84
4000486126	Group 2 - ARM	377,851.46	0.00	0.00	377,851.46	7.88%	2,479.65	2,479.65	1,889.26	590.39
4000499972	Group 1 - ARM	171,372.75	0.00	0.00	171,372.75	6.88%	981.82	981.82	856.86	124.96
Total		683,397.95	169.00	0.00	683,228.95		4,399.17	4,230.17	3,416.98	813.19

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

***Distribution Date: 26-Jan-09***  
***Material Breaches Detail***

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

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

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

Distribution Date: 26-Jan-09  
Modified Loan Detail (Historical) 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
No Loan Modification Reported for the Current Period															

Product Type Legend:		1 - Fixed Rate	3 - Hybrid	5 - Step Rate
		2 - Adjustable Rate (Index +	4 - Graduated Payment	

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

Distribution Date: 26-Jan-09  
Modified Loan Detail (Historical) 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
No Loan Modification Reported for the Current Period														

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: 26-Jan-09*  
*Collateral Asset Changes*

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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: 26-Jan-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
4000502848	13-Mar-07	Coventry	RI	SF Unattached Dwelling	0.00	0.00	31-Jul-07	72,481.10
4000383239	13-Mar-07	San Diego	CA	SF Unattached Dwelling	0.00	0.00	31-Aug-07	78,369.26
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
4000487226	14-Feb-07	Burbank	CA	SF Unattached Dwelling	0.00	0.00	30-May-08	381,562.57
4000352061	14-Feb-07	Detroit	MI	SF Unattached Dwelling	0.00	0.00	31-Mar-08	66,427.15
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
4000512323	13-Feb-07	Tehachapi	CA	SF Unattached Dwelling	0.00	0.00	31-Dec-07	50,737.93
4000497367	13-Feb-07	Los Angeles	CA	SF Unattached Dwelling	0.00	0.00	30-Sep-08	328,808.53
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
4000447060	7-Feb-07	Santa Fe Springs	CA	SF Unattached Dwelling	0.00	0.00	30-Sep-07	24,687.53
4000497760	7-Feb-07	Victorville	CA	SF Unattached Dwelling	255,800.00	255,800.00		0.00
4000491208	6-Feb-07	Houston	TX	SF Unattached Dwelling	0.00	0.00	30-Apr-07	56,331.91
4000455302	6-Feb-07	Atlanta	GA	SF Unattached Dwelling	0.00	0.00	31-Mar-07	86,021.04
4000517930	6-Feb-07	Rosenberg	TX	PUD	0.00	0.00	30-Jun-07	31,379.57

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

***Distribution Date: 26-Jan-09***  
***Historical Collateral Level REO Report***

Disclosure Control #	REO Date	City	State	Property Type	Actual Balance	Scheduled Balance	Date Liquidated	Realized Loss
4000502481	6-Feb-07	Mesquite	TX	SF Unattached Dwelling	0.00	0.00	31-Mar-07	33,839.97
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	153,384.00	153,384.00		0.00
4000483006	25-Jan-07	Detroit	MI	SF Unattached Dwelling	94,458.66	92,287.95		0.00
4000440696	25-Jan-07	Lackawanna	NY	SF Unattached Dwelling	0.00	0.00	30-Jun-07	35,773.23
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
4000483987	5-Dec-06	Philadelphia	PA	SF Unattached Dwelling	200,000.00	200,000.00		0.00
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
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
4000492884	22-Nov-06	Portsmouth	OH	SF Unattached Dwelling	0.00	0.00	31-May-07	94,333.53

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

***Distribution Date: 26-Jan-09***  
***Historical Collateral Level REO Report***

Disclosure Control #	REO Date	City	State	Property Type	Actual Balance	Scheduled Balance	Date Liquidated	Realized Loss
4000488806	22-Nov-06	Warwick	RI	SF Unattached Dwelling	0.00	0.00	31-Mar-07	77,262.99
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
4000515425	18-Oct-06	La Quinta	CA	SF Unattached Dwelling	0.00	0.00	31-Jan-07	122,370.78
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
4000479525	10-Oct-06	Alliance	OH	SF Unattached Dwelling	0.00	0.00	31-May-07	46,779.97
4000489124	10-Oct-06	Menifee Area	CA	SF Unattached Dwelling	0.00	0.00	31-Aug-07	176,950.78
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
4000450423	20-Sep-06	Grand Rapids	MI	SF Unattached Dwelling	0.00	0.00	31-Jul-07	40,382.43
4000498569	20-Sep-06	Indianapolis	IN	SF Unattached Dwelling	0.00	0.00	30-Apr-07	62,482.68
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: 26-Jan-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
4000486528	1-Aug-06	El Paso	TX	SF Unattached Dwelling	0.00	0.00	31-Jul-07	13,786.79
4000494124	1-Aug-06	Covington	GA	SF Unattached Dwelling	0.00	0.00	10-Sep-06	28,477.23
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					703,642.66	701,471.95		8,529,641.26

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

*Distribution Date: 26-Jan-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>							

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

*Distribution Date: 26-Jan-09*  
*Substitution Detail History Summary*

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